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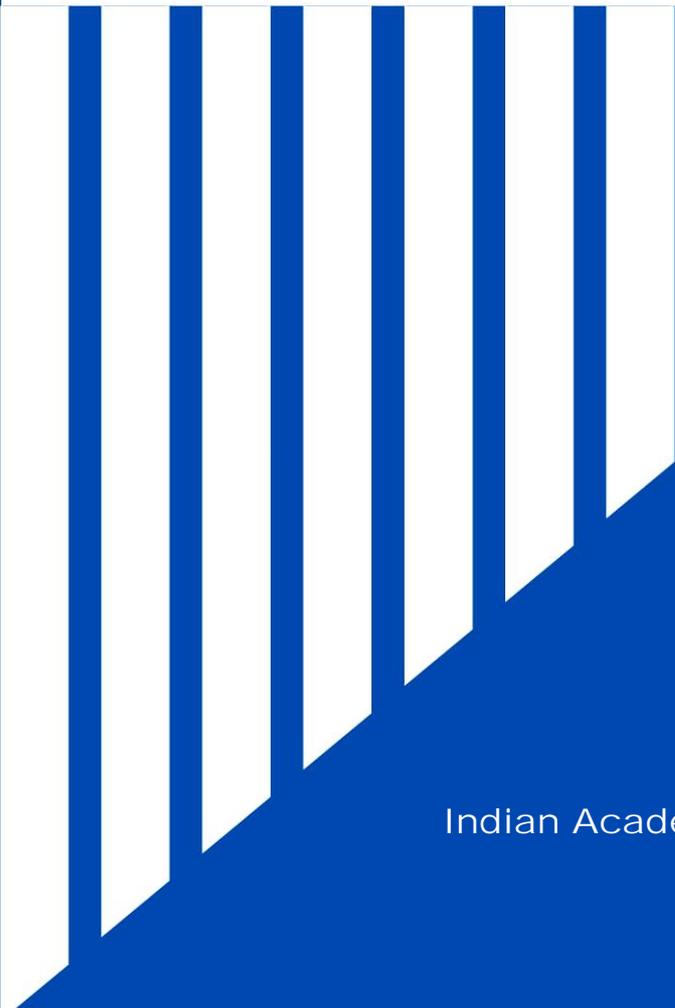
VIDYA PRASARAK MANDAL's

R. Z. SHAH COLLEGE OF ARTS, SCIENCE AND COMMERCE, MULUND-EAST, MUMBAI

(Affilated to the University of Mumbai)

Organizes

International Multidisciplinary E-Conference

on

Post Covid Challenges in Education, Industry and Digital Economy

On 12th June, 2021

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V.P.M.'s R. Z. Shah College was established by Vidya Prasarak Mandal Charitable Trust in the year 2003 located in the vicinity of nature of Mulund East, Mumbai, Maharashtra. The College was renamed as **VPM's Ramniklal Zaveribhai Shah College of Arts, Science and Commerce** in 2009. The College is affiliated to University of Mumbai. Under the supervision of the Principal various committees function proactively to achieve goals. With the vision of 'facilitated student centered environment where the intellectual, cultural, social, physical and recreational need of the students are fulfilled' the college is dedicated towards providing quality education, well equipped infrastructure, nurturing talent and developing intellectual abilities for the learner. The College is affiliated to University of Mumbai. Our College welcomes all aspirants to create an incredible legacy with the courses such as B. Com, B.A., B.Sc., B.Sc. (IT), B.Sc. (C.S.), BAF, BMS, BBI, and BMM.

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During pandemic time, the College and its dedicated Teachers kept the hopes, vibrancy and fun of happy campus going through online activities. A plethora of activities was set by faculties and students by their great teamwork and this conference is one more feather added to it.

THEME OF CONFERENCE

We are glad to invite researchers, doctoral students, & practitioners from both academia as well as industries for the First ONE-DAY International Multidisciplinary E- Conference on **"Post Covid Challenges in Education, Industry and Digital Economy"**. The objective of conference is to contribute towards understanding the perspective of each aspect of the global economic, business and social environment across the globe. However, all other aspects of life of human beings including education have been affected to a great extent by this situation. This conference is an effort to give an opportunity to all researchers to throw light on the challenges which have been faced or may come across in covid or post covid times, by sharing their expertise and experience. The theme will provide platform to the participants to express their views and give a different dimension to the issues, opportunities, approaches, models & practices followed at the international level.

Sub-Theme of Conference

In uence of Pandemic On :

- History /Psychology /Sociology / Linguistics, etc

- Pure Science, Information Technology

- Politics and Public Policy

- Law and Judiciary

- Employment, Migration

- Economic Challenges and Strategies to overcome them

- Tourism & Hospitality, Transport

- Agriculture and Rural Economy

- Food Industry

- Commerce / Trade / E-commerce
- Micro & Macro Finances
- Trauma/Resilience
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- International Relations/Medical Diplomacy Microbial Humanities, Pandemic Literature
- Gender and Identity Studies/Disability Studies/ Bio-cultural Studies/ Migration Studies/ Human Rights in the area of Scientific Research
- Literary and Cultural Responses
- Media
- Labour Migration, Marginalised Classes
- Challenges and Opportunities in Education Sector
- Disaster Management
- Issues and concerns of COVID frontline workers
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CONTENTS

Research Papers

SMART FOOD PACKAGING: CONCEPTS AND INNOVATIONS

Prof. Nitin A. Taware
Ph.D Scholar Shri JJT University
Registration No: 28719087
Assistant Professor, Faculty of Fine Arts (Applied Arts)
Dr. D.Y. Patil College of Applied Art & Crafts, Akurdi, Pune-44

STRUCTURED ABSTRACT

Smart packaging systems are constantly changing to adapt to growing demand Challenges of modern society. This article discusses the following issues: Currently different Available categories of smart packaging concepts, the latest packaging research trends and Innovation, and the growth prospects of the smart packaging market. clever Packaging system for monitoring the condition of packaged food or its environment Progressively achieve more cost-effective, convenient and integrated goals for delivery Innovative packaging solutions. In addition, the smart packaging market has a bright future Time-temperature indicator tags have made impressive achievements and made advancements in intelligence the concept is integrated into the packaging material.

Key words- packaging; smart; packaging shelf life, Packaging, smart packaging, indicators, sensors

INTRODUCTION: -

Food packaging technology is constantly changing to adapt to the increasing challenges of modern people society. Legislation, global market, longer shelf life, easier to consume, safer and healthier food, Environmental issues and food waste are the main current and future challenges of fast packaging food Consumer goods Food waste in Europe is estimated to be around 89 million tons2. For example, the corruption of raw materials about 40% of meat (manufacturers, retailers, consumers) in the food supplies chain3. Strategies, such as different packaging sizes, can help consumers buy the right amount of packaging designs aimed at maintaining the quality of food and extending its shelf life have been proposed. To reduce food waste

Food safety is a global priority and one of the main goals of current food law. In addition, the Consumers' demand for more natural, fresher, and more suitable foods continues to grow, and the industry and retail industries continue to change the level of distribution associated with globalization is bringing major challenges to food safety and quality. This is the packaging industry provides innovative solutions to cope with changing unique opportunities the needs of the food industry and consumers. Smart packaging is a good example of innovation that provides information to the processor, the retailer or consumer's attention to the food or its surrounding environment in order to improve the safety of consumers while maintaining the quality of packaged food goes beyond the traditional function of packaging.

While protecting the product from pollution and damage, it must be packaged at the same time:

➢ Increase product shelf life

➢ Promote the distribution and display of products (changes in distribution, such as Market globalization).

➢ Provide consumers with convenient and time-saving consumption.

➢ Building consumer relations as a promotional tool.

➢ Lead to cost-effectiveness.

➢ Minimal environmental problems.

➢ Protect the health and safety of consumers.

Objectives:-

1. To understand Smart packaging is an extension of the communication function of traditional food packaging.

2. To identify it conveys information to consumers based on its ability to perceive, detect, or record changes in the product or its environment.

3. To identify Smart packaging Bar codes and two-dimensional codes are the earliest so-called smart packaging technologies. At the same time, they have been further developed and integrated into TTI. The

principle is based on the fact that the label is scanned and provides information about the product and the temperature course.

4. To understand Active packaging refers to the addition of additives to the packaging system to maintain or extend the quality and shelf life of fresh vegetables or livestock products, while smart packaging systems are systems that monitor the condition of packaged foods to provide relevant quality information.

Research methodology:-

➢ This study uses the focus group approach Understand Smart packaging is a growing technology that uses the communication function of packaging to promote the decision-making process of supply chain participants in the quality, safety, safety and transportation speed of the packaged products, storage conditions, and the exchange of relevant product information. .

➢ The paper is descriptive and analytical in nature.

➢ This article attempts to analyze Smart food packaging: concepts and innovations.

➢ According to research needs, my research is completely based on secondary data.

Food smart packaging concept:-

Smart packaging aims to monitor packaged food or its surrounding environment. Intelligent packaging system can detect, measure, record, track or exchange information the quality or status of the product throughout the food chain. In addition to providing products Information (origin, expiry date, ingredients), the packaging also provides information about the product history Products (storage conditions, headspace composition, microbial growth, etc.). Therefore, smart packaging it represents an important step in avoiding food waste and food traceability. Intelligent performance can Through the use of detectors, sensors or devices that can exchange information on the packaging system. The indicator visually informs the product or its environment (such as temperature and pH) changes Variety.

The indicators used in meat packaging are time temperature indicators, oxygen and integrity Indicators and freshness indicators. Biosensors are devices that can detect record and transmit data. Biological reactions occurring in high-precision packaging.

Food Marketing and Technology India- Figure -02

Smart-food-packaging- Figure -01 **Innovation in Food Packaging in Post Lockdown**

Expansion of food and beverage packaging:-

The main function of packaging is to protect and preserve from external pollution (Robertson 2006). This function including delaying deterioration, extending shelf life, And maintain the quality and safety of packaged food. Package Protect food from environmental influences such as heat, light, the presence or absence of moisture, oxygen, pressure, enzymes, false smells, microorganisms, insects, dirt and dust particles, Gas emissions, etc. All of this leads to deterioration Food and beverages (Marsh and Bugusu 2007). Extended shelf Life involves the blockade of enzymes, microorganisms and biochemical substances React through various strategies, such as temperature control; Moisture control; supplement of chemical substances such as salt, sugar, carbon, etc. Carbon dioxide or natural acid; remove oxygen; or these come with effective packaging (Robertson 2006). Precise integration the key to products, processes, packaging and distribution is to avoid Recontamination. The ideal packaging material should be inert and has anti-hazard properties and should not allow the transfer of molecules or packaging materials (Robertson 2006). Fake smells, microorganisms, insects, dirt and dust particles, Gas emissions, etc. All of this leads to Food and beverages (Marsh and Bugusu 2007).

Temperature and important environmental factors:-

Temperature is one of the most important environmental factors that determine food preservation, because Changes in temperature during food storage may affect the safety and shelf life of perishable products. An

effective tool designed for continuous monitoring of refrigeration and freezing time and temperature Products in the food chain 8. TTI visually shows the elapsed time from the packaging and Accelerate as the temperature rises9. These indicators affect storage conditions (products storage). Therefore, they can report any interruptions in the cold chain, and this information can be used as indirect information. Index of product shelf life. The TTI indicators available on the market are based on physical, chemical or Biological enzymatic process.

Different types and concepts of smart packaging:-
Generally, there are three main technologies for smart packaging systems: data carriers, indicators and sensors. It can also be subdivided according to the following types:
Environmental conditions: - The monitoring of this species may lead to conditions that change the quality of food. Examples of these types are time temperature indicators, gas leak indicators, and relative humidity sensors. Depending on the monitoring factors, these systems can be placed outside or inside the packaging.

Quality characteristics or quality indicator compounds: - This type is used to directly monitor the quality attributes of the food itself. Examples are biosensors and freshness sensors/indicators. These devices are usually located in the packaging.

Data carrier: - These systems are only used to store and transmit data, while indicators and sensors are used to monitor the external environment and then display information.

Data carriers help make the flow of information: - Data carriers help within the supply chain more efficient. The function of the data carrier is not to monitor product quality, but to ensure traceability, automation, anti-theft protection or anti-counterfeiting protection. To ensure this, data carriers store and transmit information about storage, distribution and other parameters. Therefore, they are usually placed on the third package. The most commonly used data carriers are bar code tags and RFID (radio frequency identification) tags.

Bar code:-Bar codes are cheap, easy to use, and widely used to simplify inventory control, inventory recording, and checkout. Generally, barcodes can be divided into one-dimensional and two-dimensional. Depending on the type, they have different storage capacities.

A one-dimensional barcode is a pattern of parallel spaces and bars (see Figure 3). The different arrangement of bars and gaps results in data encoding. Barcode scanners and related systems can translate coded information.
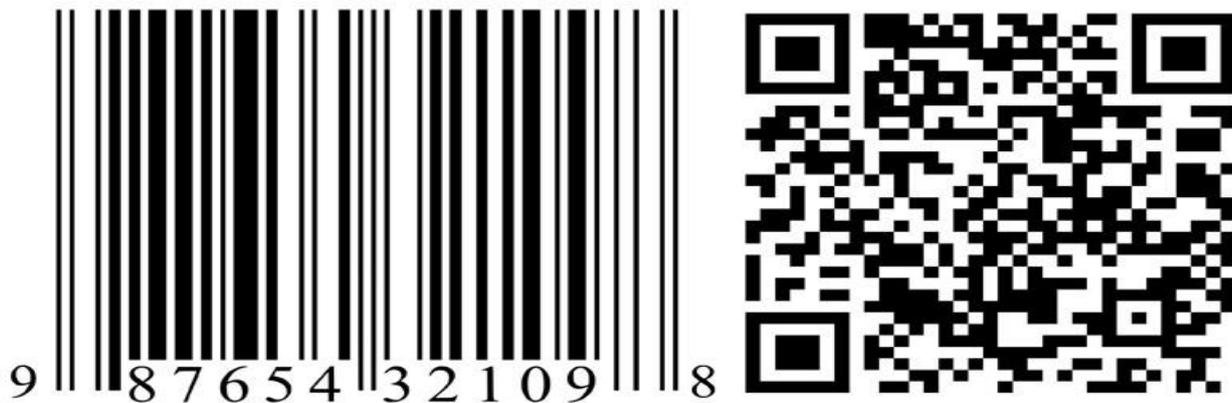
Barcode- **Figure -03**   QR-Code- **Figure -04**

Two-dimensional barcodes provide greater storage capacity due to the combination of dots and spaces arranged in an array or matrix (for example, for packaging dates, batch numbers, packaging weights, nutritional information or preparation instructions). This provides great convenience for retailers and consumers. An example of a two-dimensional barcode is the QR (Quick Response) code (see Figure 4).

RFID Technology: - Radio Frequency Identification (RFID) Technology RFID tags are advanced data carriers with up to 1 MB of data storage and the ability to collect real-time data in non-contact and non-line-of-sight. They collect, store real-time information and transmit it to the user's information system. Compared with barcodes, RFID tags are more expensive and require a more powerful electronic information network. On the other hand, information can be loaded electronically on these labels and can be changed again. In addition, RFID provides more advantages for the entire food supply chain. These include traceability, inventory management, and quality and safety improvements.

The RFID system consists of three compounds: a tag formed by a microchip connected to a tiny antenna, a reader that sends out a radio signal and returns a response from the tag, and middleware integrates RFID hardware and enterprise applications Bridge together (see Figure 5).
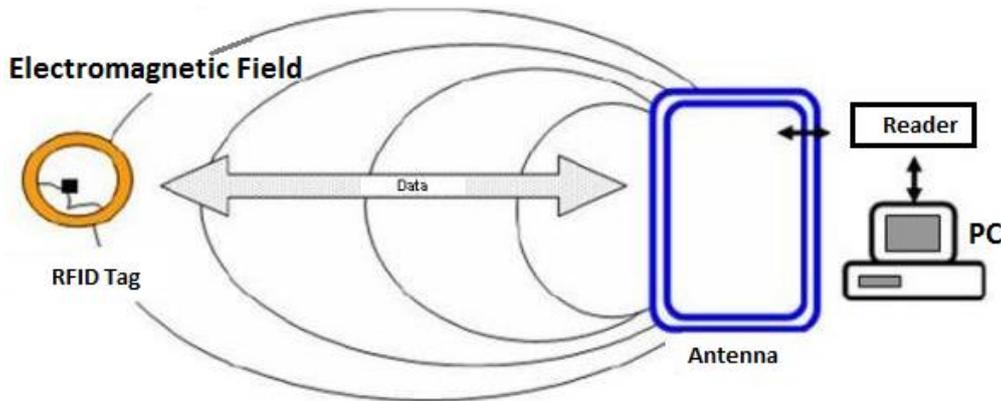
The working principle of radio frequency identification (RFID) tags, adapted from - **Figure -05**

Integrity indicator:-

The integrity indicator is the simplest indicator of package integrity; it provides Information about how long the product has been turned on. The tag is activated at the time of consumption, when the seal is opened; the timer is activated, and the color will change over time. Some business examples are ®Time strip (Timestrip Ltd.), Novas® embedded tags (Insignia Technologies Ltd.) and ™Best-by (FreshPoint Lab) or batch.

The gas index is the most commonly used integrity index in meat packaging. They act as leak indicators and provide information about the integrity of packaging throughout the supply chain. Gas indicator and oxygen indicator are the most commonly used indicators for MAP packaging. Except for MAP packaging, the oxygen content in fresh meat is high (which can improve the color), and the oxygen content in most food packaging is low (0-2%). In these cases, the leak can significantly increase the oxygen concentration. The dye-based chromaticity redox indicator is the most common O_2 indicator, which consists of a redox dye (such as methylene) blue in an alkaline medium and a strong reducing agent (such as glucose). Reversibility is the disadvantage of these indexes. If the oxygen concentration decreases, it will return to its original state.

Freshness indicator and sensor:-

The freshness indicator monitors the quality of packaged food by reacting to changes caused by the following reasons Microbial growth or metabolism. Therefore, they provide direct information about product quality. The change Concentrations of metabolites such as glucose, carbon dioxide, organic acids (such as L-lactic acid), ethanol, and nitrogen Chemical compounds, biogenic amines, and volatile sulfur compounds during storage show the growth of microorganisms They can be used as a freshness indicator 30 for meat products. Smart packaging system it is considered to be a freshness indicator based on indirect identification of food freshness monitoring by color marking (e.g. pH) or based on use biological sensor. Although packaging companies have proposed some developments, in many cases, Successful commercialization has not yet been achieved.
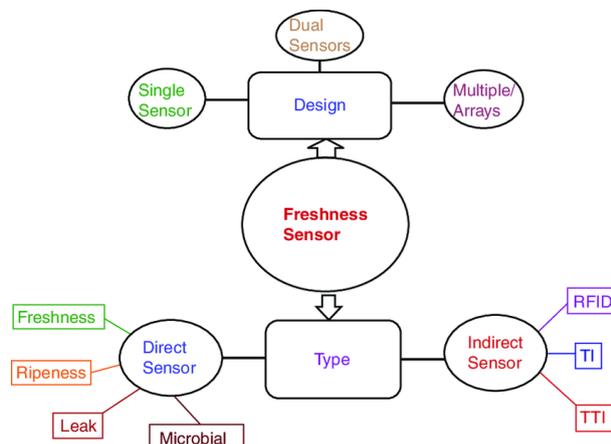
Visual Freshness Sensors - Figure -06   Classification of freshness sensors for food packaging -Figure -07

CONCLUSION: -

Since its establishment in the 18th century, the food industry has made great progress in the packaging field. This is the most active and wise innovation that has occurred in the last century. These advances have thereby improved food quality and safety. Although some innovations come from unexpected sources, most of them are driven by changes in consumer preferences. New developments are mainly focused on delaying oxidation and controlling water migration, microbial growth, Food smart packaging concept, Freshness indicator and sensor, RFID Technology: respiration rate and volatility. Flavor and aroma. This focus is similar to the focus of food packaging distribution, which promotes changes in key areas of sustainable packaging, Temperature and important environmental factors, Quality characteristics or quality indicator compounds the use of packaging value chain relationship competitive advantages and the continuous evolution of the role of food service packaging. Nanotechnology may affect the size of the packaging sector. Pathogen detection, active packaging and Nano-level innovations in barrier formation are expected to bring food packaging to new heights.

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A STUDY ON IMPACT OF PANDEMIC ON LEVEL OF EMPLOYEE ENGAGEMENT

Alpa Katira
Assistant Professor, Mulund College of Commerce

ABSTRACT
Employee engagement differs from what is known as employee satisfaction. Employee engagement is an element of employee performance which depicts the level of involvement of employee in the organization. It is a feeling of belongingness that acts as a catalyst in driving the employee performance. Employee satisfaction is subjective and highly depends on the personal attributes of the employee too but employee engagement is beyond the feeling of satisfaction. Covid-19 pandemic has drastically shifted the way an organization functions and tries to maintain the connection with its employees. This paper is an attempt to study the level of employee engagement in Information Technology sector and understand how it has been affected by the pandemic induced work-from-home environment and if yes, then is the effect positive or negative.

Key words: Employee performance, Employee engagement, COVID-19.

INTRODUCTION:
Engaged employees are those who feel connected to their organization and thus, work harder, stay longer, and motivate others to do the same. Employee engagement affects the profitability, revenue, customer experience, employee turnover, and various other aspects of an organization because of the direct relation that exists between employee engagement and productivity.Engaged employees perform better than the uninvolved ones. Executives from around the world say that enhancing employee engagement is one of their top five global business strategies. Not only does engagement have the potential to significantly affect employee retention, productivity and loyalty, it is also a key link to customer satisfaction, company reputation and overall stakeholder value.

What is Employee Engagement?
Employee engagement is the extent to which employees feel passionate about their jobs, are committed to the organization, and put discretionary effort into their work. It is the strength of the mental and emotional connection employees feel toward the work they do, their teams, and their organization.

Importance &Significance of Employee Engagement:
- Increased productivity.

- Higher Employee retention.

- Decrease in Absenteeism.

- Enhanced Company culture.

- Better Customer Satisfaction.

- Improves Employee satisfaction.

- Decrease in the number of safety incidents.

- Increase in Profitability.

Levels of Employee Engagement:
Employee engagement measures how employee feels about their organization. Based on their perceptions of their workplace, employees are categorized into four main groups.

a. Highly engaged employees: Highly engaged employees hold very favourable opinions of their place of work. When employees feel connected to their teams, love their jobs, and have positive feelings about their organization. They are going put in extra effort to help the organization succeed. These "brand advocates" speak highly of their company to family and friends. They encourage other employees around them to do their best. These employees consider the organizational goals as their own and commit to their work. They also feel a sense of responsibility towards fulfilling their goals and aspirations.

b. Moderately engaged employees:Moderately engaged employees see their organization in a moderately favourable light. They like their company but see opportunities for improvement. These employees are less likely to ask for moreresponsibilities and may underperform. There is something about the organization or their

job that holds them back from full engagement. These are people who like their job but are not motivated to actually perform the tasks. This may be because of the internal conflicts with fellow worker or bad management.

c. Barely engaged employees: Barely engaged employees feel indifferent toward their place of employment. They usually lack motivation for their position and will only do as much as they can to get by—sometimes less. Barely engaged employees may be researching other jobs and are a high turnover risk. They are neither emotionally attached to their work or the organization now driven towards achieving their goals.

d. Disengaged employees: Disengaged employees have a negative opinion of their place of work. They are disconnected from the mission, goals, and future of the organization. They lack commitment to their position and responsibilities. It's important to understand how to handle disengaged employees so that their negative perceptions don't impact the productivity of employees around them. These employees actively work to weaken the prosperity of their own organization. They can also hamper the productivity of high-performing employees. Thus, they can affect the overall performance of the organization.

Scope of the Study
The scope of study considers the views and responses of 95 employees working in Small, Medium and Large organisations in Information Technology Sector in the Mumbai Metropolitan Region. The Research arrives at conclusion by using the percentage method for the data collected during the research. The limitation of the study is that research being limited to onlyMumbai Metropolitan Region only, due to time constraint and availability of credible data from other metro cities in India

Objective of the study:
1. To assess the impact of pandemic on the level of employee engagement.

2. To assess the shift in the strategies of employee engagement due to pandemic induced work-from-home system.

3. To study the different strategies of employee engagement applied by the firms.

REVIEW OF LITERATURE:
Robinson et al. (2004) defined employee engagement is a positive attitude believed by the employees towards the organization and its values. An engaged employee is responsive towards business environment, and works with colleagues to improve performance within the job for the advantage of the organization. The organization must place effort to develop and encourage engagement, which requires a two-way relationship between employer and employee."

V. Vijay Anand& C.vijay Banu (2016): This study explains that Employee Engagement is the key factor for all organizations to sustain. Employee Engagement is positively influenced by job, Rewards and recognition, opportunities, team work and communication. It acts as a Retention tool.

Method followed in the study:
For this particular research work, qualitative method is used for the analysis of the primary data collected. Percentile method is used to derive conclusions out of the findings and to test the hypothesis. Percentile method is preferred because the questionnaire included questions targeting different attributes of employee engagement. The questions are of comparative nature considering the situation before and after the pandemic hit the organizations causing drastic shift in the work environment.

1) Sampling procedure:

Non-probability sampling method is followed for this particular research and the sample size is 95.

2) Instruments for data collection:

Questionnaire instrument was used to collect primary data from the respondents. The secondary data used for theoretic specifications was collected from the research papers and articles relevant to the topic.

DATA ANALYSIS AND INTERPRETATION:
Sample specifications:
Sample specifications include

1) Age of the respondent: The age group considered here are- 20-30 years, 31-40 years, 41-50 years and 51-55 years of age.
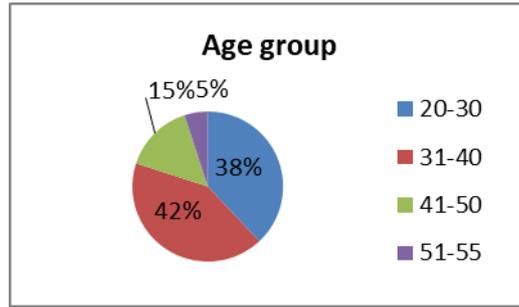
2) Whether the respondent is a permanent or temporary employee in the organization:

The intention of this question was to know the depth till which the impact of employee engagement reaches. Here, the respondents are categorized into three groups:

•Permanent employees   • Temporary employees

The pie chart shows the exact numbers:
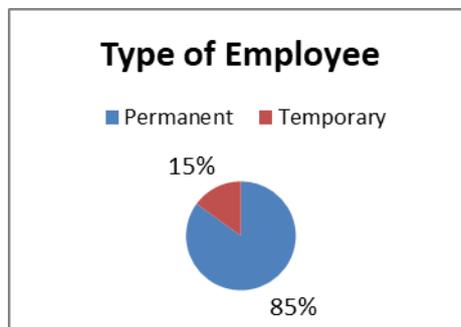
3) Whether I find my job interesting & challenging?
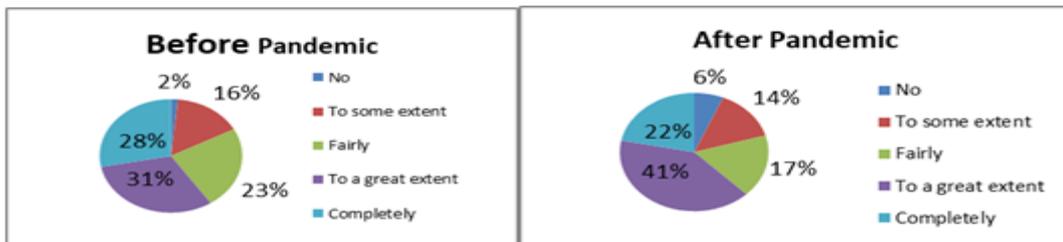
4) Whether my opinion counts at work?
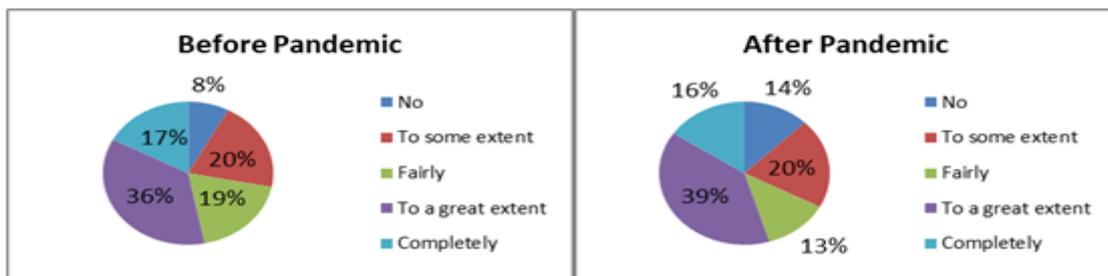
5) Whether I see development & professional growth opportunities for myself in my job?
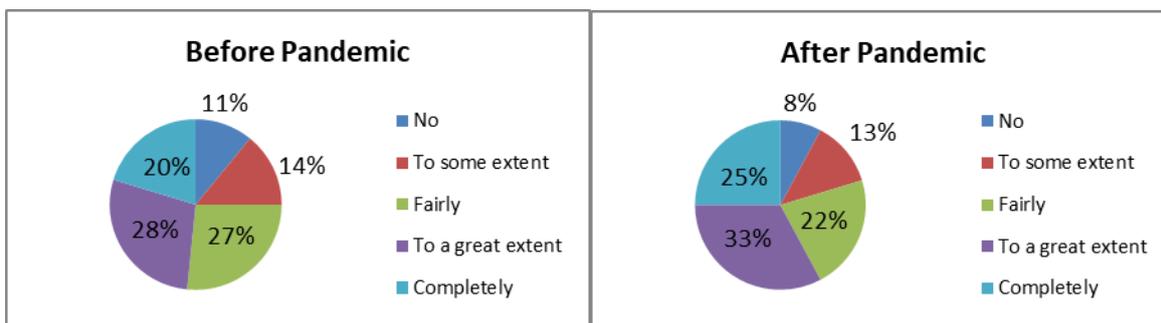
6)   Whether my job allows me to utilise my strength?
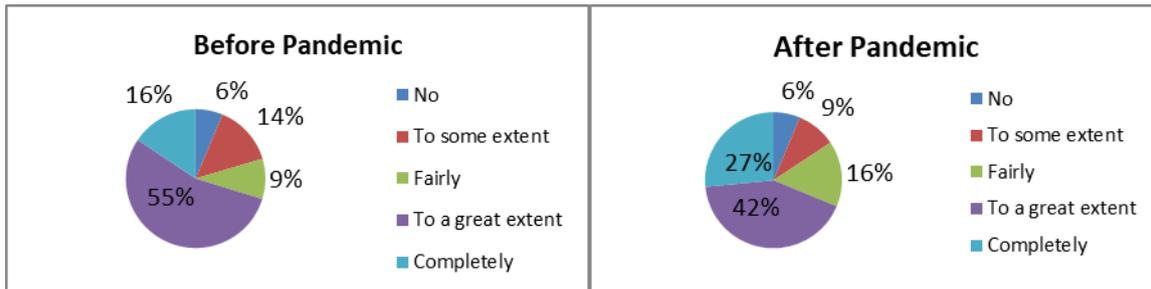
7)   I know I will be recognised if I contribute to the organisation's success?
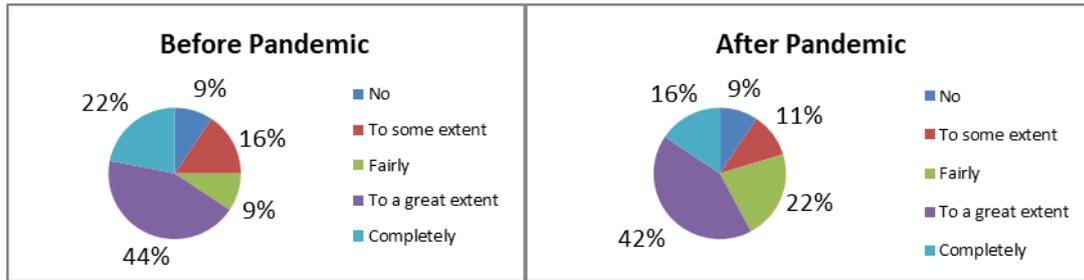
FINDINGS:

There has been an overall decline in the level of rational engagement in the post-pandemic scenario. Because of Possibility of confusion in the delivery of instructions due to the radical change that was brought in by the pandemic induced work environment.This is a clear result of the loss of actual experience of work as it was known to the work-force before pandemic. There is a lack of connect or feeling of belongingness among the employees which doesn't fully assure employee engagement.

Although the employees are allowed to effectively work on and utilise their strengths, there has been a lack of interest in the work due to the monotony caused by the absence of normal work environment as it was in the pre-pandemic scenario.

The pandemic has impacted the level of employee engagement across the organizations.

Job interesting & challenging?	Not Significant
My opinion counts at work?	Not Significant
Development & professional growth opportunities for myself in my job?	Not Significant
My job allows me to utilise my strength?	Significant
I will be recognised if I contribute to the organisation's success?	Not Significant

CONCLUSION AND RECOMMENDATIONS:

An engaged employee is the one who is fully involved in, and enthusiastic about his work, and thus acts in a way that furthers his organization's interests. Not just creating highly engaged employees but maintaining that level of engagement is equally important, especially in the times of drastic shift in the working environment of the organizations.

As per the findings of the study, the following **suggestions** can be taken into consideration to balance the changes in level of employee engagement:

For organisations undergoing dramatic change, where frequent measurements are required to evaluate potential engagement risk, Employee Engagement Pulse survey is suggested along with putting up an open-ended action question like

'In your opinion, what are the one or two key things that need to be done to improve this Organisation as a place to work?'

Because of the nature of this question, qualitative analysis engines will be able to distil and identify, from all employees' comments and suggested actions provided, those key factors that need to be tackled that may be affecting employee engagement levels in the organisation.

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IMPACT OF COVID-19 ON INDIAN ECONOMY

Prof. Amrrita. R. Batheja[1] and Piyushkumar Darji[2]
Lecturer[1] and Student[2], Balbharati's MJP College of Commerce, Kandivali-West

ABSTRACT

Today, the sector is dealing with COVID-19, a globally powerful virus leading to mass losses and socio-financial panic. To prevent the spread of the virus, many countries has imposed lockdown to stop the movement of people and goods which leads to huge decline in the country's economy within the spring of 2020, leading about one-third of world's population has experience restricted life conditions due to lockdown. Consequently, the world economy declines constantly. The fact that it hit China first induced significant supply chain contagion, escalate the decline in manufacturing trade and output. In India due to lockdown many businesses have faced huge losses and lots of them are result in discontinued due to irrevocable losses. According to Statistics Ministry, India's Gross domestic product will shrink 7.7% within side the monetary year finishing March 2021.

This research will evaluate this epidemic and its effects on economics and socio-politics. The most urgent socio-economic measures are related to unemployment with its income effects and security of all sectors. There is a need of a support system to prevent unemployment, retail, service and also industrial sectors. The assessment of the potential impact of COVID-19 and the ways to overcome this impact are being observed. The research will be end by giving suggestions which may leads to increase in economic conditions of India provide and implemented in past to overcome from such pandemic's situation.

INTRODUCTION

We all have witnessed many pandemics situation in our past such as Spanish Flu(1918-1920),Cholera pandemic(1817-1824), Plague of Justinian(541AD – 750AD), HIV/AIDS pandemics (1981- till present), COVID-19 (2019- present) and so which had greatly affected the Economy. The Spanish Flu which has reported 1st case in India in 1918 has impacted around 500 million people worldwide i.e. One-Third of the word population. And witnessed death of 50 Million people. The India's GDP during the Spanish Flu was at -10.5%. It say that around 1 crore – 2 crore people were died in India. Many other pandemics which have encounter in past 20 to 30 years. The Nearest pandemics record were SARS-COV(2002-2003), Avian influenza/H5N1 (2004-2006), MERS-COV(2012). This were in our circumstances but it doesn't impacted economy wisely. Now, the whole world is facing a virus called COVID-19. The First case of COVID-19 was reported in Wuhan district of China dated 1st December,2019. The COVID-19 impact on India from 27 January, 2020 as first case was reported in Kerala. The Government of India has Announced Lockdown from 25 March,2020 when India have been reported 536 confirmed cases across India and 10 reported deaths.Due to Complete lockdown Indian Economy has been affected adversely.

The deaths rates are gradually decreasing as the Vaccination and Cure have gain attention. However, considering the current situation no one is sure when the COVID-19 will be completely controlled. Even, if the situation is control it is not possible for the economy to grow fast, it still has an impact on the economy and would be seen for many upcoming years. Therefore, it is crucial to point the possible economic and social policy to overcome from pandemic situation as early as possible. Accordingly, we have raise the effect of past pandemic on Economy and implementation of policies to overcome such pandemics. Looking, to the current situation COVID-19, we have tried to provide some policies with the help of this research.

EFFECT OF PANDEMICS ON OUR COUNTRY THROUGHOUT HISTORY

In India, the 1st pandemic broke out is Spanish Flu was the outbreak of unexpected deadly influenza pandemic in India between 1918 to 1920. Its also known as the Bombay Influenza or the Bombay Fever in India. This pandemic is believed to have the death of 17- 18 million people in our country, the high among all the countries. In India, the pandemic spread in Bombay in June 1918, with one of the possible routes being via ship carrying soldiers returning from First World War in Europe. The epidemic then spread across all over the country by August. It hits the different states of the country in three waves where the second waves have the highest death rate. The mortality rate was at peak in Bombay in September1918, then in the middle of October in Madras and in Calcutta in the mid of November. The epidemic was severely affected to the younger person in the age group of 20-40, with women suffering uneven. The spread of the epidemic was worsen by a failed monsoon and resulted in Famine-like condition that makes people underfed and weak. The population growth of India between the decades 1911-1921 was 1.2% was the lowest as compared to all other decade in British Raj.It was also noted that the all river in India were filed with the bodies, because of shortage of Firewood for cremation.

The Medical system in India was unable to meet the sudden rise in the medical demand.This pandemic in India has reduced real per capita GDP by 6% and private consumption by 8%. The decreases in economic activity combined with raise in inflation leads to large decline in the real return on Stocks and Short-termgovernment Bonds. Due to high mortality rate the lack of labour power lead to an economic breakdown.

After the effect of Spanish Flu the next epidemic affected to India was Plague in 1944. The plague was an outbreak of bubonic and pneumonic plague in south central and western India from 26th August to 18th October 1944. Total cases spotted were 693 and out of which 56 death are reported from the 5 affected States as well as Union Territory of Delhi. The cases are reported from Maharashtra, Gujarat, Karnataka, Uttar Pradesh, Madhya Pradesh and New Delhi. Mostly affected Sector during the Plague Pandemic was Tourism sector. All flights to India was Suspended. Many Flight from India to the nearby Gulf region was Cancelled. Some countries has restricted the imports from India. Seeing the Historical review of epidemic, it is important to see that some estimation have already been made on the potential Effect of COVID-19.

COVID-19 AND ITS EFFECTS ON ECONOMICS

The outbreak of COVID-19 has greatly affected the Indian Economy. Many people lost their jobs and livelihood because India went into nationwide lockdown for 2 month directly. In addition, Many Manufacturing and services sector has also adversely affected- hospitality, tours and travels, healthcare, banks, retail, real estate, education, IT, media, etc. Due to lockdown and social distancing result in manufacturing loss on the one side, they cause great fall in demand for goods and services by the customer, and on other side, thus leading to lapse of economic conditions.Due to pandemic around 14 crores Indian lost employment during the lockdown.Many major companies has momentarily suspended or gradually decrease in number of manufacturing units across the country. All Two-wheeler and Four-wheeler company has suspended the operation till the date of Unlock.Various businesses such as hotels and Airlines deduct the salaries of their employees. It was estimated that the loss to the tourism industry will be 15000 crores for March and April 2020 alone. India's fuel demand in April 2020 as compared to preceeding year fell nearly by 46%. Consumption of fuel was lowest since decades. Oil prices are dropped sharply due to lack of demand in 2020 due to the COVID-19 pandemics.

Government income has been adversely affected with tax collection reduced, and as results the government has been finding ways to reduced its own costs. Manystates didn't have enough money to pay salaries in near future to government employees.Former RBI chief Raghuram Rajan said that the coronavirus pandemics in India may be the, "greatest emergency since Independence". The Indian Economy was assumed to have a loss of 32,000 crores each day during the initial 21 days of the lockdown.

The Effect of COVID-19 on each sector has been specifically mentioned below:-

AGRICULTURE

A research during the 1st half of May month found that 10% of Farmers didn't harvest their crops in the preceeding month and 60% of those who have harvest had faced losses, and that a most of farmer are facing difficultly for the upcoming seasons. Due to lacks of logistical service during the lockdown tea estate was unable to harvest the first drive. The impact of this om the second drive is not known. The entire tea industry will see a significant fall in revenue. As a result, Tea export was also drop to 8%. In March 2020, tea export in India was drop by 33% in march as compared to March 2019. During Lockdown there was a huge loss of foodgrains, Vegetables and fruits due to stoppage of supply chain.

MANUFACTURING

Major companies in India such as Larsen andTurbo, Bharat Forge, UltraTech Cement, The fashion and retail wings of Aditya Birla Group, and Tata Motors temporarily cancelled or consequently reduced decreased operation in number of manufacturing units and factories across the India. IPhone manufacturing companies in India has been temporarily cancelled the operation. Hindustan Unilever, ITC and Dabur India has also close the manufacturing process and only the essential producing factories were working. All the major sector manufacturing industry are suffering in the crisis of COVID-19. Decrease in Demand and stoppage of supply chain were their problem. However, challenges come with opportunities. Once the situation is calm, the manufacturers will find the best way to cope up from the pandemic situation and accelerate the manufacturing process to ensure the growth of company as well as Economy.

STOCK MARKET

On 23 March, 2020, stock market in India has incurred huge losses in history. SENSEX fell 4000 point(13.15%), and NSE NIFTY fell by 1150 point(12.98%). However, On 25 March, 2020 succeding day after a complete lockdown declared by the Prime Minister. SENSEX reported its largest gain in 11 years, after adding approximately amount of ₹4.7 lakh crore for investors. By 29th April, NIFTY reach the 9500 mark.

E-COMMERCE

In the month of March, Amazon has declared that it will stop the sale of non-essential item in India and would only focus on essential items. Flipkart has also momentarily closed its servies on its e-commerce platform and could sale only the essential items. BigBasket and Grofersalso ran limitedservices, facing issue due to lockdown. However, E-commerce companies has also clear the legal doubt related to be "essential service".

GOVERNMENT RESPONSE TO COVID-19

The first response of our government is the thermal scanning of passenger come from foreign as the initial step to prevent COVID-19. The Government of India has also suggested of social distancing and stop the travel and entry restrictions. In March 2020, mostly shutdowns and business closure were started, and by the end of the month government announced complete lockdown in the country. On 24 March,2020 Prime Minister has announced ₹150 billion aid for the Medical Sector. This money will be utilised for the manufacturing of PPE kits, ICUs, Ventilator and for training of medical workers. On 12th May, 2020 PM Modi ordered economic package of ₹20 trillion toward 'AtmaNirbhar Bharat'. This package is around 10% of the GDP. Our government has also issue economic packages for laborers, farmers, MSME honest tax payer and Cottage Industries. Modi says that the five main pillars India stands on are – economy, infrastructure, governing systems, vibrant democracy and supply chain. The government has also announced relief package under Pradhan Mantri Garib Kalyan Yojana for the poor

1)₹500 each to 19.86 crore women Jan Dhan account holders.

2)LPG cylinders to be provided to 8 crore poor families for the next three months free of cost.

3)₹1,000 for senior citizens to tide over difficulties during next three months.

CONCLUSION AND SUGGESTIONS

COVID-19 has a duplex effect on our economy. It has effect on both the demand and supply in the market. With consideration to consumption, we have been seeing changing in consumer preferences and marketing channel. At the origin of COVID-19 process, there was a rise in consumption demand and been encountered attached to stockpiling. However, Due to lockdown and social distancing, there is to leave physical retailing and shifting toward to online business. Therefore,most of the consumption shifted from retail to online. The rise in online trading induce in the growth of delivery sector.

We can also says that the government and financial management authorities should focus on three issues in short term. In terms of economic, controlling labour market and backward assistance to industries and sevices sector by monetary tools are essential. Mortality support to individual and societies it also required for Economic and social support.To mitigate the pain there is a requirement of proper time management and financial planning.

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COVID-19 AND THE TOURISM INDUSTRY

Anita Lopez

Assistant Professor, VPM's R Z Shah College, Mulund, Mumbai

1. INTRODUCTION

The outbreak of COVID-19 has posed dangerous health challenges worldwide. The pandemic is one of the most highly contagious outbreaks in recent human history, with more than 174,809,337 cases and 3,764,313 deaths (as on 9th June 2021) (https://www.worldometers.info/coronavirus/). Given the high speed of transmission of the novel coronavirus (SARS-CoV-2), governments worldwide have had no other option but to impose lockdowns. Stay Home Stay Safe is the "New Normal". As the world went into lockdown mode, it has been a nightmarish journey for the tourism industry right from the start of 2020. The spread of the virus has severely threatened lives, and measures such as lockdowns have posed a critical risk to the masses' livelihoods (Sharma & Mahendru, 2020). While some industries can adapt to digital platforms and continue their struggle for survival (Mehrolia, Alagarsamy, & Solaikutty, 2020), a few industries have encountered unprecedented failures due to travel restrictions and social distancing, thereby finding it extremely difficult to survive the pandemic.

The economic shocks of the pandemic are being observed across all industries and sectors worldwide. This has impacted various sectors, such as, hospitality, travel agencies and tour operators, along with many more. Tourism is one industry that cannot hold its ground without the mobility of tourists. The fall of 22% in tourist numbers in the first quarter of 2020 (compared to the same quarter of 2019), and the threat of 60% to 80% fall throughout 2020 (compared to 2019), are some indications of the havoc that the COVID-19 pandemic can cause for the global tourism industry (World Tourism Organization, 2020). Tourism is one of the most labour-intensive sectors. Such a slowdown for the industry may put millions of jobs at risk, thereby threatening to roll back the progress made on the front of sustainable development goals (World Tourism Organization, 2020).

Flights were grounded, cities came to a stand-still, trains stopped running and almost all public transport stopped plying; while hotels, cafes, pubs, and restaurants simply shuttered down. According to the World Travel and Tourism Council (WTCC), the Covid-19 pandemic is likely to cost the tourism industry almost USD 22 billion and a loss of more than 50 million jobs worldwide and India is no exception. As of today, no one knows how long the virus will continue with its deathly dance. As social distancing becomes the new mantra, with masks and gloves turning into a part of daily wear, people are preferring to remain within the safety confines of their homes, and very few are thinking or planning a holiday. It is the fear of touching a stranger, fear of being infected and spreading it, the fear of death, and a fear of the unknown that has gripped the world, and this constant living with fear is an emotion that will take a long time to disappear; and until then travel and tourism industry will be unable to come out of its recession.

As indicated by Rivera (2020), examining the hospitality and tourism industries in the pandemic context is of paramount importance. Researchers have started to focus on this area, yet there is only limited work available so far. A search query on the Web of Science database yielded no more than 45 results that studied the impact of COVID-19 on the tourism industry. These studies are also observed to be all over the place, which poses a directional challenge for scholarship in the area. Such variance in studies fails to significantly enrich the body of knowledge, thereby proving to be of limited use to policymakers and practitioners.

The WHO (2017) recommends rapid reviews to provide timely evidence for policymakers to respond to the emergency. Since the COVID-19 pandemic threatens to be particularly fatal for the tourism industry, a rapid review of the available literature is highly recommended. Such a review will not merely consolidate the findings of the existing studies but also provide insights and directions for future researchers to focus on the appropriate problems plaguing the sector.

This research paper tries to explore the impact of COVID-19 on tourism: transformational potential and implications for a sustainable recovery of the travel and leisure industry.

2. IMPACT OF COVID-19 ON TOURISM

As the borders of our country are shut for international travel for few more months, domestic Travel is more as logical to focus now on. Large gatherings and events are now restricted, tourism has dropped and will temporarily inactive for some time. Group travels and leisure travels have stopped, due to the increasing cases as well as spreading the infection through the virus especially in the young children's (school field trips) and the older travellers' group. The summer holiday season has totally faded due to the lockdown for a consecutive second year.

Tourism is one of the world's major economic sectors. It is the third-largest export category (after fuels and chemicals) and in 2019 accounted for 7% of global trade. For some countries, it can represent over 20% of their GDP and, overall, it is the third largest export sector of the global economy. Tourism is one of the sectors most affected by the Covid-19 pandemic, impacting economies, livelihoods, public services and opportunities on all continents. All parts of its vast value chain have been affected. Export revenues from tourism could fall by $910 billion to $1.2 trillion in 2020. This will have a wider impact and could reduce global GDP by 1.5% to 2.8%. Tourism supports one in 10 jobs and provides livelihoods for many millions more in both developing and developed economies.

As many as 100 million direct tourism jobs are at risk, in addition to sectors associated with tourism such as labour-intensive accommodation and food services industries that provide employment for 144 million workers worldwide. Small businesses (which shoulder 80% of global tourism) are particularly vulnerable.

Women, who make up 54% of the tourism workforce, youth and workers in the informal economy are among the most at-risk categories.

The sudden fall in tourism **cuts off funding for biodiversity conservation**. Some **7% of world tourism relates to wildlife**, a segment growing by 3% annually. Several examples of community involvement in nature tourism show how communities, including indigenous peoples, have been able to protect their cultural and natural heritage while creating wealth and improve their wellbeing. The impact of COVID-19 on tourism places **further pressure on heritage conservation as well as on the cultural and social fabric of communities**, particularly for indigenous people and ethnic groups. For instance, **many intangible cultural heritage practices such as traditional festivals and gatherings have been halted or postponed**, and with the **closure of markets for handicrafts, products and other goods**, indigenous women's revenues have been particularly impacted.

3. RECOVERY

In such a difficult situation the Government of India plays a very important role in

Helping the tourism sector to retrieve it. Perhaps it can start by bringing in some immediate measures that would reduce the rate of Goods and Services Tax (GST), such as, consider the lowering of GST rates on room tariffs between INR 1000 to INR 7500 for a specific period of time, and lowering the GST 18% on commission earned by tour operators and travel agents for providing certain services. Besides these, the TCS or Tax collection at Source, which is made while making payments to various hotels and airlines, can also be considered for exemption under tax relief measures. By extending the time for helping ITC, this will help to reduce the pressure on cash overflow. The turnover of the ITC industry can be suspended due to severe losses in the tourism industry. Extending due dates for filing GST returns, providing immunity from tax payment under reverse charge mechanism, and allowing GST on cash or receipt basis until an appropriate time can also be considered to help the tourism industry tide over this crisis period.

Recovery in the tourism industry will only increase when people start moving and travelling. Hoteliers will have to focus on innovative marketing communication to develop confidence in the travellers that their properties are safe. There should be an increase in focus on cleanliness and sensitisation to create confidence in the people. Premium properties that focused largely on corporate bookings will have to shift focus on individual travellers. Hoteliers have to arise with attractive schemes and offers to pull the guests and increase the occupancy level. Increased usage of technology and reduction in human interface to ensure safety along with a unique experience will ensure domestic travellers will be enticed to travel, thereby reviving the hospitality and leisure sector.

Another issue is that the tour operators are a deeply divided lot, not just in size and scale, but also in terms of the type of business, viz, group tours, special interest tours, adventure tours, etc. Different segments have different ailments. The best general support can be to bring in a nodal agency, which can frame rules and announce them. Currently, rules are announced by different authorities, changes rapidly, and is very difficult to keep track of. The rules given by the government are in a complicated language and should be interpreted to make an ordinary man understand. Support can be in the form of minimal interference, and by bringing in logical rules. Flight restrictions on certain days, keeping a resort open but most of its facilities closed, simply does not make sense.

Authorities should invest in educating the stakeholders, training service providers, and cautioning all travellers about safe practices to be followed. However, too many restrictions and cosmetic hygienic measures are often followed just to fulfil authority mandates which are acting as major headwinds.

People that are being subjected to. However, if tests are mandatory, then they should be reliable, and if the government pays for them, it would certainly help. A basic COVID-19 check kit should be there in all hotels, resorts, vehicles, etc.

While considering the revival of the tourism industry the government should focus more on reforming policies for taxes, permissions, NOC, sanctions, and licenses; constructing more roads for better access especially for niche tourism destinations, and help in creating experiences and not merely sightseeing spots.

Encouraging news on vaccines has boosted hopes for recovery but challenges remain, with the sector expected to remain in survival mode until well into 2021`.

Tourism within the country has begun which is helping to migrate the impact on the jobs and businesses in some destinations. Real recovery of tourism in our country will only be possible when international tourism returns. This requires global cooperation and evidence-based solution so that travel restrictions can be safely lifted.

The survival of businesses throughout the tourism ecosystem is at risk without continued government support and although governments have taken impressive action to cushion the blow to tourism, to minimise job losses and to build recovery in 2021 and beyond, more needs to be done, and in a more coordinated way.

The main issues are restoring traveller confidence, supporting tourism businesses to adapt and survive, promoting domestic tourism and supporting the safe return of international tourism; providing clear information to travellers and businesses, and limiting uncertainty (to the extent possible); evolving response measures to maintain capacity in the sector and address gaps in support; strengthening co-operation within and between countries, and building more resilient, and sustainable tourism.

To rethink tourism for the future crisis is an opportunity. The tourism at the corner and the measures put in place today will change the shape for tomorrow. Governments need to consider the longer-term implications of the crisis while capitalising on digitalisation, supporting the low carbon transition, and promoting the structural transformation needed to build a stronger, more sustainable and resilient tourism economy.

4.   CONCLUSION

As per the current covid situations, it is too early to say what will be the long-term implications in the tourism business. The tourism sector totally differs in 2021 as compared to the year 2019. The longer the crisis continues, it will affect the business and jobs more, there will be more implication in travelling behaviour, and it will be more durable to rebuilt the tourism economy. This brings challenges for all the sector, but also opportunities to encourage innovation, drive new business models, explore new niches/markets, open up new destinations, and move to more sustainable and resilient tourism development models.

Post Covid19, organizations should redesign or reorganize their business techniques. Workforce reduction is a possibility however smarter organisations may look at utilising the available workforce in newer roles as per the need of the business. It is important to understand that hospitality is all about human connections and people will be at the heart of everything we strategize.

As per the 2021 research paper, the tourism sector is highly affected. Tourism organizations should remodel their business strategies. The crisis that started with the emergence of COVID-19 became the focal point of travellers, even when it was still in local dimensions. In today's situation, the travellers cancel or delay their tour due to the current situation as shown in the news. As soon as the Covid -19 news was outbroken in the public the travellers cancelled their trip immediately and started to discuss travel assurance issues.

In the current situation, the travel industries have already faced a lot of crises, most of the travel agencies had mastered the challenges by digitalizing and ensuring that they were all safe to travel and also has succeeded in changing the environment of travelling. However, the enormity of the consequences of Covid-19 is not comparable to the previous years. There is a huge difference in the tourism graph for the year 2019 and 2021.

By the study of the tourism graph, this industry is highly affected but the outbreak of Covid-19. Tourism companies that would include travel insurance option in their travel packages for free or at small prices would be preferred. In today's date, as far as travelling is concerned the travellers should make sure that the agencies through they are travelling are safe and protected to tempt to invest in the tourism industry. In this context, travel insurance and the possibility of a change of date or location without paying a fee difference can encourage travellers to make future travel plans and ensure tourist mobility.

The two very important features needed in the tourism industry are FLEXIBILITY AND AGILITY. In the future, it is expected that the need for mobility, consumption, and freedom will remain high, but a reflection will shape it in the local context. Along with efforts to normalize, the tourism sector needs to provide confidence to travellers against the risks. Updates to the travel insurance, refund, and plan change policies are required so that enterprises can serve with full reliability and flexibility.

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EFFECT OF PLYOMETRIC TRAINING AND CIRCUIT TRAINING ON SPEED MUSCULAR ENDURANCE OF AHMEDNAGAR ZONE MEN BASKETBALL PLAYERS

Appasaheb M. Chavan

Research Scholar, Department of Physical Education, JJTU, Rajasthan, India

ABSTRACT

The following paper shows how physical education teachers can help people to improve their physical fitness to fight Kovid-19 disease. In such situation very difficult for recovery every personnel face with physical mental depression and so many health issues will be come forward and that is big challenge for everyone how to come up from such situation The purpose of the study was to find out the Effect of Plyometric Training and Circuit Training on Speed Muscular Endurance of Ahmednagar zone Men Basketball Players. Twenty four male basketball players aged between 17 to 22 years were selected randomly. They were divided into two groups (two experimental and one control group) the experimental group I was given plyometric training and experimental group II was given circuit training for six weeks and control group was not allowed to participate in any training program . The independent variables are plyometric and circuit training dependent variable is speed, muscular endurance. The speed performance tested by twenty meter dash and muscular strength performance tested by bent knee sit ups and the performance recorded in counts. The collected data on speed and muscular endurance were statistically examined to the 't' test. The 't' ratio was the difference between the mean, standard deviation and standard error of the difference between the means. The results of the study reveals that the plyometric training and circuit training had significantly improved the speed and muscular endurance. In this way, physical education teachers can help increase physical fitness through various physical exercises, so that we develop immunity to fight covid-19 disease.

Keywords: Plyometric training, circuit training, speed, muscular endurances'' ratio

1: INTRODUCTION:-

1.1: Physical Education Teacher:-

Physical education teachers, commonly known as P.E. teachers are liable for the education of primary and secondary school students in physical activity. Physical education teachers have different personalities. They tend to be social individuals, which mean they're kind, generous, cooperative, patient, caring, helpful, empathetic, tactful, and friendly. They excel at socializing, helping others, and teaching.

1.2: Plyometrics:-

Plyometric is the term now applied to exercise, that have their roots in **"**Europe**"** where they were first known simply as "jumping training". Interest in this jump training increased during the early 1970's as east European athletes emerged as powers on the world sports scene. As the eastern bloc countries began to produce superior athletes in such sports as track and field, gymnastics, and weight lifting, the mystique of their success began to Centre on the training methods. (Donald. A. Chu, 1998) [3].

1.3: Importance of Plyometric Training:-

Plyometric is the name given for a type of exercise that is designed to increase intensity or explosive power in certain muscle groups. This kind of training is used to increase power of a boxer's punch or the force of volleyball and basketball player's jump. Plyometric training is different from traditional strength training exercise because it is performed quickly and explosively. It increase muscle power by capitalizing on lengthening and shortening of the muscle cycles. This kind of training usually starts with a rapid stretch of a muscle or eccentric phase followed by a rapid shortening of the same muscle (or) the concentric phase burpees, clap push-ups, jumping ropes, and jumping jacks are types of plyometric exercise. Several studies suggest that plyometric can greatly improve athletic performance in terms of vertical jumps, long jumps, sprinting, cycling, basketball, basketball, kick boxing and many more. It is said that even one (or) two types of plyometric training completed one to three times in a week may improve motor performance with in 6 to 12 weeks. In addition to this, 3 sets of plyometric pushups may also increase upper body strength. (Donald. A. Chu, 1998) [3].

1.4: Circuit Training:-

Circuit training was invented in 1953 as effective and efficient way for coaches to train many athletes in a limited amount of time with limited equipment. The exerciser moved through a series of weight training or calisthenics arranged consequently. It was past paced workout of 15 to 45 seconds per station with little (15 – 30 seconds) rest or no rest between stations.

Today this is known as "circuit weight training" research has shown that it can increase muscular strength and endurance. There is mild improvement in aerobic stamina but only if the rest periods are kept very short. Another variation is "aerobic circuit training" aerobic station like treadmill, rower or stepper (1 to 5 minute per station) or interspersed with weight training stations. This protocol has been found to increase aerobic stamina and muscular endurance and endurance. (Dabir. R. Qureshi, 2012)

2: METHODOLOGY:-

The purpose of the study was to find out the Effect of Plyometric Training and Circuit Training on Speed Muscular Endurance of Ahmednagar region Men Basketball Players. To achieve the purpose of the study 24 men basketball players in the age group 17 to 22 years were selected at random from various senior colleges in Ahmednagar zone. Selected subjects were divided in to three groups of experimental I, experimental II and control group. The experimental group I participated combined plyometric training group and experimental group II circuit training group for the training period six weeks three alternate days per week. The control group were maintained their daily routine activities and no special training was given.

2.1: Post COVID-19 Physical and Mental Challenges: –

Post COVID-19 people will face many challenges related to physical aspect. People will have to keep their self physically and mentally fit. During this lockdown period of 40 days people were restricted to going out of their house for safety purpose they won't be able to visit garden, gym. By sitting home for such a long period people will gain obesity and become lazy. Many people who completely determined to maintain their fitness do exercise, practices yoga at home but not everyone. There are many people who don't do exercise or yoga and this thing are very dangerous for their health. While they are at home they just eat, sit, and sleep and this routine will harm their body in both the ways physically as well as mentally. A lack of activity increases the chances of many heart diseases, heart attack, diabetes, hypertension, depression and other diseases. So after the lockdown people have to gain their physical and mental fitness level. Physical education teacher can guide them to gain their fitness by giving them physical as well as mental activities, exercise.

3: STATISTICAL TECHNIQUES:-

The collected data on speed and muscular endurance were statistically examined to the test. The various hypotheses formulated by the researcher for comparison't' ratio was used. 't' ratio was the difference between the mean, standard deviation and standard error of the difference between the means.

Table 1: Computation of 't' ratio between pre and post test scores of experimental group and control group on speed

Variables	Group Name	Mean		SD		SD Error	DF	'T' Ratio
		Pre	Post	Pre	Post			
Speed	Experimental Group	3.64	3.54	0.24	0.21	0.012	11	8.33*
	Control Group	3.63	3.64	0.23	0.31	0.032		0.312

*level of significance was fixed at 0.05 with df 11 table value is 2.20

The table I shows that the mean values of pre-test and post-test of experimental group in speed were 3.64 and 3.54 respectively. The obtained 't' ratio was 8.33 since the obtained 't' ratio was greater than the required table value of 2.20 for significance at 0.05 level of with 11 degrees of freedom it was found statistically significant. The mean values of pre-test and post-test of control group in speed were 3.63 and 3.64

Table 2: Computation of 't' ratio between pre and post test scores of experimental group and control group on muscular endurance

Variables	Group Name	Mean		SD		SD Error	DF	'T' Ratio
		Pre	Post	Pre	Post			
Muscular Endurance	Experimental Group	40.00	44.75	7.73	6.63	0.41	11	11.58*
	Control Group	39.91	39.25	3.36	3.07	0.43		1.56

*level of significance was fixed at 0.05 with df 11 table value is 2.20

The table II shows that the mean values of pre-test and post- test of experimental group in muscular endurance were 40.00 and 44.75 respectively. The obtained 't' ratio was 11.58 since the obtained 't' ratio was greater than the required table value of 2.20 for significance at 0.05 level of with 11 degrees of freedom it was found statistically significant. The mean values of pre-test and post-test of control group in muscular endurance were 39.91 and 39.25 respectively. The obtained 't' ratio was 1.53 which was lesser than the table value of 2.20 for significance at 0.05 level of with 11 degrees of freedom it was found statistically insignificant. The result of this study statistically proved that the experimental group showed significant improvement on muscular endurance due to combined plyometric and circuit training on men basketball players.

3.1: How Physical Education teacher will help post COVID-19: –

People after Kovid-19 Post have to start their daily life and for this they have to keep themselves physically and mentally fit. Physical education knows many ways to exercise and help your body achieve a level of physical and mental fitness. It is good to exercise regularly to maintain your physical health and it has many benefits, it will improve your overall health and fitness and reduce the chances of many dangerous diseases. These exercises are as follows: endurance or aerobics, strength or resistance training, balance, flexibility, walking, stretching, yoga, meditation, it can increase his physical and mental capacity.

4: CONCLUSIONS:-

1. It was concluded that there was significant improvement in speed due to plyometric and circuit training on men basketball players.

2. It was concluded that there was significant improvement in muscular endurance due to plyometric and circuit training on men basketball players.

3. The result of the study reveals that plyometric and circuit training would improve college men players' speed and muscular strength significantly. In this way, it has been proved that a physical teacher can increase his physical capacity through various teaching methods

4. On the basis of the foregoing discussion, it may be concluded that post COVID-19 situation is might be very dangerous for people. They will find it difficult to return to their normal routine. In lockdown they might find it difficult to maintain their fitness level. So after the lockdown they need to get back to their normal routine and Physical Education teacher can help them. Physical Education teacher knows the exercises which make them physically and mentally fit and even make it fun to do. Physical Education teacher is very important in Post COVID-19 situation to maintain fitness level of citizens.

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THE IMPACT OF COVID-19 PANDEMIC ON MENTAL HEALTH OF TEACHERS

Archana Vaviya

Assistant Professor, VPM's R. Z. Shah College of Arts, Science, and Comm., Mulund (E) Mumbai-81

ABSTRACT

The impact of Corona are huge and long-lasting in various sectors like tourism and hospitality, the textile industry, automobile industry, aviation industry, banking, and insurance industry, and especially the education sector. People at large experience depression, stress, anxiety, panic, stigma, and other manifestations. Students are giving examinations through the online mode which ethically is highly questionable. Due to lack of social interaction, online lectures can cause faculty to experience professional burnout. Using an online survey this study establishes the impact of Covid-19 on the mental health of teachers. They are stressed on account of various things like assignments, examinations, adjusting life to a new environment, technology, etc.IN this pandemic, many professions, notably that of teachers and professors were severely affected. Online learning platforms are a blessing in disguise. Nonetheless, there are many issues faced by them one of the major challenges faced by faculty is understanding changing technology. Teachers have been finding it hard to find easy yet effective systems to run classrooms. Learning and change are inevitable. In this pandemic situation, the mental health of teachers is unduly neglected. Regular yoga practices will relax the mind of teachers.

Keywords: Education, online learning, pandemic, teachers

The lockdown has resulted in schools, college universities being shut for more than a year now. Schools and colleges got close on a random Monday. Students and Teachers are clueless as to when institutions will reopen. The study has two main objectives . The first objective was to assess the mental health of teachers . The second objective of the study was to find out the reason behind cause of ill mental health.

Hypotheses of the study :

- H1:The lockdown has an impact on the psychological state of teachers in Mumbai.

- H2a.Teachers have positive attitude toward a co-worker or friend who is mentally ill.

- H2b. Teachers spend more time in front of screen than doing physical activity.

Results

A total of 100 teachers participated in the survey, and majority were female. Among these 76 were females and 24 were males Furthermore,(44.4 %) felt numb or detached from others, activity or surrounding . In the current epidemic crisis, (35.4%) educators reported occupational stress can be considered quite high. In relation to physical exercise, 34.3% of the participants stated that they did yoga t home and 89% admitted that they went for walk.

In lockdown ,how much time did you spend time on walking daily ?

100 responses

- 10 min -60 min
- Above 60 min
- Above 2 hours

89% 9%
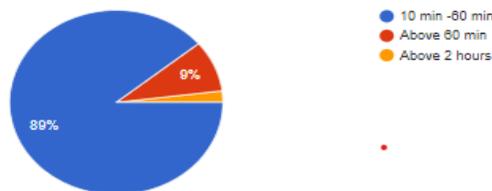
In lockdown did you spend time on yoga ?

99 responses

- Yes
- No
- Maybe

56.6% 9.1% 34.3%
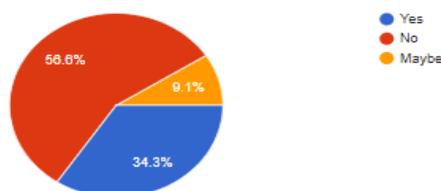
Teachers are spending around 3 to 5 hours managing virtual classrooms, starring at emails, communicating with students and parents over social media platforms, and learning technology. Therefore in these tough and uncertain times, it is normal for teachers to experience higher levels of stress and anxiety .The results also show that although teachers were aware of mental health care apps they had never used those apps for their mental well-being..Being physically active will help teachers to prevent any psychological disorders and improve their quality of life.

Have you ever heard of mobile health apps ?

100 responses
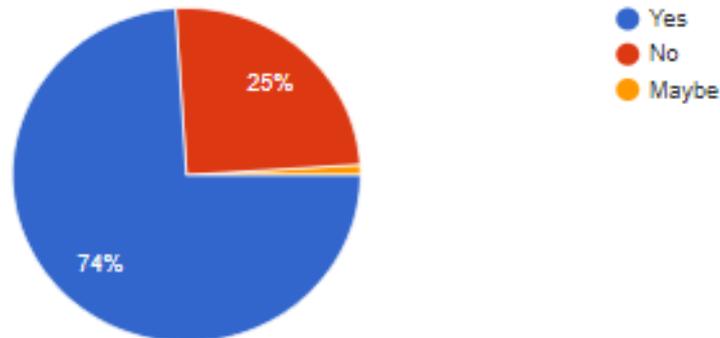
Have you ever used a mobile app for your mental well-being ?

98 responses
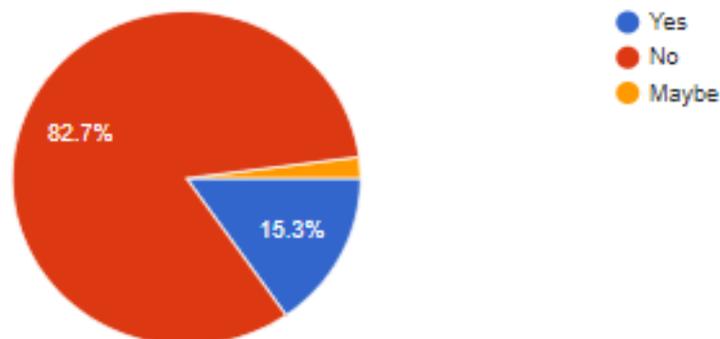
DATA COLLECTION :

Teachers were invited to fill out the web-based questionnaire via social media platforms like Whatsupp. The developed questionnaire is a short, concise and user friendly tool. During data collection, teachers were informed that no individual results will be published. Likewise, they were clearly informed of anonymous and confidential nature of the data provided and the possibility of withdrawing at any time. The questionnaires were completed individually and took approximately 2-3 min to complete.

RESEARCH FINDINGS

Statistical analysis proved the proposed analysis.

It is clear that part lack of physical exercise and spending long hours in front of screen can impact mental health of teachers. Lack of exercise, excessive use of electronic devices, financial crunch, misinformation, the uncertainty of using mental health apps may have all contributed significantly to the fact that the teachers experience fear of COVID-19. Emotions are critical part of how we function in life. Around 41.4% of teachers were feeling emotionally numb and detached from others, activities and surrounding. Feeling emotionally numb or detached from other can occur when person is experiencing stress.

In COVID-19 have you ever felt numb or detached from others ,activities or your surrounding
?

99 responses

- Yes
- No
- Maybe

41.4%

14.1%

44.4%
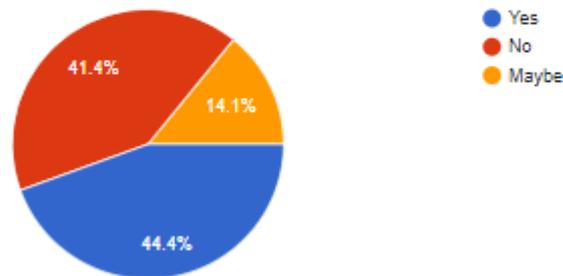
Many lecturers are struggling to meet their ends meet because salaries are failing to keep pace with rising prices. Walking and low impact exercises such as Surya Namaskar or sun salutation are mostly preferred by teachers to keep them physically fit.

CONCLUSIONS.

Teachers need to be paid more and institution should provide support if the teacher is going through ill mental health. The teacher should maintain a work-life balance so that their relationships with friends, family and coworkers are not affected. Teachers should use mobile health apps for their mental well being.

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A STUDY OF CHALLENGES FACED BY DIFFERENT GENERATIONS IN ADAPTING DIGITAL TRANSFORMATION DURING COVID 19

Ms. Ashwini P. Bagkar[1] and Ms. Sweta R. Patel[2]
Assistant Professor[1] and Lecturer[2], K.V. Pendharkar College (Autonomous), Dombivli, India

ABSTRACT
COVID 19 pandemic has enhanced a total rethink about how we live and work. According to Union Health Ministry data, COVID 19 total cases till date in India are nearby 2,78,94,800. Coronavirus disease is an infectious disease caused by a newly discovered virus. Most people infected by corona disease experiences mild to moderate respiratory illness. This disease spreads primarily through water droplets of saliva or discharge from the nose when an infected person coughs or sneezes. With the spread of COVID 19 all over the world, digitalization has become a need of today's scenario which results in innovations and technological advances. Consumers live through this pandemic, and some changes might be long lasting even after the situation eases. The fear of COVID 19 and Government restrictions have forced the people to increase online transactions and its till accelerating due to Lockdown and Janta curfew. The motion of all trade and commerce activities has stopped and therefore every country is aiming to achieve digitalization to empower society in a better way. India ranks at 91st position out of 139 countries in digitalization and need to increase its adaptability for the betterment of upcoming generations. The research paper is to analyze the challenges faced by Generation X, Generation Y and Generation Z adaptability of digital transformation in different sectors and its acceleration during COVID 19. The study will be used by banking industry, insurance industry, education industry, e-commerce and co-jointly by general public.

KEY WORDS – COVID 19, Digital Transformation, Generation X, Generation Y, Generation Z

INTRODUCTION
COVID 19 is a disease caused by a new strain of corona virus. It is also referred to as '2019 Novel Coronavirus' or '2019-nCov' or 'SARS-COV-2 (Severe Acute Respiratory Syndrome Coronavirus)'. It was first discovered as in Wuhan, China. The exact source of the outbreak of corona virus disease is not known , but we know that its originally came from an animal, i.e. Bat. This virus is transmitted through direct contact with respiratory droplets of an infected person and by touching the surfaces contaminated with virus and later touching their face. This virus caught the entire world within 3 to 4 months and grew dangerous to the life of humans. The entire world economy got stopped like schools and colleges closure, transport bans and workplace shutdowns which caused a complete lockdown was announced. COVID 19 crisis has brought about years of change in the companies and business in all sectors and regions. It has also changed the lifestyle of humans. The economy have accelerated to digitalization. Due to COVID 19 a Lockdown has been announced and also there was a Janta curfew. The fear of the virus and the Government restrictions have diverted people to do online transactions.

Digital platform have been adapted by many business and services - education, banking, online shopping, grocery, medicines etc. India is a cash dominant nation but due to COVID 19 pandemic there is a rapid increase in digitalization. COVID 19 is catalyzing digital transformation across business models, channels and touch points. Digital India campaign was launched by Government of India to improve online connectivity or making the country digitally empowered in the field of technology. Digital help is being provided by Common Service Centre's (CSC) and Government Scheme Information. Banking and Payments are the critical pillars of the economy and also core areas that have major uptick in digital offerings and adaption. National Payment Corporation of India (NPCI) has been pivotal to the emergence of the digital innovative and successful initiatives such as UPI, IMPS, Bharat Bill Pay & ETC (Electronic Toll Collection) through FASTags.

The Generation X are born in the period 1965-1980 with blatant cultural identifier. Generation Y also known as 'Millennial's' are the humans born in the period 1981-1996 with cultural consciousness. Later, followed by Generation Z, born in 1997-2012. Digitalization is an universal imperatives and hence Generation X and Generation Y are striving to adapt this change as Generation Z are a bit familiar to digitalization.

REVIEW OF LITERATURE
1. Fernando Almeida (July 2020) has studied The challenges and Opportunities I the Digitalization of Companies in a Post-COVID-19 world. This exploratory study analyzed the impact of digital transformation processes in three business areas: labour and social relations, marketing and sales, and technology. The impact

of digitalization is expected to be transversal to each area and will encourage the emergence of new digital products and services based on the principle of flexibility. .

2. Rahul De, Neena Pandey and Abhipsha Pal (June 2020), The research paper focused on inevitable surge in the use of digital technologies due to social distancing norms and nationwide lock downs. People and organizations all over the world have had to adjust to new ways of work and life. For the Covid-19 pandemic, it envisage a dramatic shift in digital usage with impacts on all aspects of work and life.

3. Prof.Samita Kher, Shruti Chandak, Nilisha Kothari, Rohan Desai (March 2016), The study has highlighted on the awareness among youth about digital India initiative. There were lack of awareness among the youth about the Digital India Initiative. The purpose of the study is to increase the contribution of the youth for the initiative of the Government to move towards digitalization.

4. Joao Carlos Goncalves Dos Reis, Marlene Amorim, Nuno Mlao, Patricia Matros (March 2018), The aim of this research is to provide insights regarding the state of the art of Digital Transformation. Digital Transformation has always had a strong connection to the industry. The digital Era is not only driving innovation in the enterprise sector, it seems to influence developments in the public sector as well.

5. Ameer Ahmed, Noor UI Hadi (September 2020), The study has highlighted the impact of digitalization with respect to consumer demographic factors. Age and Gender are a binding factor for Digitization in order to have altered consumer buying behaviors. The social media websites are a part of a bigger picture of digitization in Pakistan.

6. T Vasudha Singh, N. Supriya, M.S.P. Joshna (January 2016), The study focused on the issues and challenges of electronic payment systems. The study revealed the number of challenges regarding electronic payment systems i.e. Lack of usability, Lack of security, Lack of trust, Lack of awareness and online payments are not feasible in Rural areas. The effectiveness of electronic payment system depends largely on the availability of an efficient ICT infrastructure where reliable network connectivity, durable hardware and high expertise in ICT are available.

OBJECTIVE OF THE STUDY
1. To study about digital transformation due to COVID 19 pandemic.

2. To study of the challenges in the adaptability of digitalization by Generation X, Generation Y and Generation Z.

HYPOTHESIS
1. H_0 (Null Hypothesis) - There is no significance difference among the generations and period of use of digital mode.

H_1 (Alternate Hypothesis) - There is a significance difference among the generations and period of use of digital mode.

2. H_0 (Null Hypothesis) - There is no significance difference among the gender and challenges faced in using digitalization.

H_1 (Alternate Hypothesis) - There is a significance difference among the gender and challenges faced in using digitalization.

SCOPE OF THE STUDY
The study is focused on the growth of digitalization during COVID 19. It also focuses on the challenges faced by different generations in adapting these transformation. Generation X, Y and Z are considered to get a detailed knowledge about the digitalization transformation and its impact.

RESEARCH METHODOLOGY
The methodology adapted for this study is based on the primary data. The study has tried to assemble the data from all the three generations - Generation X, Generation Y and Generation Z, 140 respondents via structured questionnaire method, in the city of Dombivli.

TOOLS & TECHNIQUES USED FOR ANALYSIS
The statistical analysis carried out in the study is being done using MS-Excel. The statistical techniques like Chi-square test, One Way Anova, simple percentage analysis is being used. Analyzed and interpreted data have been presented in the form of tables.

LIMITATIONS OF THE STUDY

1. The responses from the study has been limited to Dombivli city only.

2. The study was limited up to three generations.

3. Time and resource constraint.

RESEARCH ANALYSIS

Table 1 Demographic Profile of Respondents

Sr.No.	Demographic Profile of Respondents	Attributes	Frequency	Percentage
1	Gender	Male	66	47.1
		Female	74	52.9
2	Generations (Age)	X (41 - 56)	57	40.7
		Y (25 - 40)	56	40
		Z (< 25)	27	19.3
3	Qualification	SSC	5	3.6
		HSC	7	5
		Graduation	55	39.3
		Post Graduation	55	39.3
		Professional	18	12.9
4	Occupation	Service	73	52.1
		Business	28	20
		Profession	13	9.3
		Household	12	8.6
		Others	14	10
5	Income	up to 25,000	52	43.3
		25,000 - 50,000	36	30
		50,000 - 75,000	12	10
		75,000 - 1,00,000	9	7.5
		1,00,000 and above	11	9.2
6	Period you started operating online transactions/apps	Pre- COVID	107	76.4
		During COVID	23	16.4
		Never Operated	10	7.1
7	Purpose of using online mode	Banking	101	72.1
		Education	72	51.4
		Luxury	20	14.3
		Households	82	58.6
		Clothing	54	38.6
		Medicines	59	42.1
		Utility Payment	98	70

(Source - Primary Data)

Table 1 explicitly exhibit that 47.1% respondents are male and remaining 52.9% are female respectively. 40.7% respondents belong to Generation X, 40% belong to Generation Y and 19. 3% belong to Generation Z. Table indicates that 52.1% of respondents are service oriented, 20% are businessmen, 9.3% are profession oriented, 8.6% are housewives and the remaining 10% belong to other category. Research indicates that 76.4% respondents were using digitalization pre-covid, 16.4% during covid and 7.1% has never operated. It also indicates that 72.1% respondents are using digital mode for banking, 51.4% education, 14.3% luxury items, 58.6% household, 38.6% clothing, 42.1% medicines and 70% for utility payments.

Table 2 Chances of Using Digitalization in different periods

PERIOD	N	AN	O/S	AET	ET
PRE - COVID	(11,3,3)	(2,7,2)	(31,26,16)	(6,16,3)	(7,4,4)
DURING COVID	(8,2,2)	(2,5,0)	(31,17,11)	(6,16,6)	(10,16,8)

(Source - Primary Data)

This table indicates that all the three generations were using the digital mode occasionally or sometimes in both the periods i.e. pre-covid and during Covid. During Covid-19 pandemic period use of digitalization platform has been increased.

Table 3 Level of Agreement in adapting digitalization

LEVEL OF AGREEMENT	SA	A	N	D	SD
I found it easy	(23,21,12)	(24,33,15)	(8,2,0)	(1,0,0)	(1,0,0)
Digital transaction is safe	(11,6,4)	(26,32,14)	(16,14,9)	(2,0,0)	(1,0,0)
Help from others	(9,6,6)	(33,32,14)	(12,11,6)	(0,2,1)	(0,0,0)
Digital transaction is convenient	(20,20,12)	(29,34,12)	(7,2,3)	(1,0,0)	(0,0,0)
Digital transaction is trust worthy	(7,5,8)	(27,28,9)	(18,13,9)	(3,3,1)	(1,0,0)

(Source: Primary Data)

This table indicates that almost all three generations agree to adapt digitalization mode during COVID 19 period. Generation Y as compared to Generation X agreed that digital transaction is more convenient. Further it is revealed that Generation Y as compared to Generation X agreed that is safe, convenient and trust worthy. The table shows that Generation X needs more help from other while doing digital transactions.

Table 4 Challenges faced in adapting digitalization

Challenges	SA	A	N	D	SD
Lack of Awareness	(9,4,3)	(24,26,8)	(13, 8,4)	(10,14,11)	(1,4,1)
Fear	(11,6,3)	(27,28,8)	(11,9,9)	(7,8,7)	(1,1,0)
Lack of Knowledge	(10,7,4)	(24,18,6)	((12,11,5)	(11,15,9)	(0,1,3)
Language Problem	(3,3,2)	(16,6,7)	(19,15,5)	(15,25,10)	(4,3,3)
Internet Connection	(11,7,3)	(20,21,12)	(11,13,4)	(12,10,7)	(3,1,1)
Security Problem	(15,8,7)	(26,28,10)	(9,9,5)	(5,7,4)	(2,0,1)
Heavy reliance on traditional method of payment	(14,7,3)	(22,24,12)	(14,10,9)	(7,10,2)	(0,1,1)

(Source: Primary Data)

This table indicates that there are number of challenges to adapt the digital mode. All these barriers were taken in the form of variables and respondents were asked to give their opinion by using 5 point Likert scale. The research exhibited extremely considerable challenge is fear in the minds of respondents and security problem. Another dominating affecting element is heavy reliance on traditional method of payment more in Generation X.

The following hypothesis have been tested to look at the different dimension of the problem-

H_0 (Null Hypothesis) - There is no significance difference among the generations period of use of digital mode. (Table1)

Table no. 5 Result of Chi-square Test

Calculate Value	Table Value	Degree of Freedom	Level of Significance
2	9.488	4	5%

Calculated value of Chi-square is 2 which is lesser than critical value 9.488 at 4 degree of freedom and 95% level of confidence. The critical value is greater than the calculated value therefore the null hypothesis is accepted and alternative hypothesis is rejected. Since the null hypothesis is accepted it can be concluded that there is no significant difference among the generations and period of use of digital mode. From the above analysis, it can be said that all the generations where using the digital platform for day to day transactions before COVID-19 period.

Table no. 6 Result of One Way ANOVA

Calculate Value	Table Value	Degree of Freedom	Level of Significance
0.6048	4.7472	13 (1,12)	5%

Calculated value of One Way ANOVA is 0.6048 which is lesser than the critical value 4.7472 at 13 degree of freedom and 95% level of confidence. The critical value is greater than the calculated value therefore null hypothesis is accepted and alternative hypothesis is rejected. Since the null hypothesis is accepted it can be concluded that there is no significant difference among the gender and challenges faced in using digitalization. From the above analysis, it can be said that both the genders in all three generations face few challenges in using digitalization.

FINDINGS

1. The research reveals that all three generations are using the digital mode for transactions in pre-covid period as well it eventually increased during Covid-19 period.

2. Generation Y feels transaction through digitalization platform is very easy, safe, convenient and trust worthy as compared to Generation X.

3. The biggest challenge faced by Generation X is fear and security problem in operating digital transactions. Some of them also seek help from others to learn digitalization.

4. The citizens have started adapting digitalization up to certain extent during this pandemic to follow the norms of safety for their health.

SUGGESTIONS

1. The company should promote the user friendly app so that any normal person can operate without any barriers.

2. The company, vendors should keep a track on website spoofing.

3. The proper awareness should be created about the use of digitalization and the trust should be created among the citizens by sending alert messages through social media.

4. The risk of security theft should be reduced.

CONCLUSION

The main intention of this research paper is to identify the various challenges faced by the generations. Responses collected through questionnaire helped to identify the barriers and challenges for using digital platform under pandemic situation. During COVID-19 pandemic situation all the citizens should follow social distancing norms and should avoid to visit the crowded places like bank, utility centers, super markets and malls. It is a need of today's situation to promote more contact less transactions. Service providers and vendors need to create the safety and trust among the generations by eliminating the fraud and ensuring technical support to the citizens. The citizen should try to take the advantages of the various digital platforms and ensure their safety of health during this pandemic situation.

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3. https://www.slideshare.net

4. https://www.thehindubusinessline.com

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POST COVID IMPACT ON SCHOOL EDUCATION: TEACHERS' AND PARENTS' PERSPECTIVE

Athira M K

Assistant Professor, Saket College of Arts, Science & Commerce, Kalyan (East)

ABSTRACT

This paper presents a report on the post covid challenges faced in school education from teachers and parents' perspective. A self-designed questionnaire in google form was prepared and circulated among a group of teachers and parents to analyse the impact. From teachers' perspective, many factors like age, their interaction with students, pace at which they adapted to the new teaching pedagogy etc were taken into consideration. From parents' perspective their academic qualification, employment status, the way in which they assist their children in studies, technical know-how, kids' adaptability to the e-learning method were considered. The study was conducted among the teachers and parents for analysing the adaptability of children to e-learning method whose age ranges from 6 and 16 years. Responses were received from teachers and parents all over India. As a result of the study, it was found out that majority of the parents were not satisfied with the way in which their child is being taught online. They prefer traditional method of teaching only. Majority of the teachers got adapted to the new teaching pedagogy and are effectively rendering their duties online. This paper also gives some valuable suggestions to improve the total scenario of e-learning by which students get more interested in learning and the results become more fruitful.

Keywords: -E-learning, teaching pedagogy, cognitive development, screen time, school education, individual attention, progress, pandemic.

INTRODUCTION

There is a huge impact of COVID-19 on education sector especially when school students are considered. Due to pandemic situation, these kids marked the beginning of a new era with respect to teaching pedagogy. Since these students come under the age group of 6 -16 years, they are supposed to get maximum exposure to the external environment with respect to play and education, as it is very important for their cognitive development. They are supposed to interact with their peer group and learn new things. Due to this pandemic, they are caged inside their homes which may cause an adverse effect in their overall behaviour in future. Thus, the overall situation may get worsened.

Education is a basic need as far as children of this age are considered. Due to lockdown, even educational institutions were forced to shut down and introduce the brand-new E-learning method. The parents who were enough privileged both financially, academically, and technically were able to provide their kids with the e-learning without much hassle. On the contrary those unprivileged kids were always left behind.

Technological learning tools are playing a vital role during this pandemic. Various software like Microsoft teams, zoom, google meet etc can help teachers manage, plan, and deliver lessons online. It facilitates students to learn effectively too. Majority of the software has a recording facility which enable the students to learn continuously. But the major disadvantage of e-learning for school students is that they miss certain factors in life like friendships, ability to take care of self while in a team, personality development etc. The shift of face-to-face education to online learning has reduced the act of initiative of students. Those who were active learners has now become passive learners. They just listen to the lessons and do not respond.

Even though pandemic has brought many negative impacts in learning, it has many remarkable positive sides too. Children has become more tech savvy which in turn will benefit them in future when they get into the industry side. Instead of confining to the syllabus-oriented textbooks and other materials, children began to use variety of materials to learn their lessons which brings about a global approach in education sector. The academic events like seminars, conferences and symposiums were also conducted online without any hesitation. The problem of physically moving to the venue where academic activities are conducted is also ruled out. This made them attend multiple activities in the same day one after the other.

So, as the famous proverb suggests "Necessity is the mother of invention", education sector which had a traditional manual approach is now upgraded to a totally virtual background where students learn efficiently.

LITERATURE REVIEW

Dr Pravat Kumar Jena in his article: Impact of Pandemic COVID -19 in Education in India says that pandemic has both negative and positive impact on education. Pandemic has created a source of blended learning, a sense of collaborative work and raise the digital literacy standards of education sector in India. Initially education

activity was hampered. It also impacted the employment opportunities as many recruitments were postponed. Parents were forced to teach their kids as teachers were not able to provide individual attention to kids through e-learning.

Andreas Schliecher in his article "The impact of COVID 19 on education says that there was a serious impact in the international student mobility during the pandemic. Students were not able to find good opportunities for their studies abroad as the borders were locked.

Mohammed Amin Almaiah1 & Ahmad Al-Khasawneh2 & Ahmad Althunibat3 in their article "Exploring the critical challenges and factors influencing the E-learning system usage during COVID-19 pandemic" says that the current e-learning system is experiencing some potential hurdles regarding accessibility, availability, usability, and the e-learning website service quality. Due to different levels of education among students, there is an issue that some students find the e-learning system not easy to use, and for this reason the university is considering all solutions to make it easy to use, as this factor plays the key role to improve performance, and hence lead the students to feel its usefulness.

OBJECTIVES OF THE STUDY
1. To analyse the parents' perception on E-learning method.

2. To analyse the perception towards E-learning method and their adaptability to the new pedagogy.

3. To determine the major changes that took place in the learning skills of a student.

4. To identify the behavioural change sin students due to E-learning.

5. To analyse whether parents are able to balance both their job and students 'studies.

6. To analyse the learning effectiveness of a student through online method.

7. To analyse the efficiency of teachers' duties through online mode of teaching.

RESEARCH METHODOLOGY
This study is based on quantitative form of research. A self-designed questionnaire in google forms was prepared and circulated among parents and teachers through the means of social media. Responses were received from all over India .

SAMPLE SIZE
The study was bases on the responses from 100 teachers and parents respectively all over India. Questionnaire was circulated in google forms and responses were received.

DATA ANALYSIS AND INTERPRETATION
From Teachers' Perspective
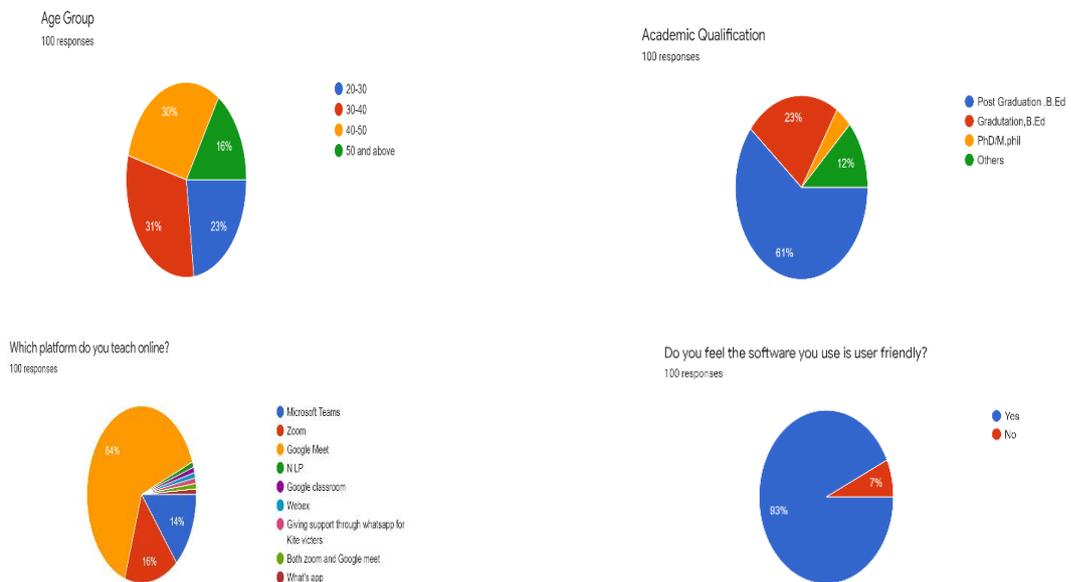
How fast did you adapt to the new teaching pedagogy?
100 responses

- Very fast
- Fast
- Moderate
- Slow
- Very slow
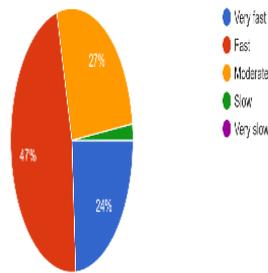
Do you think that you are able to provide individual attention to students while teaching online?
100 responses

- Yes
- No
- Maybe

Maybe
35 (35%)
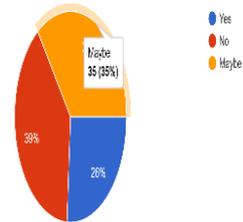
Do you feel that you are able to interact with students through online mode of teaching?
100 responses

- Yes
- No
- Maybe
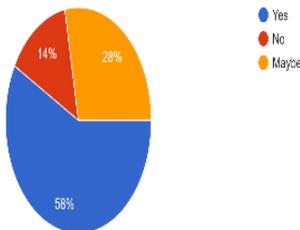
Do you think age is a deciding factor in coping up with technological mode of learning?
100 responses

- Yes
- No
- Maybe
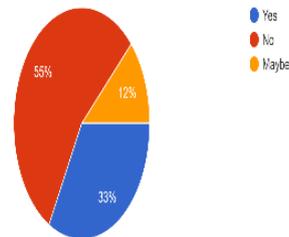
Do you think the child's cognitive development will be affected by e-learning?
100 responses

- Yes
- No
- Maybe
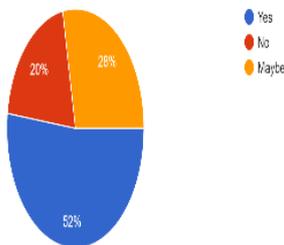
Are you able to check home works and assignments properly online?
100 responses

- Yes
- No
- Maybe

Maybe
24 (24%)
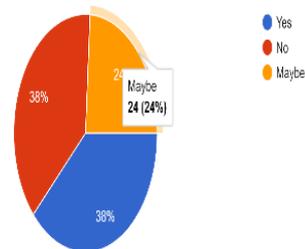
Are you able to assess the progress of each student online effectively?
100 responses

- Yes
- No
- Maybe
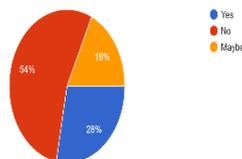
From Parents 'Perspective

Academic Qualification
100 responses

- Post Graduate
- Graduate
- Phd/M.phil
- Others
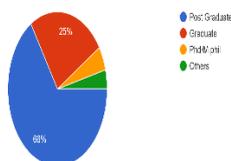
Occupation
100 responses

- Private Employee
- Academician
- Unemployed
- Home maker
- PSU
- Govt. Employee
- Government servant
- Government Employ
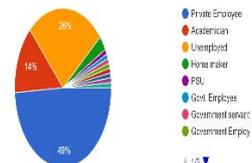
What is your opinion about e-learning method of teaching?

Are you satisfied with the way in which your kid is being taught online?
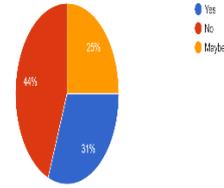
Do you feel a change in behaviour of your child because of increase in screentime?
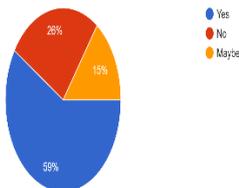
Do you think the teacher is giving Individual attention to your child online?
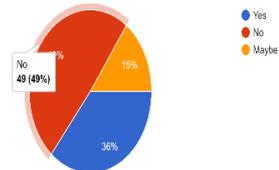
Are you able to manage both your duties and child's online classes parellely and effeciently?
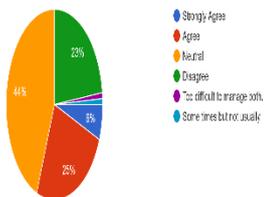
Are you finding it difficult to use the child's learning software?
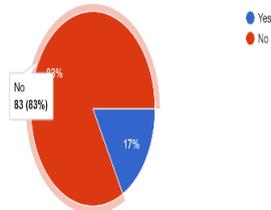
Whether your child used to narrate school incidents and lessons taught daily pre-covid?
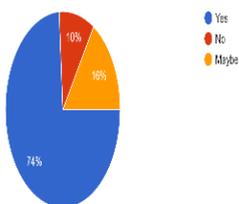
Do you feel that you are able to assist your child more now as compare to pre-pandemic days?
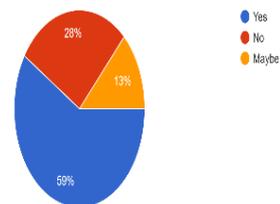
Do you feel that your child is more interested in e-learning ?
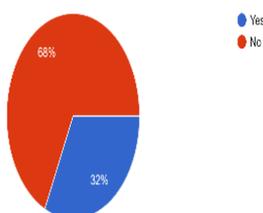
Do you feel that your child is learning more effeciently online?
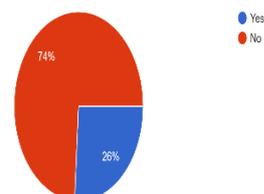
FINDINGS AND CONCLUSIONS
From Teachers' Perspective
31%of the respondents in teachers' group were of the age group 30-40,30% of 40-50,23% 20-30 and 16% 50 and above.61% of the teachers were post graduated with B.Ed.64% teachers used google meet as their platform for rendering their lectures.

The findings and conclusions are as below:

1. 93% of the teachers feel that the platform that they use is user-friendly. They were easily rendering their lessons through the software. They were not facing any problem in operating the software.

2. 47% of the teachers got adapted fast to the e-learning method irrespective of their age.24% of the teachers got adapted to it very fast. This means that the teachers irrespective of their age and academic qualification conceived the new teaching pedagogy and efficiently rendered their lessons.

3. Only 26% of the teachers were able to provide individual attention to the students. Since most schools clubbed two or three divisions in order to carry out the lectures, the student strength was really high, and teachers couldn't get enough control over the class. The student-teacher ratio was getting disrupted.

4. 58%of the teachers were able to interact with the students through online mode as compared to actual classes as they were able to show videos and other materials related to the lessons which made the class more interesting.

5. Majority of the teachers were against the opinion that age is a deciding factor in coping up the new technological change. According to them, willingness to learn was the major factor which made them adapt to the new teaching pedagogy.

6. 52% of the teachers feel that cognitive development of students is affected due to increase in screen time. Teachers could notice those changes in students. Students were becoming attention deficit showing least interest in studies.

7. Regarding valuation of assignments and HomeWorks, a neutral opinion was evolved.

8. 54% of the teachers say that they are not able to assess the progress of each student effectively. Even if question answer sessions were carries out, either students were not able to answer properly, or parents used to prompt the answers which made the assessment of progress difficult for the teachers.

FROM PARENTS 'PERSPECTIVE

66% of the parents were postgraduates and 49% of the parents were private employees.

1. 51% of the parents had a fair opinion towards online teaching. This means that neither they were satisfied with online teaching, nor they were dis-satisfied. They had a very neutral opinion.

2. Majority of the parents were not satisfied with the way in which their kids were being taught online.

3. 59% of the parents could feel a change in the behaviour of their child due to increase in screen time. They were becoming either aggressive or attention deficit.

4. 49% of the parents felt that their child was not individually attended in the online class. The reason was either clubbing of divisions or loss of internet connection in between the sessions.

5. 44% of the parents felt that they didn't feel any difference when online classes were introduced with respect to their duties.

6. 83% of the parents were using their child's learning software very easily. Since most of them were highly qualified they could use it without much hassle.

7. 74% of the parents say that their child used to narrate all the school happenings and lessons taught, before pandemic also.

8. Majority of the parents say that their child is least interested in e-learning method. Since they are not getting a chance to interact with their friends and teachers, they concentrate very little in their classes. So, most parents are of the opinion that offline classes were always better than online classes.

LIMITATIONS OF THE STUDY

This study was confined to the responses of 100 teachers and 100 parents.

SUGGESTIONS

The same study can be carried out among the students, teachers, and parents in higher education. The results may vary under different circumstances.

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POST COVID -19 IMPACT ON HIGHER EDUCATION: STUDENTS' PERSPECTIVE

Chaithra M.

MSc. Zoology, Govt. Brennen College of Teacher Education, Thalassery, Kannur, Kerala, Kannur University

ABSTRACT

This study analyses the impact of post- COVID 19 challenges in higher education field from students' perspective. Assessing the current situation it is highly important to conduct a study on the impact and challenges face by students in their higher education and thrive in a post- Covid 19 educational world. Eventhough there are many challenges faced during pandemic situation, the multi-disciplinary exploration of academic activities also have been increased. Studies and researches have been taking place across the globe to analyse the effects of closure of educational institution, technology development, royal entrance of digital platforms etc. Recent news about UGC to implement a blended mode of higher education is a major impact of post-pandemic challenge in higher education which makes a turning point. A questionnaire was prepared in Google form and shared among students of different ages and courses at different institutions across India. It involves the questions of which answers can be given positively or negatively or none. The questions are prepared in such a way that the answers will be received as the age, qualification, network availability, comparative academic activities etc. of students in pre- Covid 19 and post- Covid 19 situations. Analysing the online platform experiences of students, it has been found that majority of them answered a behavioural change happened for them. Eventhough an average time of 2-3 hours E-learning is performed daily, the progression of academic activity is shown a weakening trend. A significant percentage of people prefer offline classes. Students of a vast variety courses shared their educational experiences in the pandemic situations. This paper also lights up solutions to improve the current learning experiences of students so that academic results can be enhanced.

Key words; Multidiscipline, digital platforms, Google form, E-learning

INTRODUCTION

The biggest pandemic that the world has ever witnessed Covid -19, caused by the severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2). Even though the origin was in Wuhan city of China it became the highly threatened the infectious disease all over the world. The first viral-exposure was happened in 2019. Now the world is again being choked by the second wave of the pandemic especially the condition worsens in India. WHO announced the Covid-19 as a pandemic on March 11, 2020. It was on 30 January 2020 in Kerala, the first Covid-19 case reported. The serious preventive measures from the Government led one day Jan ta Curfew on March 22, 2020, followed by the first phase of lock down on March 25 for 21 days. There were 5 phases of lock down which significantly reduced the number of affected cases and death. Eventhough there were huge negative effects for different working fields and systems, India has hardly been working to improve the pathetic condition for last few months. The second wave of the pandemic created a barrier for this effort. Currently, the reports show that there are total 2.72 crores cases in India and 3.11 lakh deaths. According to the information from the Ministry of Health and Family Welfare, Government of India there is 8.84 % active cases and 1.15% deaths (26/05/2021), who are the victims of the second wave. Many states including Kerala announced a lock down since the condition becomes worsened the day by day.

The educational institutions throughout the nation was closed during the pandemic. The Indian Express news reported that almost all the states imposed lock down except Jammu&Kashmir, Utharakhand, Gujarat, west Bengal, Sikkim, Assam, Nagaland, Manipur, Telangana, and Andhra Pradesh where only partial lock down was imposed. UNESCO studies reveal that about 1.37 billion students in 138 countries have been affected by the closure of schools and universities. Different universities setting up accounts on online video conferencing such as Zoom, Skype, Google Meet, Microsoft teams among other to engage with students. It resulted in high growth in education technology. Learning through online platforms is now a common place for both on-campus and distance students. There is a significant impact for education sector due to Covid-19, pandemic Covid-19. There are more than 32 crores of students have been affected by the various restrictions and the nationwide lockdown for Covid-19 in India. Most Governments around the world have temporarily closed educational institutions in an effort to manage the spread of the pandemic Covid-19. There are 993 universities, 39931 Colleges and 10725 standalone institutions listed on the portal of Ministry of Human Resource and Development.

E-learning sited huge changes within the education sector as well as the method of teaching and learning. In India the key problem of learning via digital platform is that only lesser number of individuals having access to proper Internet facilities, especially students within the rural areas are suffering from unavailability of regular

classes and other online study material. Also the student-student, student-teacher, student-campus relations became the least. This limiting face-to-face classroom interactions create high tension among the students. Frequency of academic and non-academic activities have been steeply retarded. Eventhough the online classes are giving interaction space with family, the tight class schedules are not that much healthy. The Covid-19 pandemic taught the complete society on how necessity is that the mother of invention by allowing educational institutions to adopt online learning and introduce a virtual learning culture. Most of the students and teachers who are the part of E-learning experience mental and physical discomfortness. Surveys prove that many of them have been faced behavioural changes for last few months. There are large number of students in India doing their higher education in foreign institutes. The students in the institutions of worst affected countries are now leaving those countries and if the situation persists, in the long run, there will be a significant decline in the demand for international higher education also. There are many organisations around the world are collecting and sharing useful facts of Covid-19 effects on higher education. IAU, UNICEF, NCERT etc. are some of them. The researches and surveys help to know the key impacts and novel strategies will be implemented through analysis of the results. The post-pandemic pedagogy seems unthinkable rob to the education sector.

LITERATURE REVIEW

There have been many research papers, articles etc. published after the study on this topic. The new education policy draft 2019 that has been regarded as a proactive and highly techno-efficient step during this time of pandemic. SWAYAM is a great step in the education sector which is considered as a massive movement. The SWAYAM PRABHA may be a group of 32 DTH channels dedicated to telecasting of high-quality educational programmes. There is another programme called Annual Refresher Programme in Teaching (ARPIT) is an online professional development programme launched by the MHRD on November 13, 2018 using SWAYAM platform. Also PG Pathshala for higher education students (Lokanath Mishra, Thushar Guptha and Abha Shree, 2020). It is not easy to manage teaching and learning in higher education institutions in post- Covid 19 scenario. Students will face multiple challenges in the upcoming time. The quality education, hands-on experience, laboratory work, library visit, peer tutoring, remedial teaching, research and innovation etc.are the major challenges. (Hiep-Hung Pham and Tien-Thi-Hanh Ho, 2020). Also the physical and mental health have major role in the performance of academic activities by students. After the closure of educational institutions for indefinite period, cases of mental and psychological problems among students became imminent. Also the situation became worsened when they became suspected of COVID-19 or staying with infected relatives or due to the enlistment in primary contact. Increased drop-out rate of non-privileged students from poor economic and cultural backgrounds(Elliot Mbunge ,Stephen G.Fashoto and Petros Mashwama et al). The cancellation of many entrance examinations, lack of proper internal assessments, postponement and cancellation of job recruitments, pressures from private job sectors and education institutions , fee increment etc. created negative effects on students. The increased unemployment ratio may gradually decrease the interest for educatio , as people struggle for food rather than education (Pravat, 2020). One suggestion emphasized for post-Covid 19 education plan is that educational policies should be reviewed to accommodate drastic changes in teaching and learning activities (Elliot Mbunge ,Stephen G. Fashoto and Petros Mashwama et al.). According to a 2018 survey of "The World University Rankings", rectors of over 200 universities had predicted that the most renowned universities would offer online degrees by 2030 (Mirella Pellergini, Vladimir Uskov and Nuncio casaino,2020).

OBJECTIVES OF THE STUDY

The following are the objectives of the study

1. To analyse the effectiveness of online classes among higher education students

2. To understand the physical, mental and technical problems of the students during the pandemic time.

3. To assess the academic progression of these students

4. To develop new ideas against the challenges of the current situation

5. To discuss the post-pandemic challenges in the higher education sector

RESEARCH METHODOLOGY

The current study is based on the method of data collection. A questionnaire was prepared considering the course pursuing by the student participant, time of class hours, virtual platform using, the satisfactory scale, merits and demerits of online classes, behavioural changes and health awareness during the pandemic situations etc. A survey was carried out by sharing the questions via Google form and responses of 93 students were collected through G Mail account within 3 days. The analysis and graphical representations of data were done with the help of Google form and G Mail tools.

RESULT

Currently pursuing

93 responses

Legend:
- UG
- PG
- Phd/ M.phil
- B Ed
- B.Ed
- B. Ed
- Completed PG
- Coaching

1/3
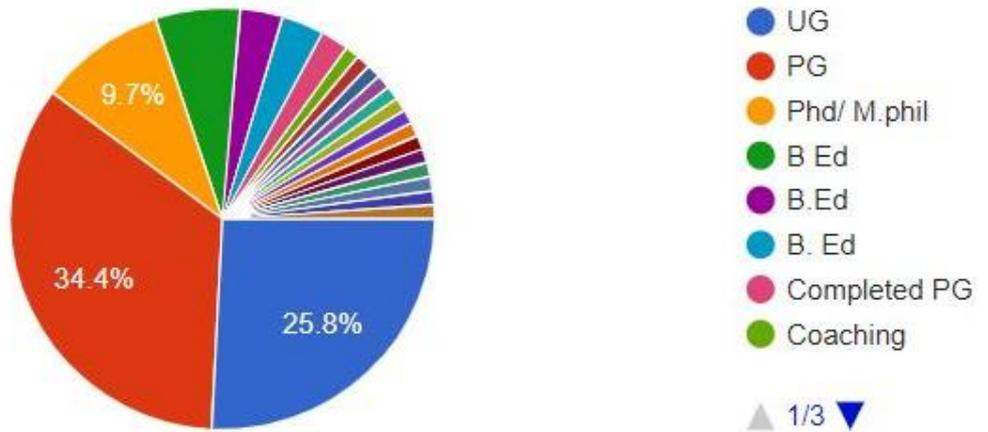
Which platform you are using for online classes

93 responses

Legend:
- Google Meet
- Zoom
- Microsoft Teams
- YouTube
- Google classroom
- All the above + go to meeting
- Depends upon college
- Google Meet, Skype, WhatsApp
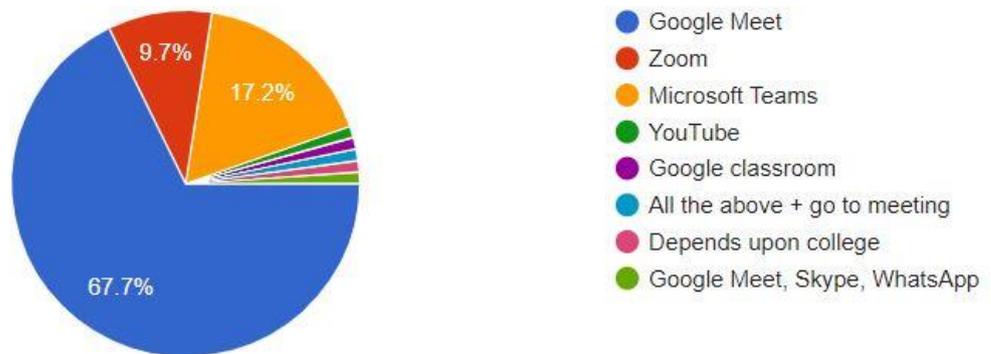
How you will compare your academic experience of Pre-covid 19 and covid-19 situations

Are you satisfied with online classes

93 responses

Legend: ● Yes ● No ● Maybe

Yes 22.6%, No 43%, Maybe 34.4%
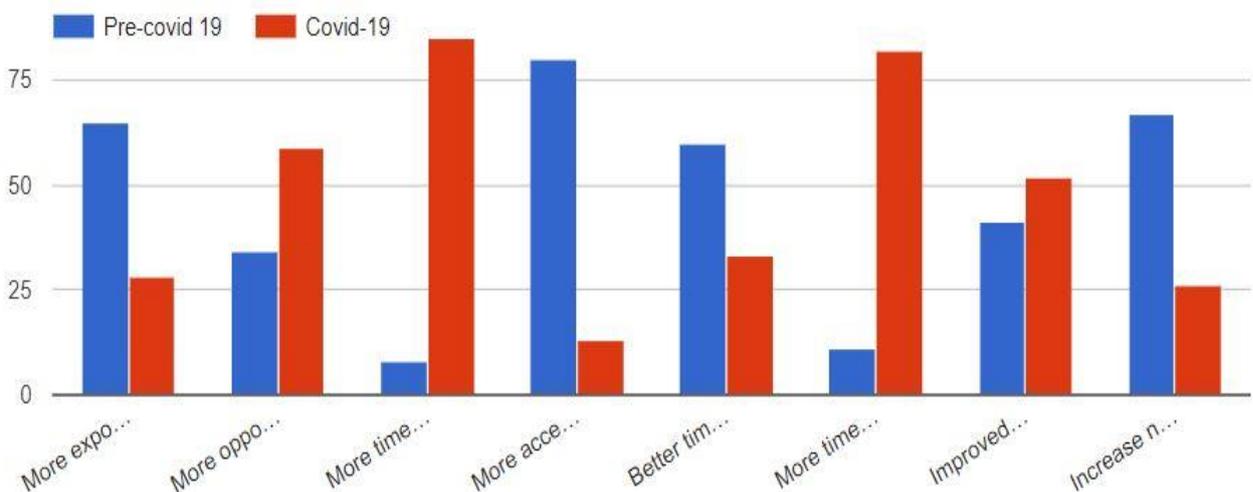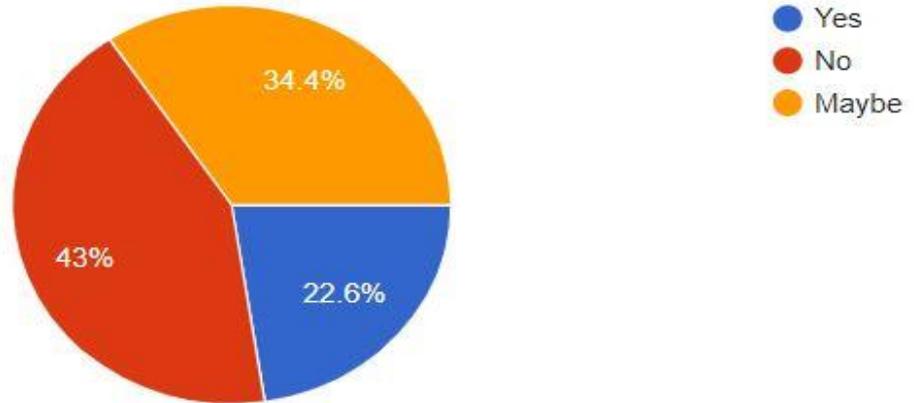
Which is the network type you are using

93 responses

Legend: ● Mobile data ● wi-fi

Mobile data 72%, wi-fi 28%
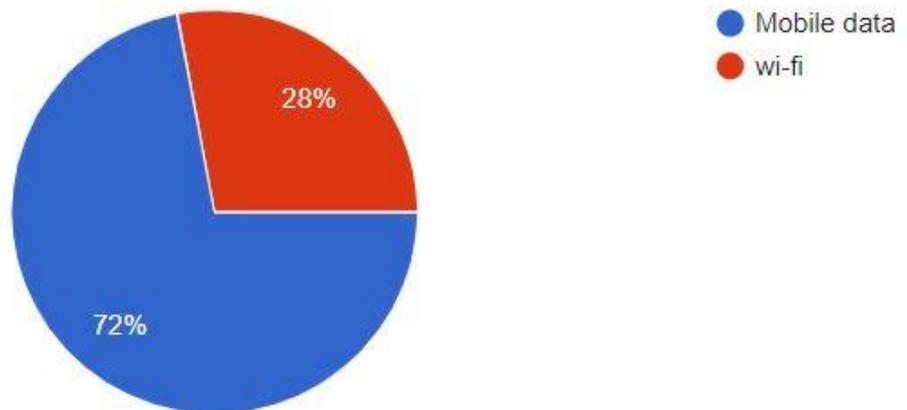
Which mode of classes you prefer

93 responses

Legend: ● Online ● Offline ● Nothing

Offline 82.8%, Online 16.1%
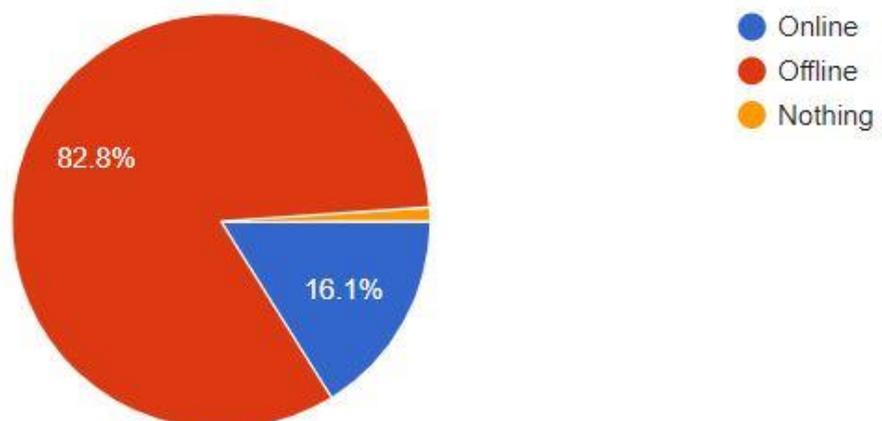
The average time you are spending for your classes daily

93 responses

- 0-1 hour
- 1-2 hours
- 2-3 hours
- 3-4 hours
- 4-5 hours
- Above these

14%
16.1%
12.9%
22.6%
29%
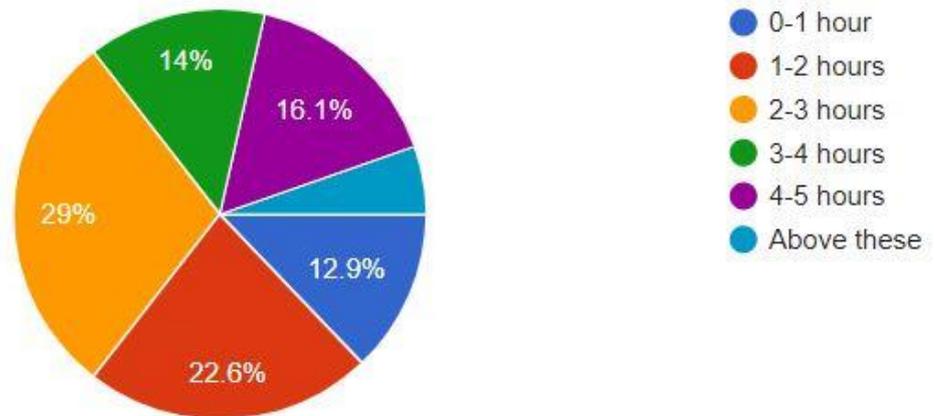
Do you think any behavioural change happened in your life compared to pre-pandemic situation

93 responses

- Yes
- No
- Maybe

12.9%
22.6%
64.5%
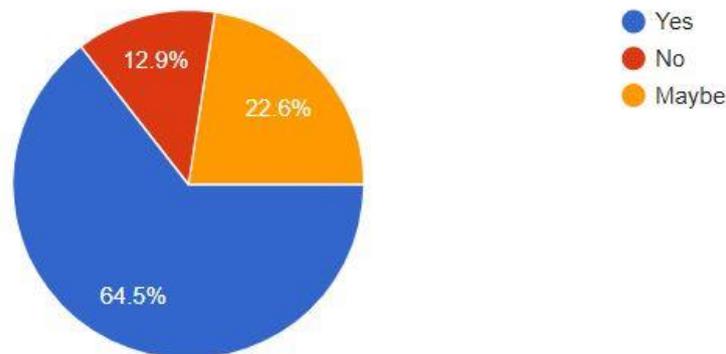
How will you assess your academic progress

93 responses

- Highly increasing
- Increasing
- No change
- Reducing
- Highly reducing

41.9%
7.5%
26.9%
18.3%
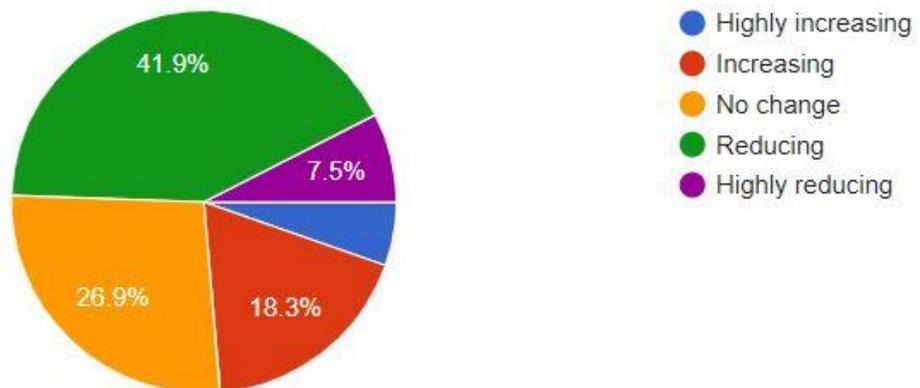
The responses from 93 students all over the country in different institutions and learning wide variety of courses made the study more perfect. Students who are pursuing about 15 different courses which include professional

courses, non-professional courses, coaching classes etc. are part of this study. More than 68% of them use Google Meet as the platform for online classes. Very less numbers of students attend their classes via Utube. Coming to their experiences of the classes, most of the students (43%) are not satisfied with the online mode of class and they are using mobile data for their academic purposes for an average of 2-3 hours per day. But they have the opinion that the academic progression is retarded in this pandemic situation even though some of the students maintained their learning process without profound changes. Finally, 82.8% of the participated students prefer offline classes rather than the online classes.64.5% of them expressed their understanding of change in their behavioural patterns.

DISCUSSION

This discussion is on the basis of the study **"Post Covid -19 Impact on Higher Education: Students' Perspective"** conducted among students who are pursuing higher education. The study and analysis are highly relevant in this context. After the huge spread of Covid-19 it is the time of the second wave which halted the progression of different sectors all over the world especially education sector. Emphasizing the situation of India this brought huge challenges for students, teachers and everyone in between them. The educational institutions all over India were closed according to the instructions from MHRD and UGC under Government of India. This partially suspended the academics and researches of students. Following this, lock down days made them restricted to own houses and rooms. Along with academic activities the mental and physical problems also made them directed into a new phase of life (Giorgio Marinoni, Hilligje van't Land and Trine Jensen, 2020).

From the survey conducted among the students of wide variety of educational background, it could understand that majority of the students are leading a dissatisfied life with respect to their academics. Most of them use mobile data for academic purposes. The mobile data has its own limitations. It may not become effective as a Wi-Fi connection. So that children may have to face network issues and the classes from universities may not be clear. Eventhough recorded classes are available they miss chances of instantaneous clarification of the portions covered by the teacher. Also the deep and affective relationship with friends become unavailable for most of them. Especially it is the age period of more relationships, political awareness, interaction with society and understanding of the surroundings with abstract thinking capability. About 80% of the students agree that they are now spending more time in social media which is the only way to keep the relationships compared to pre-pandemic situation. It is really shocking that 5.4% of the students attend online classes for daily average of more than 5 hours. Psychologists also emphasize the cons of overtime online classes. The behavioural changes shown by them is also a major problem face by most of the students. These are the reasons finally they prefer offline classes than online classes. There are only 22.6% of students satisfied with their online classes. The significant decrease in the academic progression (reducing -41.9%, highly reducing-7.5%) is also a matter that needs to be marked. Other thing to be noted is a positive approach of many students towards the pandemic situation is that they could become aware of more opportunities in the education world and increased concerns of physical and mental health. The students participated in the survey are having both the professional and non-professional background. UG, PG, PhD/Mphil., MBBS, competitive exams preparing , CMA etc. They provided satisfactory opinions through Google form.

CONCLUSION

A highly relevant study on the subject of Covid-19 impact on higher education by considering the perspectives of students studying on higher education institutions can pave way to different thoughts and ideas those are fit for facing challenges of a pandemic. Study emphasized the problems faced or facing by the students and teachers due to restricted access of live and efficient classes. The complete suspension of academics is prevented due to the introduction of advanced technologies in the education sector.

But surveys indicate that even though the teaching and learning through virtual platforms are taking place regularly these are not that much a success in the country. The virtual platform is not enough to deal with the different aspects of students including academic and non- academic activities. It has been found that they are facing difficulties in their learning processes, less access to online classes, lack of proper connection, unable to keep good relationships which may lead to psychological impacts etc. While comparing the post-pandemic situation with pre-pandemic situation the students are facing challenges in exploration of the campus life, education world, improving the skills, maintaining good family relationships. Even though the teaching-learning process is virtualized, the students who shine in non-academic activities like sports, arts, literature, speech etc. lose their live opportunities. The students were compelled to spend most of their time with mobile phones, laptops or desktops which is not healthy.

There may be some error occurred in the study that most of the unprivileged students are not got an opportunity to express their difficulties through the study. They always become unprivileged in the software world. Even

though this research focused only upon the perspectives of the students, the scope of the research can be extended largely to the perspectives of parents, teachers, family members and technical teams. Through the active research for this paper preparation as a higher education pursuing student I also became aware of the virtual world, the pros and cons of daily use of it, the Government and Non-Governmental agencies working for enhancing and accelerating the academic progress of students. Even though there are many resources available the financial and cultural background have major role in the accessibility of them. Government and NGOs can provide the tools and accessories for students who are facing difficulties to attend the classes. A financial support scheme can be developed for those students. There should be more network coverage to remote areas so that connection problems can be minimized and student-teacher accessibility can be enhanced which will be helpful for academic progression. Weekly counselling classes will help to analyse the mental health of the students.

RECOMMENDATIONS

1) Government have to provide financial support for the students with poor family back grounds.

2) Advanced technical supports should be provided to students from the local authorities so that it can be ensured even in remote villages.

3) There should be a study conducted among the students of each higher education institutions to understand assess the current status of each student.

4) There should be assistance of atleast one counsellor per one department to ensure the mental healthiness and provide mental support for the students.

5) The class schedule should be student friendly as well as obey the rules and regulations of UGC and MHRD.

6) Conduct online-skill based programmes and other art programmes as a part of relaxation.

7) Introduce novel teaching-pedagogies in such a way that the students can be relaxed.

8) Integrate yoga and meditation as a part of curriculum

9) Few steps should be taken in this pandemic situation to develop a curriculum that reflects the valuable change in the content and learning experience of students to think critically.

SUGGESTIONS

The study can be conducted among parents, school students and teachers. More students can be addressed.

Also the research can be extended to different sectors other than education.

LIMITATIONS OF THE STUDY

This study have conducted among higher education students only

This research could concentrate only on the education sector

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STUDY OF POST COVID 19 CHALLENGES FACED BY RETAIL SECTOR WITH REFERENCE TO MOM AND POP STORES IN INDIA

Chaudhary Seema Sharad and Sharma Ashutosh

Assistant Professor, BBI & BAF Department, JVM's Mehta Degree College, Airoli

ABSTRACT

Mom and pop stores are the backbone of India's everyday grocery shopping. They are the part of unorganized retail sector that provide fast-moving consumer goods (FMCG) supply. These shops easily found in all our neighborhoods. 90% of the retail shopping takes place in mom and pop stores. They sell everything from clothes and footwear to groceries and electronics. Mom and pop stores give cities their own flavor, which make each city unique. These stores offer interactive and personalized services which cannot be replicated by the corporate. They help to drive the economy at large. Retailing in India is one of the pillars of its economy and accounts for about 10 percent of its GDP. Indian retail market is one of the top retail markets in the world with its economic value. The sudden occurrence of Corona virus disease has largely acted upon the convenience of mom and pop stores as market supply chains were disrupted due to lockdown imposed by government. Due to this it is increasingly difficult for these store owners to keep their business afloat, and need to inject capital into business. They need to pay salary to employee, electricity, rentals, property taxes, etc. even if stores are shut due to lockdown. This research is based on secondary data only. The present study is conducted to document the post- COVID-19 challenges faced by mom and pop stores.

Key words: Mom and pop store, FMCG, Covid19, Lockdown, Unorganized sector.

INTRODUCTION:

Retailing in India is one of its pillars of its economy and accounts for about 10 percent of its GDP. Indian retail market is one of the top retail markets in the world with its economic value.[3] There are two types of retail sector such as Organized and Unorganized retail sector. It is estimated that over 95% of retail in India is done through the unorganized channel.

Un-organized retailing is defined as an outlet which is run locally by the owner of the caretaker of a shop who lacks the technical and the accounting standardization. These Mom and pop stores form the core of trade and commerce in this country. They manage their inventory quite well and run profitable business without any external funds. The supply chain and the sourcing are also usually done locally to meet the local needs.[11] This sector has low cost relationship, goodwill, competitive price, quality products and door to door delivery system, credit facilities, etc.

CONCEPTS:

Unorganized Sector: As per National Commission for Enterprises in the Unorganized Sector (NCEUS) defines Unorganized Sector as "Unorganized Sector is a sector consisting of all unincorporated private enterprises owned by individuals or households engaged in the sale or production of goods and services operated on a proprietary or partnership basis and with less than ten total workers."[9]

Mom and pop stores: Is a ordinary term used to describe a small, family owned or independent business. There stores run by a family or small number of employees with small capital and little experience.
Covid 19: Is an infectious disease caused by newly discovered coronavirus. Corona viruses are a large family of viruses that cause illness ranging from common cold to severe diseases.

FMCG: Fast Moving Consumer Goods also known as consumer packaged goods, are the products that sold quickly and at a relatively low cost. For example non-durable goods. **Lockdown:** It is an emergency protocol implemented by the authorities for security measures, where people are not permit to leave or enter a building or any other location.

RESEARCH METHODOLOGY:

Need of the study: As many retailers find a difficulty in retailing in this pandemic situation, we need to understand the post covid19 challenges faced by these shop owners.

Scope of the study: Our study is mainly focused on the only challenges faced by the mom and pop shops in unorganized sector. We have collected secondary data from various sources.

OBJECTIVES OF STUDY:
1) To study the impact of Covid19 on Mom and pop stores.

2) To study the challenges faced by mom and pop stores

3) To study the use of digital modes in retailing by mom and pop stores.

LIMITATION:
1.Our study is limited only with regard to challenges faced by the unorganized sector (mom and pop stores such as food corners, paan tapari, grocery shop, shoe shop, cloth shop, vegetable vendor, mobile shop, book stalls, etc)
2. Our study is based on only available secondary data on which we have developed this manuscript.

Data collection methods: This study is based on Primary and secondary data. The data is required for study has been collected from websites, newspapers, online publications, online published journal, etc.

Impact of Covid 19: The pandemic has started affecting the retailers from March,2020 to till date. Novel Covid 19 virus had significant impact on business operations globally. Overall Indian retail sector has lost gigantic sum of approximately Rs. 5.50 lakh crore in this lockdown period (Economic Times).[7] These small retailers do not have deep pockets to sustain this sever economic catastrophe. They do not have enough capital to continue their operations in a such scenario where there is shops are shut for such a long period. Confederation of all India Traders said many kirana stores may shut down, as they are unable to manage the financial implications of Covid 19 crisis.

POST Covid19 challenges:

Problem of Finance: Due to covid19 the economic condition the chain of "mom and pop" shop is unfavorable. Such small shops may run out of cash quickly and face liquidity problem with limited capital.Today they have limited resources of financing and rely on loan from banks or friends.

Reduction in number of customers: The uncertainty from COVID-19 persists throughout the globe and its impact is felt differently across countries. As a result there is significant variation in how consumers respond to the crisis and adapt to the next normal.Customers have been socially distancing for weeks now due to coronavirus pandemic. It is observed that there was an increase in the number of same type of shops at the same place. Therefore customers have moved to another shop which is at different places. In this condition the existing shops are facing the problem of customer.

Increase in Competition: When a sudden lockdown brought life to a standstill, these stores acted as silent warriors and served the nation all essentials. During this unprecedented time, mom-and-pop stores are the biggest support system for the population of more than 1.3 billion for all essentials like food, personal health care, and more. Pandemic has changed the way the mom-and-pop store works. Therefore other shops owners started food & vegetables shops to earn their living. Retailers understood that this is an all-season business and technology came as a ray of hope to rescue mom-and-pop stores during the tough competition. Today's competitors started their new source of earning through mom & pops shops.

Problem to start new line of shops: Due to Covid19 situation some of the shops are closed down. Due to massive economic losses most of the shops facing problem of survival. With limited capital and resources it is difficult to start new shops.

Problem of marketing of goods: In this pandemic situation small shops are facing problem of selling or marketing their goods. They can't supply or distribute their goods with proper marketing. They can't afford and are not able to pay that much amount for marketing of goods through online, especially the general kirana stores, Food corner etc. The majority in India still thrive on kirana or Mom and pop stores (unorganised retail), whose network is scattered and operate inside gali, mohallas.

Problem of repayment of loan: Many mom & popshops are facing the problem of regular and consistent earning. Due to Covid19 pandemic situation its difficult for them to survive and they have to handle their family. Due to continuous lockdown and problem of generating a regular source of income they are not able to repay their loan.

Non- Awareness about Government Policy: The government unveiled an economic package worth Rs.20 trillion ($265 billion) pledging to support small businesses, labourers, farmers and middle-income group. This could give kirana stores a further boost. But most of the mom & pops shops don't know about this .They don't know how to get linked to this policy.

Unable to support family: Due to lockdown the government imposed various guidelines for shops. For example, the shops can be opened for limited time, or only home deliveries are allowed instead of people

buying the goods stocked from the shop directly or only shops and sectors selling or providing essential services are to be kept open etc... With the above rules imposed by the government others shops have to close down without any choice. In this condition they are facing the big problem of supporting their family financially.

Problem of Regular income: The lockdown was imposed on 24th March 2020.The Indian retail sector has lost a gigantic sum of approximately Rs 5.50 lakh crore in this period. The Indian retail sector is likely to witness at least 20% of it collapse and wind up their businesses in the next few months. Traders in India are micro and small in nature and do not have deep pockets to sustain this severe economic catastrophe. They do not have enough capital to continue their operations in a scenario where their shops are shut for such a long period

Cash Flow Issue: Due to diversion of customers, difficulties in marketing of goods and liquidity problem etc mom and pop shops are facing the issue and problem of regular cash flow.

Going Digital: The race to make the kirana stores contactless will be won by technology which is easy to use and connects the supply and demand side of the mom and pop store .The contactless kirana includes all types of digital transactions. This means to digitally handle stock and the supply chain, receive digital orders from consumers, digital fulfilment, make digital payments, and sanction digital loans. If the projections are to be believed, 12 million kiranas are going to be the new data gold mine for start ups. But the main problem in village and many interior areas is that they are not aware about technology. They don't know how to use and function with technology. They do not believe in digital payment. They are used to and satisfied with cash transaction only.

Problem of work from home: After being forced to shift to work from home (WFH) model during Covid-19 pandemic, a big debate has opened up in shops regarding product efficiency and productivity in the long run. Overall, the way people have been thinking about work from home has turned out to be completely opposite.

Owner's Increase Stress: Due to lockdown, problem of regular income, survival of small shops, stress of payment of loans, problem of cash flow etc. are the difficulties faced by shops owners. This may increase the mental stress and may also influence physical well being.

Use of digital payment system: Earlier, electronic transactions were not widely used in unorganised sector due to the less availability of smart phones, good internet connectivity and lack of awareness of procedures for digital payment. As per Niti Ayog report, unorganised sector has understood the benefit electronic transactions.[12] The research documents that digital modes like BHIM app, Google Pay, Phone pe, etc. are used today by fish sellers, book stall retailers, medical shops, food corners, vegetable vendors and many others.

CONCLUSION:

It can be concluded from the above findings that the mom and pop shop suffers a lot during the pandemic situation. The sudden occurrence of Corona virus disease has largely affected mom and pop stores as market supply chains were disrupted due to lockdown imposed by government.Many store retailers have shut down their operations. Covid19 had greatly affected to non- essential goods. They are not getting any commitment from the government, as there is no synchronisation between the Centre and State governments in implementing the guidelines and that is causing problems for several retailers.[7]

SUGGESTIONS:

Mom & pop shops should use the various government schemes under MSME sector like MUDRA Loan. Use maximum digital platform like E- commerce with a focus on the direct-to-consumer approach to selling online. Mom & Pop shop need to learn to shore up saving to be able to stay in business during emergencies. Mom & pop shop should push traditional shops to create online presence; they need to learn how to grow their online presence by staying active and engaged online through website, social media, etc.

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POST COVID CHALLENGES IN EDUCATION

Chaudhri Afsana Ejaz, Ansari Kahkashan Iqbal and Umme Salma Mohammad Azam
Students of M.Sc.I.T. (Part I), G. M. Momin Women's College, Bhiwandi

ABSTRACT
The COVID-19 pandemic has required faculty and students to adapt to an unknown challenge and rapidly transition from traditional face-to-face learning to distance learning formats through online classroom. Example (Zoom Meeting App , BY'JUS App etc).

March 2020 will eternal be known in the education community as the month when almost all the world's educational institutions are closed due to the deadly coronavirus pandemic, and by the end of the month, around 180 countries had closed, affecting 90 percent of the world's students. The COVID-19 pandemic is change the world sooner than we know. The way our governments, institutions, organizations, and people think and function, will entirely change cause of COVID-19 situation.

This shifting in EDUCATION from traditional classroom learning to computer-based learning might be the largest experiment to date.

KEYWORD: Online Teaching-Learninng , Distance learning , Virtual classroom , COVID-19 , E-content , Webinar , college students , Zoom meeting App.

INTRODUCTION

Since the second week of March 2020, state governments across the country began shutting down schools/ colleges/ universities temporarily to stop the spread of the Corona Virus (COVID-19) and still there is no certainty when they will reopen. This is a crucial time for the board/ semester examinations, entrance tests of various universities and several competitive examinations. With each passing day, having no immediate remedy to stop this unwanted outbreak, prolonged closures of schools, colleges and universities, in addition to the short-term impact on the continuation of learning for young education. Most of the institutions had to take initiatives through ICT (e.g. ZOOM, Google Meet, classroom App, GoToMeeting etc.) to remove the sudden distance barrier from education, providing priority to the safety issues of students and teachers both.

This pandemic has made all the educational schools across the world to adopt teaching online. Courses are conducted online, examinations are conducted online, assignments are submitted through classroom App or email. For countries like India, this is a good opportunity to strengthen the internet connectivity across rural India. Every village and towns in India should be digitally connected for better interaction between the students and teachers. Some of the students are quick to adapt to this system and some take little longer time to acquaint with this system. India should establish a good infrastructure for online education like some of the advanced countries.

MECHANISM: This research paper is the result of the survey conducted online among 120 respondents of the Bhiwandi city, Maharashtra. The data for this research was collected through a questionnaire of 20 questions in which 4 were open ended questions. By the end of the survey, 80 responses were collected on the basis of COVID-19 challenges faces in education.

Among these questions 5 of them were about the respondents basic details such as the name of the respondents ,age ,residential area and educational qualification,college name. The next question was based on government provide special funding for higher education in the context of the COVID-19 pandemic. The result is among 120 respondents 70% said 'NO' or others 'YES'.

The next question is based on which percentage of students are able to follow remote teaching or learning.The result is among 120 respondents 60% students are follows.

The next important question is based on satisfied with online classes. The result says that 70% was not satisfied with online classes.
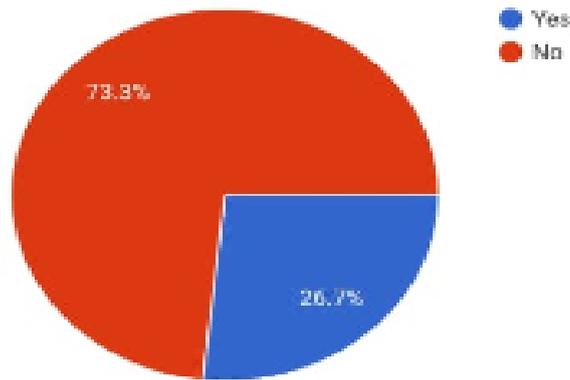
The next question is agree with cancel 10,12 board exam, give reason. the result is 50% was agree and the reason is for health issues..

And the question is student are go away from study, what you think. The most common result is "YES".
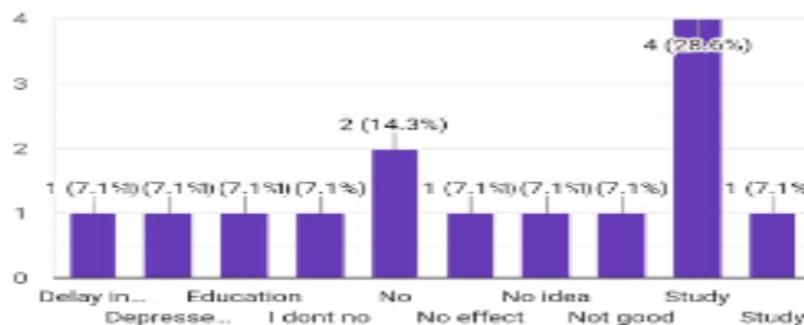
ACKNOWLEDGEMENT:

CONCLUSION:

These are challenging times. We need to relook at how we engage with young minds differently and prepare them for a changed world. In this digitized environment, and innovate new teaching methods, as we embrace a new world, post-Covid .However, it seems evident that investing in infrastructure, especially digital and IT infrastructure, and training teachers to use them optimally, are some of the key areas to ensure effective teaching and learning in Indian higher education institutions with or without the four walls of classrooms.

Being in India, we are tired of listening, quality education comes at a huge cost and we have experienced it too, but with increasing e-learning trend/facilities, education has become cost-effective. For a country like India that's remarkable. Learners can focus on building careers or becoming job-ready, discovering inner interests effectively and efficiently. It is the dawn of the unprecedented concept of e-learning, which got the potential to nurture the coveted change in the entire education system in India and provide a much better learning environment.

But online education is here to stay and there's no other option but to adapt to it. Trained teachers, refreshed-revitalized curricula and tailor-made tools/Learning management systems are future for students to stay involved and active in teaching-learning.

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POST-COVID CHALLENGES IN OUR EDUCATIONAL SYSTEM

Chris Menezes[1] and Gauri Prashant Pai[2]

[1]TyB.com, VPM's R Z Shah College, Mulund East, Mumbai-81, University of Mumbai

[2]Department of Commerce, Management and Law, VPM's R Z Shah College, Mulund East, Mumbai-81, University of Mumbai

ABSTRACT

We all know that when covid-19 began, the world had changed completely. We all had been locked up in our homes and we had to learn to do all our work in online mode. Post-Covid has brought up several challenges in the education system, industries and in the digital economy. Teachers found it difficult to teach the students as it was difficult in teaching practical subjects like Information Technology, Mathematics and so on. Also each and every teacher found it difficult to keep a track on students whether they are paying attention or switching off their cameras and doing other work or multitasking. Students also found it difficult to learn these practical subjects as it was held in online mode. The main problem over here was that due to lot of internet problems, the lectures used to be interrupted, voice used to get cracked, the meetings or the lectures or webinars used to get closed automatically due to power failure, cannot permit more members on zoom call or on google meet, if meetings held on zoom call, it could be held only for 40 minutes. Also no offline educational activities could be conducted due to this. It should be noted that the education department should make it a point to use the resources available in uplifting and cultivating the minds of students who earnestly pursue their studies. They should further take the responsibility of grooming these students and give them support in their pursuance. In these challenging times, our education system faces several challenges such as network issues, chalk-talk teaching to digital mode, to be focused as since it is held in digital mode – messages can distract us or tend to do multitasking.

Keywords: Post-Covid, education system, digital mode, challenges.

INTRODUCTION

"Strength does not come from physical capacity. It comes from an indomitable will" – Mahatma Gandhi.

Ever since covid has begun, the whole world has undergone a change. From education point of view, lectures were held online. Most of the students used to join their lectures and they used to do some other work, some used to not participate and by all this it was very difficult for teachers to know whether students are really paying attention or not.

Before the pandemic, it was easy for teachers to deliver the lectures as they had to just go through to the topic before delivering lectures to their students and we students used to use the computers only for making PowerPoint slides for project presentation only. But with the advent of covid 19 pandemic the scene totally changed. The teachers have to prepare slides for presentation purpose so that their students can understand what has been taught to them. By doing this, these teachers have to utilise more of their time.

Most of the students from humble background found it very difficult to attend lectures at the start of the pandemic as they did not had their laptops or computers and some with no mobiles. Teachers and students who live in rural areas or such areas where there is a lot of internet issues found it very difficult to conduct or attend the lectures.

But as the covid began there was only one option to run the education system i.e. to go with online mode. This is where the use of technology increased rapidly. Several apps have been started using such as Google classroom, Zoom app, Google meet and many more.

Objectives

1. To groom the students and give them support in their pursuance. Even in lockdown, the teachers motivate and groom their students to apply for these courses such as learning basic excel and participate in it actively which is beneficial for them later on in their lives.

2. To ensure that there are activities held based on their career and overall personality development. There are several online activities such as quizzes and courses like personality development course where the students have been taught different types of etiquettes and so on.

LITERATURE REVIEW

As per following the lockdown protocols, the whole educational system had changed from chalk-talk teaching to digital mode. Several challenges had to be faced in this digital mode such as network issues, whether the voice is audible or video being displayed and so on.

Post-Covid there will be challenges that we need to face, but students will be motivated by their parents and teachers to participate in educational activities as it will be held in online mode. Students will also get a chance to do their presentation which will improve their confidence level, participate in group discussions, work in a team, develop communication skills, join some courses that are beneficial for them and participate in co-curricular activities.

All these things that are conducted by our educational system will help our students to build their overall personality. It is great to know that, there are chances of more number of participation in online mode as students have to record their videos and send it on the given mail, etc. By doing this the level of fear and nervousness they had will not be that high as they had during their performance in offline activities.

Due to this pandemic, there are several online platforms that are providing free access to their services which also includes BYJU'S. As per the research, Mrinal Mohit who is the CEO of Think and Learn App would like to say that there is 200% increase in the number of new students who are using this BYJU'S App. There are also other apps where most of the people uses such as Coursera, Unacademy, Lynda, Udemy, Goodreads and many more where people have started using these apps and are learning a lot.

Post-covid; teachers had started using the Learning Management System (LMS). This helped them to deliver online lectures, share notes to students and in giving grades for those who submit their assignments.

As and when covid began, schools, colleges and classes could deliver online lectures only upto certain time limit i.e. 3-4 hours daily. This affected a lot in our education system where our teachers had to rush up to complete the portion so that the students can get sufficient time to study and prepare for their examination.

Now even Government has made the online library facility available, online courses are also available free of cost on Government websites.

This research which is done by the author, is based on secondary data.

EXPECTED OUTCOMES

When students take an initiative or when they are given an opportunity to lead or when they are given a particular task to do whether group or individual; they all learn and they also learn from their mistakes. This will help them come out of their fear zone levels and they will be confident enough to do any work or tasks that are assigned to them even in their later part of their lives.

Students who participate in these educational activities will also learn and will also develop their communication skills, presentation skills, leadership skills and many more including how to work in a team.

A teacher should be thorough with the Learning Management System (LMS) as it will enable them to teach their students online. This system will also help our teachers to share notes to their students so that they can read and gain more knowledge and last but not the least; it will help our teachers to give grades to the students for the assignments submitted.

BENEFITS TO THE SOCIETY

1. Students will be educated in all possible ways.

2. Grooming each and every student so that they will learn to face the upcoming challenges in their lives.

3. Keeping short courses such as personality development course, communication course and so on will develop their skills which will be useful when they enter into the corporate work.

4. E-books or e-notes have been provided.

5. By keeping awareness programs for the students will also create a great impact in the lives of the people.

6. Giving message to people by keeping drives such as cleanliness drive, plastic ban drive and so on.

7. Digital mode of education has saved a lot of travelling time.

8. Can attend meetings and other things one after the other.

9. In this lockdown period most of the people learnt a lot from YouTube and also made their weaker areas strong.

LIMITATIONS

1. Network issues: Online mode of education is a big headache for all of us as there is a lot of network issues such as low Wi-Fi or slow internet connection in some areas due to which there is problem in delivering online lectures.

2. Power failure: Due to power failure, online lectures or sessions get interrupted.

3. No active participation: Most of the students do not participate in their lectures as it is held on online mode.

4. Multi-tasking: Some students login for their lectures and do other work also at the same time such as doing household work.

5. Use of social media: Most of the students use social media when lectures or meetings are on such as chatting on WhatsApp, Instagram, etc.

6. Excessive use of electronic devices: Continuous use of mobile or computer for lectures or meetings, etc. can strain our eyes.

7. Following the protocols: No offline activities could be conducted since the lockdown had been imposed.

8. Setting online question papers: Teachers found it more difficult in setting online question papers as this was more of time consuming as compared to setting offline question papers.

9. Limited hours of lectures: Limited hours of lectures could be delivered on online mode.

FUTURE SCOPE

In future there can be a hybrid mode of education i.e. online as well as offline as we all have got used to online mode too. The IIT Bombay had already announced in the early academics in the year 2020-2021 that the lectures will be held on online mode. By this, other colleges, schools and classes can also plan and declare as to which mode they should carry on. For this the government can take measures to solve the problems.

INNOVATIVE SOLUTIONS

1. Teachers should be thorough with the Learning Management System (LMS).

2. 5 marks should be based on keeping their cameras on so that the teachers will come to know whether their students are really paying attention to their lectures and completing the given tasks assigned to them during lectures.

3. 5 marks should be based on active participation.

4. Making online lectures interesting by showing them videos and teaching them through diagrams or digital pictures that are related to their study materials.

5. Motivating students in these difficult times so that they do not lose hope.

6. Keeping various online webinars and awareness programs.

7. Organizing online courses for students.

CONCLUSIONS AND RECOMMENDATIONS

Though we are in the heat of this pandemic we should not lose hope on our education system. There are many online facilities where we can keep in touch like the Learning Management System (LMS). We can fortify ourselves through this stream and hope for a better educational future.

Whether the lectures are held in offline mode or online mode, we have to be equipped with the solutions to it.

People are needed to be made aware of the challenges that the education system faces and they all are needed to keep themselves upgraded with the modern technology.

The Government has to make proper measures where right to education is given to all the students.

It should be kept in mind that not a single student should be left out whether the education is kept on online mode or on offline mode.

Each and every student in the world has got some or the other talent and these students can make a difference which can change the lives of the people.

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COVID-19 THE CATACLYSMIC CATALYST IN EDUCATION

Dominic Arivarasu Mathias

INTRODUCTION:
"Our planet will not be the same after Covid-19", asserted Prime Minister Modi during a speech on the occasion of Buddha Purnima on 26th May 2021. He described the pandemic as a "once-in-a-lifetime crisis that brought tragedy to the doorsteps of many". The problem is that it does not seem to ebb in the near future due to its multifarious mutations.

'Post-Covid-19' as an Anomaly
When we propose to discuss the "post-covid" challenges in the scholastic field, we imply one of three scenarios: first, eradication of covid in its entirety from the face of the earth soon enough for schools to function normally; second, ability to deal with covid tolerably well thanks to mass vaccination and/or acquisition of herd immunity by the entire student fraternity; and, third, since all students cannot be inoculated before the commencement of schools, functionality of educational institutes using hybrid methods of teaching-learning.

Looking at the exponential rise in the number of cases during its second wave, and the prospect of a third wave striking the younger population (65% of Indians are below 35 years of age), the first scenario, viz., eradication of the Covid-19 virus, can be discounted without a second thought.

As of today, no nation has been able to fully vaccinate its entire population. Even though the Indian government has promised to get 80% of the population vaccinated by 31st December 2021, it looks like a pipe dream. As per some estimates, considering the current rate of daily vaccination, it will not be possible to complete the target before the end of 2024. So, the second scenario that I have mentioned can also be safely ruled out. Another factor to be considered here is that the efficacy of the vaccine is said to last for about 8 months only! So, what happens to those elders who got vaccinated in March-April 2021 at the end of the first cycle of vaccination, i.e., in 2024? Will they need to be re-vaccinated for a different strain of the Covid virus?

My third postulate is about the use of hybrid methods of learning since not every student is vaccinated, and only those who are vaccinated can attend schools and colleges. The newly formed 'untouchables' as they have not been vaccinated and hence are not yet immune to the virus will have to attend school from the discomfort of their homes.

Sound ominous? Yes.

This is going to be the new world order soon. Hence I posit that it is too early even to speak about 'post-covid' challenges and situations. Perhaps we can talk about 'educational challenges in the midst of the pandemic.'

Who comes to school when schools reopen?
Every individual on the planet has borne the brunt of the pandemic in one way or the other. Hence no student or teacher can declare confidently that none of their near and ones have been affected by this pandemic. On the contrary, there will be many who have not only witnessed the effects of Covid-19 firsthand, but have themselves been afflicted by the virus and, sometimes, experienced death from close quarters. There is bound to be many orphans, children who have lost at least one of their parents!

Countless parents have lost their jobs; there is food insecurity at home; they are unable to pay the fees of their children. Depression and aggression at the slightest provocation are rampant among students.

There are cases of re-location. They had to shift school due to poverty induced by the pandemic. Some students move from a private school to an 'aided school'. With every relocation, physical or institutional, the core of a person becomes vulnerable. He resents the new environs. It may make him a misfit in the school.

Imagine how such an ordeal affects the psychological state of the student! Therefore, most of the students and teachers will re-enter the school premises with a lot of baggage, mostly emotional. And imagine they are entering the school campus after being away from it for over 15 months. Definitely, some kids will be upbeat about it because they will be able to rub shoulders with their friends again. Hopefully this newfound freedom will not make them take school life lightly.

During the past one and half years, students had been taught through the digital means – Zoom, Google Classroom, Microsoft Teams, WebEx, to name a few. There were many schools which were conducting classes even through the WhatsApp platform! Most of the times, their videos were switched off, not because they were ashamed to reveal their face. They were moving away from the screen for some errand, or for having food or

drink, or because they were plain bored. You could see some of them lying on a sofa while attending lectures! You can imagine how and how much they might have actually learnt! Teachers may be teaching with full gusto, but, sad to say, not all students were paying attention.

This leads me to the important issue of the attention span of students. No teacher can vouchsafe that every one of their students was paying attention all the time. Studies have proved that the attention span of youth range from 5 minutes to 20 minutes, depending upon many variables such as physical comfort, emotional state, rapport with the speaker, subject matter being discussed etc. It is impossible for an average student to be fully attentive during lectures, more so, when there is no one to supervise and penalize him for getting distracted.

During online classes many teachers used to get so carried away by their teaching that they would forget the sense of time, and carry on beyond the stipulated time. But do you think that every student attending the lecture shared your feelings and enthusiasm? I doubt.

The point I want to make is that shifting gears from online mode to physical education has its own adjustment issues. Issues with attention span. Easy distractions. Inability to remain seated for a substantial amount of time. Technology has decreased the attention span of all of us. An individual spends less than a minute on a web page. We 'browse' the internet, with the help of a 'browser'. We don't read: just glance through.

In many states, students have got promoted to a higher class without employing any measurable yardstick for promotion. Some had to submit projects or assignments to prove to the schools that they had done some work during the 'covid year'. But, I am certain that the learning gain that they have achieved during this covid year is definitely below par. Is it 75%, 50%, 25% or what? Of course, life has definitely taught them many lessons. But what about academics?

If you agree that some may have achieved 75% plus mastery over the subject matter, you will also agree there are some 25 or 30 percenters. And now they will be entering the same class room and are going to study the same lessons from the same teachers! How well are the teachers equipped to deal with such a hiatus between the high achievers and low achievers in the same class environment?

Solution? The solution is that we need differentiated methodologies of instruction. We need individualized teaching. Are teachers equipped to handle this situation? If not, who will prepare the teachers? Most importantly, is it doable in Third World countries like India, where mass education is the norm? Our classes are full. We may have 30 to 40 students in a CBSE school, but we have 60 students in a state board school, 80 in a junior college and 120 in a degree college! Do we have the wherewithal to engage in differentiated teaching-learning and individualized teaching in such a scenario?

Schools are hubs of social activity and human interaction. With the new restrictions like social distancing, there will be no more handshakes, high-fives, hugs and camaraderie. Class will become asocial from being social.

Another question is: will all parents be willing to send their children to school? Those who can afford to engage private tutors will not risk sending their children to schools. Students who have been learning with the help of their tabs or laptops sitting in the comfort of their airconditioned homes will loathe going to school again. The number of school-going students is bound to drop, which will prove detrimental to the cause of teachers.

What about sports – both intra-institutional and inter-institutional? Can they be conducted? If IPL, with all its watertight so-called "IPL Bubble" could not keep the virus at bay, which educational institution, given their porous safety systems, can keep the virus at an arm's distance?

The future of education is more about content than the container; it is more about the matter than the school or the teacher. It is about collaboration – students collaborating with each other, teachers supporting other teachers. In this endeavour, technologies can help enable, catalyze and support. AI can be used even in assessment and evaluation!

When the youth return to educational institutes, they do not return as the same ones who had left school about a year and half ago. Covid19 and its aftermath have made them mentally older by at least three years. Now when they enter the school, they will question the very raison d'etre of coming to school and why they are learning a particular topic or module. For instance, if you teach them how to read a contour map, they would question the purpose of such learning; whether this would impart any particular skill to them. If not, they would reject it, because they know that if at any stage of their lives, they will need to read a contour map, they will be able to learn it. The same goes with history, civics and other subjects. A student need not fail, for instance, for not knowing when Babur invaded India, or who invited him to India. A student need not fail for not knowing the number of seats in the Lok Sabha, or why the Rajya Sabha is known as a permanent House.

In the face of this new societal order, we need to have a re-look into our pedagogy. We need to have micro-modules of learning that have a utility value in their practical life. During the lockdown, there were many institutes offering coding to children as young as 8-10 years. While this seemed a bit far-fetched, the basics of computer should be obligatory at the school level. Many schools already have computer as an optional subject which is taught to students at a premium. What do they learn in these classes? The full form of CPU, ALU, and whatnot. And they fail if they do not know the full forms! Ridiculous, to say the least! Most of us know the full form of BBC, and some know CNN. How many of us have heard of the full form of CNBC-TV18? Do I need to know it in order to watch the news channel? The need of the hour is prioritizing scientific literacy, instead of rote learning some gibberish that is forgotten immediately after the exams.

Every year, a large number of students in many universities are debarred from appearing for the exams due to insufficient attendance. This is preposterous! This is like equating the amount of time spent in college or school with the quantum of learning achieved. What can be more absurd than this? So, in the so-called 'post-covid' scenario, we need to embrace flexibility in timings and teaching methodology, supported by a proper understanding of how learning is diffused across communities. Certainly, this needs commitment, both on the part of students and teachers. The onus lies more on those students who seek the leverage to desist from physical presence in colleges.

Artificial Intelligence, Virtual Reality, Augmented Reality, Machine Learning, Blockchain, Big Data, Cloud computing, Internet of Things and such other things ought to be introduced in schools. As students join colleges, or even junior colleges, they should be given credits in these, instead of making them learn boring subjects intended to widen their knowledge kaleidoscope.

Many of you must be aware of chatbots, robots that chat with you and clarify your doubts. Last month, during the annual developer conference known as Google I/O or simply I/O at Mountain View, California, Mr Sundar Pitchai, CEO of Alphabet, spoke about LaMDA, Language Model for Dialogue Applications. LaMDA engages in open ended conversations than rigid chatbots. LaMDA will reduce the load on teachers because students will get their doubts solved in real time.

Big data and AI will create personalized learning experiences. They will identity the areas where the student feels motivated and is competent and help them specialize in the area of their interest. We cannot pursue the traditional one-size-fits-all model to education.

Credit Based Semester System should be introduced from Higher Secondary schools. The choice of subjects shouldn't be straitjacketed, dictated from above. The student should be given leverage to choose the subjects, and schools should be facilitators in grading them. This will motivate students to learn what they wish to learn, the way they wish to learn. They will be passionate about their learning.

We need to introduce a **Spiral curriculum** (Bruner 1960) in which we introduce topics in a gradient manner. As the child grows up the same concept is developed but in a deeper manner. The teacher should keep going back to the basic concepts.

Our curriculum should be an integrated curriculum. In an **integrated curriculum,** learning is synthesized across different subjects and learning experiences that are mutually reinforcing. Here subjects are not compartmentalized but are presented in a collaborative and complementary manner. This will enable students to acquire skills and knowledge for lifelong learning.

The new era is going to be life-changing for the teachers too who will have to learn from students. Learn to be inclusive; learn to understand each student as an individual human being; learn to be flexible; learn to trust the students and instill trust in them so that they do not see the teachers as policemen, critics, and taskmasters. They need to remember that their job is not to merely apply some readymade technologies or pedagogical material. Rather, they are knowledge enablers and pedagogical guides. If teachers fail in their duty, students will be at sea while they scour the ocean for meaningful matter for learning.

On the other hand, teachers need to be given their due in terms of respect, appreciation, and adequate compensation. Teachers ought to be given a free hand in choosing their methodologies for handling the students and their own specialization. Lack of teacher autonomy will act as a huge impediment to the creativity and spontaneity of teachers in improvising contextualized solutions, tailored to every student and every situation. Collaborative work between the teacher and student, on the one hand, and between the teacher and the authorities, on the other, is the hallmark of a successful teaching-learning experience.

I shall conclude by saying that a fresh re-thinking is needed on the curriculum in which learning outcomes are stressed more than the knowledge component which can be acquired by rote learning. It should aim at promoting the development of the whole individual, and not just academic skills.

We will need to prepare ourselves for hybrid forms of teaching and learning, making use of a variety of methods, both synchronous and asynchronous, beyond the four walls of a formal set up. This will encompass individual study, group work, one-to-one interaction with teachers, mini-researches, and collaborative work with teachers, parents, students, and the community.

Meanwhile, be safe, because, no one is safe until everyone is safe, especially in an educational institution.

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EDUCATION IN PHYSICAL SCIENCES DURING COVID PANDEMIC AND ITS IMPACT ON STUDENTS' PROGRESS IN THE SUBJECT

Dr. Bipin Sonawane

ABSTRACT

Here we are, in academics, all of us are engaged in the process of teaching and learning using online platforms. We are trying to do our best by every means so that we could achieve the goals which are rearranged as per the situation. It is a challenge to teachers, students and support staff which we have accepted. In this analytical discussion, I focus on teaching and process in the subject physical Sciences during COVID pandemic. In physics we learn conceptual description of natural philosophy described in mathematical formulation. The subject has its own way of argumentation based on study of nature. During COVID pandemic the subject is being taught and learnt using online platforms like zoom, ms teams, google classroom etc. Here, I have tried to focus on the challenges and opportunities in the field of physical sciences during COVID. The present conditions are providing signals which we need to take seriously for future prospect so that we would be ready and well equipped.

Key words: COVID pandemic, Online teaching and learning, Physical Sciences, Virtual laboratories, computational techniques.

INTRODUCTION:

"Teach your students to doubt, to think, to communicate, to question, to make mistakes, to learn from their mistakes, and most importantly have fun in their learning."- Richard Feynman, one of the greatest teachers and physicists.

During this COVID pandemic, we academicians are really working hard to make the conditions as normal as possible for students. We are trying to make the teaching process as simple as possible so for students can feel a support in this difficult situation. We are utilizing maximum resources in the subject so that the message could be delivered. All of us are struggling to make it happen as per the requirement. Along with teaching we are learning new technology, new communication skills using available resources. Initially, we faced number of difficulties but we overcame most of them with cooperation and mutual understanding among all stakeholders. But the question is- is it fine? The answer could be -it's okay but not fine.

This is definitely an unusual life which just moves up day by day with a hope that coming days will be normal without any new normalities. These so called new normalities are confining our freedom in a bound state in which we try to do the things as per our potential. No one would have imagined that the new year 2020 has come with such a kind of new challenges for entire humanity. This COVID pandemic is here with us for last 15-16 months and showing us our limits in every field. At the same time we all have accepted this as a challenge which might have brought some opportunities which could make us prepared for future. I do believe that all the problems always come with the solutions. We human being focus on the problems that we see around us, but we never realize that there solutions moving around that problem. We need to open our mind with a positive insight when we see a problem, this seems more ideal and theoretical, yes it is, but the fact is, this the way of thinking which can help us in critical and complicated situation.

But where the problems in this teaching and learning process, yes many problems are there.

As we know every subject has its own methodology. We can not teach and learn all the subjects using same method, in science botany can not be learnt ant taught as per Physics and Maths and Chemistry can not be done as per Zoology. Of course there are interdisciplinary subjects like Biochemistry, Biophysics etc. but again they have their own way of understanding as a subject.

Now we are teaching this subjects on using online platforms, now we need to think that are we disturbing its methodology.

EDUCATION IN PHYSICAL SCIENCES:

"Science does not simply sit down and pray for the things to happen, but seeks to find out why things happen and so bit by bit it adds to the human knowledge. This modern world of ours is very different from ancient world or middle age. This great difference is largely due to Science." - Pandit Jawaharlal Nehru.

Yes, doing serious science means devoting a major time of our life to know something very fundamental hidden by mother nature. Nature always loves to hide, curious and trained minds love to open the secrets. Education in

physics has the goal to know the deepest secret hidden by nature. The education in physical science has definite objectives to achieve. These objectives can be listed as-

1. To develop an ability to think and subsequently an ability to think critically.

2. To develop the skills of inquiry and curiosity.

3. To develop an ability to probe the truth and reality.

4. To develop the skills to analyse the outcomes.

5. To develop the skills of problem solving.

6. To develop the understanding of importance of observation and experimentation.

7. To develop the skills of doing experiments and using their applications for the betterment of the science and technology.

To achieve these objectives, collective efforts are needed with a coordination among the teachers, students, researchers. A teacher has an active role in the process of doing successful science.

Role of a teacher-
1. A teacher must have thorough knowledge and an expertise in the subject.

2. A teacher should be a best learner.

3. A teacher should always be ready to update his/her skills which are suitable in the teaching and learning process.

4. A teacher should be an active friend and a working partner of the students.

5. A teacher should encourage all the students to participate in every discussion.

6. A teacher should make sure that the discussion happens in the class is productive.

When we know the objectives and our role in the process it becomes systematic process of doing successful science. Here, success is not measured by finding the expected results of an experiment but making an attitude to think and do the experiments and may be again and again.

"I have not failed. I have found 10,000 ways that won't work" - Nikola Tesla

This is the way of thinking and this is the attitude to be developed among the students doing science and technology.

"Education is not only the learning the facts but also the training the minds to think"- Albert Einstein.

ONLINE EDUCATION IN PHYSICS AND ITS LIMITS:
Learning physical sciences is doing mechanics , thermodynamics, optics, electrodynamics, wave mechanics statistical mechanics, astrophysics and in modern physics we do quantum mechanics, atomic, molecular, nuclear physics, particle physics collectively we call as Physical sciences. It is a four dimensional subject having own method of description and understanding. These four dimensions are conceptual understanding, grasping, teaching and implementing as per a teacher is concerned. During the discussion or lecturing it seems fine that diagrams, plots, slides, movies could justify the expatiation. But we need to support this with a set of equations then it becomes a complicated situation and online platforms display their limits. As an example ,the students doing B.Sc. Courses and learning Schroedinger equation for first time, we find online resources produce inadequacies as understanding of Schroedinger equation needs intuitive techniques which can be shared in a personal conversation. Here we need a quality discussion between a teacher and a group of students as the confusion of the students opens up first door of understanding. Once students start asking questions we as a teacher would realize the state of their mind and the of their thinking. Is it possible on online platform? I think it is not.

The second and relevant example which reveals the ineffectiveness of online teaching methods in physics. The students doing their higher secondary classes have been introduced de'Broglie hypothesis of matter wave duality. According to this hypothesis moving particles like electrons, protons, neutrons exhibit wave nature. An electron with fixed mass 9.11 X 10^{-31} kg shows wave nature. Not only that it undergoes wave like phenomena like diffraction which can be verified experimentally in Davission and Germer experiment. A student who has done his courses on optics, gravity, waves and oscillation etc. would definitely find himself in complex situation

that how to imagine that an electron is behaving as wave and particle. If he would have been a real class he would have asked his friend "Sir k ya kah rahe hai?"(What is sir talking about?) here at home if no support from parents, he would go on Google and see what was de"Broglie hypothesis. He could see some pictures, diagrams and supporting equations. He might get some clues to know it but to understand the physical interpretation using the posted material is a difficult task for young student.

Let me elaborate the actual situation by introducing de'Broglie equation and physics behind it.
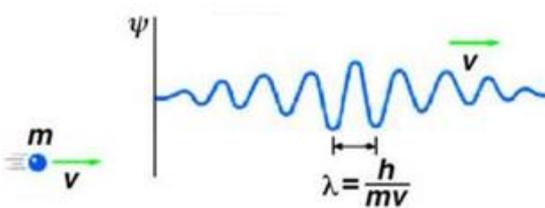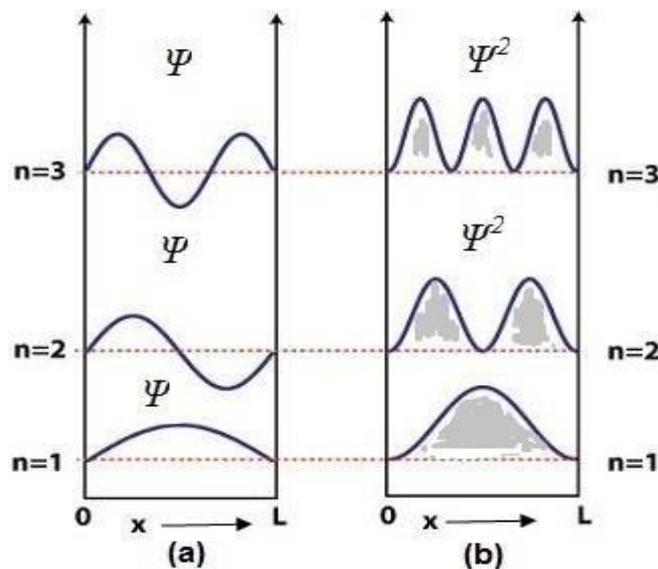
The Born interpretation

- The square of the wave function $|\Psi|^2$ at a point is proportional to the probability of finding the particle at that point.

$$|\Psi|^2 = \Psi^*\Psi \geq 0$$ Always real, non-negative

Complex conjugate of Ψ

$$|a+bi|^2 = (a+bi)^*(a+bi) = (a-bi)(a+bi)$$
$$= a^2 - b^2 i^2 = a^2 + b^2 \geq 0$$

The diagrams are describing how an electron can behave as a wave having de'Broglie wavelength which can be measured and verified in experiments. The mathematical support is provided by a concept of a wave function which is mathematically complex function and not real. It becomes real by multiplying by its complex conjugate. The product is called probability density, that describes the presence of the particle inside the wave. In real sense it is a statistical probability to find the probable distribution of the position of that particle within its corresponding wave. This probability density is a real and physical quantity. This interpretations is also called as Max Born's interpretation of a wave function.

Now, we can see that it is complicated physical concept which can be justified in a personal discussion with the students. Online resources can help but they come with their limits. If a student does not understand it thoroughly then he would find the further concepts based on this are difficult and avoidable. The student will definitely try to skip it or make it as an answer to be written in the examination without knowing its concept. This is a major drawback of online teaching as it is not suitable for every subject specially subjects like pure and applied mathematics, Classical and Quantum mechanics.

Now let us discuss the serious drawbacks of online teaching in the subject physics. Here I am talking about the experiments in the subject. Here we know that no student can understand subject like physics by doing only theory part of it. Experiments open the doors to know the reality hidden by the nature. As an example students doing interference of light would understand the concept by reading it theoretical and solving related mathematical formulation of it. They would start imagining that when two light waves intersect with each other under specific conditions they produce intensity distribution pattern. We call that pattern as fringes as dark and bright bands of intensity distribution. They would know the reason for the formation of bands but until they see it in the laboratory they will not realize this wonderful natural phenomenon exhibited by the light waves under specific circumstances. They will not get a feeling of the presence of light as a wave moving with three lakh km per sec in the air. This is unpardonable error or draw back in the learning and teaching process using online platforms.
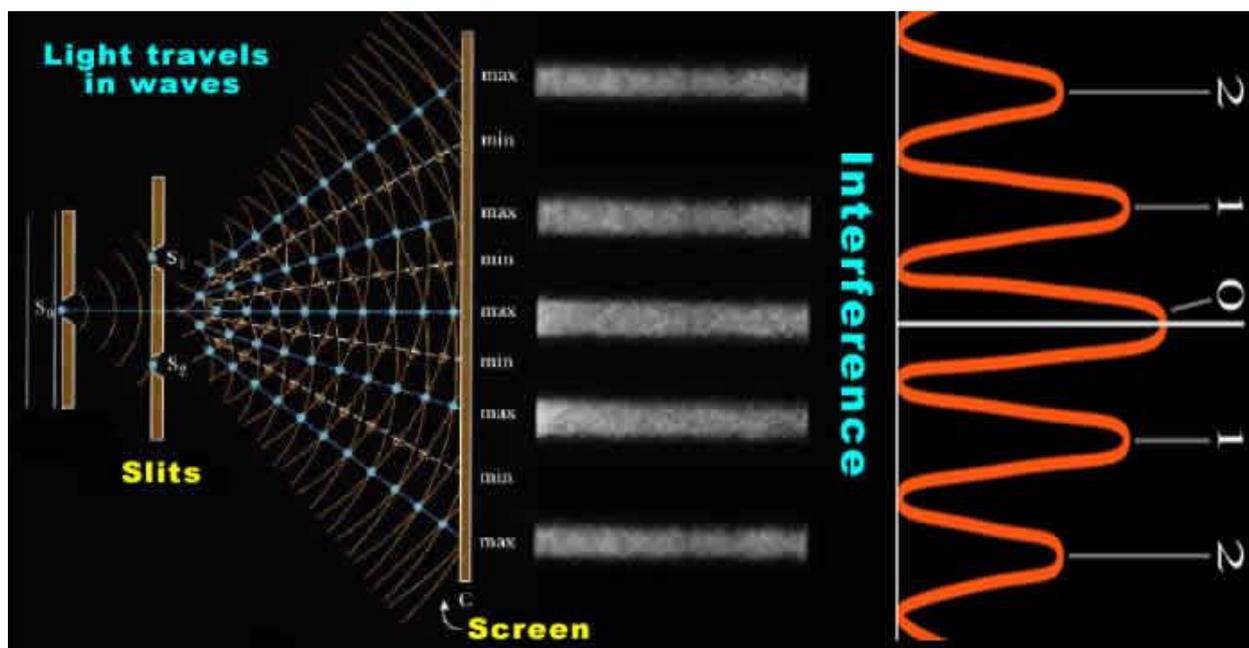
Challenges and opportunities:

This COVID has brought us challenges in every field of education. We all ahve accepted them.

We know that "The necessity is the mother of invention". This is the right time to turn these challenges into opportunities.

"Education is the most powerful weapon which you can use to change the world."- Dr. A. P. J..Abdul Kalam"

Here we found that we need to design adequate virtual laboratories. If you provide a specific training to the students they themselves will try to design virtual experiments where physical phenomenon can be tested and verified. For example nuclear chain reaction is really important physical process which can change the perspective of the students towards the subject. The students would attract towards the subject as a career. Doing online learning it seems difficult that they found such kind of motivation. If they are skilled to design online nuclear reactor which demonstrates nuclear fission process then it would be great gain for all.
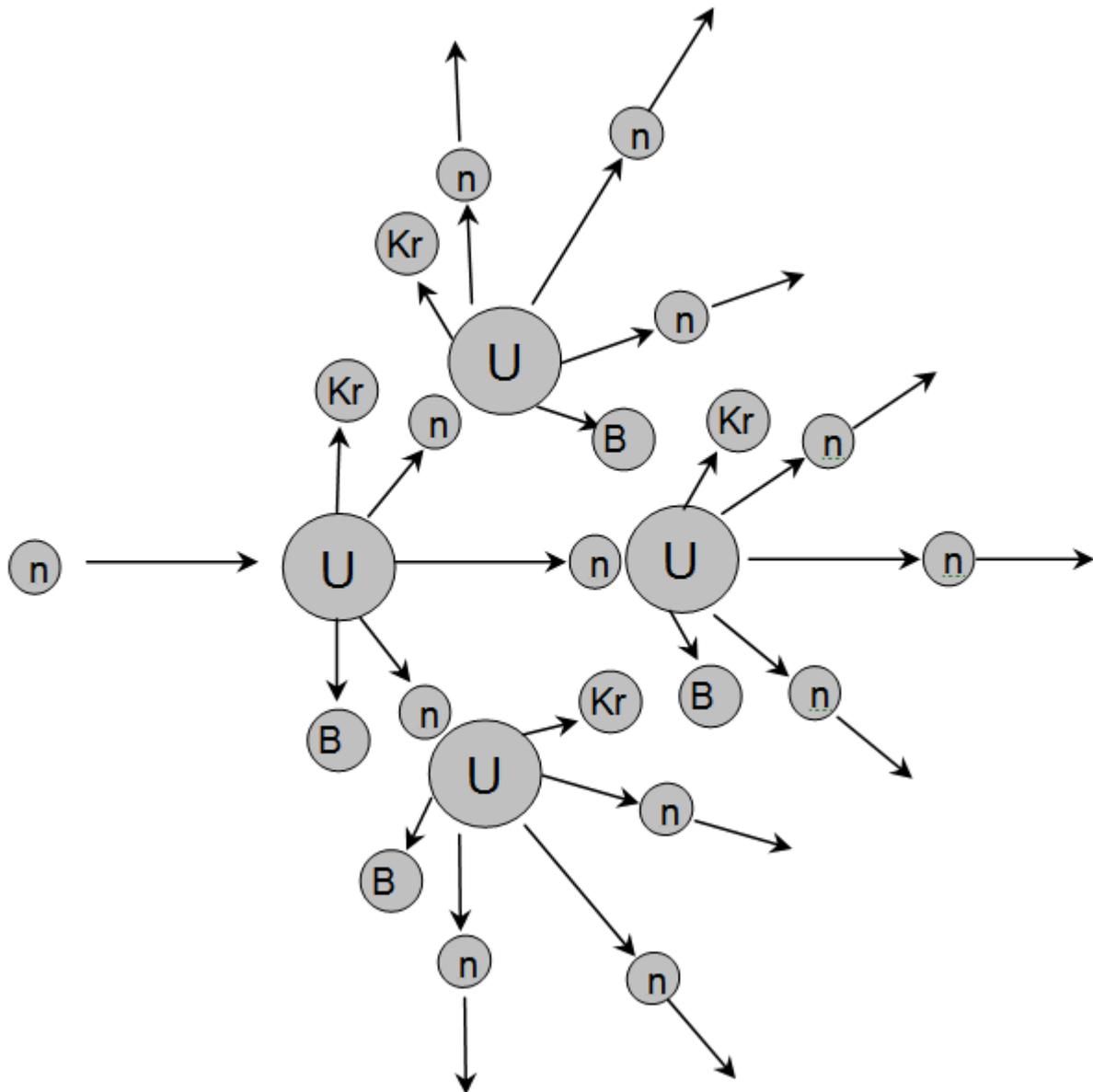
One of the opportunities that we have a scope to introduce computational techniques to learn physics at B.Sc. Level. Will it solve the problems? Not all of them but definitely it will help the students and teachers to keep the standard of the subject without diluting its ideas.
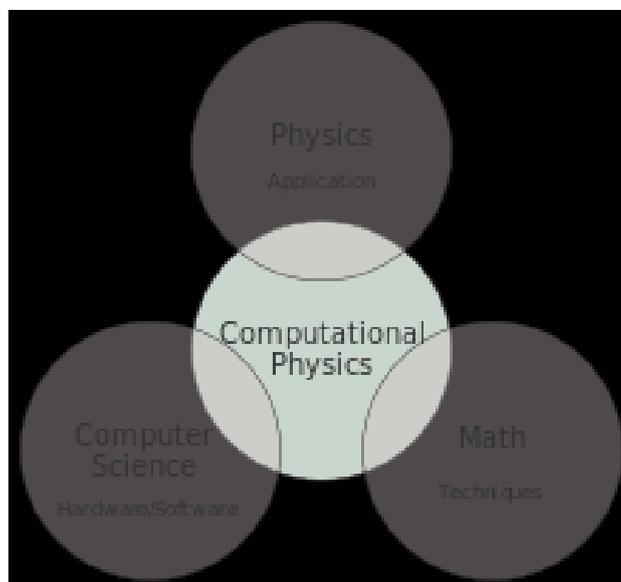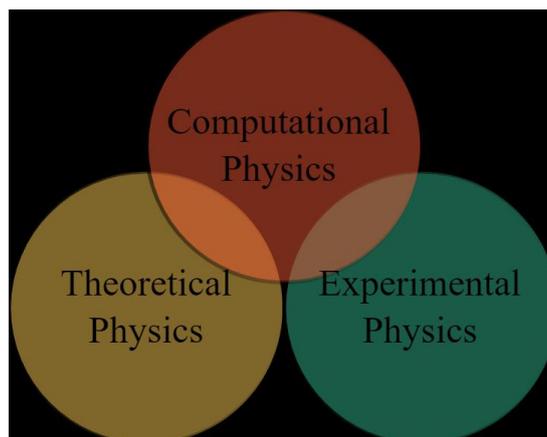
CONCLUSIONS:

1. All the subjects can not be discussed using online platforms, physics is one of them which needs additional tools and techniques to present its concepts for the students.

2. The COVID has come with challenges and opportunities in the educational activities.

3. This is the right time to make us prepared and well equipped for future situations.

4. Introduction of computational techniques to the pure science students will help to understand the subject like physics at its better level using online platforms.

5. Designing systematic virtual laboratories for the pure science students has become an urgent need.

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A STUDY ON IMPACT OF ONLINE LEARNING ON STUDENTS AT HIGHER EDUCATION

Dr. Farookh Shaikh

ABSTRACT
The goal of this study is to explore the impact of online education and analyze online education on students' academic learning. The study helps both students and teachers understand the impact of online education on student learning. Online training with computer literacy, student creativity, student motivation to learn and student performance was assessed using the manual method. This study explores the impact of online learning on graduate students. Teachers use Zoom; Access meetings, hangouts and other platforms to distribute your content and lessons. However, there are many problems regarding availability, access and accessibility for students. Students get stressed out about various things as many of them come from faraway places. Lack of interaction with teachers and peers is affecting the learning process and can affect results.

It has been suggested that some important efforts should be made to continue improving online technology that promotes dynamic learning opportunities for students through online education. It is recommended to have a better distance learning environment or first-class online classrooms that can detect the student's motivation level and respond adaptively. Additionally, this article sought to shed light on the positive and negative impact of online learning in higher education during the block.

Keywords: Online learning, benefits of online learning, education, etc.

INTRODUCTION:
Online education has gained immense popularity among working professionals and college students. These categories of online students find immense benefit in the autonomy and flexibility these courses offer. Online courses can be planned according to your schedule, which can include full-time employment, internships, and family assistance. Online learning can also help them take quiet time to study.

Distance learning has been around for a long time, even before technology made it extremely accessible. Traditional school is experiencing a further proliferation of virtual training materials and online courses. Even in a world of proven school systems and curricula, the most successful schools are those that adapt to changing times, as well as to the expectations of students, parents and society. If online education is going to last, what are its implications for traditional learning? Rather than focusing on the pros and cons, the conversation we should be having today is about how to leverage online education to make our education systems more conducive to learning.

Online courses require more motivation and self-discipline than a face-to-face course. A class has one or more instructors and colleagues, who can hold the student accountable for their work. Rather, online courses involve setting our goals, tracking progress, and meeting deadlines. You don't learn effectively on your own, so online courses offer discussion forums, emails, and one-on-one assistance. The technology also enhances the viewing experience by incorporating animations that can be used interactively for effective learning and communication.

To better understand students' perceptions of the efficiency of online courses, in this study we explore the extent to which students perceive online delivery of marketing courses as more or less efficient than in-person delivery. This line of research will be carried out within three online marketing courses. We will examine how students who perceive an online course as more efficient can differ from those students who perceive it as less efficient. Specifically, it examines the impact of perceptions of efficiency on critical measures like instructor ratings and course grades, as well as students' intention to take online courses in the future. Surprisingly, the results show that efficiency gains are not positively correlated with course and instructor grades. Furthermore, it is possible to identify significant differences in students' academic profiles based on their perception of the efficiency of the online course. The article concludes with a discussion on the implications of the findings for research on education administration and distance education.

Objectives:
* To find out the impact of online learning on students' interest and learning at higher education level.
* To understand the benefits of online learning among students.

RESEARCH METHODOLOGY:
The study is based on secondary sources of data which is collected from journals and internet websites.

IMPACT OF ONLINE LEARNING IN HIGHER EDUCATION SOME POSITIVE EFFECTS OF ONLINE LEARNING

Efficiency

From the learner's point of view, online learning allows you to explore the search for more flexible ways to learn. Learning through text has now been replaced by interactions, opportunities with instructors and other students, anytime, anywhere. Therefore, cultivate competition and learning skills among students. It also offers broad avenues for students to continue learning to acquire new and update knowledge, skills and values by understanding and interpreting when and where they choose. learning experiences.

Unlimited

Online learning offers the learner flexible time and place to provide or receive learning information. Various tools and technologies are used in the e-learning environment, such as medicated Internet teaching, web-based education, radio and television broadcasting, virtual classroom, distributed learning, audio chat, videoconferencing and online discussion are the main tools that help students to access updated information from every corner of the world. In a mixed course there was a face-to-face discussion in the classroom which is now being replaced by online content.

Convenient and save time

E-learning offers incredible educational improvements through online learning services, greater access to information, greater communication and cost effectiveness. Nowadays, students are experts in using smartphones, messaging and using the internet, so taking an online course has become a simple thing, as the cost is low because each individual now carries a smartphone and uses ICT. brought the information to your fingertips. In general, traditional learning is expensive as it takes time and results can vary. E-learning has become a faster, cheaper and potentially better substitute.

Ease of learning

With the invention and introduction of the computer and the Internet in the late 20th century, learning tools and delivery methods have expanded. The online delivery material has helped people who would not be able to attend school, college or higher education due to geographic or time constraints. However, e-learning has proven to be the best platform for delivering content material at your fingertips, helping to build a knowledge base, broaden your skills and enrich your lives through extended knowledge. Sometimes it becomes impossible to join and join online conferences as those who missed the conference can watch the recording according to the convenient time or view it further for understanding. Again, the language barrier can be solved as the content is available on the barrier can be solved since the content is available in several regional languages. Practical skills are somewhat difficult to understand, but you can easily share information about them.

Knowing different purposes

It is the fact that we all respond differently to the teaching aid: some of us learn visually, repeating, writing many times, some prefer to learn on our own, some need someone's guidance, some are extroverted while others are introverted and is afraid to speak out, which is why e-learning proves to be a resource in meeting these different learning styles. E-learning also offers audio content or interactive quizzes to appeal to younger students than traditional book learning. Through e-learning, students can communicate via email, forum and chat, allowing others to participate and greatly reducing the time it takes to locate information.

Transformation from traditional to modern learning

E-learning in the modern education and training system implies continuous improvement. The growing influence of globalization and emerging ICT tools meet the new requirement for all sectors of social life. E-learning in the digital age, creating student-centered learning, offers flexible time to explore new learning methods. Undoubtedly, the implementation of e-learning systems in higher education has allowed a radical change in teaching and learning practices. The transformation through e-learning has entailed a change in cultural expectations and the continuous development of technological skills that are enhanced through the appropriate use of the technological mix.

Lack of essential online qualities

A successful field education does not always translate into a successful online education. If facilitators are not properly trained in online delivery and methodologies, the success of the online program will be compromised. An instructor must be able to communicate well in writing and in the language in which the course is offered. An online program will be weakened if its facilitators are not adequately trained to function in the Virtual Classroom. An online instructor must be able to compensate for the lack of physical presence by creating a supportive environment in the virtual classroom where all students feel comfortable participating and

especially when students know their instructor is available. Failure to do so can alienate the class from both others and the instructor. However, even if a virtual teacher is competent enough to create a comfortable virtual environment in which the class can operate, the lack of physical presence in an institution can be a limitation for an online program. For faculty and attendees alike, things like staying out of meetings and other events that require on-site interaction could be a limiting factor in an online program.

The online environment

Some environments are disruptive to the successful implementation of an online program. These people have a notable weakness in an online program because it can inhibit its success.

Levels of synergy

Online learning has its most promising potential in the high synergy represented by the active dialogue between participants, one of the most important sources of learning in a virtual classroom. However, in larger classes (20 or more students), the level of synergy begins to change in the learning continuum until it finally becomes an independent studio to accommodate the large class. At this point, the dialogue is limited, as is the interaction between the participants and the facilitator. The vehicle is not used to its full potential.

The curriculum

The curriculum of any online program must be carefully considered and developed to be successful. Many times, in an institution's rush to develop distance learning programs, the importance of the curriculum and the need for skilled professionals to develop it are overlooked. The curriculum and teaching methodology that are successful in face-to-face education will not always result in a successful online program where the learning and education paradigms are very different. The online curriculum should reflect the use of dialogue between students (in the form of written communication) and group interaction and participation. Traditional classroom lessons have no place in a successful online program. The highest quality education can and will occur in an online program as long as the curriculum has been developed or converted to meet the needs of the online environment.

CONCLUSION

The education sector is currently in crisis. The block has limited classroom teaching and students are completely dependent on online content and remote learning features to study these days. Today is a very exciting time for technology and education. Online programs offer technology-based educational environments that expand learning opportunities and can deliver high-quality education through a variety of formats and modalities. With the special needs of adult students who need or want to continue their education online, the programs offer a cost-effective solution to conflicts with work, family and study schedules. Institutions of higher education have found that online programs are essential in providing access to education for populations they wish to serve. In order for the online program to be successful, the curriculum, the facilitator, technology and students must be carefully considered and balanced to take to take full advantage of the strengths of this format while avoiding pitfalls that they could weaknesses.

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NEW ALTERNATIVES IN TEACHING FIELD: POST COVID-19 SCENARIO

Dr. M. G. Sawant

Assistant Professor, VPM's R.Z. Shah College, Mumbai

ABSTRACT

Covid-19 has affected every walks of life of a common man. Education field is a one of the challenging area where major changes happened. India's education was based on traditional methods of Class room teaching. In the year 2019 because of pandemic government has declared lockdown, which led to the introduction of online teaching. In this paper qualitative methods was used to analyze the findings. Primary data collected through survey methods. In this paper attempts has been taken to analyze the changes happened after the introduction of online teaching. This paper also takes review of the education system existed. The aim of the paper is to find out the various teaching alternatives, teachers approach, students approach etc.

Key words

1. Covid-19

2. Online Teaching

3. Pandemic

4. Students approach

5. Qualitative Method

INTRODUCTION:

The COVID-19 pandemic has created the largest disruption of education systems in human history, affecting nearly 1.6 billion learners in more than 200 countries. Closures of schools, institutions and other learning spaces have impacted more than 94% of the world's student population. This has brought far-reaching changes in all aspects of our lives. Social distancing and restrictive movement policies have significantly disturbed traditional educational practices.

Within a short span of the COVID-19 pandemic, many researchers have shared their works on teaching and learning in different ways. Several schools, colleges and universities have discontinued face-to-face teachings. There is a fear of losing 2020 academic year or even more in the coming future. The need of the hour is to innovate and implement alternative educational system and assessment strategies. The COVID-19 pandemic has provided us with an opportunity to for introducing digital learning.

Transitioning from traditional face-to-face learning to online learning can be an entirely different experience for the learners and the educators, which they must adapt to with little or no other alternatives available. The education system and the educators have adopted "Education in Emergency" through various online platforms and are compelled to adopt a system that they are not prepared for.

Aims and objectives of the Research

This research paper aims to explore information about the effects of covid-19 on education system, specially teaching methodology. This paper further attempted to analyzed students issues regarding online teaching. Survey was conducted regarding this to collect information from students to get more clarity. One of the aim of this research paper is to find out students social, economic condition. The approach of the students towards adoption of online learning instead of off line learning. Covid-19 has affected mental health of common person. In addition to it students' career affected because of closing of schools and colleges. This paper also attempted to find out physical and mental issues arises due to over exposure to online learning.

Importance and Significance of the Research Paper

The importance of this research paper is, will able to analyze benefits and drawbacks of online teaching. This present study will help to formulate new policies in education field. This paper will also help us to make future plans.

Research Methodology

Survey method has used to collect date through Google form. Total 173 responses collected from the FY, SY and TY classes of all streams. Statistical analysis and qualitative analysis done.

Historical Background of the Covid-19

The global outbreak of the COVID-19 pandemic has spread worldwide, affecting almost countries and territories. The outbreak was first identified in December 2019 in Wuhan, China. The countries around the world cautioned the public to take responsive care. The public care strategies have included hand washing, wearing face masks, physical distancing, and avoiding mass gathering and assemblies. Lockdown and staying home strategies have been put in place as the needed action to flatten the curve and control the transmission of the disease. Bhutan first declared closing of schools and institutions and reduction of business hours during the second week of March 2020. On March 11, 2020, Covid-19 was declared a pandemic by the World Health Organization. The first case of the COVID-19 pandemic in the Indian state of Maharashtra was confirmed on 9 March 2020. Maharashtra government cancelled all the exams from classes of 1st till 8th standard to make it easier to contain the Coronavirus outbreak among school students. College students were also not allowed to go to colleges.

Findings

In the year 2020-21 Maharashtra Government decided to switch to online learning instead of offline learning. In this paper we tried to analyze the student's approach towards online learning. Total 22 questions were set and 173 responses were collected from the students.

2. Do you have your own smart Phone ?
173 responses
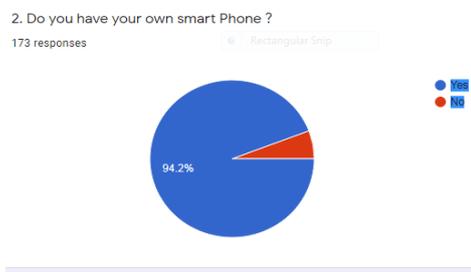
As per the above responses 94.2% students are using Smart Phone to attend online lecture.

13. Do you feel that online teaching is good as compare to class room teaching?
171 responses

22. In future which mode of teaching you prefer?
170 responses
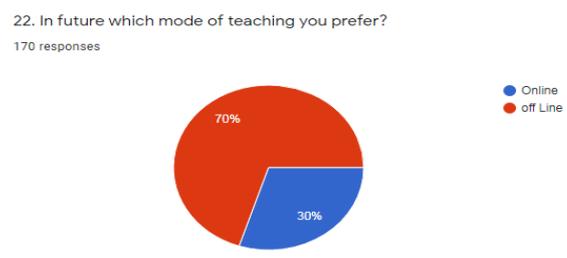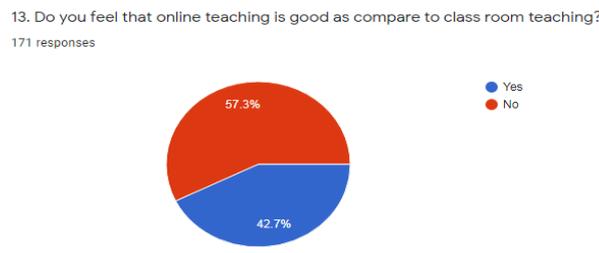
This above questions students have given mixed responses. In first question 42.7 % students are supporting on line teaching and 57.3% students supporting offline teaching. In second question 70% students supported online and 30% supported Online. This response shows students approach towards online teaching. Majority of the students supported offline teaching but considerable number of students happy with the online teaching.

5. How much time you spend to attend online lecture in one day?
172 responses
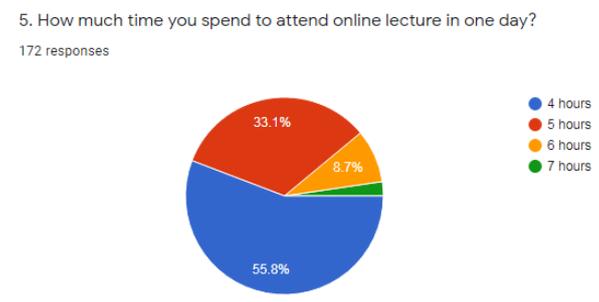
6. Do you feel any effect on your eyes to continue attending online lectures?

173 responses
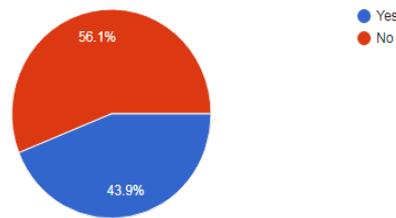
These two questions throw light on effects of online teaching on physical features of Students. In first responses 55.8% students attend lecture continue for 4 hours. In second question 43.9% students responded that online teaching created effect on their eyes, effects like Irritation in eyes and redness, Head ache and inability to look at screen without squinting, Eyes get watery, less concentration, swelling on eyes.

Other than above questions other aspects are also analyzed from the following questions.

SR	Questions	Responses	Percentage	
			YES	NO
1	Have you afford college Fees?	168	59.5%	40.5%
2	Have you buy your own study material?	170	62.9	37.1%
3	Are you working anywhere?	172	76.2%	23.8%
5	Do you have your own smart Phone?	173	94.2%	06%
6	Do you have separate room where you attend your online lectures?	172	27.9%	72.1%
7	Do your parents cooperate you while attending lecture?	173	91.3%	8.7%

The above table help to understand economic condition of the students. The sample selected for the survey are from average economic background.

CONCLUSION

The said research paper explained that after Covid-19 new method of teaching was introduced. This new alternative in teaching field affected social, mental, educational life of the students. Within one year online teaching adversely affected life of students. This findings help researcher to analyze further the continuation of only online teaching or blended learning.

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CUSTOMER'S LEVEL OF SATISFACTION TOWARDS SERVICE AND SERVICE QUALITY OF STATE BANK OF INDIA – SPECIAL REFERENCE TO MADURAI CITY

Dr. P. Murugan[1] and Dr. P. Rajmohan[2]

[1]Assistant Professor, Commerce (CA), Vivekananda College, Tiruvedakam West, Tamil Nadu, India

[2]Assistant Professor of Commerce (SF), V. H. N. Senthikumara Nadar College (Autonomous) Virudhunagar, Tamil Nadu, India

ABSTRACT

Banking sector is a highly developing sector in India, service sectors which is are highly depends on the customer satisfaction, main objective of this study is to know the level of satisfaction towards service provided by State bank of India for this purpose sample of 95 was collected using convenience sampling method, questionnaire has been used to collected data from the respondents, SPSS has been used to find statistical significance.

Key words: Banking, Customer Satisfaction, Satisfaction, Service, SBI.

INTRODUCTION

Banking sector is a developing sector in India, nowadays banking sector highly focused on the customer retention than customer acquisition, customer relationship management is a major tool which helps the banking companies to attract and retain customers. Customer satisfaction is essential to retain customers. State bank of India (SBI) is a well-known public-sector bank in India, they providing banking and investment services to their customers, to encourage customer loyalty bank should deliver high quality of services at lower cost. In this study an attempt has been made to know the level of satisfaction towards services provided by state Bank of India with special reference to Madurai city.

Objectives of the Study

- To study the level of satisfaction towards services provided by SBI.

- To understand the level of service quality.

Need of the Study

The study was conducted to know the customer satisfaction regarding service provided by SBI for the customers. The study totally revolves around the opinions and feedback from the users. An opinion survey with the help of questionnaire was conducted to know the users view on the services provided by SBI in Madurai.

Limitations of the Study

- There may be a bias in collecting the primary data from the customers.

- The study is limited to 95 respondents.

- The study is conducted only in Madurai city.

RESEARCH METHODOLOGY

Reliability and Validity: The validity of a research depends on systematic method of collecting the data and analysing the same in a sequential order. Methodology presents International Journal of Multidisciplinary Research and Modern Education the Sampling design, Data sources, Tools for data collection, Construction of questionnaire, Pilot study and the Frame work of analysis.

Area of the Study

The survey was conducted with customers of SBI Madurai city main branch .

Data Sources

The primary data was collected through field survey in the study area. First- hand information's pertaining to the benefits derived and the various competencies encountered were collected from 95 customers to know about activities towards project level of satisfaction on various service provided by the bank.

Tools used for Collection of Data
Framework of Analysis

- Frequency analysis

- Chi square analysis

- Fried man Test

- Descriptive statistics

Table1 Demographic detail of the Respondent

Gender	Frequency (95)	Percentage (100)
Female	19	20
Male	76	80
Total	**95**	**100**
Age	Frequency (95)	Percentage (100)
Below 25	21	22.1
26- 35	**35**	**36.8**
36-45	10	10.5
Above 46	29	30.5
Total	**95**	**100**
Educational qualification	**Frequency (95)**	**Percentage (100)**
School Level	8	8.4
Graduate Level	12	12.6
Post-Graduation Level	25	26.3
Others	50	52.6
Total	**95**	**100**
Income	**Frequency (95)**	**percentage (100)**
Below 30,000	28	29.5
30,001-40,000	30	31.6
40,001-50,000	21	22.1
Above 50,000	16	16.8
Total	**95**	**100**

Source: Primary data

Table 1.1 indicates that majority of the respondents are male, majority of the respondents are between the age group of 26-35, majority of the respondents are others. Majority of the respondent's income is between 30,000-40,000.

Table2 Banking Experience

S. No	Option	No. of respondent	Percentage
1	below 1 Year	18	18.9
2	1 year to 3 years	15	15.8
3	3 years – 5 years	40	42.1
4	More than 5 years	22	23.2
	Total	95	100

Source: Primary data

From the table 2 it is observed that 42.1% of the respondents using digital payment for 3-5 years. 23.2 % of the respondents using more than 5 years, 18.9 % of the respondent using digital payment less than 1year, 15.8 % of the respondents using digital payment between 1- 3 years. Majority of the respondents using digital payment between 3-5 years of banking experience.

Table 3 Satisfaction Level of the respondents towards services provided by SBI

STATEMENT	Highly satisfied	Satisfied	Neutral	Dissatisfied	Highly dissatisfied	Total
Technical support	29 30.5	37 38.9	11 11.6	10 10.5	8 8.4	95 100
Location of the branch	38 40.0	16 16.8	20 21.1	9 9.5	12 12.6	95 100
Employee's behavior	37 38.9	32 33.7	7 7.4	12 12.6	7 7.4	95 100

Ambience	40	30	6	11	8	95
	42.1	31.6	6.3	11.6	8.4	100
Marketing strategies	37	32	10	5	11	95
	38.9	33.7	10.5	5.3	11.6	100
Financial Products	36	35	14	4	6	95
	37.9	36.8	14.7	4.2	6.3	100
Grievance handling	49	23	10	7	6	95
	51.6	24.2	10.5	7.4	6.3	100
Feed back and guidance	22	35	22	12	4	95
	23.2	36.8	23.2	12.6	4.2	100

Source: Primary data

From the above table it is observed that 38.9 % of the respondent says that State bank of India providing better technical support. 40% of the respondents are highly satisfied because of the location of the branch. 38.9 % of the respondents highly satisfied because of employee's behaviour towards customer .42.1 % of the respondents are highly satisfied because of the ambience of the branch .38.9 % of the respondent indicates that they are highly satisfied because of marketing strategies. 37.9% of the respondent highly satisfied because of relevance introduction of financial products. 51.6 % of the respondents highly satisfied and said that State bank of India handling grievance better. 36.8 % of the respondents says that satisfied because of feedback and guidance of SBI regarding service Acquisition.

Table 4 Fired man rank Test

"There is no significant difference between mean rank towards the level of satisfaction towards services provided by State bank of India"

Dimension	Mean Rank	Chi square value	P Value
Technical support	4.80		
Location of the branch	4.64		
Employee's behavior	4.44		
Ambience	4.35		
Marketing strategies	4.43	16.259	0.023
Financial Products	4.36		
Grievance handling	3.89		
Feed back and guidance	5.09		

Source: Primary data

The above table clearly shows that the null hypothesis is rejected at 5% level of significance as the p value is less than 0.05. It can therefore be concluded that there is significant difference between mean ranks towards level of satisfaction towards services provided by State bank of India based on the mean rank shows higher level of satisfaction towards feedback and guidance of SBI (5.09).

Table 5 Level of service Quality

S.No	Option	No. of respondent	Percentage
1	High	38	40.0
2	Medium	31	32.6
3	Low	26	27.4
	Total	95	100

Source: Primary data

From the above table it is identified that 40% of the respondents experience high service quality.

Hypothesis

"There is no significant relationship between banking experience and satisfaction level"

Table 6

Dimension	Acceptance level (Asymp.Sig)	Result
Technical support	0.562	NS

Location of the branch	0.226	NS
Employee's behavior	0.468	NS
Ambience	0.963	NS
Marketing strategies	0.155	NS
Financial Products	0.198	NS
Grievance handling	0.091	NS
Feedback and guidance	0.056	NS

Source: Primary data

From the table 1.7 it is observed that there is no significant relationship between banking experience and satisfaction level. Hence the level of significance is more than 0.05 Since null hypothesis accepted.

FINDINGS

- Majority of the respondents are male.

- Majority of the respondents are between the age group of 26-35.

- Majority of the respondents are others.

- Majority of the respondent's income is between 30,000-40,000.

- Majority of the respondents using digital payment between 3-5 years of banking experience.

- It is perceived that 38.9 % of the respondent says that State bank of India providing better technical support. 40% of the respondents are highly satisfied because of the location of the branch. 38.9 % of the respondents highly satisfied because of employee's behaviour towards customer .42.1 % of the respondents are highly satisfied because of the ambience of the branch .38.9 % of the respondent indicates that they are highly satisfied because of marketing strategies. 37.9% of the respondent highly satisfied because of relevance introduction of financial products. 51.6 % of the respondents highly satisfied and said that State bank of India handling grievance better. 36.8 % of the respondents say that satisfied because of feedback and guidance of SBI regarding service Acquisition.

- It is observed that null hypothesis is rejected at 5% level of significance as the p value is less than 0.05. It can therefore be concluded that there is significant difference between mean ranks towards level of satisfaction towards services provided by State bank of India based on the mean rank shows higher level of satisfaction towards feedback and guidance of SBI (5.09).

- Majority 40% of the respondents experience high service quality.

- There is no significant relationship between banking experience and satisfaction level. Hence the level of significance is more than 0.05 Since null hypothesis accepted.

SUGGESTION AND CONCLUSION

It is concluded that State bank of India is practicing better feedback and guidance system in their banking services. Which seems to be a highly satisfying factor and they should also improve the employee's behaviour and grievance handling needs more attention. SBI service quality is higher but still they need to improve their product and quality of the services provided.

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PROBLEMS FOR IMPLEMENTING SUSTAINABLE MANUFACTURING PRACTICES BY TEXTILE INDUSTRIES IN VIRUDHUNAGAR DISTRICT

Dr. P. Rajmohan[1] and Dr. P. Murugan[2]
[1]Assistant Professor, Commerce (SF), V.H.N. Senthikumara Nadar College (Autonomous), Virudhunagar, Tamil Nadu, India
[2]Assistant Professor, Commerce (CA), Vivekananda College, Tiruvedakam West, Tamil Nadu, India

ABSTRACT
Nowadays, sustainable manufacturing practices had become a critical issue for the manufacturing industrial units worldwide. Sustainable practices are most important concept to survive in today's competitive business world. Today's current business environment the implementation of sustainable manufacturing practices is still relatively low in both manufacturing and service sectors. The purpose of this paper is to investigate problems for implementing sustainable manufacturing practices in textile industries.

Keywords: Problems, sustainable, manufacturing, practices.

1. INTRODUCTION

Sustainable manufacturing practices had certainly become one of the critical issues for the textile industry. The textile industry has positive contributions to the Indian economic development. The textile industry constitutes a production system that directly and indirectly relates to economic wealth creation as well as impacts on the natural and human environment along all dimensions of the product life cycle. The implementation of sustainable manufacturing practices had become a necessity for textile industry. Sustainable manufacturing is defined as the creation of manufactured products that to minimize environmental impacts, to conserve energy and resources, to reduce the waste, to conserve energy, to control emissions. This study relates to a survey in investigating the problems for implementing sustainable manufacturing practices by textile industries.

2. METHODOLOGY

The present paper is based on both the secondary and primary data collected relating to the sustainable manufacturing practices by textile industries. The secondary data provided the background and supportive information relating to this study. Primary data were also collected through a statistical survey with textile manufacturing industries in Virudhunagar district on matters relating to their profile and the sustainable manufacturing practices. A formal enquiry was made using interview schedule designed for the purpose, from 300 textile manufacturing industries selected conveniently. It was undertaken with the objective to analyze the problems for implementing sustainable manufacturing practices by textile industries in Virudhunagar district. The study is subject to the limitations that the data gathered are at descriptive level than more specific detailed analysis and the geographical area covered is limited to textile industries in Virudhunagar district only.

3. ANALYSIS AND DISCUSSION

The examination of the data collected revealed that out of the 300 samples, a majority of 157 respondents, representing 52.33%, located their industries in villages and the remaining 143 respondents (47.66%) located in municipality area. The scrutiny of data revealed that out of 300 respondents, a majority of 211 respondents, representing 70.33%, were formed as a sole proprietorship followed by 65 of the respondents (21.66%) were partnership concerns, 13 respondents (4.33%) were Co-operative Societies, 7 respondents (2.33%) were Joint Stock Companies and the remaining 4 respondents (1.33%) were Joint Hindu Family.

The analysis of data also disclosed that out of 300 respondents, notable portion of 176 respondents, representing 58.66%, were micro industries, followed by 88 respondents (29.33%) were small industries and the remaining 36 respondents (12%) were medium industries. The analysis of the data gathered showed that a majority of 187 respondents, representing 62.33 per cent, had membership with industrial association, followed by 89 respondents (29.66%) had membership with commerce association, 16 respondents (5.33%) had membership with eco-club and the remaining 8 respondents (2.66%) had membership with other local association like wild life save, consumer protection, union and so on. The following is the tabular presentation of the above findings on different profile variables.

TABLE – 1 PROFILE OF THE TEXTILE MANUFACTURING INDUSTRIES

S. No.	Profile variables	Number of respondents	Percentage to total
Location			
1	Municipality	143	47.66

2	Village	157	52.33
	Total	**300**	**100.00**
Form of Organization			
1	Sole Proprietorship	211	70.33
2	Joint Hindu Family	4	1.33
3	Partnership	65	21.66
4	Joint stock company	7	2.33
5	Co-operative Society	13	4.33
	Total	**300**	**100.00**
Category of industry			
1	Micro	176	58.66
2	Small	88	29.33
3	Medium	36	12.00
	Total	**300**	**100.00**
Membership with association			
1.	Industry	187	62.33
2.	Commerce	89	29.66
3.	Eco club	16	5.33
4.	Other associations	8	2.66
	Total	**300**	**100.00**

Source: Primary data.

A significant revelation of the above table is that a majority of 52.33% of the manufacturing industries studied are located in village area. It makes it clear that a majority of (70.33%) of the industries are sole proprietorship concern. The scrutiny also unfolds that a majority of 58.66% are micro industries. The analysis of gathered data showed that a majority of (62.33%) are membership with industrial association Thus it is vivid that majority of industries in the study area are found in villages with sole proprietorship as small ventures.

3.1 RELIABILITY AND VALIDITY TEST
Cronbach alpha test was applied to know the reliability and validity of the statement. Cronbach alpha values of 0.70 and greater is considered reliable, (Straub et al.2004). The Cronbach alpha values for composite alpha value to problems for implementing sustainable manufacturing practices is 0.744, therefore they are reliable. The reliability statists presented in Table 2.

Table – 2 RELIABILITY AND VALIDITY

Cronbach's Alpha	No. of items
0.744	**8**

Source: SPSS output.

The Cronbach's alpha value is greater than 0.70 and the composite alpha value to problems for implementing sustainable manufacturing practices is 0.744, therefore they are reliable.

3.2 PROBLEMS FOR IMPLEMENTING SUSTAINABLE MANUFACTURING PRACTICES
It is expected that the textile manufacturing industries faced a particular problems in implementing sustainable manufacturing practices. The results are presented in below Table 3.

TABLE – 3 PROBLEMS FOR IMPLEMENTING SUSTAINABLE MANUFACTURING PRACTICES

S. No	Problems	Adoption					Mean
		Very High	High	Normal	Low	Very Low	
1	Lack of information on sustainable materials	104	168	20	6	2	**4.22**
2	High cost for installing new machine	78	138	58	20	6	**3.87**
3	Low quality of sustainable materials	114	124	48	8	6	**4.11**
4	Lack of workers with knowledge on sustainability	112	128	44	4	12	**4.08**
5	High cost for adopting new technology	116	124	40	14	6	**4.10**

6	High cost for reusable and recyclable packing materials	60	94	94	16	36	**3.42**
7	Lack of knowledge in Environment Management System	52	108	62	38	40	**3.31**
8	Lack of Government to support environment activities	106	106	58	8	22	**3.89**

Source: Primary data.

Table 3 upshots that the highest problems faced by textile industries for implementing sustainable manufacturing practices are 'Lack of information on sustainable materials' (4.22), 'Low quality of sustainable materials' (4.11), 'High cost for adopting new technology' (4.10), 'Lack of workers with knowledge on sustainability' (4.08) is also considered as the major problems in implementing sustainable manufacturing.

3.3 RELATIONSHIP BETWEEN PROBLEMS FOR IMPLEMENTING SUSTAINABLE MANUFACTURING PRACTICES AND CATEGORY OF INDUSTRIES

The study further examined the relationship between problems for implementing sustainable manufacturing practices and category of industry. In order to ascertain the existence of the relationship, null and alternate hypothesis were formed for testing as under:

H0: There is no significant relationship between problems for implementing sustainable manufacturing practices and category of industry.

H1: There is a significant relationship between problems for implementing sustainable manufacturing practices and category of industry.

For the purpose of testing this null and alternate hypothesis, *Kruskal Wallis* test is used. The results of the test are shown in the Table 4 along with chi-square value, P value and Result.

TABLE – 4 RELATIONSHIP BETWEEN PROBLEMS FOR IMPLEMENTING SUSTAINABLE MANUFACTURING PRACTICES AND CATEGORY OF INDUSTRIES

S. No	Independent variables	Dependent variable	Chi-Square	P-value	Result
1.	Category	Lack of information on sustainable materials	.107	.948	Accept
2.	Category	High cost for installing new machine	.884	.643	Accept
3.	Category	Low quality of sustainable materials	.980	.613	Accept
4.	Category	Lack of workers with knowledge on sustainability	2.959	.228	Accept
5.	Category	High cost for adopting new technology	1.944	.378	Accept
6.	Category	High cost for reusable and recyclable packing materials	1.373	.503	Accept
7.	Category	Lack of knowledge in Environment Management System	2.541	.281	Accept
8.	Category	Lack of Government to support environment activities	.979	.613	Accept

Source: Primary data.

Table 4 brings to notice that since the P value is more than 0.05 in case of category of industry at 5 per cent level of significance, the null hypothesis is accepted. Hence, it is concluded that there is no relationship between problems for implementing sustainable manufacturing practices and category of industry.

4. CONCLUSION

This paper has presented the results from a survey of problems for implementing sustainable manufacturing practices in textile industries. The results show that lack of information on sustainable materials was considered as the major problem, followed by low quality of sustainable material, High cost for adopting new technology,

Lack of workers with knowledge on sustainability is also considered as the major problems for implementing sustainable manufacturing in textile industries.

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COVID-19 & THE HR INDUSTRY: HOW EMPLOYEE RELATIONS ARE CHANGING

Dr. Padam Bhushan

Assistant Professor, Amity Business School, Amity University Rajasthan, India

ABSTRACT

The business world is continually wrestling with the remarkable change and effect caused by the COVID-19. While turning out new guidelines for working and giving infrastructural and social assistance, the HR groups have attempted to keep special spirits and productivity levels high during the lockdown. The dominating business will have change through the endowments of advancement and regulatory practice will be done through online to offline and cloud-based practice which will lead complete type of e-management. Due to this crisis, affiliations will change gigantic quantities of the HR rehearses, for instance, process, people handling, performance, execution, purpose etc. They will as of now need to look forward and make changes to policies, structures, and practices to agree with the better methodology for working. The unforeseen development and utilization of these movements call for composed exertion and working personally with all the accomplices in the affiliation. In any case, their challenges are far from being done, as the 'new' normal technique for mixing flings a couple of requests that need the suitable reaction before they begin organizing. The objective of the paper is to study the impact of Covid-19 on human resource management, the challenges faced by HR during Covid-19 and understanding the new policies for managing disruption in work place due to Covid-19. The strategic HR transition will help an organization for making acceptable HR practices and moreover produce significant regulatory practice which will be conveyed over the long run.

Keywords: Human Resource Management, practices, pandemic, challenges, employee, digitalization

1. INTRODUCTION:

Human Resource Management has a fundamental task to carry out in assisting association with exploring in the circumstance of sensational changes brought about by the pandemic lockdown. Human Resource Management (HRM) Functions are an essential part to work out the entire association. The HRM rehearses that manage individuals, execution, data, and work since they make an "Climate" and "Framework" that influences representatives, clients, partner's viability, and the general execution of an association. The financial impact of the worldwide pandemic (Covid-19) incorporates speeding up of the digitalization measures. Organizations presently need to quickly utilize computerized stages to empower admittance to occupations for their employees.

The greatest change or trigger for change that the whole world is encountering right presently is the Covid-19 emergency. It has unquestionably influenced the way we live and work. The organizations are confronting the anger of the pandemic and HR can't remain unaffected as an association is an environment and everything is interconnected and reliant. In current occasions, there is a considerable effect because of the impact of Covid on the nation's financial exchanges and ventures, for example, fabricating, administrations, the travel industry, neighborliness, and travel. Associations around the globe end up in various periods of dealing with the effect of the COVID-19 pandemic. There is in a real sense a 180 degrees turn. Forward-looking leadership is the greatest inclination to zero in on the aggregate prosperity of one another in the current emergency. No association has been left immaculate by the effect of Covid-19. Not just the association, the whole areas have been gravely hit. It will make conditions where workers and clients are getting more accommodating and gainful. Presently that the way that HR's job will go through a change has been set up, it is basic to comprehend what and how of this change.

It is the way of life of an association which pulls in us to it and picking one association over the other. Leadership is the main part of any business that drives its way of life. Be that as it may, keeping up the association's way of life in the hour of emergency is a major test. With the scattered labor force, this turns out to be considerably all the more testing. Culture is the thing that ties the whole associations together and gives its representatives a feeling of direction in their work. Focusing on the association's way of life and imparting the equivalent in the workers will help the association over the long haul.

2. OBJECTIVES OF THE STUDY:

The following are the main objectives of this study on impact of Covid-19:

✓ To contemplate the effect of Coronavirus on HR practices and future workforce.

✓ To examine the challenges organizations have been facing regarding HRM practices.

✓ To provide the possible recommendations to overseeing work place disturbance during Coronavirus.

3. REVIEW OF LITERATURE:

1. On the other hand, less socialization during the pandemic has implications on the employees' mental health. Therefore, HR practitioners need to respond also this challenge by arranging virtual meetings or online relationships to maintain the motivation and productivity of employees **(Singer-Velush, Sherman, & Anderson, 2020).**

2. **Gerdeman (2020)** found that to cope with the pandemic situation organizations are revising and initializing new practices and seeking innovative leadership for executing new ideas to break the glass of barriers for survival.

3. **Acharya (2020)** found that work from home is the new aspect which refers to task-based work culture procedure backed by an information communication system; yet, data protection, confidentiality, line management, payroll biases, and enlarged job management are the challenges for it evolved with the pandemic situation.

4. Recently, the Covid-19 pandemic has created demanding conditions for human resource managers. In the context of dramatic changes around the world due to the pandemic, organization's need to respond and adapt to the alterations and accordingly manage the workforce **(Carnevale & Hatak, 2020)** 5. Bell, B. (2020) pointed out the collapse in hiring and a long time for the revival of the labor market; it is important to take recovery initiatives and rescue packages for backing the existing jobs either step to avert a slum of the labor market.

6. Moreover, the increasing unemployment due to the recession imposes more pressure on the people. The International Labor Organization (ILO) (2020) estimates that 195 million full-time workers will lose their jobs worldwide this year **(ILO, 2020).**

7. **Sasaki (2020)** surveyed 1421 respondents and found more than 30% worried about job instability, 2.3% had experienced workplace harassment and some of them have less fear, worry, and workplace harassment but psychological distress was strongly mentioned by the respondents.

4. RESEARCH METHODOLOGY:

Data have been collected with the help of various secondary sources such as articles, journals, magazines, books, website etc. The main objective of this paper is to bring out the understanding of the impact of Covid-19 on human resource management, various challenges faced by organizations for managing HRM practices.

5. SCOPE OF STUDY:

The study will add to the current information concerning the overall ramifications of the Covid pandemic (Coronavirus) on the areas of human resource management and marketing. With the expanded vulnerability in the HRM area because of Coronavirus, the study discoveries will give new methodologies and choices that can be utilized to adapt to the "new normal" in this area. The last discoveries of this examination study are of incredible importance to the zones of marketing and human resource management most particularly concerning the current and future prosperity of these areas.

6. EFFECT OF CORONAVIRUS ON HR PRACTICES & FUTURE WORKFORCE:

The business world is continually wrestling with the phenomenal change and effect brought about by the COVID-19. The Covid pandemic has expanded the accentuation on the 'human associate' part of the HR work. In the midst of a quickly unfurling wellbeing emergency, HR capacities outfitted to give basic correspondence on security conventions, cleanliness rehearses, crisis numbers, rundown of clinics, rules for isolating a lot, and considerably more. Numerous associations went the additional mile to help representatives handle pressure by setting up online classes for worker prosperity and inspiration.

Employee security transformed into the extraordinary concern, and HR bunches united along with various abilities to dene techniques for ensuring prosperity and social isolating consistence at creation lines and plants that continued working. Standard sanitization of premises, working environments, transports, and states has become a basic piece of keeping agents safe. The very nature of the contamination and its infectiousness have explained that social eliminating will be the new run of the mill for at any rate a year. This recommends that the pandemic condition will influence HR practices like selection, on-boarding, and learning and headway. Enrollment will focus in on taught capacity that can perform better in a fantastically progressed working climate. Cycles for on-boarding new enlists should change to end up being totally mechanized. WFH may influence dynamic structures taking into account the restrictions of video meeting stages. More humble

gatherings may have the choice to collaborate better and take decisions faster. Generally, WFH may even be a shockingly sure turn of events. Having the alternative to work from home may help people with changing capable and private issues better.

As associations get more alright with representatives working distantly, the prerequisite for office space and fixed workstations may lessen definitely. Associations might have the option to use WFH idea to reduce expenses on land and physical framework. Large numbers of these progressions are now brewing, and associations have been in a steady method of rethinking basically every cycle and strategy. The silver covering to this uncommon wellbeing emergency is that associations are finding better approaches to turn out to be more profitable with fewer resources. Accomplishing more with less is the mantra in the post crown world. At the point when the world changed essentially for the time being with the Covid pandemic, associations did as well. The business is viewing the reexamination of the working environment occurring before our eyes.

7. CHALLENGES FACED BY COMPANIES RFEGARDING HRM PRACTICES:

Most organizations across the world are confronting various difficulties made by Coronavirus and perhaps the main difficulties is the expanded vulnerability among most organizations most particularly concerning human resource management and keeping a higher client base through showcasing. Most association have laid off their laborers and therefore lost their clients since the time Coronavirus was announced a worldwide pandemic and this has enormously influenced the benefit levels of such organizations generally because of disintegration in proficiency and profitability of the human resource. In the current unique world, the distinctive authoritative issues related with promoting and human resource management enormously influence the capacity of an association to work strategically and accomplish economic development. Since the flare-up of Covid, different organizations have ceaselessly confronted an excellent test of unmatched extents, which constrains them to jump into and straightforwardly oversee an uncommon area as they change or modify their whole labor force in various departmental regions or fields in manners not seen previously. Most heads of organizations have applied distinctive specialized, physical and socio-mental approaches to decrease their labor force as methods for making due in the current occasions or the Covid pandemic. The Coronavirus pandemic has represented an incredible requirement for human resource supervisors to consider new strategies for embracing to the difficult occasions. Most administrators are endeavoring hard to assist their labor force with adjusting and therefore adapt to revolutionary changes happening in the work and social climate.

Indeed, even in the midst of new types of working organizations, for example, working distantly, some association are not yet acquainted with the most ideal routes through which working distantly can be made more powerful towards expanding efficiency of employees. Studies uncover that improving employee responsibility through far off working and thusly keeping a decent working connection between the employees and the association requires usage of strategic policies and methods which now and again is hard to satisfy in some association most particularly in such seasons of Coronavirus where resources to help such activities are restricted.

HRM specialists uncover that the hours of Coronavirus have achieved a few ramifications that are both a test and a chance to grasp new developments of directing hierarchical undertakings or exercises. With the expanding vulnerability around the globe because of absence of an antibody or solution for Covid, most organizations have upheld and urged their employees to utilize distinctive online stages or applications, for example, the zoom application to embrace diverse HRM and promoting assignments for the benefit of their organizations. This somewhat has left a few people jobless since numerous errands should now be possible distantly by a solitary individual instead of being finished by a few employee at the working environment. t there is a higher probability that the current changes in the HRM and showcasing practices will spread out to all nations across the world because of the way that Coronavirus is worldwide pandemic and has affected essentially all aspects of the world. In spite of the fact that Coronavirus has influenced a lot of regions or enterprises across the world, the field of human resource management has been influenced most. This is on the grounds that large number of laborers have been laid off or urged to receive working distantly which indeed has influenced has had serious ramifications on the influenced characters. The vast majority of the organizations have stopped their recruiting measures since the greater part of the exercises were ended by the expanding took off of Coronavirus across the world.

It is apparent that most organizations have not created a lot of survey or deals by their employees telecommuting since there is restricted oversight that will in general make the employees less dedicated subsequently influencing efficiency or general yield from the employees. The writing shows that somewhat some association are not yet acquainted with the routes through which far off working works and this has positively influenced profitability and execution of certain employees and the organizations overall. It is critical

to take note of that executing distant working expects organizations to actualize distinctive new policies, techniques, methods, guidelines and frameworks that occasionally gotten hard to satisfy for some organizations.

8. CONCLUSION:

In spite of the way that the distinctive long haul ramifications of Covid are questionable, almost certainly, the pandemic will proceed to significantly influence authoritative life and future showcasing activities in various organizations across the world. The pandemic circumstance may compel numerous organizations to develop work strategies to keep the business on and lead to adjust to innovation as better as could reasonably be expected. This strategy won't just be applied in the lockdown time frame yet in addition be utilized in an ordinary period later on. This flexibility will lead the organization to build the innovation use in close to coming days. However innovation use and e management will lead the fate of HRM works altogether. However information security, finance management, and line management will be a test for the association.

Employees and organizations are adjusting to the new reality to accomplish results. In such manner, accentuation ought to be put on the interior correspondence to adjust rapidly. The current cycles happening in the organizations as a reaction to the pandemic are mind boggling, prompting many negative yet additionally some sure results. HR management makes a huge commitment by presenting on the web HR measures, preparing employees not just in aptitudes needed for performing current positions, yet in addition for building up those abilities vital for the future in the event that the conditions change. It is significant that the HR management finds the correct harmony between reducing expenses because of downturn and building up the staff. Something else, adequacy and productivity can't be accomplished.

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BEHAVIOURAL FINANCE: A STUDY OF INVESTORS EMOTION

Dr. Vimalkumar D. Mistry

Assistant Professor, Management Studies, Thakur College of Science & Commerce, Mumbai

ABSTRACT

Behavioural finance is a subfield of behavioural economics. Behavioural finance is influence of psychological and its effect on financial behaviour of the financial practitioners on financial investors. Influences and biases can also be an explanation source for all types of market anomalies especially in the stock market like severe rise in stock price or severe fall in stock price.

The financial markets are always efficient and investors are always rational then there would be no need for the study of investor psychology. However, in reality it is not true. The investor's behaviour is not always rational and the market is not always efficient. However, there is complete ignorance in the theory of modern finance of the role of complex motivational and cognitive factors, which influence the investor while making the decision. However, in today's market we should accept that psychology affects the judgement of humans and its behaviour in investment decisions. Behaviour finance teaches the important fact of difference between modern and traditional economic adjunction.

Key words: Behaviour finance, financial decision, emotions of the investors

1. INTRODUCTION

Analysis of behavioural finance can be done from various perspectives. Along with stock market, return, which is one area of finance where physical behaviour is assumed to influence outcomes in market, but there are many different angles also for observation. The main reason behind the classification of behaviour finance is to understand and help people while making certain financial choices and effect of their choices in the market. Within behavioural finance, the assumption is that participants of financial activities are not exactly rational and self-control but influenced psychologically with some normal and self-control tendencies.

The main observation from the behavioural finance study is that

• People do not make rational analysis to take a decision, but they use the rule of thumb.

• It is saying that people are not consistent with interesting economic equality choices, if the choices are present in different content, which refer to framing effects.

Therefore, it is clear that by various ways the judgement can be wrong systematically. Therefore, the systematic errors of judgement are called biases. Decisions in finance are generally made in a situation of high complexity and uncertainty that depend on fixed rules.

2. REVIEW OF LITERATURE

A. As per Le Bon study in "The Crowd: A study of the popular Mind", previously there was attachment between psychology and economics. However, with development of new classical economics they have taught us that –

• People keep their preference rationally among that outcome that can be easily identify and associated with the value.

• People with the help of full and relevant information available, act independently to maximize their utility and time. The psychology started disappearing from the discussion of economy and finance when the expected utility and discounted-utility model started gaining the acceptance of generating testable hypotheses about making the decision under inter-temporal consumption and uncertainty.

B. Kahneman and Lversky, both famous psychologists, published the revolutionary paper of behavioural finance and economics and its development in 1979 "Prospect theory- An Analysis of Decision under Risk", where cognitive psychological techniques were used to explain the number of documented divergence of economic decision from making neo classical theory.

C. Another revolutionary milestone was published by Bondt and Thaler," Does the Stock Market Overreact?" This study found that people generally overreact to dramatic events.

D. Kahneman and Iversky in 1981, they both showed that psychological principles, which govern the perception of decision problem and evaluated the probabilities and outcome, produce predictable shifts of

preferences then with different ways the same problem is framed. Eventually after that, a number of psychological effects and factors were incorporated in the behavioural Finance to strengthen this subject.

3. BIASES STUDIED IN BEHAVIOURAL FINANCE

From analysis done for behavioural Finance, many further individual biases are identified:-

3.1 Disposition Bias:

Disposition bias means when the investor hands onto their loser by selling their winners. The thinking behind this, by the investor is that they want quick realisation of gain. However, when an investment is in the losing stage of money the investor holds it because investors want to get atleast their initial price back. Investors admit that they are correct when they make the gain in the investment, but they admit reluctant when they make mistakes in investment that is when they make the loss. The flaw in disposition bias is that investment performance is tied to entry price for the investor. In simple words, investors gauge the investment performance, which is based on the entry price of an individual by disregarding attributes and fundamentals of investment, which may have changed.

3.2 Confirmation Bias:

Confirmation bias means when investors have a bias towards acceptance of information that confirms their investment, which is already held in belief. If information surfaces, the investor accepts it to confirm that he was correct about his investment decision even if information flawed.

3.3 Experiential Bias:

An experimental bias means belief of the investor that the experiment or the memory of the recent events will likely happen again. For example, the deflation crisis in the year 2008 and 2009, many investors started exiting from the stock market. Many investors have a dismal view of the market and expect that in the coming year there will be more economic hardship. The experience of negative events results in increasing their bias that the same event could again occur. However, in reality, the economy made a recovery and the market made the bounce back in the upcoming years.

3.3 Loss Aversion

Loss aversion means investors are putting greater weight and importance on concern for losses and pleasure of the gains from the market. In simple words, investors are more likely to try and give priority first to avoid loss rather than to make gain in investment. The result of this can be that investors may want higher payout for the compensation of their previous losses. In addition, if the higher payout is not possible they may try to avoid the losses.

3.4 Familiarity Bias

Familiarity Bias means investors invest in known companies like domestic or local companies.

This means investors or not diversified towards multiple sectors and different types of investment, that could reduce their risk. So the investors go with familiarity investments.

4. THEORIES OF BEHAVIOURAL FINANCE

In behavioural finance, there are four theories.

4.1 Prospect Theory

In perspective theory, the response of people is different to the same situation depending on whether it is present in context of gain or in context of loss. Almost many investors are risk averse during chasing the gains.

4.2 Regret Theory

Regret theory means emotional reaction of people when they make errors in judgement. Here investors try to avoid selling the loss making stock to avoid regret of bad investment.

4.3 Anchoring

Ensuring means to assume that current prices are right due to absence of better information in the hands of investors.

4.4 Over and Under reaction

Sometimes markets do not reflect professional tales from the available information. Over isnd under reaction means the consequences that would occur to investors by putting too much weight on recent news. Investors show overconfidence. They become more optimistic when the market is going up and more pessimistic when the market is coming down. Therefore, there is fall in price when there is market boom and rise in price when there is market fall.

5. CRITICISM OF BEHAVIOURAL FINANCE

Every successful thing has some criticism. Behavioural finance also has some criticism. The systematic error of judgement is the critics of behavioural Finance i.e. bias.

1. According to Fama, in his writing "Market efficiency, long term returns and behavioural finance", he aimed that behavioural finance is collection of anomalies, which tend to disappear with changes in the way it is measured

2. Wessels, et.al in behavioural finance there is a discrepancy between both market value and intrinsic value of investment. They said that mispricing is a temporary and uncommon phenomenon, which occurs under special circumstances.

3. Lo stated that from time to time all are subject to behavioural biases. There is argument of traditional economics that prices will be back to rational level with flow of time

4. Curtis pointed methodological limitations of behavioural finance studies, which uses experimental designs. These are as follows

• Participants who are in the experiment knew that they were in the experiment and they behave accordingly because of a natural environment.

• Instructions are not followed by them

• Education and experience is matter once there is realise action of investor that there is biases, which are likely to change

6. CONCLUSION

It is concluded that in the field of modern financial economics that people behave rationally, but in reality, it is not true. The investor makes two mistakes. The first mistake is caused due to overconfidence of human beings and another is that humans decide to avoid regret. So psychological research helps to teach the true form of preferences and allows us to make realistic finance with rational choices. So due to this the behavioural finance is rapidly growing which deals with the psychological behaviour of investors and financial practitioners.

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BRAND STRATEGIES TO COPE UP WITH POST PANDEMIC WORLD

Prof Gauri Puranik

Department of Commerce and Management, VPM's R.Z.Shah College, Mulund (E)

ABSTRACT

There is a significant impact on all aspects of life post March 2020 as the world since then trying to adjust to the "New Normal." All industries were forced to work in different ways. There was an immediate shift to e-commerce as it was the only suitable alternative to meet current demands of consumer behavior. During the pandemic, brands started thinking beyond shopping habits and seasonal collections. Brands have a voice as a community. Be it food, fashion or essentials. They emphasized on digital communication with their target audience to maintain human connection and also tried to endorse their brand image by fulfilling the demand for brand social responsibility. To make this communication more effective, on a global level, brands started to recognise and adjust their campaigns keeping in mind there was a sudden requirement for cultural sensitivities too. Traditionally all brands used to perform in the most possible competitive way with other market players. The pandemic situation brought up new challenges in the form of changed consumer expectations, social responsibility, shifting to electronic shopping and delivery mode as a core. Survival of the community was challenging too. In these difficult times there was a shift in the approach and new survival strategies are more sustainable, environment friendly and provides better reach to the target audience with the help of advanced technology. As worldwide employment is transforming from stable and secure jobs to "Gig Economy", brands have updated their customer service strategies by adopting more flexible options leaving behind rigid and outdated policies. Brands have undergone Covid situations worldwide and faced enormous problems. As the pandemic is possibly not a temporary phenomenon, better strategies have been evolved for world trade and commerce. These strategies and its acceptance need to be tested. This research is about analysing these advanced strategic shifts for better tomorrow.

Key Words Sustainable Brand strategies, Innovation, Technological adaption, Digital solutions, Vocal about community

Main Research Paper

1. INTRODUCTION

Today brands are thinking beyond shopping preferences. They are one of the most powerful instruments for change. Consumers like the idea that their favorite brands are associated with social initiatives. They even prefer the brands which strongly advocate the thoughts that are embedded to their philosophy and image. Environment friendly brands are an inevitable element of sustainable marketing. Pandemic taught brands to think differently and manage to survive in the days of social distancing.

Policymakers of brands always keep in mind sustainability but sustainability in Covid times is one of a kind. In the times when consumer demands are unpredictable; economic, social and behavioral factors of various consumer segments are untraceable; there is a need for innovative thinking. A sustainable strategy needs a holistic approach where engagement with all the stakeholders is common. Brands' need to interact with consumers is the central idea. In the times of Covid, digital communication is providing a great help to maintain good contact with consumers. Sustainable brand strategy is neither simple to plan nor to execute. Brands of the new era are more into collaboration with other market players. Interacting with common target audiences together as a community is in fashion in pandemic digital brand narratives. Therefore, the brand is a perfect blend of functional and emotional characteristics. Consumers should perceive it for additional value, unique experience and sense of fulfilled promise.

Big brands and stores face adverse situations and while tackling them many of the businesses are on the verge of shutting down not only in India but also in economic superpower countries like the US.

According to the data, many big companies in India like Havells, Nippon Paints are worried about market demands going down to 20 to 30 %. In the Automobile sector big names like Honda, Hero Motocorp, Maruti, Toyota, Mahindra and Mahindra imposed partial shutdown of their factories and also reduced production.

American forecasters say some of the businesses will never go back to "normal". 25000 businesses are already estimated to have been shut down permanently by 2021. Many top brands have shut down their stores worldwide. This list includes brand names like Signet Jewelers, New York and Co., Bed Bath and Beyond, Victoria's Secret, GAP and Forever 21 etc.

Meanwhile many brands like Dominos, McDonald's and others have survived through e-commerce mode and emphatic digital promotion of their products.

These companies have appointed sustainable policy makers for better policies to reach up to consumers. Majority of these strategies have been developed for survival during the pandemic. This analytical study can result in long-term policy making for the brands for better connection and brand visibility for their customers.

2. LITERATURE REVIEW:

Pandemic has taken brands through economic turmoil which has shaken businesses to the core. As brands have started adjusting themselves with the "new normal" they will come out stronger and survive through struggle. This study is to analyze how vital it is to cushion brands during global crises. Also, brands should have strong relationships with their community. Across the world conversation has become sombre for these loved brands all over the world. The pandemic, economic woes, isolation, job losses, deaths changed how consumers express about brands and how brands will present themselves. To sustain through these difficult times certain brands have adopted innovative strategies and moulded their efforts to appeal and attract their customers. As an instance, Lego was the most popular brand at the end of 2019, with 2020 beginning still bringing them positive results. Many families turned to Lego for entertainment during lockdown. Social media mentions were 860000 pre coronavirus and 983000 during lockdown. There is an increase of 14%. The takeaway from this example is not to underestimate the power of nostalgia.

Four Seasons hotels is another such example. In spite of all the travel restrictions, it was the most loved brand in the pandemic because of the strong consumer connection and CSR strategy. They opened their New York city facilities to house medical personnel during the peak of the crisis. This response engaged the local community and consumers all around the world. This made all believe that there is always an opportunity in every bad situation.

The lockdown had a massive impact on consumer habits. Essential products such as groceries and hygiene have become a priority. Dairy milk got 34% higher mentions during the pandemic. Famous appeal from Burger King titled "Order form MacDonalds" won everyone's heart as they asked their customers to buy from other market players and local food joints as everyone was in need of support. This showed a strong community impact on consumers across the world. Burger King also engaged in supporting LGBTQ community by having a "Mini parade" with home delivery to celebrate the Pride month in June 2021 in Spain. Just like Burger King, Royal Dutch Airlines, Mastercard etc showed support for the Pride month through their social media updates.

3. RESEARCH METHODOLOGY:

This research is an analysis of the brands sustaining through pandemic situations through 2020-21.

It is based on primary and secondary data.

Primary data is depending on the Brands and consumer's response over shift of the Brands through pandemic situations, which helped them to survive in these difficult times.

Primary data is collected through online surveys. Sample size was 100.

This research is based on secondary data suggesting all the statistical data and relevant verified information related to brand strategies.

Secondary Data: As brands started recognizing the depth of the situation, they started boosting innovative strategies. There was emergence of brand-new ideas to deal with the crisis with innovative ideas and application of existing ones in surprisingly new ways. This situation accelerated and adopted technology and pushed the whole world further into the future. Businesses are forced to adapt or face extinction. This absurd change is lasting for good and bad both. There are some lessons to be learned as the world looks towards the post pandemic era. The data suggests that some of the innovative strategies adopted by businesses will have lasting impact. The study analyses strategies adopted for efficiency to increase ROI and use of existing foundations to face the situation.

1. Focus on existing customers: Brands like Uber started offering Uber Suggest premium feature with free version. This helped them to re connect with their loyal customers.

2. Moving everything online: Forbes stated that they have seen a spike in companies who want to create or update websites, create new social media campaigns focused on more home-based workers and focus more on e-commerce channels. Companies have made huge investment in CRM software, hosting informative

webinars to build up the trust and to attract new customers, also supporting work from home needs of their employees.

3. Investing in Facebook and social media ads: Facebook ads in particular are affordable and can help the brands to showcase new and exciting changes made. Facebook segments the audience according to gender, location, hobbies, profession, marital status etc. The pandemic situation also lowered the CPM (cost per thousand impressions) on ads which makes it another affordable strategy.

4. Running exclusive deals and offers: As the market will reopen, aggressive sales promotions will attract customers in most effective ways. Discounts, freebees and similar options can be incentives for new customers as well as to retain the existing ones.

5. Social media engagements with other market players: Burger King and McDonalds collaborated as a community to show their support to local vendors and other market players leaving behind old rivalry. Famous restaurant chain "Socials" collaborated with "Mumbai Dabbawalas" for food delivery and gained positive attention from their audience.

6. Associating brands with trending conversations: Data shows that nearly 67 % of the customers like to see their favorite brands associated with the current trending social conversations like Black live matters, Pride month for LGBTQ community, real commercials, Bolt optimistic campaign after unlocking, supporting Dystopian community etc.

4. DATA ANALYSIS AND INTERPRETATION

1.Frequency of shopping of your customer?

Once in six months- 20% Once in a month 50% Once in a week 30%

As the purchasing power of the general class of population has increased, the frequency of shopping is more than before. Nearly 50% of the audience purchases one in a month.

2.a. What do you traditionally prefer?

Online20% Physical 80%

Pre covid times consumers preferred shopping in a physical way rather than online.

b. What are you preferring during covid times?

Online 60% physical 40%

There is a shift to online mode can be seen during covid times as it is considered as safe and secure to shop.

3. Natural target audience age group?

18 to 25- 30% 25 to 40 - 50% 40 to 55 and above 20%

As purchasing power belongs to adults the share 50 % of the target audience

4.User friendly ways to get connected to your customer?

App-30% Social media60% Emails 10%

Social media being the most popular among the all-media influences more than any other marketing strategic communication.

5. Satisfaction of the quality?

65% satisfied 35% not satisfied

As consumers are getting accustomed to online shopping, the majority of them are satisfied with the quality.

6.Shopping related to essentials? **Increased** Decreased

Ecommerce played vital role in supplying essentials to customers

7. Shopping of branded clothing, bags and shoes etc.? Increased **decreased**

8. Brand association with social events?

LGBTQ Black life matters original picture promotion other

More brands are vocal about their trending events in the surrounding world to show support.

9.Response to digital promotions on platforms like Instagram? 70% positive 30%negative

Customers respond positively to the social media promotions as it is having an immediate call to action.

10.Suggestions from customers? Online contest, social events, covid updates, vaccine centers, simple DIY workshops, Kids entertainment online programs

5.   FINDINGS AND CONCLUSION:

As the rest of the world will follow, the marketing era is going to get divided into pre-covid and post-covid. Timelines have changed for all types of marketers. Adapting technology is not an option. Industries are on the verge of a "perform or perish" situation. These difficult times are suggesting better solutions and technological advancements in industry, education and most importantly healthcare.

1.   There is a need for brands to be **vocal about their values.** Brands are seen speaking about their support such as Black live matters movement, encouraging customers to vote, and increasing transparency on sustainability practices. Brands need to prepare to stretch the authenticity muscle. Be it asking for donations regarding oxygen supply, food or hospital beds during 2nd wave in India, brands are reaching to the target audience for productive purposes.

2.   There will be focus even more on expanding customer lifetime value. Many B2B channels are shifting to B2C through user friendly apps and websites. Personalised, individual and digitized interactions are increased in post pandemic times. 2021 and coming years we will see a much stronger B2C marketing emphasis on contextual, relevant and more **in the moment customer interactions.**

3.   High stake goods and services will need **permanent digital solutions.** Sectors like Automobile, home improvements need to provide a seamless shopping experience for the consumer with adding human touch. Because 46% of the consumers are likely to continue online shopping post unlock. Along with digital interactions high consideration businesses will give their customers expert assistance via mobile or app. This can be an automation and human resource hybrid.

4.   Brands will focus on data driven **authentic storytelling.** With covid 19 data changing fast, brands must use the data to shape their narratives from the outset. These narratives must reflect what is happening around the world and are supported by the evidence that will connect authentically with their customers. This collaboration of data and storytelling will be on priority by all brands in 2021.

5.   Industry conferences will be conducted **offline-online hybrids** in coming years serving people who don't want to travel away from home. Be it colleagues, clients, public figures have considered this as a cost-effective option and better ROI is also achieved.

6.   Brands need to be more transparent about **purpose-driven business strategy**. Customers have shown a shift in user preferences in more ways than one and as a result, consumers are more inclined to transact with brands that stand for societal issues that make the world a better place and not just motivated by profits.

7.   Brands will embrace the benefits of team companionship through **virtual events**. Better than physical events, live streaming of digital content like augmented reality experiences and virtual booths to better this experience is anticipated.

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Instsagram pages: Mad Over Marketing, Brand Story, Knowwellworld

HYBRID BANKING: AN EFFORT BY THE BANKS TO SATISFY CUSTOMERS DURING COVID-19

Geeta Bhatia

M Com, S.S.T College of Arts and Commerce, Ulhasnagar, 421005

ABSTRACT

The study aims to provide the details related to the scenario of banking sector which has transformed from simply traditional to both traditional and digital banking in order to satisfy the needs of the customer during Pandemic Covid-19. The study also aims to analyze the option customer have preferred as per their convenience. The data collected is from the primary source such as questionnaire set and personal interview outside the bank's branches. The Secondary sources such as websites, mobile updates, newspapers are used for collection of rest of the information related to the bank's services provided to the customers. The study is undertaken for five months specially the lockdown period due to pandemic in the country like India. The conclusion drawn from this study is the comfort achieved by the bank customers due to availability of both the combined options of banking services i.e., traditional approach as well as digital approach during tough times of lockdown.

Keywords: hybrid banking, traditional banking, digital banking, lockdown

Concept:

HYBRID BANKING:

Hybrid banking refers to the banking done by the financial institutions or Banks in both the ways which is traditional banking and online banking. Traditional banking is the banking done personally by the banks with customers. Online banking refers to the digital banking where many transactions such as ordering cheque book, funds transfer, balance enquiry are done online mode via pc, laptop or mobile Apps. So, the hybrid banking is the mixture of both the methods traditional and digital banking. It is the effort put by the banks to combine physical banking with digital banking without completely or directly moving to digital banking.

Fig. No.1 Conceptual Framework of the term Hybrid Banking
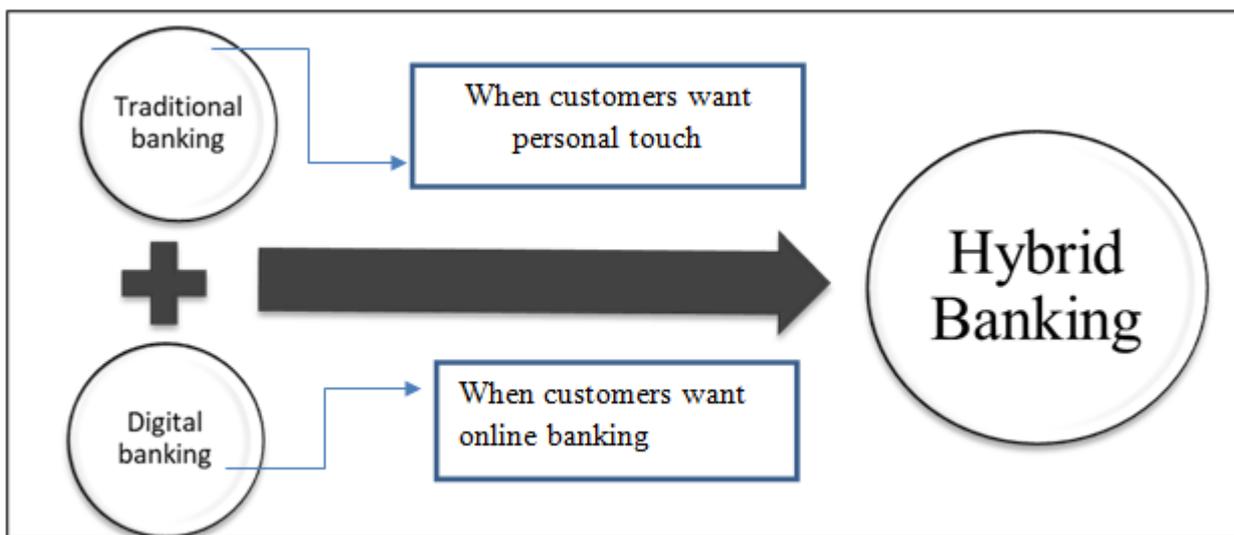
1.   INTRODUCTION:

Hybrid banking is the new solution or effort by the financial institutions to satisfy the customer needs by providing both personal touch if asked for traditional banking and providing technology-based services to those who are tech savvy customers. These needs are based upon the customer requirements who have changed their requirements looking into the scenario of epidemic Covid-19. Due to consistent lockdown banks have to provide solutions digitally to those who could not reach them personally. Digital solutions included online loan applications also as its latest feature. Traditional banking is the favorite for those customers who think online solutions are hard to understand or unsafe. The local or rural uneducated class of customers do not understand the digital world or due to poor connectivity issues led them to stick to only traditional mode of banking core services.

As the lockdown became a problem for common individuals so the activities related to banking sector too became difficult to serve for general public. But still banks tried to provide all the activities which are core in nature to its account holders in a simple, safe and secure manner by giving the option to digitalize the bank accounts. The customers are almost evolved in the world of digitalization in several other fields too, so the digital banking is not a new fashion for them anymore.

Banking sector has been affected too due to lockdown situation as there are continuous lockdown occurring in the country such as India as the working hours got decreased, then there is an issue of covid spread due to overcrowding, but still commercial banks worked hard to manage the customers in a safe manner with coordinating them with the digital world also.

2.   RESEARCH METHODOLOGY
Objectives of the study:
1.   To study the concept of Hybrid banking.

2.   To study the approach of banking services undertaken by the bank customers during Lockdown period.

3.   To analyze the advantages of hybrid banking as the effort as well as solution made by the banks.

Research Design:
Methods of collection of data:

Primary data: Customers with the help of personal interview and questionnaire.

Secondary data: Websites, newspapers, research papers.

Time period of study: Five months of lockdown period from April 2020 to August 2021.

Methods of data presentation: Tables, figures.

Data Analysis technique: Qualitative research.

Sampling:

Sampling area: Customers outside the branches of banks. The research in this study is undertaken outside the bank branches such as HDFC Bank, PNB Bank, SBI Bank.

No of customers: 200.

Sampling Method: Convenience Sampling

Breakdown of sampling:

Sampling as per the profile of customers.

SR. No	Profile	No of respondents	Percentage
1.	Student	40	20%
2.	Businessmen	55	27.5%
3.	Job (educated class)	45	22.5%
4.	Workers (uneducated class)	60	30%
	Total	**200**	**100**

Table No.1

Interpretation: From the above table, it is interpreted that, sampling is broken into categories such as 40 students, 55 businessmen, 45 educated class of people, 60 job workers making total of 200 respondents.

3.   LITERATURE REVIEW
Sunith (2019):
In his study, the researcher has tried to study that the core services are utilized by the banks using ATM services. The banks centralized system of ATM services is proving to be very popular among the customers.

Gayatri Chopra (2015):
In her study, the researcher is trying to state that the customer is not only satisfied with the digital banking, but they are very happy and comfortable using those services as compared to traditional banking.

Doddaraju (2013):

In his study, the researcher is trying to focus the attitude and behavior of the banks staff at the counter to general public. According to his study, banks should pay attention to Human Resource Development in order to achieve the goal of customer satisfaction.

4.   DATA ANALYSIS AND INTERPRETATION
Objective No.2

To study the approach of banking services undertaken by the bank customers during Lockdown period.

Category of transactions	Traditional banking (Personal Visit by the customers)	Digital banking (online mode)	Total of both (Hybrid services by banks)
Ordering cheque book	25%	75%	100%
Transfer funds	38%	62%	100%
Balance enquiry	22%	78%	100%
Account opening	55%	45%	100%
Loan application	68%	32%	100%
Table No. 2			

Source: Primary data with the help of structured questionnaire.

Interpretation:

25% of customers use traditional banking for ordering cheque books and 75% use the service via digital banking.

38% of customers use traditional banking for transfer funds and 62% use digital banking.

22% of customers use traditional banking for balance enquiry and 78% use digital banking

55% of customers use account opening facility by personally approaching the banks and 45% use digital banking for the same.

68% use traditional banking for the service of loan application by physically visiting the banks and 32% used it through online banking services.

Fig.No.2. To study the approach of banking services undertaken by the bank customers during lockdown period representation in the form of figure.
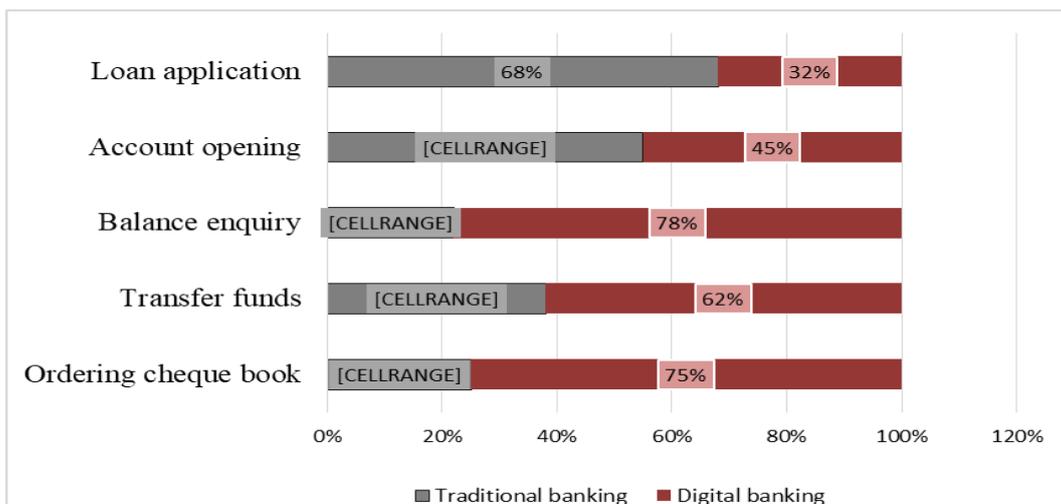
Source: Primary data collected with the help of structured questionnaire interpreted in the form of figure.

Interpretation:

The above figure No 1. Shows that majority of customers have opted digital mode of banking services, but still they utilized traditional mode too due to its classic features of personal communication, safety, expertise advises. Looking the scenario of pandemic and lockdown customers utilized both the methods of banking services in order to satisfy themselves for core banking functions. Hence the above table No.2 and figure No.1 representation analyzes the hybrid form of banking is adopted by the customers.

Objective No. 3.

To analyze the advantages of hybrid banking as the effort as well as solution made by the banks during lockdown period.

Questionnaire set to analyze the objective No.3.

1. Is Hybrid Banking concept useful?   Yes 75%   No 25%

Table No 3.

Source: Primary data with the help of structured questionnaire.

Interpretation

From the study, it is interpreted that 75% of customers feel that hybrid banking concept is useful, 25% feel that the concept is not useful to them.

Banking services you actually used in traditional mode even during lockdown?

Banking Services	Percentage
Loan application	12%
Passbook entries	15%
Cash deposit	45%
Account opening	10%
Cash withdrawal	18%
Total	**100%**

Table No. 4.

Source: Primary data with the help of structured questionnaire.

Interpretation

From this study, it is interpreted that 12% of customers have applied for loan application. 15% of customers used traditional mode for passbook entries,45% have used for account opening, 10% of customers have applied for account opening, 18% of customers for cash withdrawal.

Which banking services you used digitally during lockdown?

Services	Percentage
Checking account balance	45%
Fund Transfer	35%
ASBA services for IPO	5%
Loan Application	15%
Total	100%

Table No 4.

Source: Primary data with the help of structured questionnaire.

Interpretation:

45% of customers used digital banking for checking account balance, 35% of customers used for fund transfer, 5% of customers used for ASBA Services provided by their bank's accounts, 15% of customers used it for loan application.

Whether Hybrid Banking is advantageous to customers?

Yes   65%   No   35%

Table No: 5

Source: Primary data with the help of structured questionnaire.

Interpretation:

65% of customers agreed that hybrid banking is advantageous to them while 35% feel that it is not advantageous to them.

5. CONCLUSIONS

As per this study, hybrid banking is one such small effort put by the banks in order to satisfy the needs of the customers during lockdown. From the data analysis collected with the help of structured questionnaire, it is seen that the customers who were unwilling to visit the banks personally for core services due to unsafe reasons from the pandemic could use digital banking. Also. Those customers who are resistant to digital world used in the same personal banking. Banks tried to satisfy both kind of customers by linking their customers in hybrid manner.

Hybrid banking concept adopted by almost all the commercial banks will thrive long because the world is trying to move digitally and online as everyone has become used to with it especially during tough times of pandemic in the country like India.

6. FUTURE STUDY:

The researchers are free to study further on the concept of hybrid banking as the digital world has already emerged and evolved in the economy especially in the service sector. Hybrid banking has a greater scope to enhance its facilities with speed and safety for the bank customers.

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STUDY ON INVESTMENT AVENUES & ANALYSIS OF THE INVESTOR BEHAVIOR ON VARIOUS INVESTMENT AVENUES IN INDIA

Hetvi Doshi
MBA Finance

ABSTRACT

In finance, investment means the purchase of a financial product or other item of value with an expectation of favorable future returns. People invest their savings. Savings of the people are invested in assets depending on their risk and return demands. An investor can himself select the best avenue after studying the merits and demerits of different avenues. The study deals with the different avenues of investment available and the factors that lead to the selection of the investment. Investors invest with different objectives and purpose and their risk taking abilities. The objective of the study is to understand the various alternatives of investment which are available in the market, investor's preference towards the investment, to find out the factors that help in selection of an investment while investing, to understand investor behavior on various investment avenues. The study is descriptive in nature as it describes the different types of investment. The sample size is of 100 respondents. The study concluded that people are aware of various investment avenue but prefer to invest in equities, bank deposit, Gold etc. And the main objective of their investment is for long term growth, and considers risk and return as the factor for the investing.

Keywords- Investment Avenue, Investor Behavior, Investor's Preference

INTRODUCTION

Investment is defined as "a commitment of funds made in the expectation of some positive rate of return. It is basically application of funds with the aim to achieve additional income or growth in the invested amount over the period of time" People invest their saving. Every investment involves risk and return. Attributes of Investment are return, risk, safety, liquidity, tax benefit and duration. Investors invest with different objective like security, appreciation, additional income, liquidity; it is very important to know that there are various investment avenues/alternatives available in the market and know how much people are aware about it. Selection of investment also depends on age, income, dependents etc. of a particular person. Investment behavior is the investors Behavior while investing in any investment options. In other words, what an investor look in while investing in the investment avenues.

Various Investment opportunities available in India: In India there are lot many Investment avenues are available. The investor may select one or combination of the best investment options that appeal to him or her. All the investment avenues are differentiated based on the features in terms of risk, return, duration, safety, objective etc. Some of these investment avenues offer attractive returns but with high risks, some propose lower returns with very low risks.

Safe/Low Risk Opportunities:
- Savings Account
- Bank Fixed Deposits
- Public Provided Fund
- National Savings Certificate
- Post Office Savings

Moderate Risk Opportunities:
- Mutual Funds
- Life Insurance
- Debenture
- Bond

High Risk Opportunities:
- Equity Share Market.
- Commodity Market.

- Forex Market

Traditional Opportunities:
- Real Estate

- Gold/Silver

- Chit Funds

Emerging Opportunities
- Hedge Funds

- Private Equity

The major concern of any investor in an investment is safety of principal amount, liquidity, income and its stability, appreciation and lastly easy transferability. All the investors invest their surplus money in the above mentioned avenues that are available based on their risk taking ability and capacity.

Objective of the study
- To study the various alternatives of investment which are available in the market.

- To study the investors preference towards the investment.

- To find out the factors that help in selection of an investment while investing.

- To understand investor behavior on various investment avenues.

Research Design

A Research design is purely and simply the framework of plan for a study that guides the collection and analysis of data. Descriptive Research is a fact-finding investigation with adequate interpretation. It is undertaken to describe a situation, outcome or phenomenon.

The study design is Descriptive in nature.

Source of Data

In this study, the primary data was collected by means of a structured questionnaire from a sample of 100 respondents. These 100 respondents are of different age group, different occupation, different income level etc. Secondary data was collected through internet, books and review of literature.

Sample Size: 100 Respondents

Statistical Tools: There are various statistical tools which are used in analyzing data. The

Following tools are used for representing and analyzing data. Data is represented with the help of Percentage method and pie charts; graph

Data Analysis

Gender
100 responses
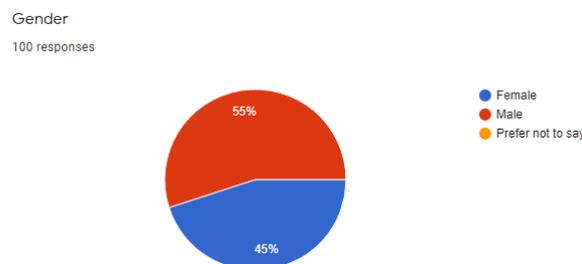
The above analysis shows that 55% of the respondents are Male and 45% of the respondents are female.

Age
100 responses
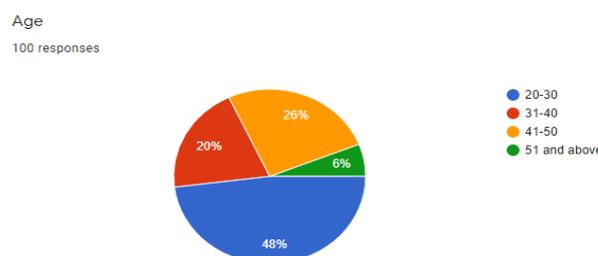
The above analysis shows that 48% respondents are in the age group of 20-30, 20% of respondents are in the age group of 31-40, 26% of the respondents are in the age group of 41-50 and 6% of the respondents are in the age group of 51 and above.

Occupation
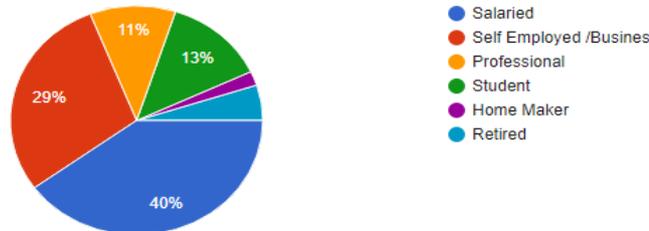
The above analysis shows that there are 40% respondents belong to salaried, 29% were self-employed, 11% were professional, 13% were student, 5 % were retired and remaining were home maker

Income Per Annum
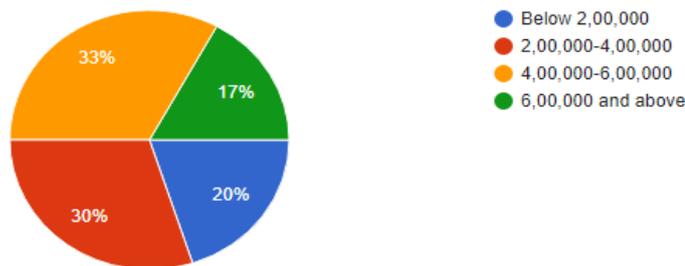
The above analysis shows that 20% of the respondents income per annum is below 2,00,000, 30% of the respondents income per annum is 2,00,000-4,00,000, 33% of the respondents income per annum is 4,00,000-6,00,000 and 17% of the respondents income per annum is 6,00,000 and above.

What % of your income / Salary your prefer to make an investment

The above analysis shows that maximum people prefer to invest almost 20-30% of their salary or savings i.e. 26% of the respondents followed by 25 % prefer to invest 10-20% of their salary or savings; 21% of the respondents prefer to invest only 5-10% of the savings or salary, while only 7% of the respondents prefer 40-50% and the least weightage is 6% of the respondents prefer to invest 50% and above.

How frequently you invest your money

How Frequently you invest your money

100 responses
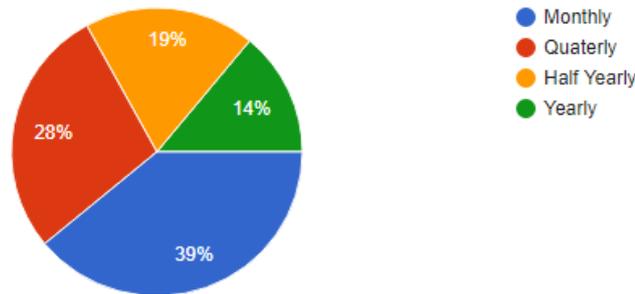
Talking about the frequency of the investment it is analyzed as out of 100 respondents 39% of the respondents invest on monthly basis and 28% prefer to invest quarterly and 19% prefer to invest half yearly while 14% of the respondents invest on yearly basis.

Which of the following are your sources of information for savings / investment?

Which of the following are your sources of information for savings / investment?

100 responses
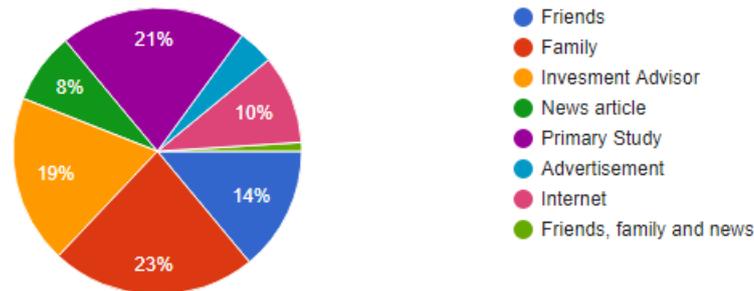
After understanding the frequency of the investment the above analysis shows the sources of their investment few respondents choose advertisement as their sources of investment while 23% of the respondents influence their decision on investment by their family, 21% of the respondents prefer to do their own primary study for their investment, 19% go as per their investment advisor, 10% of the respondents preferred to do their research through internet, And 14% prefer to take advice from friends.

What is your Objective of investing the money?

What is your Objective of investing the money?

100 responses
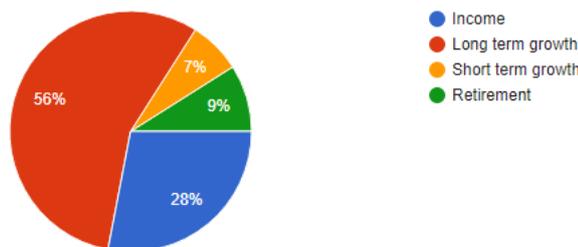
An investment is made because it serves some objective for an investor. Every investor invests with a specific objective in their mind, it is interesting to see that 56% of the respondents invest with the objective for long term growth, 28% for income, 9% invest with the objective for the retirement and only 7% invest for short term growth.

What factors do you consider while choosing an investment option?

What factors do you consider while choosing an investment option?
100 responses
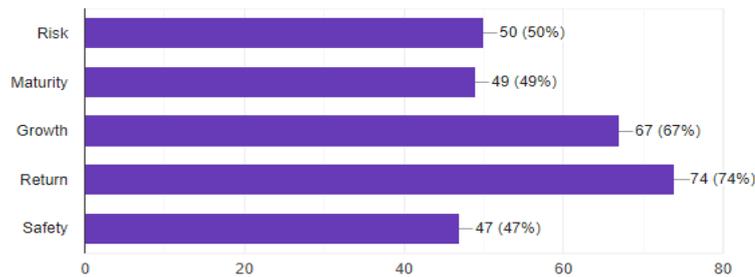
There are many factors which directly or indirectly influence investment decision. As in the questionnaire an investor can choose multiple factors that affect their investment decision .Weights are given for each parameter bases on the votes given by the respondents, the maximum weightage represents that many respondents have chosen that factor as the main factor affecting the investment decision The above analysis shows that maximum people have voted for return on the investment as a factor they consider while investing, the other factor respondents consider is the growth factor, followed by risk factor as the risk capacity is different for all the individual, other factors like maturity and safety is given almost equal weightage.

What is your level of awareness of the following investment avenues?

	Low	Medium	High
Savings Account	14	26	61
Bank Fixed Deposits	11	30	59
Public Provident Fund	18	45	39
National Savings Certificates.	39	42	19
Post Office Savings.	30	54	17
Government Securities.	39	47	17
Mutual Funds	14	31	55
Life Insurance	13	38	51
Debentures.	35	49	19
Bonds.	38	47	15
Equity Share Market.	17	34	50
Commodity Market.	38	50	13
FOREX Market	39	43	19
Real Estate (property)	24	48	29
Gold/Silver.	16	38	48
Chit Funds.	42	37	21
Hedge Fund	50	36	16
Private Equity.	50	31	19

The above analysis shows that the highest level of awareness of different investment avenues are in Savings account, Bank Fixed Deposits, Mutual Fund, Life Insurance, Equity Share Market, Gold/Silver, whereas the medium level of awareness of investment avenue are Public Provident Fund, National Savings Certificate, Post Office Savings, Government Securities, Debentures, Bonds, Commodity Market, FOREX Market, Real Estate, Chit Funds, and lowest level of awareness of investment avenue are in Hedge Fund and Private Equity.

Preferred Avenue giving the best return in short duration

| Preferred Avenue giving the best return in short duration	Rank
Equities	1
Bank Deposits (FD & Saving Account)	2
IPO	3
Mutual Fund	4
Chit Funds	5
Derivatives	6
SIP	7

Preferred Avenue giving the best return in long duration

| Preferred Avenue giving the best return In long duration	Rank
Equities	1
Fixed Deposit	2
Public Provident Fund	3
Gold	4
Real Estate	5
Mutual Fund	6
Insurance	7
SIP	8

Which of the following Investment Option you prefer the most
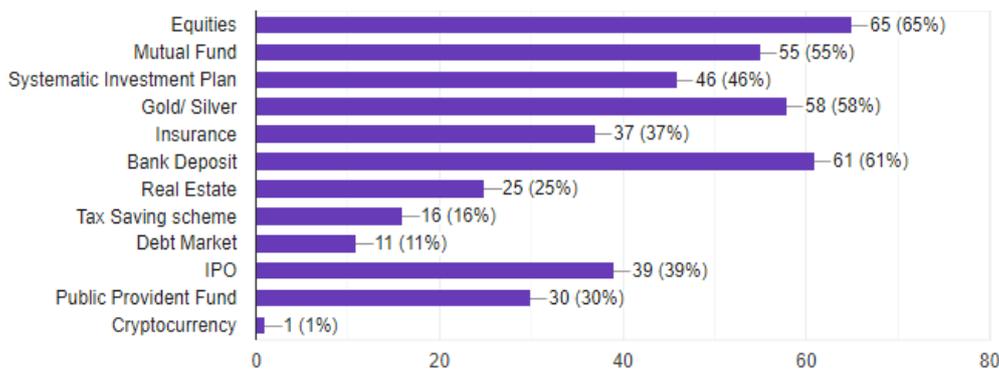
Since investor has an option to invest in more than one preferred investment avenue, the respondent can choose multiple investment avenue for their investment decision .Weights are given for each parameter bases on the votes given by the respondents, the maximum weightage represents that many respondents have voted for that investment avenue. The maximum weightage is given rank 1. The most preferred investment avenue given the highest weightage is Equities. Maximum people prefer to invest in equities; the next most preferred investment avenue is Bank deposit, followed by investment in gold and silver. 4th rank is given is investing in mutual fund. On 5th position is Systematic Investment Plan. Initial Public Offering (IPO) on 6th Rank, on 7th rank is Insurance. Public Provident Fund is on 8th Position, Real Estate on 9th rank, 10th Position is Tax Saving Scheme and the least votes is given to debt Market.

The sectors which are represented in your portfolio are
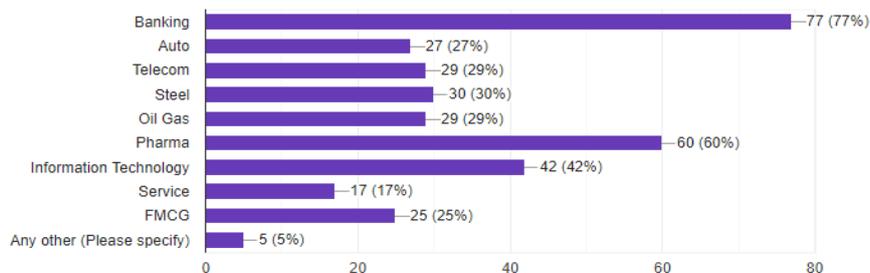
The respondent can choose multiple sectors that are represented in the portfolio. Weights are given for each parameter bases on the votes given by the respondents. Banking has been given the highest weightage followed by Pharma, Information Technology, Steel, Telecom and oil gas, Auto, FMCG and least amount of votes that respondent represent that sector n their portfolio is Service Industry.

Risk Bearing Capacity

Risk Bearing Capacity

100 responses
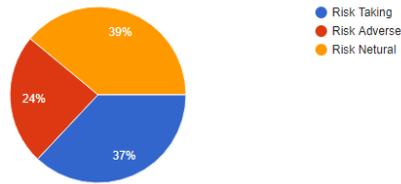
As 50% of the respondents have chosen risk as a factor while taking investment decision. Risk of an investment s related with the probability of actual returns becoming less than the expected returns. Types of investors on the basis of risk taking ability of the investor Risk Averse Investor, Risk Taking Investor, Risk Neutral Investor. As per the above analysis 37% of the respondents are risk taking, 39% are risk neutral and 24% are risk adverse.

What risk-return pattern do you look for?

What risk-return pattern do you look for

100 responses
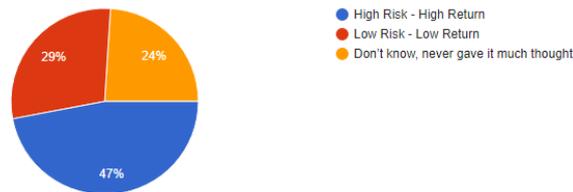
Risk and Return of an investment are related to each other. As per the above analysis 47% of the respondents follow high risk-high return, 29% follow low risk-low return pattern and 24% didn't give much thought about it.

Asset Allocation Class

Asset Allocation Class

100 responses
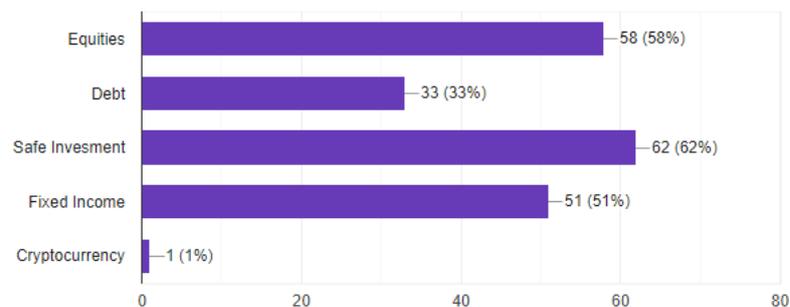
Asset Allocation Class the respondent can choose multiple asset allocation class the highest weightage is given to Safe Investment, followed by Equities, Fixed Income and Debt Market.

At what rate you want your investment to grow

At what rate you want your investment to grow

100 responses
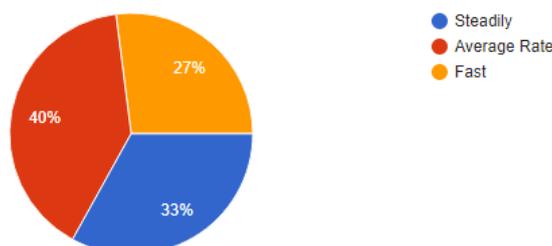
As per the above analysis 33%of the respondent prefers their investment to grow at Steady rate while 40% want their investment to grow at Average rate and 27% want their investment to grow at fast rate

CONCLUSION

Investment is an activity that is engaged in by people who have savings i.e. investments are made from savings, or in other words people invest their savings. Investors' behavior and preferences on various avenues depends upon the level of risk and the return benefits present in these investment avenues. After the analysis & interpretation of data it is concluded that Investors are aware about investment avenues available in India but still investors are preferred to invest in bank deposit, real estate, Gold, Equities. The Data also shows that people prefer to invest 10-30% of the savings or salary. And the main objective of the investment is for long term growth, and considers risk and return as the factor for the investing. The risk return preferred is high risk-high return. People prefer their investment to grow at average rate.

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- https://groww.in/p/savings-schemes/post-office-saving-schemes/ https://www.icicidirect.com/oday the financial services sector has become highly diversified offering the investor

- https://www.icicidirect.com/

- https://www.hdfcbank.com/personal/resources/rates

- https://www.bankbazaar.com/fixed-deposit-rate.html

Books
- Investment Analysis and Portfolio Management

- Wealth Management

IMPACT OF COVID 19 ON TOURISM AND HOSPITALITY

Ketan V Sutaria[1] and Jay V. Gala[2]
[1]Faculty, Jamnabai Narsee International School,
[2]Student, Bal-Bharati's MJP College of Commerce

ABSTRACT
The cause of this to take a look the impact of COVID-19 at the tourism enterprise in India. The tourism enterprise compared to the alternative crucial industries of a rustic is fairly affected because of the inner and outside shocks. In the beyond few months, the drastic outbreak of the unconventional coronavirus has precipitated enormous losses to the tourism enterprise. The Indian tourism enterprise accounted for 9.2% of India's GDP in 2018 and braced approximately 42 million jobs i.e. 8.1% of its overall employment. The Indian tourism and hospitality enterprise is now gawking at a probable process lack of round 38 million. The governments of the world over are seeking to woo again site visitors from home and global markets. Travel and tourism groups will ought to get better accept as true with and self-assurance of human beings withinside the healing length to journey once more after the pandemic. The gift takes a look at shows that the journey and hospitality zone need to restructure their technique via way of means of introducing measures like converting people's social behaviour, sporting a mask while stepping out, social distancing, and no hesitation to journey some distance distances.

1 - INTRODUCTION
One of the integral foundation of the "Make in India" program is Travel and Tourism industry. At a brisk rate, tourism and hospitality sector plays a crucial role as an economic multiplier in generating employment. Tourism and hospitality provides a considerable sectoral output in Micro Small and Medium Enterprises which involves people from cities, small towns and villages. Various drives are initiated by the Government of India, just like the National skills development program, SEIS (Service Exports from India Scheme) and MICE (Meetings, incentives, conferencing, exhibitions), which has provided employment opportunities at basic level.

As per World Travel & Tourism Council, 5.6 percent of total exports revenue is generated by India in 2019. Travel and tourism nearly provided jobs to 40 million people and large amount of assistance is been provided by SEIS to boost tourism sector in India. Under SEIS, incentives are offered where packages are provided at reasonable price which can attract more tourist in a country.

A concern has been triggered by COVID-19 in early January 2020, and outbreak in march 2020 has infected several people globally. The extremity of the pandemic may be gauged based on past epidemics such as SARS, Spanish Flu, etc. Covid-19 has affected by Tourism and hospitality businesses are affected extremely after declaring covid-19 as pandemic on 12th March 2020. It is predicted that there will be a loss of employment of approximately 100.08 Million worldwide in travel and tourism industry's due to the COVID-19 pandemic. Covid-19 has affected the world not only economically but also politically and socially. Due to spike in covid cases in India, certain measures and campaigns were initiated like maintaining social distancing, lockdowns, work from home and stay at home, self and mandatory quarantine, curbs on crowding, created a lot of pressure on tourism and hospitality to halt their business. The measures and campaigns by the government led country into recession and depression phase but at a same time a huge transformational change in society is been notices. Many other sectors like lodging, catering, transportation, retail, entertainment which contributes to country's GDP are totally dependent on tourism and hospitality sector. Most of the times tourism and hospitality growth has outperformed the world GDP growth record.

It has been estimated that there is a drop of international tourists of about 78%, causing a loss in export revenue of US$ 1.2 trillion and representing the largest decline in the tourism job cuts.. Additionally, the drop in the tourists' demand has led to severe financial problems

India's hospitality and tourism sector suffered nine months of economic loss of ₹15 lakh crore, and sector requires support from the government in order to survive and recover. As tourism and hospitality business at a standstill, the hoteliers want the government to provide financial support to the sector till vaccine has been officially rolled out, to help them meet their expenses and retain jobs.

Chapter 2 – Research Methodology
The study undertaken was exploratory in nature that has provided insights about impact of COVID-19 on Tourism and Hospitality. In order to facilitate the research on the selected topic, the researcher has adopted the following methodology.

2.1 Objectives of the Study:

- To examine the impact of COVID-19 on Tourism and Hospitality.

- To study the level of challenges faced by travel sector and common people because of COVID-19.

- To suggest measures to be implemented on reviving Tourism and Hospitality

2.2 Scope and Duration of the Study

The respondents of Mumbai area between age group of 21 years to 60 years were selected for sending the questionnaire.

Also, the study covered the period from 21st May, 2021 to 31st May, 2021 for primary and secondary data collection. During this period the questionnaire were distributed amongst all the respondents

2.3 Difficulties / Limitations of the Study:

The responses for the study have been solicited from the state of Mumbai only. The expectations of the people in Mumbai may vary from those of the rest of India. An attempt has been made to broadly identify the attributes of the people regarding the ways to improve tourism and hospitality.

Most of the respondents may not have intentionally provided correct outlook due to some biasness. The secondary data-based information collected for this study carries all the limitations inherent in such data.

2.4 Sample Size

The sample size constituted 200 respondents drawn from the categories of respondents in the study area and population

2.5 Data Collection
1. Primary Data

The data is basically primary in nature. A Questionnaire containing various questions regarding the impact of COVID-19 on tourism and hospitality.

2. Secondary Data

The secondary data in the form of Reports, Statistics published in the Journals, News Paper Articles and Web Sites.

Chapter 3 – Data Analysis, Interpretation and Presentation

DO YOU LOVE TO TRAVEL?
- Yes
- No

Yes 96%, No 4%

HOW FREQUENTLY YOU TRAVEL IN A YEAR?
- Monthy
- Quarterly
- Half Yearly
- Yearly

Monthy 17%, Quarterly 23%, Half Yearly 27%, Yearly 33%

WHICH TYPE OF TOURISM WOULD YOU LIKE TO TRAVEL?

WHERE DO LIKE TO TRAVEL?

IN PANDEMIC DID YOU TRAVEL ANY WERE?


DID YOU TAKE ANY PRECAUTION?

If YES WHAT WERE THE PRECAUTION TAKEN BY YOU?

WHAT WERE THE PRECAUTION TAKEN BY HOTEL?

Precaution	Value
RT PCR TEST	56
ANTIGEN TEST	39
PULSE OXIMETRY	85
THERMAL SCREENING	126

DO YOU THINK GOVERNMENT SHOULD PROVIDE RELAXATION FOR TOURISM AND HOSPITALITY?

Yes ■ No

Yes 85% No 15%

SHOULD GOVERNMENT OF INDIA ALLOCATE FUNDS FOR TOURISM AND HOSPITALITY SECTOR?

Yes ■ No

Yes 90% No 10%

Chapter 4 – Suggestion and Conclusions

4.1 SUGGESTION

Based on the findings of this review, the following recommendations are made: There is no doubt, that this pandemic situation has brought lot of negative impacts to the tourism and hospitality sector.

a. The foremost concern of each hotelier, travel agency is to maintain the safety and security of employees and guests which can be created by securing a distant working environment. This could result in loss of productivity as employees are working from home but companies must make sure that they are occupied and productive in the new operating environment.

b. Promoting versatile rates and permitting guests to maneuver a booking to a replacement date is another key strategy to market edifice business in compensation for emergency cancellations. Creating some timely-modifications to existing edifice policies also are very important, like versatile cancellation policies, versatile rates for all services, making certain strict hygiene policies ought to be a number of the key areas of issues.

c. Hotelier and travel agency should promote flexible services rather than promoting value based services. People are taking utmost concern about their health and safety because of the pandemic situation. So every hotelier and travel agency should make sure that proper hygiene and cleanliness is maintained in the entire hotel. Such plan of action will have optimistic impact on ensuring hygienically clean safety and secure environment for guest stay.

d. Practicing and encouraging E-marketing and Electronic transaction strategy with customers to prevent the spread of the pandemic and promote safety of customers and employees.

e. Hoteliers, travel agents and other service providers should be continuously keep in touch with key customer base to check their safety during the outbreak which will create a strong connect.

f. It would be very essential to rebrand the destination by highlighting the positive attributes which will help to attract the customers.

g. Hotel companies need to have plans in place to quickly recover once the worst of the pandemic has passed. In case of hotel closures, hoteliers need to evaluate their employee retention and policies.

h. Hoteliers, travel agents and other service providers should promote the special campaign named "Travel Tomorrow" which has become the common thread that runs through the World Tourism. In such situation, they should try to promote the values of tourism "By staying home today, we can travel tomorrow".

i. Government should share knowledge and collaborate with necessary stakeholders locally and globally for the upliftment of tourism and hospitality sector.

j. Government should institute tax reduction schemes for hoteliers, registered travel agencies and services sector related to tourism. Hotel owners could think of introducing interest-free capital loan schemes and job guarantees for employees.

4.2 CONCLUSIONS

Presently, The unrivalled covid-19 has become a pernicious economic loss to the entire world and huge amount of economic consequences is been faced by tourism, hotel and event sector. All measures suggested are to be implemented properly in response to move forward with conditions. So the top most concern of hospitality industry stakeholders is to keep the guests and employees safe. Recovering business losses and to rebuild the positive image in the mind of the customers is essential to initiate strong marketing and promotional campaigns both locally and internationally. Hoteliers and travel agencies should foster versatile services' would be another prudent tool to advance the guests. Offering versatile prices, cancellation policies, work from home etc.; would be favourable in achieving long term sustainability of the tourism and hospitality industry.

It reveals that India as country would be more affected by the present covid-19 pandemic which has decline the arrival of foreign tourists to India from different parts of the world has reduced by 78% which has a great impact on revenue generated from tourism. As per latest updates, if the tourism sector and policies are not restructured, India's revenue from tourism and hospitality will fall below USD 1800 million or maybe entirely lost. Covid-19 reflected brisk negative impact on the country tourism and hotel industry such as increased cancellations of hotels and travel bookings and increased cancellation and rescheduling of events in the entertainment industry, resulting in loss of billion dollars and loss of employment of millions of people. It is feared that the volume of revenue loss may affect the ability of most of the industries and businesses in the hospitality & tourism sector to return back to normal operations after the covid-19 pandemic without proper financial support from the government.

WORK FROM HOME DURING COVID PANDEMIC: CHALLENGES AND SOLUTIONS

Kirtani Girish Mohandas
Assistant Professor, S.I.E.S.(Nerul) College of Arts, Science & Commerce

ABSTRACT
The virtual way of working is becoming increasingly popular due to its potential for cost savings, but it is also the best and only option available to deal with crisis situations such as COVID pandemic, where many employees unexpectedly were required to work from home. To work remotely has its own perks such as no daily commutation in the morning, flexibility to work etc., but it also has its own limitations. The way people have been thinking about work from home has turned out to be completely opposite. The recent pandemic brought into focus the challenges of work from home at a level of personal experience. Many employees have experienced lower work productivity, increased stress level and poorer mental health. It is indeed a new challenge for companies as well as employees but it can be tackled with the right approach and tools. The purpose of the study is the highlight the issues and challenges faced by employees due to work from home culture during this Covid period and to suggest possible solutions to overcome these challenges so as to improve employee's job satisfaction level and work productivity.

Keywords: COVID, Pandemic, telework, productivity.

INTRODUCTION:
The outbreak of coronavirus disease 2019 or COVID-19 pandemic has taken the world by storm. During a critical time like this, companies have resorted to work from home (WFH) to keep operations rolling and keep employees safe. It is an alternative work arrangement where office personnel accomplish tasks through online mode from home. Owing to rapid advancements in technology, it is now possible to serve business interests with the internet's power. However, it is a big challenge to adjust to this transition of working away from traditional office. Working remotely has its perks such as No daily commutation in the morning, flexible working hours etc., but it also has its disadvantages. Remote workers are facing many issues in this new work structure which affects their work productivity. The Covid-19 pandemic provides a unique opportunity to analyse the implications of working from home in great detail. The present study has been undertaken to examine the impact of work from home during the COVID -19 pandemic and intends to study the challenges faced by employees in WFH as well as to point out few remedies to overcome such challenges.

OBJECTIVES:
1) To explore the challenges related to work from Home (WFH).

2) To point out possible solutions to overcome the challenges.

RESEARCH METHODOLOGY:
The present study is based on the secondary data collected from different websites, articles and newspapers.

CHALLENGES OF WORKING FROM HOME:
1) **Time management:** One of the biggest challenges in work from culture is time management. Without the rigid schedule of Normal working hours, there is a tendency to procrastinate work which ultimately results in late night working and inefficiency in delivery of output.

2) **Distractions:** Work from home can bring with it a lot of distractions. Even if you decide on a set schedule, it's hard to focus on work as there are many distractions like Television, interruptions by family members, kids etc. It's difficult to maintain a proper balance between personal life and professional life in work from home atmosphere.

3) **Technology issues at home** One has to be tech-savvy to some extent to work efficiently from home and this applies not only to devices but also to different types of apps, software's etc. There is no IT team available at home to resolve your technical issues promptly. Also, it is not always possible to have a fast and stable connection at home which ultimately hurdles efficient flow of work at home.

4) **Lack of motivation** It's a big challenge to stay motivated at work as there are unclear performance metrics at home. There are no supervisors to keep an eye constantly, which reduces the pressure to set things done.

5) **Lack of Communication and Coordination**: Communication is one of the most critical aspects of a work culture. It is challenging to incorporate coordination in work when communication is compromised. It

becomes difficult for managers to keep everyone on the same page particularly when team members work on the same project.

6) Staying organized: In the absence of professional work environment, it becomes difficult to stay organized and work efficiently

7) Remembering to take regular breaks To maintain productivity level, it's necessary to have regular breaks at proper time intervals. But in the absence of regular schedule of office hours, you may forget to take breaks in between which affects the quality of work and also your physical and mental health.

8) Social Isolation One of the main advantages of office-based working is the social element that is built into the arrangement. Regular interactions with colleagues, their feedback, keep the morale of employees high. Work from home culture totally isolates employees from social life which affects their mental health and productivity of work.

9) Physical discomfort in a home office For many employees, home office set-up is not comfortable and have noticed back pain and rise in neck and upper body discomfort. This could be due to uncomfortable furniture and poor posture. Also, too much screen time is deteriorating mental as well as physical health of employees.

Remedies to overcome remote work challenges:

1) The foremost step to improve productivity while working from home is to set up a designated workstation. It will help you to maintain work discipline while at home by giving you a feel of office like environment.

2) To maintain healthy work habits, ensure to maintain proper hygiene at your designated work from home desk. It means simply remove all non-work-related articles from your workstation to avoid distraction and to increase your work productivity.

3) The challenge is not getting to work but getting to work with the same temperament. For that setting up of designated workstation alone is not enough but more important is working at the designated workstation with proper workplace attire. It's important to dress up the way you do for your workplace to keep the workflow same as usual.

4) The next most important step is to allocate strict working hours. Follow regular time schedule as per your office requirements, with regular breaks in between. It will help you to stay focused and also it will help you to make sure that your work in hand is being delivered regularly, productively and always quality centric.

5) Frame a "Do Not Disturb "Board and set ground rules so that you are not interrupted in between by your family members during normal working hours. Household chores are important but you can fulfill all these during post work hours.

6) Do not resort to procrastination and do not compromise on the work hours allocated by you. Always prepare a checklist of things to be done on daily basis and ensure proper completion of the same.

7) Also, it is very important to switch off from work at the end of the day to strike a proper balance between personal and professional life. By framing a proper check list including key tasks at the priority will help you to fulfil expectations of your boss and save you from any guilt feeling at the time of switching off at the end of working hours.

8) For effective communication and collaboration with your team members, set an effective communication channel like Microsoft Teams, Zoom or any other channel for conducting your daily meetings and conversations.

9) If you feel demotivated or disorganized due to absence of supervisor or due to absence of targets, you can set your own targets and try to achieve them as planned. It will keep you motivated towards work and will improve work productivity.

CONCLUSION:
Although the covid 19 lockdown offered a unique opportunity of the once desired highly favorable WFH arrangement, it has not proved to be one of the best options for most of the employees. Though it offers some benefits such as flexible working hours, avoidance of daily commutation etc., it brings with it lot of challenges which affects work productivity. Poor communication, lack of coordination and technology issues are the major challenges of WFH arrangement. Proper analysis of both the advantages and challenges is essential to

overcome these challenges. To make work from home more effective and to increase work productivity, there should be establishment of clear work life boundaries. Arrangement of adequate resources such as proper technology, software's, and proper work place is essential to the success of WFH arrangement. Also, better guidelines and policies from government should be in place to properly regulate and make WFH feasible.

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DIAGNOSIS OF FINANCIAL HEALTH OF SELECTED INDIAN HOSPITAL & HEALTHCARE SERVICES COMPANIES – AN ANALYSIS OF IMPACT OF COVID PANDEMIC

Ms. Krishna Ashutoshbhai Vyas

M.com., M.Phil., GSET, Ph.D. Pursuing, Ph. D. Research Scholar, Department of Commerce and Business Administration

ABSTRACT

In this present research researcher aimed to diagnose financial health of selected Indian hospital & healthcare services companies most appropriately researcher analyze impact of covid pandemic considering pre and present covid scenario that is from 1st April 2019 to 31st March 2021. To rationalize the research topic researcher analyzed financial variables: Sales, Total Expenditure, Total Income, EBIT and Net profit. Moreover, with the help of graph researcher tried to show variation in performance between selected time period. Practically researcher applied Paired t – Test to study financial performance of selected five Indian hospital & healthcare services companies during pre and present covid pandemic period.

Key Words: Financial Health, Sales, Total Expenditure, Total Income, EBIT and Net profit, Graph, Paired t – Test

INTRODUCTION:

The rapid eruption of the Covid pandemic exhibits an alarming health crisis that the world is struggling with. The influences of the Covid pandemic are evolving in real time. The Covid had been effecting every single sector. As per the report given by Indian Brand Equity Foundation "Indian healthcare sector is expected to reach US\$ 193.83 billion by 2020. Rising income level, greater health awareness, increased precedence of lifestyle diseases and improved access to insurance would be the key contributors to growth. As of February 2021, 420 e-Hospitals were established across India as part of the central government's 'Digital India' initiative." Moreover, economic times reported that "In 2020, in a very short period, Covid-19 became an unparalleled disruption to all areas of the healthcare industry. But thankfully, the world is now recovering from the damage. With the New Year, and Covid-19 vaccine we are all hoping for better days ahead."

LITERATURE REVIEW:

(Talha, S. , & A., 2009) studied "Impact of Working Capital Management on Profitability of Selected Indian Corporate Hospitals". The researchers considered current ratio, cash turnover ratio, proportion of current assets to operating income and leverage and profitability and were evaluated for 10 years with the help of regression statistic which showed all selected parameters had negative impact on profitability

(Bhatt & Jain, 2006) had conducted "Financial Performance of Private Sector Hospitals in India: Some Further Evidence". Researchers used 25 key financial ratios: fixed & Current assets efficiency, Operating Efficiency, financial structure, Surplus Appropriation and Profitability ratio and the same were analyzed from 1999 to 2004; scrutinized through factor analysis. At the end of analysis researchers reviled that profitability of private hospitals is low because of low operating efficiencies.

RATIONAL OF THE STUDY:

Literature reviews illustrates that there are no researches conducted particularly on Hospital & Healthcare Services companies in India considering pre and present covid pandemic period evaluation which gave scope for conducting this research.

OBJECTIVES:

To understand performance of selected Indian Hospital & Healthcare Services companies during pre and present covid pandemic period.

To compare the financial Health of selected Indian Hospital & Healthcare Services companies during pre and present covid pandemic period.

To evaluate among the elected Indian Hospital & Healthcare Services companies which company is operating best during pre and present covid pandemic period.

HYPOTHESIS:

Ho: There is no significant difference in sales of selected Indian Hospital & Healthcare Services companies during pre and present covid pandemic period.

Ho: There is no significant difference in Total Expenditure of selected Indian Hospital & Healthcare Services companies during pre and present covid pandemic period.

Ho: There is no significant difference in Total Income of selected Indian Hospital & Healthcare Services companies during pre and present covid pandemic period.

Ho: There is no significant difference in EBIT of selected Indian Hospital & Healthcare Services companies during pre and present covid pandemic period.

Ho: There is no significant difference in Net Profit of selected Indian Hospital & Healthcare Services companies during pre and present covid pandemic period.

RESEARCH DESIGN:
Universe of the Study:

All Hospital & Healthcare Services companies listed in BSE.

Nature of the Study:

Research is analytical and comparative in nature since here financial variables of the selected Indian Hospital & Healthcare Services companies are analyzed during pre and present pre and present covid pandemic era.

Sampling Technique:

Sampling technique of research is convenience.

Sample of the study:

In this research researcher has selected five Indian Hospital & Healthcare Services companies.

Company Name	Market Cap (Rs. Crore.)
Dr Lal PathLab	24,244.19
Max Healthcare	21,323.24
Fortis Health	17,345.16
Metropolis	13,214.72
Thyrocare Techn	5,605.75

Source: Money Control

Collection of Data:

Secondary source like: Money Control, Annual Reports and other related websites were used.

Period of the Study:

Research is done on the 2 years means from **1st April 2019 to 31st March 2021.**

TOOLS AND TECHNIQUES:
Variable Analysis: To Inspection the financial health of the selected five Indian Hospital & Healthcare Services companies; researcher used some of the financial variables: Sales, Total Expenditure, Total Income, EBIT and Net profit

Mean: It is used see the average performance of the selected five Indian Hospital & Healthcare Services companies

Paired t- Test: To compare mean of different selected financial variables of the of the selected Indian Hospital & Healthcare Services companies are analyzed during pre and present pre and present covid pandemic era.

DATA ANALYSIS:

Table 2: Financial Data of selected Hospital & Healthcare Services Companies during 1st April 2019 to 31st March 2021 (Rs. Cr)						
	Half Yearly	**Sep-19**	**Mar-20**	**Sep-20**	**Mar-21**	**Mean**
Dr Lal PathLab	**Sales**	675	597	659	831	690.50
	Total Income	706	625	682	858	717.75
	Total Expenditure	512	501	530	622	541.25
	EBIT	193	123	152	236	176
	Net Profit	136	86	108	171	125.25
Fortis Health	**Sales**	360	341	253	379	333.25

	Total Income	1,184	456	361	463	616
	Total Expenditure	496	362	253	405	379
	EBIT	687	93	108	57	236.25
	Net Profit	458	54	24	-19	129.25
Max Healthcare	**Sales**	32	1,101	353	676	540.5
	Total Income	57	1,092	410	727	571.5
	Total Expenditure	28	1,004	568	607	551.75
	EBIT	29	88	-158	119	19.5
	Net Profit	9	18	-206	38	-35.25
Metropolis	**Sales**	329	336	353	462	370
	Total Income	331	363	357	507	389.5
	Total Expenditure	262	285	282	330	289.75
	EBIT	68	78	74	177	99.25
	Net Profit	50	62	54	143	77.25
Thyrocare Techn	**Sales**	208	191	202	271	218
	Total Income	215	195	209	276	223.75
	Total Expenditure	122	174	141	183	155
	EBIT	92	21	68	93	68.5
	Net Profit	67	11	50	69	49.25

Figure 1: Financial Data of selected Hospital & Healthcare Services Companies during 1st April 2019 to 31st March 2021 (Rs. Cr)
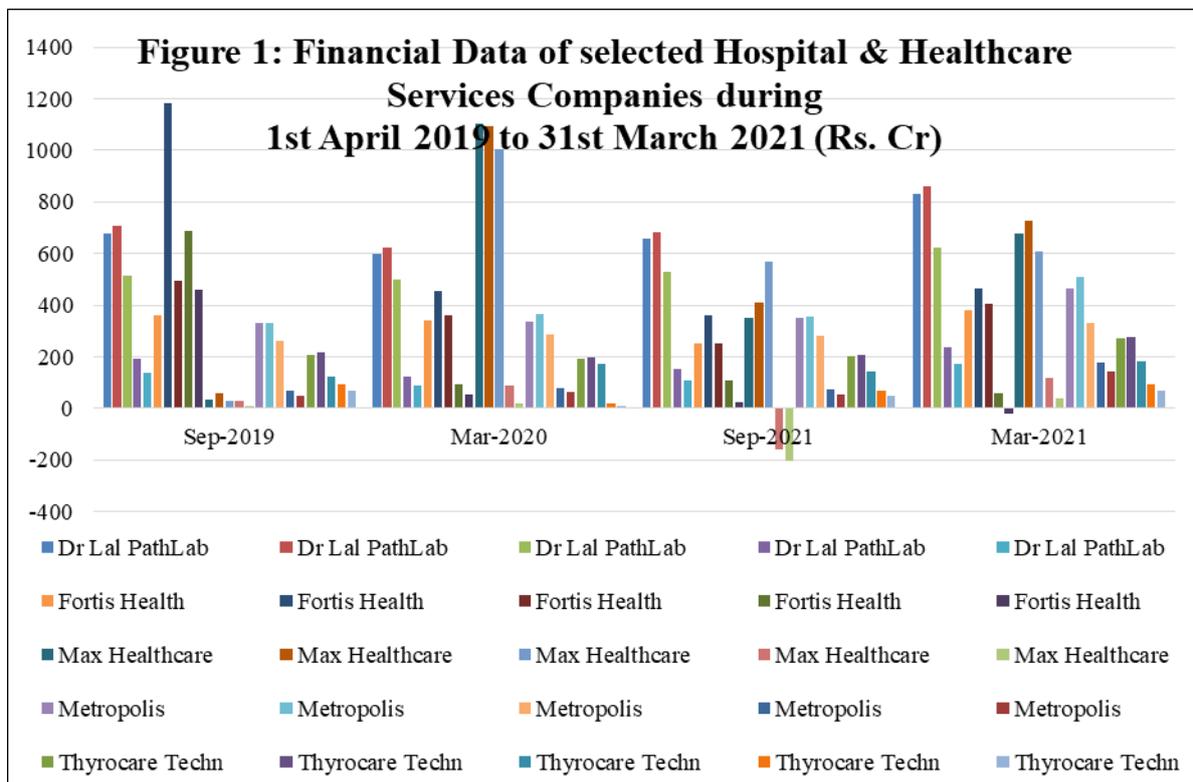
Above Table and figure displayed that in case on Dr. Lal Path Lab & Thyrocare Techn from September 2019 to March 2019 there is declining trend thereafter from September 2020 it shows increasing trend. In Fortis Health; all financial variables had maximum value even it had highest profit among others in September 2019 after that it showed declining trend up till September 2019 there after it again increased except EBIT and Net Profit. In Max Healthcare it had lowest value in September 2019 suddenly in March 2020 it increased beyond its average then it again declines and finally increased in March 2021. In Metropolis ; financial variables showed increasing trend throughout the research period. More clearly this can be seen with the help of given graph below. Morecomprehasively; it can be evaluated that agregate sales and total Income of Dr Lal PathLab is highest while agregate EBIT of Fortis Health is hightest among all. Actualy it is the time where these Hospital & Healthcare Services Companies must tried to have all the advance technology inorder to handle this pandemic situation that will altimately aid to their financial perofmance.

PAIRED t – TEST:

Table 3: t-Test: Paired Two Sample for Means of Sales		
	2019-20	2020-21
Mean	834.6	888.4
Variance	129331.3	156170.8
Observations	5	5
Pearson Correlation	0.937188721	
Hypothesized Mean Difference	0	
df	4	
t Stat	-0.870060508	
P(T<=t) two-tail	0.433365173	
t Critical two-tail	2.776445105	

The above table shows t-Test: Paired calculated between March 2021 and March 2020 to inspect significance difference in Means of Sales during pre and post Pandemic Period. Here t – calculated value is (0.87) > t – Critical Value 2.78 hence Null Hypothesis will not be accepted at 5% significance level.

Table 4: t-Test: Paired Two Sample for Means of Net Profit		
	2019-20	2020-21
Mean	190.6	87.2
Variance	37679.3	30065.7
Observations	5	5
Pearson Correlation	0.063814133	
Hypothesized Mean Difference	0	
df	4	
t Stat	0.917893138	
P(T<=t) two-tail	0.410613059	
t Critical two-tail	2.776445105	

The above table shows t-Test: Paired calculated between March 2021 and March 2020 to inspect significance difference in Means of Net Profit during pre and post Pandemic Period. Here t – calculated value is 0.92 < t – Critical Value 2.78 hence Null Hypothesis will be accepted at 5% significance level.

Table 5: t-Test: Paired Two Sample for Means of Total Income		
	2019-20	2020-21
Mean	1044.8	970.4
Variance	243265.7	155184.3
Observations	5	5
Pearson Correlation	0.564023353	
Hypothesized Mean Difference	0	
df	4	
t Stat	0.392914734	
P(T<=t) two-tail	0.714423069	
t Critical two-tail	2.776445105	

The above table shows t-Test: Paired calculated between March 2021 and March 2020 to inspect significance difference in Means of Net Profit during pre and post Pandemic Period. Here t – calculated value is 0.39 < t – Critical Value 2.78 hence Null Hypothesis will be accepted at 5% significance level.

Table 6: t-Test: Paired Two Sample for Means of Total Expenditure		
	2019-20	2020-21
Mean	750	783.6
Variance	101788	135500.3
Observations	5	5
Pearson Correlation	0.927711204	
Hypothesized Mean Difference	0	
df	4	
t Stat	-0.539606056	

P(T<=t) two-tail	0.618104741	
t Critical two-tail	2.776445105	

The above table shows t-Test: Paired calculated between 2019- 2020 and 2020-21 to inspect significance difference in Means of Net Profit during pre and post Pandemic Period. Here t – calculated value is (0.53) < t – Critical Value 2.78 hence Null Hypothesis will be accepted at 5% significance level.

Table 7: t-Test: Paired Two Sample for Means of EBIT		
	2019-20	2020-21
Mean	294.4	186.2
Variance	80768.3	23623.7
Observations	5	5
Pearson Correlation	0.163140027	
Hypothesized Mean Difference	0	
df	4	
t Stat	0.805849997	
P(T<=t) two-tail	0.465507355	
t Critical two-tail	2.776445105	

The above table shows t-Test: Paired calculated between 2019- 2020 and 2020-21 to inspect significance difference in Means of Net Profit during pre and post Pandemic Period. Here t – calculated value is 0.81 < t – Critical Value 2.78 hence Null Hypothesis will be accepted at 5% significance level.

CONCLUSION & FINDINGS:

Table 8: Rank assigned according to the Average financial performance	
Companies	**Rank**
Dr Lal PathLab	1
Fortis Health	2
Max Healthcare	3
Metropolis	4
Thyrocare Techn	5

Above table shows that overall performance of Dr. Lal PathLab was good and is ranked first among other that does not mean all the other were not working good but if we consider individually it is been observed that overall all the company's financial performance got elevated after September 2020

It can be comprehended that during Covid pandemic first 6 months were terrible but after that all the elected five Indian Hospital & Healthcare Services companies have handled this critical situation very effectively and productively.

SIGNIFICANCE OF THE STUDY:
The research will be supportive to those who wants to invest in selected Indian Hospital & Healthcare Services companies. Will also be worthwhile to whom who are interested & curious in knowing covid pandemic impact on Indian Hospital & Healthcare Services companies. Moreover, the research would be aiding to the prospective researchers.

LIMITATION OF THE STUDY:
The research is based on secondary sources. Research is conducted on only five Indian Hospital & Healthcare Services companies and comprehensively the same is analyzed using some of the financial variables considering two years.

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A STUDY ON THE IMPACT OF COVID 19 ON INVESTOR BEHAVIOR OF INDIVIDUALS ON VARIOUS INVESTMENT AVENUES

Liby Merin Thomas

Assistant Professor, Saket College of Arts, Science and Commerce

ABSTRACT

The outbreak of the highly infectious COVID-19 significantly disrupted human life. Measures have been taken to fight the pandemic included social distancing, self-isolation, shutting down of institutions and establishments, restricting modes of transport, and nation-wide lockdowns. While such steps seemed necessary considering the fact that this was a novel disease with no known cure, the impact on economic activity around the globe was significant. The first COVID-19 positive case in India was registered on 30th January 2020 (India Today). Cases have increased regularly and substantially ever since. With effect from 25th March 2020, the Government of India declared a three weeklong country-wide lockdown to restrict the number of cases due to the fast spread of the virus. During this period, all educational institutions, offices, public and tourist places, public utilities, religious places, and non-essential businesses and services (including retail establishments) were shut down. Modes of transport were also restricted.. With the protracted lockdown and restricted economic activity, the economy witnessed an extended period of slowdown; millions of jobs were lost, and businesses severely hit. The impact of the COVID-19 outbreak has been repeatedly compared with the financial crisis of 2008, which has been extensively studied in interrelation and overabundance effect literature (e.g. Kenourgios et al. 2011; Bekiros, 2014; Luchtenberg & Vu, 2015; Yarovaya et al., 2016). Investments have a crucial role to determine and differentiate the status of a nation as developed, developing and under developed countries. Indian financial system has so many avenues which are available to the investors with reasonable options to invest their savings. The investors can choose different avenues depending upon their specific need, risk bearing capacity and expectation on returns. Without investment habit the economy of a nation can enjoy high levels of consumption but obviously it will create an unbalanced economy. The states which will be having more commitments to the investment will be progressive too. The main objectives of investments by individuals are increasing the return by beating off the risk and there are subsidiary objectives like safety, liquidity, hedge against inflation etc. By investing early investments will have more time to grow whereby the power of compounding really works.

Three golden rules for all the investors are:

❖ *Invest early*

❖ *Invest regularly*

❖ *Invest for long term*

In this research paper researcher tries to understand how the COVID-19 pandemic has impacted investment and financial decisions of individuals on various investment avenues in India as it have directly related with the economic growth of our nation.

Keywords: Investment Behaviour, Equity Market, SIPs, E-Gold, Bank Deposits Household Income, Financial Crisis,

OBJECTIVES OF THE STUDY

➢ To analyse the impact of covid 19 on investment behaviour of investors.

➢ To analyse the type of financial instruments they would prefer to invest

➢ To study how the pandemic outbreak has affected various investment objectives

To give recommendations to the investors regarding the power of compounding effect in long term investment.

NEED OF THE STUDY

The investor behavioral analysis during pandemic outbreak is an attempt to know the profile and characteristics of the investors and to understand preferences with respect to their investment in period of financial crisis. There are two kinds of investors in this world, those who understand compounding and those who don't. Almost everyone who invests money claims to understand compounding but very few do. This study tries to recommend to the investors to formulate long term investment strategy and to analyse the various investment patterns.

RESEARCH METHODOLOGY

Sampling Technique:

Convenience Sampling has been used to conduct the survey through self designed questionnaire. Primary data has been collected from 45 respondents and quantitative research method used to draw conclusions. Secondary data have been collected from various websites and journals

Sampling unit:

The respondents comprises of salaried, professionals and households.

LITERATURE REVIEW

In the research paper titled " A study on the impact of covid 19 on investor behavour of individuals"(Arpita Gurbaxani, Rajani Gupta Jan 2021),concludes that The COVID-19 outbreak has significantly impacted the economy. Given the huge population and problematic circumstances of the economy, especially the financial sector and lockdown and social distancing have proven to be unsettling. Due to measures taken by the government to control the spread of COVID-19 such as lockdown and the stock market crash, individual investor's willingness to invest in mutual funds and the stock market has been impacted negatively. In present times, investors seem to have become more risk averse, and prefer relatively secure investment options offering moderate return with low risk. Investors also need to be educated about Gold ETFs, time to enter and exit the stock market, and mutual fund schemes. It also throws some light on the fact that mutual fund associations and policymakers should conduct campaigns in smaller towns to enhance financial literacy of people.

"A study on the impact of covid-19 on the investment pattern of investors with specific reference to traditional investment (real estate and gold) and market based financial products (equities) in Mumbai" concludes that, *Covid – 19 has had a significant impact on investor preference towards real estate, however the impact on investor preferences towards Gold and Equity has not been significant. Also Qualification and Income too have had significant impact on specific investment avenues. Investor preferences are dynamic. They are influenced by investor behaviour and no of external factors. This research has made an honest attempt to comprehend the preferences of investors in pre and post covid situations. Generally Investors prefer asset classes that ensure constant and steady returns at minimum risk. Ultimately Investment is a rational decision that depends on the individual's risk appetite and return expectations arising out subjective assessment of multiple factors.*

❖ **DATA ANALYSIS**

What type of investment do yo prefer?

44 responses
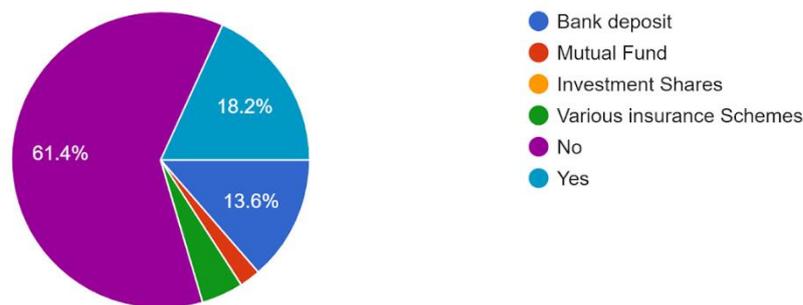
What best describes your investment experience?

44 responses

What are your savings objectives?
44 responses
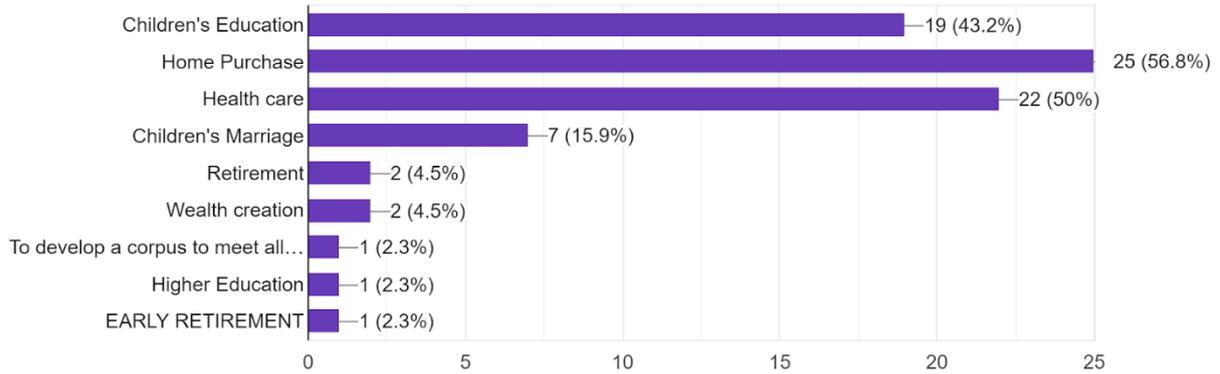
What is the purpose behind your investment?
44 responses
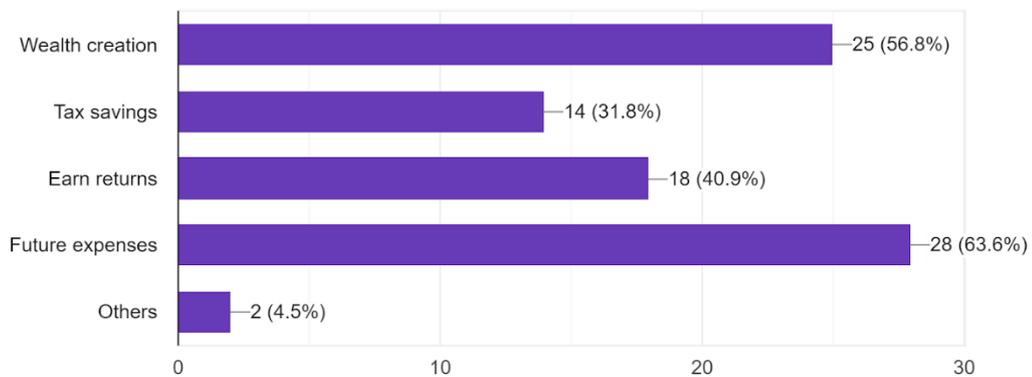
Do you think Covid 19 pandemic has affected your investment pattern?
9 responses
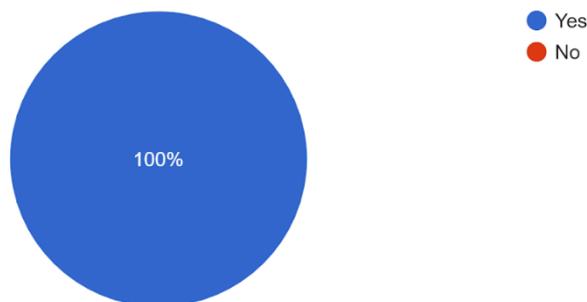
## What about your investment in SIP after the outbreak of pandemic?
9 responses
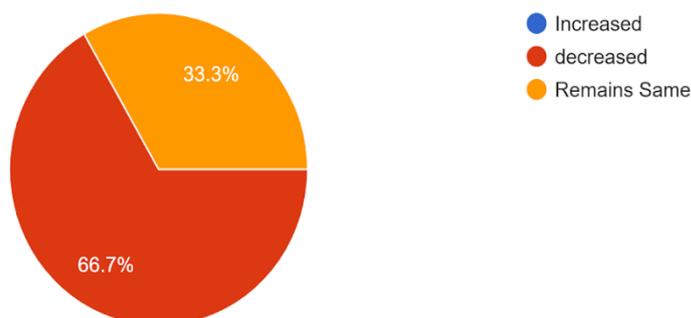
Which factor do you consider before investing?

44 responses
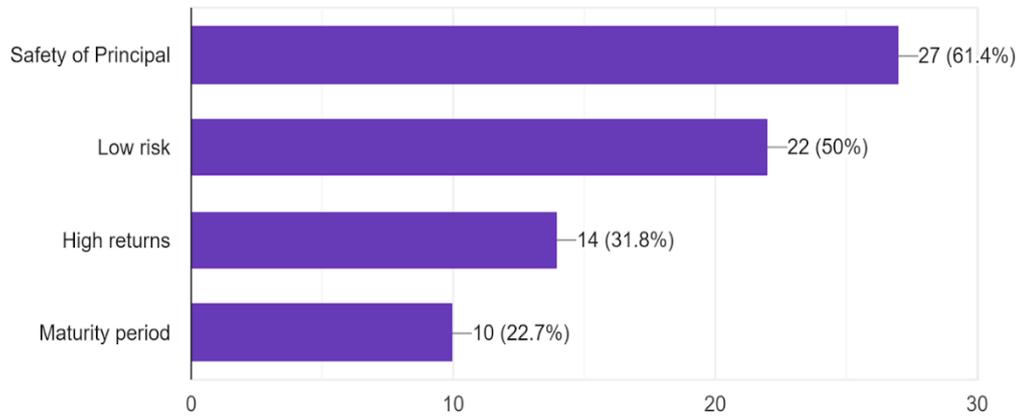
Do you invest your money in share market?

44 responses
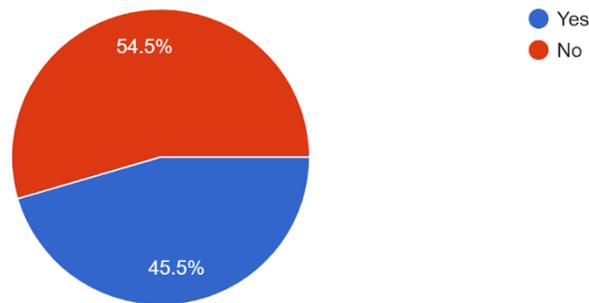
If yes,imagine that stock market drops after you invest in it,then what will you do?

30 responses
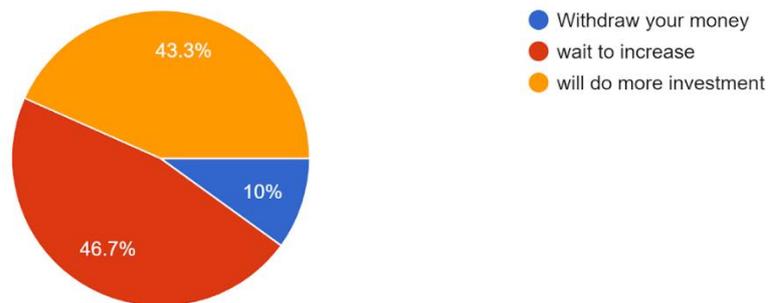
In which sector do you prefer to invest your money?

44 responses
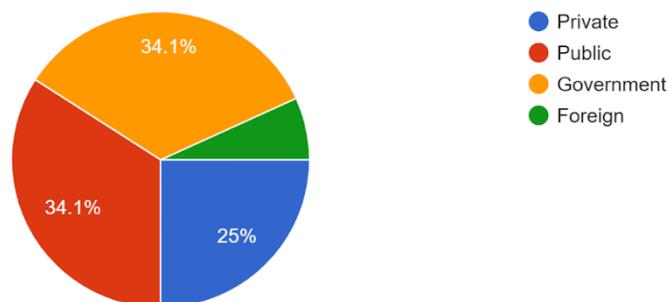
Do you aware about the impact of compound interest in long term investment?
45 responses

- Yes
- No

20%
80%
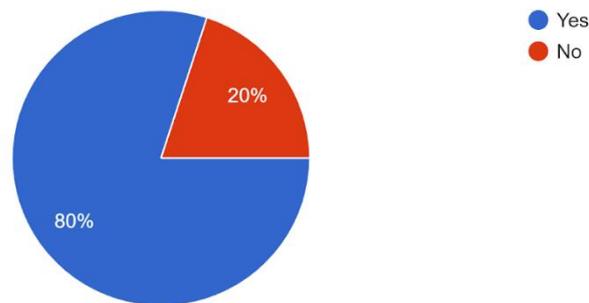
FINDINGS AND SUGGESTIONS
➢ From the survey it should be recommended to the investors that the prime focus should be on asset allocation.

➢ In order to get high return on equity ideally there should be minimum 15 years of investment needed. Therefore long term investment strategy should be formulated.

➢ Majority of the respondents(80) were about the power of compounding interest but still above 50% of the respondents preferred to do medium term investments

➢ Majority of the respondents(66.67%) are saying there is a considerable decrease in the amount of SIP after the outbreak of pandemic

➢ Among the respondents 34.1% are prefer to opt public sector investments and 34.1% are interested to invest at government sector

➢ 54.5% of the respondents are not preferring stock market investment

➢ Majority of the respondents (61.4%) are considering safety of principal before selecting an investment avenue

➢ All the respondents(100%) are of have the same opinion that outbreak of pandemic has affected their investment pattern.

CONCLUSION
The COVID-19 outbreak has significantly impacted the economy of our nation in all the aspect. Given the huge population and problematic circumstances of the economy, especially the financial sector and lockdown and social distancing have proven to be unsettling. Many of the people have lost their jobs which decreases the income level of people and Systematic Investment Plan has decreased considerably due to this.ssDue to measures taken by the government to control the spread of COVID-19 such as lockdown and the stock market crash, individual investor's willingness to invest in mutual funds and the stock market has been impacted negatively. In present times, investors seem to have become more risk averse, and prefer relatively secure investment options offering moderate return with low risk. Investors also need to be educated about Gold ETFs, time to enter and exit the stock market, and mutual fund schemes. It also throws some light on the fact that mutual fund associations and policymakers should conduct campaigns in smaller towns to enhance financial literacy of people.

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IMPACT OF COVID - 19 PANDEMIC ON MENTAL HEALTH OF UNDERGRADUATE STUDENTS - A SURVEY

Manita Maheshwari

Assistant Professor, Trupti Kharche, Dnyan Ganga Education Trust's Degree College of Arts , Commerce & Science, Opposite Unnathi Greens, Near Haware Citi , Kasarvadavali , G.B.Road , Thane (W)- 400615

ABSTRACT

The Corona virus out broke across the World. The COVID -19 outbreak has created a global Health issue. It has become a huge threat and a matter of concern all over the world as a pandemic. The COVID-19 pandemic has been a period of upheaval for Undergraduate students. The COVID-19 has presented many challenges to Undergraduate Children and conditions have been especially vulnerable to the changes.

The objective of this study was to examine the factors associated with the increased levels of mental health burden among a sample of undergraduate college students impacted by the outbreak of epidemic COVID-19. A simple random sampling technique has been used where as sample size of 200 odd respondents have been collected. The paper uses primary as well as secondary data and the findings are briefed the same through simple statistical tools & techniques. Altogether, the Study focuses on how this deadly virus has adversely impacted undergraduate Students mental health and wellbeing.

Keywords: Covid-19, mental Stress, Students.

INTRODUCTION OF THE TOPIC

Currently we are going through second wave of COVID-19 pandemic and we are under lockdown due to this coronavirus. School, colleges, private coaching centres are on online mode to Prevent the spread of COVID-19 from March 2020.We witnessed shift from offline Classes to online Classes due to this pandemic. Thanks to new technology that students can continue their study through online mode and there are less chances of year loss. But students who don't have smartphones, laptops, good internet connection due to financial problems are unable to attend lectures which increases the mental stress level resulting in depression and other health issues.

Unable to meet people, friends, teachers or go out and socialize has brought feelings of loneliness, fear, anger, anxiety, insomnia, irritability and panic about the future.

Student mental health in higher education has been an increasing concern. The COVID-19 pandemic situation has brought this vulnerable population into focus.As highlighted in multiple recent news articles, there is an urgent need to assess effects of the current pandemic on the mental health and well-being of college students.

OBJECTIVE: Our study aims to understand the adverse effects of the COVID-19 pandemic on the mental health of undergraduate college students.

1. To identify major stressors associated with the COVID-19 pandemic and to understand their effects on undergraduate college students' mental health..

RESEARCH METHODOLOGY

Focusing the topic of research study, a primary research was conducted.

We have prepared questionnaire on Google forms.Primary data was thus collected from sample respondents of age groups 18 to 22 who closely resemble the population using close ended question through Google forms. The random sampling technique was used and the sample size of this research was 200 odd respondents.

SIGNIFICANCE OF THE STUDY

The significance of the study is to observeand highlight the impact of COVID 19 pandemic on the mental health and wellbeing of undergraduate students.This study will help us in understanding major stressors associated with the COVID-19 pandemic like social and financial insecurity for working students, helplessness and anxiety among students due to sudden shift in learning process from offline to online, insecurity about future admissions and jobs and feeling of loneliness as being cut off from social circle due to social distancing and safety norms and how students are trying to cope up with their stress , fears , insecurities and anxieties .

DATA ANALYSIS

Gender
192 responses

- Male
- Female
- Other
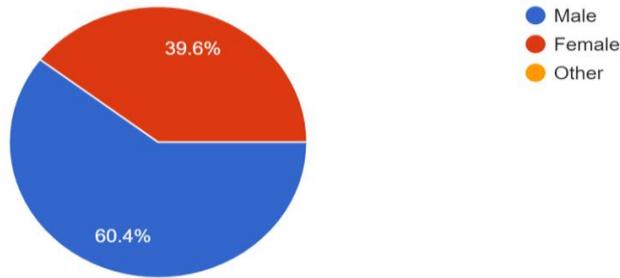
Have You Ever Attended any online classes before Covid 19 pandemic?
192 responses

- Yes
- No
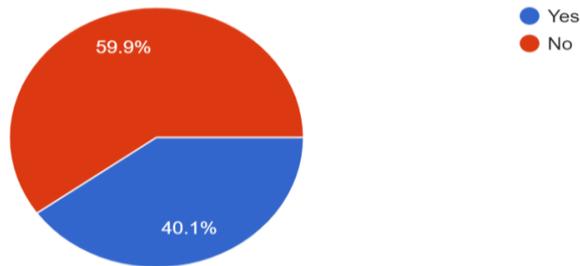
Are you able to find separate place for your online Classes?
192 responses

- Yes
- No
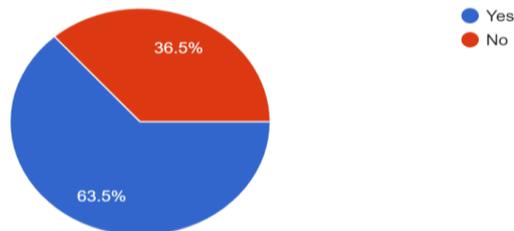
Do you have your personal device for online classes?
192 responses

- Yes
- No
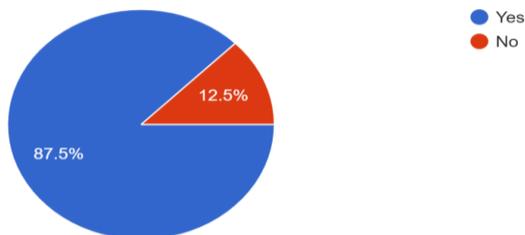
You are still under lockdown
192 responses

- Yes
- No
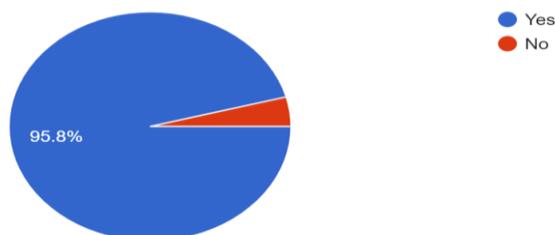
Teachers efforts for online lectures : bad fair good Excellent
192 responses
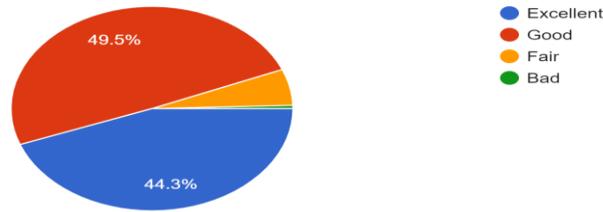
Your Overall Experience in Online Classes
192 responses
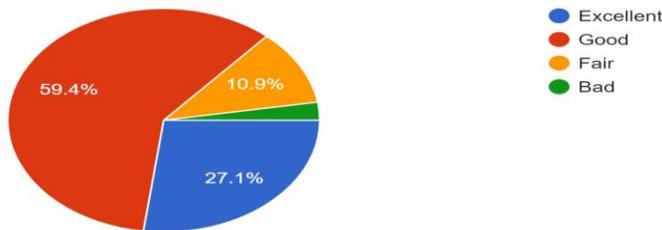
Network connectivity during online classes
192 responses
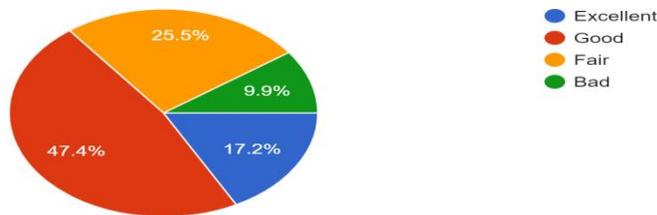
Students feedback
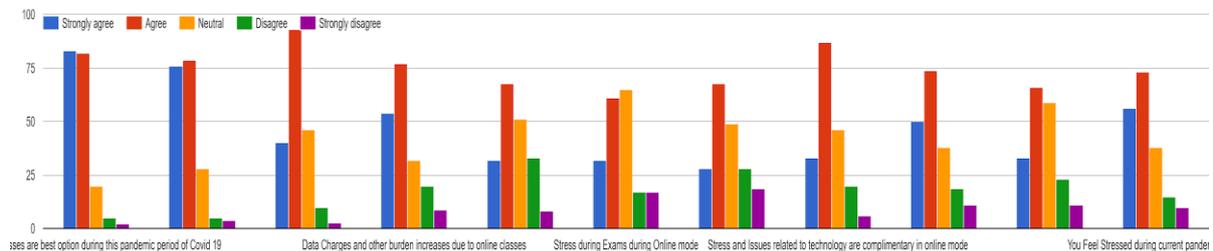
RESULT ANALYSIS :

A primary research was conducted from 192 respondents (both the genders)by sampling method who represented the population . The respondents were in the age group of 19 to 23 years.

59.9% of the respondents have not attended online classes before covid 19 pandemic.

36.5% of the respondents were not able to find separate place for online classes has affected their mental wellbeing and happiness.

82% of the students are saying that online classes are the best options during this covid 19 pandemic. But still 79% of the respondents are missing physical classroom interaction in online classes. 93 % respondents agree that excess exposure to screen time is leading to fear and Depression and loneliness

77% of the respondents said that the **pandemic** has got a lot of uncertainties, stress and anxiousness along with it due to financial instability as data charges and other burden increases due to online classes

Approximately 61% of the respondents deal with stress in online exams. 87% of the respondents are dealing with stress and issues related to technology, 74% respondents are getting panic due to loss of connectivity in online exams, classes.

66% of the respondents agree that reduction to offline classes has increased mental stress and well being. 73% of the respondents feel stressed during current pandemic period.

SUGGESTIONS:

The COVID-19 pandemic is making a significant impact on mental health of undergraduate students. Proactive efforts to support the mental health and well-being of students are the need for hour. Mental health issues can significantly impact students' academic success and social well-being affecting their future career and personal opportunities. Fear of Constant loss of Studies and interaction between friends and teachers are causing a negative impact on the undergraduate students.

We can advise Students for taking prescribed precautionary measures (i.e. hand hygiene, mask wearing) to prevent the spread of COVID-19 may reduce negative mental impacts by providing a sense of security and safety to those engaging in these preventative actions. Also various webinars can be arranged providing proper guidance and awareness about COVID-19.

Mental well-being is a crucial topic as undergraduate students will soon interact to real world. Yoga, regular exercises and other fitness training can be provided to the students. Such attempts can increase their morals. Positive Attitude and Optimistic approach should be encouraged among the Students.

We shall remember nothing is constant in this world and this phase shall also pass on. Positivity shall be spread all around and Victory over covid19 will be seen very soon.

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- Thank you.

POST COVID CHALLENGES AND OPPORTUNITIES IN HIGHER EDUCATION SYSTEM

Megha Jain

Assistant Professor, Swapnali Anant Kadge, KLE Society's Science and Commerce College, Kalamboli Navi Mumbai- 410218

ABSTRACT

Corona virus disease COVID-19 has changed the life style of human beings all over the world since last one year from March 2020. As the lockdown started, the main change starts in education system is virtual learning using different online platforms of communication. COVID-19 period seems to be a live example of, how need truly is the mother of invention or reinvention, in this scenario.

Since last year teachers and students have adapted to online teaching learning platform. Using virtual platform has some advantages and disadvantages also as India is developing country so all required facilities for online teaching are not available at all places. All the students also have different opinion about virtual platform.

Teachers have learned so many new things and it's finds like an opportunity to develop soft skills and to learn new technologies. As the trend is changing in day to day life so its need to accept the change and learn new trends in technology to overcome this situation as education never stops in any situation.

Even after Corona virus goes completely online teaching can be adopted with offline mode. This pandemic has brought new opportunities also where this whole world has converted into a small village.

Keywords- Virtual learning, COVID-19, online platform, technology, pandemic, situation etc.

INTRODUCTION:

COVID-19 means Corona Virus disease invented in 2019 from China and marked its presence all over the world. Sudden lock down was done mostly all over the world and everyone was inside the home but the new ideas have come out from different minds as minds were not locked. Many people interpreted themselves which was missed from long time in their hectic schedule of day to day life. One of the most important sector is Education system which never stops in any situation has adapted to Virtual platform. In higher education system, most of the different teaching tools and techniques, teaching aids are introduced or available from last few years but this is period from last year teachers have applied it. We know google meet, zoom, WebEx, Microsoft teams etc. but many of the faculties have learned and implemented it during this pandemic situation.

Information technology, computer science these fields, subjects related faculties was aware about these different technologies but not hands on use of them. So, it was really a big challenge for all the faculties from different streams to learn and adapt these new virtual platforms for teaching, assessment and evaluation. As for learning there is no limitation on age only determination and confidence is required to improve or develop soft skills and which is achieved in higher education system. Students also learned to use different virtual platforms for learning, attending virtual classes and adapted to this situation. Now, the challenge in front of teachers is to improve and continue these innovations in regular teaching also after Covid situation and this provides too many opportunities that we never thought before to implement. Therefore, we have analyzed the response data from teachers and students also to meet the objectives and to know the effective teaching-learning methodology.

LITERATURE REVIEW: -

In Covid -19 pandemic both teachers and students are facing some unusual challenges. There is a rapid transition from traditional face-to-face learning methods to distance education trough virtual classrooms.

[3]Lorenz S Neuwirth , Svetlana Jovic, B Runi Mukherji briefly provided some practical suggestions for virtual classrooms, based on their experiences in New York (the epicenter of the pandemic), which might prove useful to other teachers seeking to increase their student etiquette and professional behaviors during distance learning/virtual classroom formats. These suggestions may help to improve hybrid and online teaching formats after the COVID-19 era in the future.

Almost all the higher education sectors have adopted online mode of teaching during pandemic. [4]Vidyut Rajhans, Usman Memon, Vidula Patil and Aditya Goyal discussed about Optometry education sector, how it adopted e-learning mode of teaching and got benefited from it.

OBJECTIVE: -

- To study changing trends in higher education system

- To analyze the views of Students about virtual learning process

- To analyze the views of teachers about online teaching process

- To find the effective mode of teaching learning process

- To find out the challenges to adapt the online teaching methodology

SCOPE: -

The survey on views, opinions of teachers and students, from different colleges mostly in Mumbai, on teaching learning systems of different modes. This research paper is focusing on analysis of effective teaching learning processes. These outcomes may help to improve hybrid and online teaching formats after the COVID-19 era in the future.

Limitation- Limited responses are considered for analysis of research due to time constraint. Geographically Mumbai area is used for research.

RESEARCH METHODOLOGY: -

To achieve the estimated objectives, survey based research methodology is used for our research work. Surveys play a main role in the research methodology. It helps to collect a vast amount of real-time data and helps in the research process. It is done at a low cost and can be done faster than any other method. Surveys can be done in both quantitative and qualitative methods. Here, we have used quantitative surveys as they provide numerical outputs and the data is real. Descriptive research is done from the answers received from given questionnaires. Following are the methods of data collection –

- Primary Data- It is collected through structured questionnaires created through google form.

- Secondary Data- It is collected through different websites, research papers, research articles, journals etc.

Sample Unit- Faculties and students from different Colleges in Mumbai.

Sample Size – We have received about 137 total responses for our survey through google form which includes around 57 faculties and 80 students' responses.

Analysis Tools:- Google forms which gives statistical data and analysis of response data using pie chart, graphs etc.

DATA ANALYSIS:-

1.   **Which mode would be better for teaching/learning?**
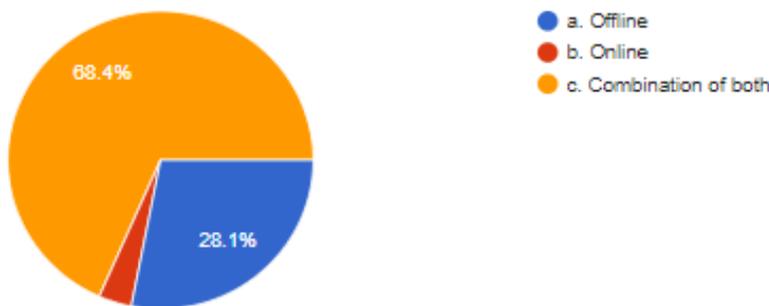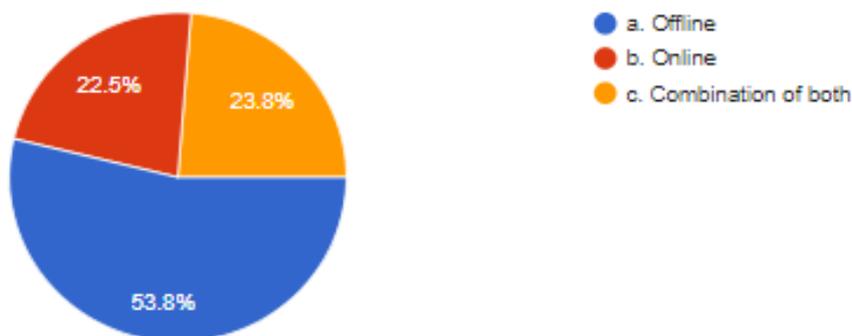
Faculty response

Student response

**2. Which difficulties you faced in online teaching/learning?**

57 responses
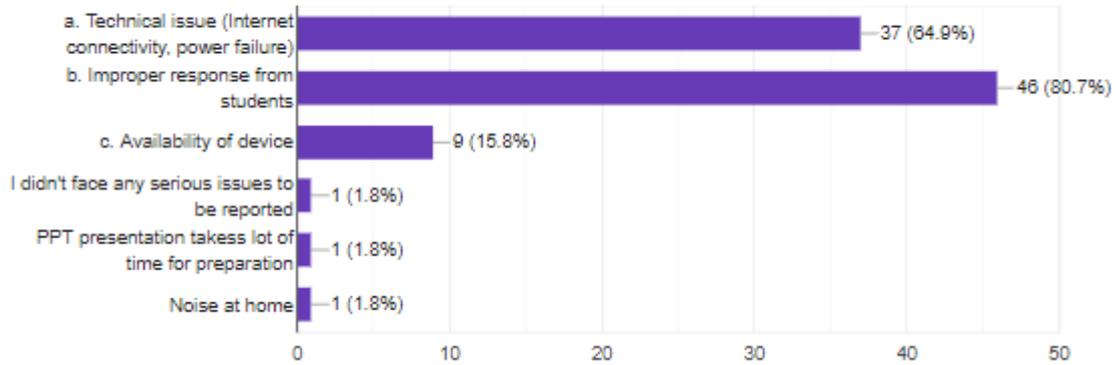

Faculty response
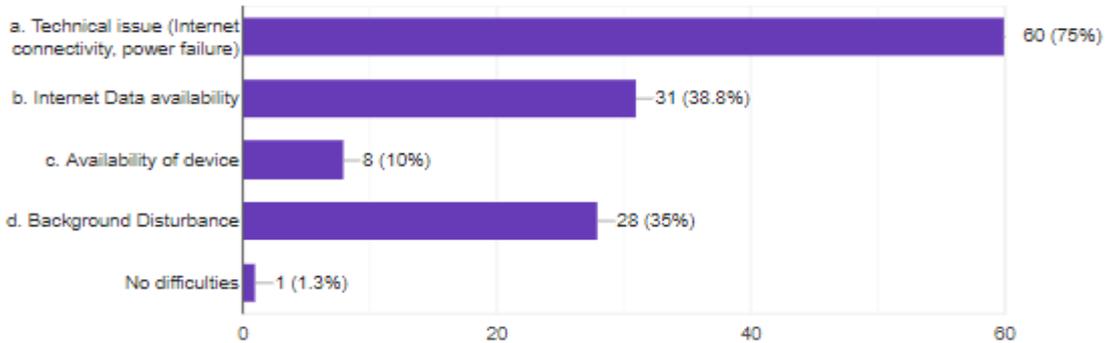
Student response

**3. Which platform will you prefer mostly for online teaching?**
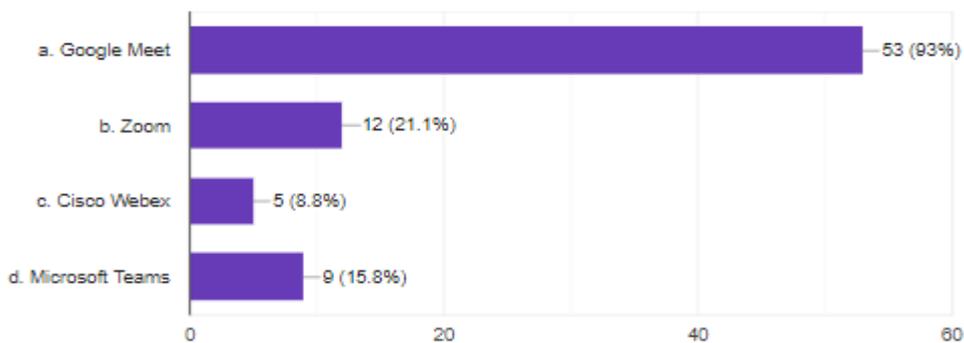

Faculty response
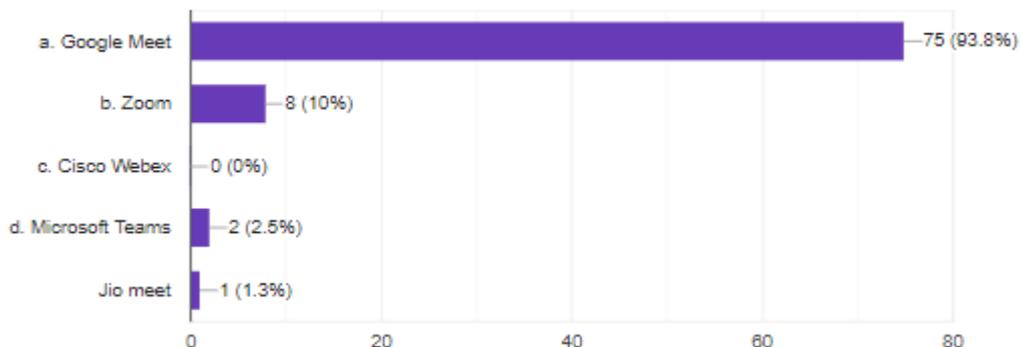
Student response

**4.   Which teaching Aids would teachers like to prefer in online teaching?**
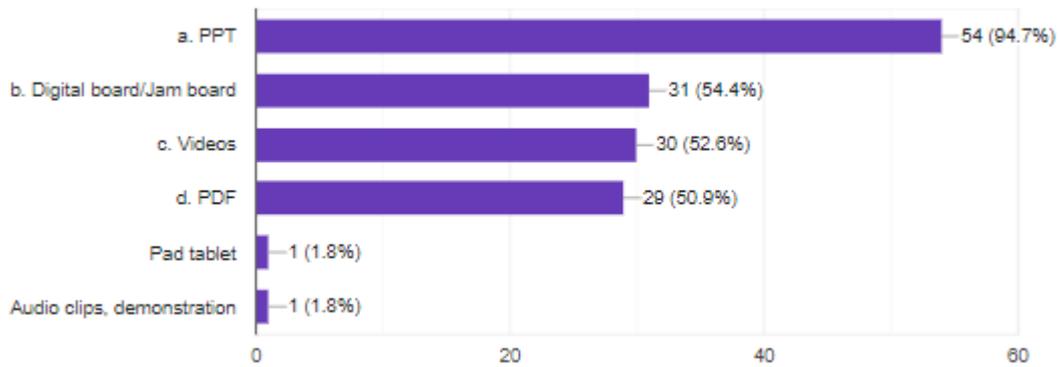
Faculty response

**5.   Which assessment (examination) method is effective?**
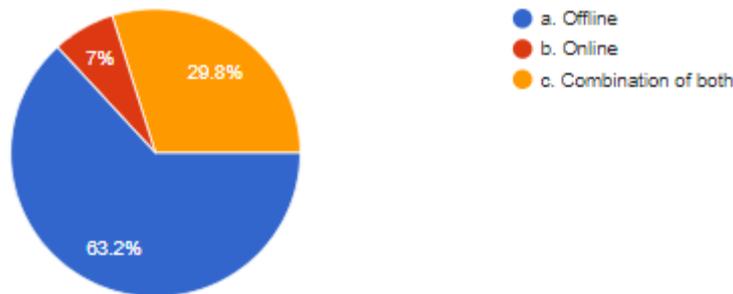

Faculty response
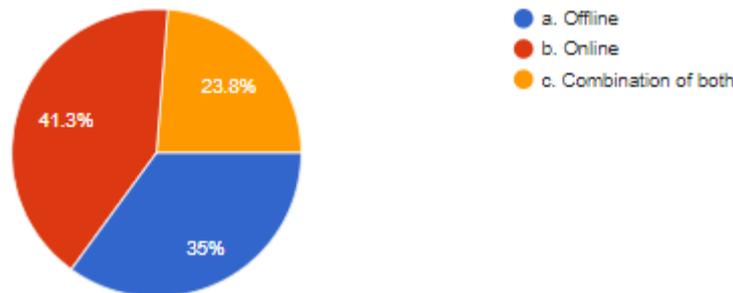
Student response

**6.   What health issues can be faced due to a totally online mode of teaching/learning?**
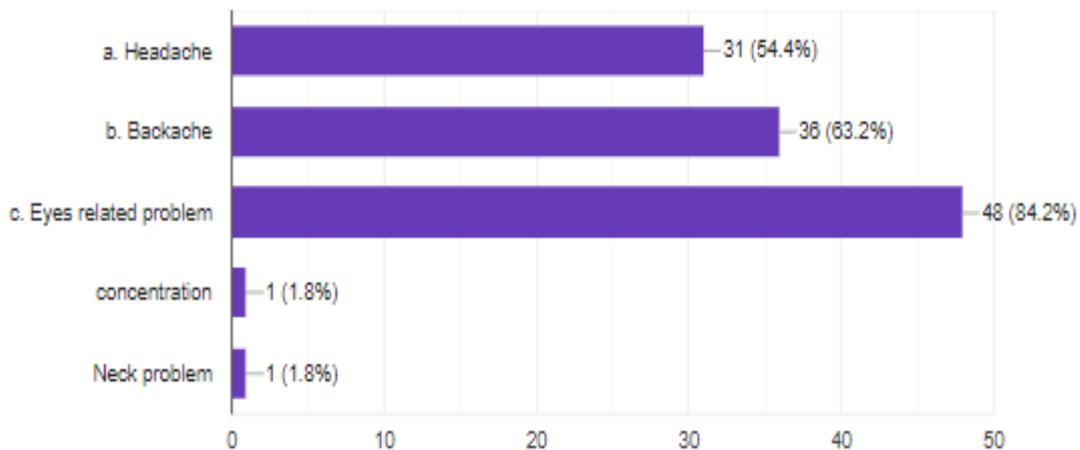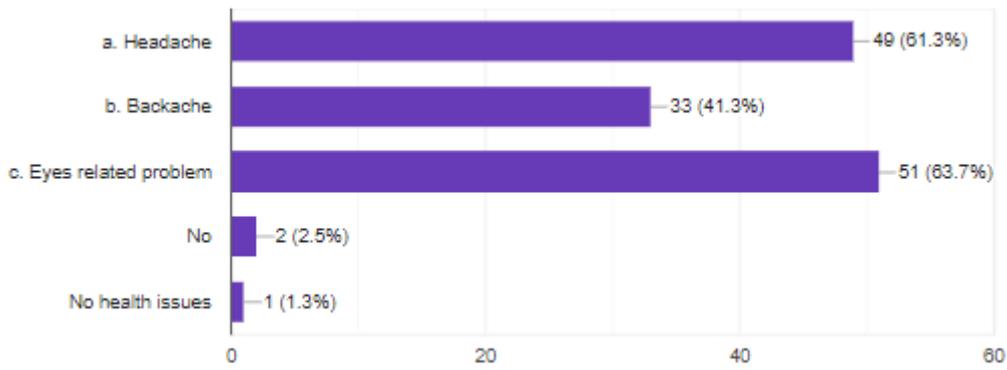

Faculty response

Student response

**7. Did you think that student-teacher relationship/bonding is well maintained on virtual platforms?**
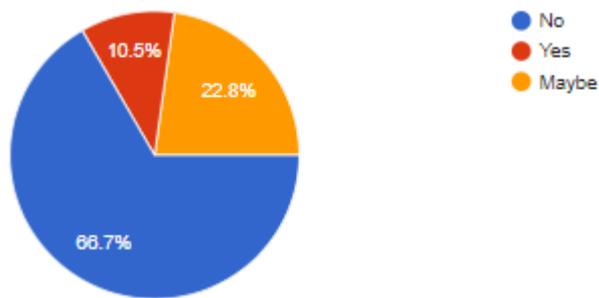

Faculty response
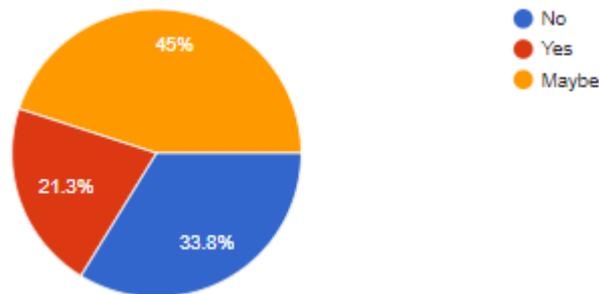
Student response

**8. Difficulties faced during online practical sessions by teachers?**
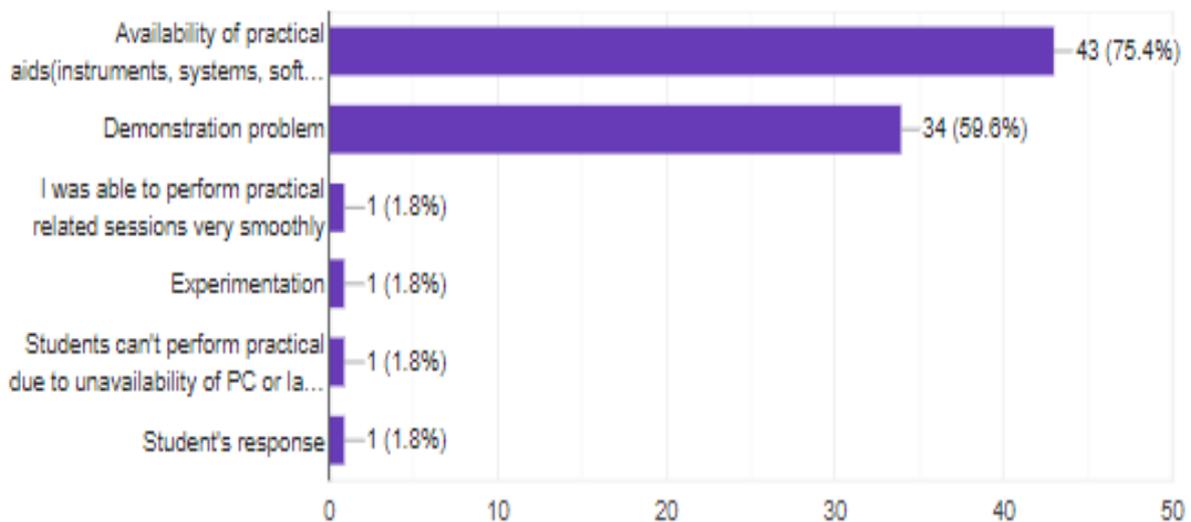
Faculty response

9. **Which online methods based on ICT tools have used for self-learning and skill enhancement by students?**
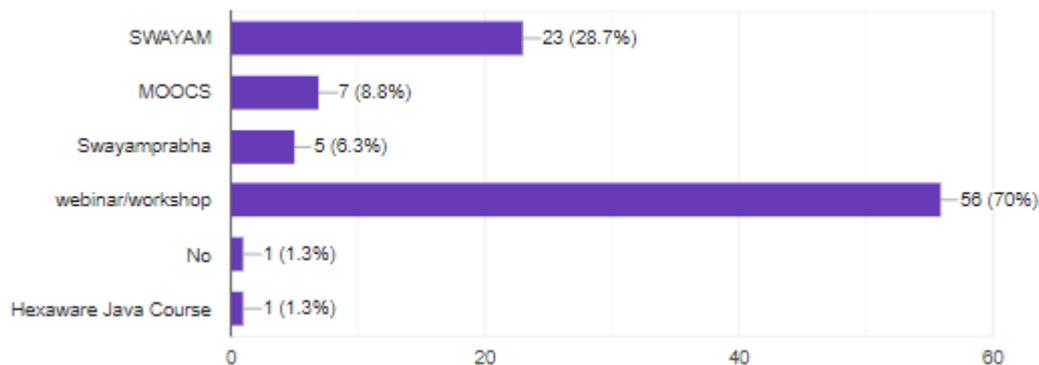
Student response

10. **What did students missed during online sessions?**
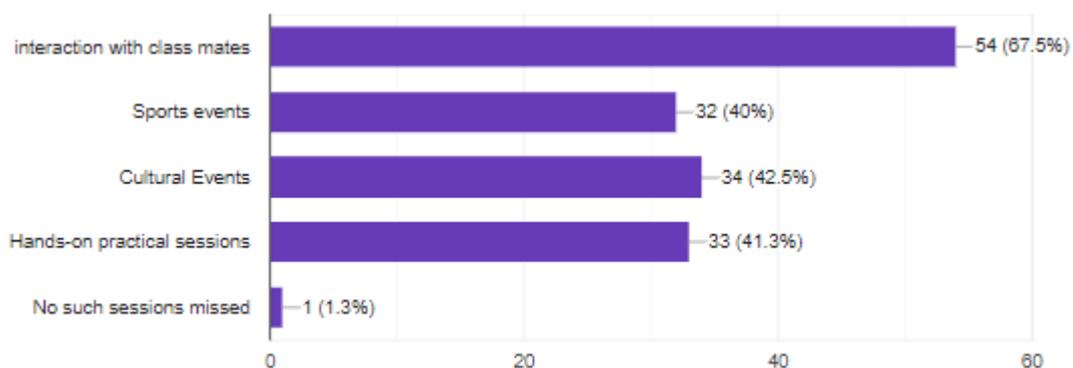
Student response

11. **Any suggestion for a post COVID teaching learning methods?**

Few Faculties' Suggestions-

- Need to make ourselves ready with or learn new teaching technology which would help both students as well as faculties

- Online teaching should be used for the geographically challenged people

- The combination of both online as well as offline will be more effective way

- It should be back off line

- Way of examining students needs to be changed. Even it is online exam only Objective type questions oriented exam is not enough.

- Offline teaching is best, online teaching & examination must be only in emergency

- Students' responses need to improve.

- Interaction with students should be increases if proper conversation done

- Blended learning can be possible

- It should be mixed of both so that students can learn both way

- The combination of online and offline method should sustain

- Online and offline teaching methods can be combined to get better results

- Should be more interactive and value based

- Some new methods to attract the students

- To increase students interest towards online teaching

- More effective towards your presentation and be more patient. Understand students' mentality.

- For each and every lesson try to make ppt or any visualization mode so it will be beneficial for students' to clear every concept.

- More students' centric methods to be used in offline mode

Few Students' Suggestions-

- I think teachers should take more examples while teaching instead of only reading and explaining

- Conducting offline classes once in a while to clear doubts in more specific method.

- I am ok with both online or offline learning mode but the Exams must take in offline mode.

- Please don't extend the lecture duration more than 3hrs

- Offline with full safety and precautions

- Please start offline learning method.

- Putting more animations in PPT.... that will make it interesting

- Online class is better to conduct now unless and until everyone gets vaccinated

- Both online and offline

- Not much but we are waiting when the college will re-open

- It will be better if lectures are being taken offline because this situation will be there for a long period so offline lectures should be taken because in online understanding is really difficult and many of the students don't pay attention either they use other apps like social media apps.

- If there is offline more attention will be there

- Take offline classes with 50% attendance

FINDINGS:

1. Most of the faculties would prefer combination of online and offline teaching, whereas most of the students would prefer offline learning methodology.

2. Mostly teachers and students face maximum technical problems like power cut, internet connectivity in online teaching-learning process. Also, students' response is not proper as expected during online class.

3. Students have limited mobile data of internet usage also they get background disturbance in surrounding while attending online class which results into low concentration.

4. Teachers have adapted to new different virtual platforms and ready to use it, but most preference is given to Google meet online platform by both teachers and students.

5. Teachers are using different teaching aids like PPT, PDF, videos, virtual boards etc. for online teaching

6. Most of the faculties preferred offline examinations mode, few students have given preference to online exams and others have preferred offline examination.

7. Majority of students and teachers have faced eyes related issues during online sessions. Headache and backache are also other health issues faced by them.

8. Most of the teachers feel that student-teacher bonding is not maintained properly in the virtual classrooms as compared to offline classrooms. Majority of the students don't have clear view about it.

9. During online practical sessions most of the faculties found difficulty in the demonstration of the practical.

10. During COVID most of the students enhanced their skills through different online portals and sessions like SWAYAM, MOOC and webinar etc.

11. On virtual platform students missed interaction with their classmates, sports and cultural events those were usually being performed more enthusiastically in offline mode.

CONCLUSION:

According to WHO COVID-19 is not going to end soon. So in the future blended mode i.e. offline and online can be used with appropriate precautions taken by everyone.

Web resources like PowerPoint presentations, videos and other online teaching material were already being used by educators. During pandemic they have explored new online teaching aids and platforms those are going to help them after COVID also. Various webinars, online workshops (national, international level) can also be arranged using virtual platform to connect with knowledgeable resource person from the remote location and can be shared with maximum learners across the globe.

With the opportunities there are lot of challenges encountered in transition to e-learning mode. Few challenges that came out into light through our analysis are:

- Teachers should improve themselves to make online/offline teaching interesting and more interactive.

- Teachers and students should be made aware about ICT tools those are already available.

- Internet infrastructure should be improved across the country, specially in rural areas to make online learning feasible and more effective.

- Advanced online examination methods can be adopted along with offline examination.

- Considering students overall development and social interaction among teachers and students it is necessary to find out proper ratio for offline and online learning mode.

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THE WORLD OF HIGHER EDUCATION AFTER COVID-19

Mehjabeen Javed Shaikh
Burhani College, Mazgaon, Mumbai

ABSTRACT

The worldwide pandemic due to the new coronavirus Covid-19 is playing a vital role in higher education systems. Some of the important affects are disturbing the completion of the terminal exam, completing the syllabus, starting of the new academic year and loss of jobs. The Covid-19 pandemic motivates the education institutions and a stakeholder for remote learning as well as it makes a new challenge in global economies. This article focuses the challenges on higher education in the era of Covid-19 pandemic as well as some solutions to continue the higher education. Particularly, this aims to describe the impact of higher education in India due to Covid-19 and it suggests the ways to move on goals of Indian higher education system. Based on the detailed study it suggests that to continue smooth online learning system in India, low-cost internet facility may be provided to all citizens. Further, by providing and awareness and training on online teaching learning sources for both students and faculty may provide possible situations to create a world class education system even in the post Covid-19.

Key Words: Education system, Higher education, Online learning, Global economies.

INTRODUCTION:

The outbreak of COVID-19 has forced many countries to enforce lockdowns that brought everything to a standstill including the teaching and learning process. The educational sector suffered the most due to this pandemic. This pandemic has made the world to observe social distancing in the public space. COVID-19 was first identified in Wuhan, China and then it gradually started spreading in other parts of the world. It was only in 2020 the WHO declared it as pandemic. It has claimed millions of lives across the world. According to the UNESCO report more than 90% of total student population in the world was affected due to the pandemic during the initial phase of its outbreak. It has caused a serious and very deep rooted impact on the social, economic and also psychological life of people in different parts of the world. The guidelines that were issued by the WHO which were ratified by the most of the countries across the world compelled the governments to shut down the institutions of mass gatherings. So along with the educational institutions the academic year end exams and also competitive exams were postponed indefinitely. This step was taken in order to slow down and contain the spread of Corona virus in India by segregating the people who were infected with COVID-19. This process came to be known as Lockdown wherein the Govt. had imposed severe restrictions on the movement and the gatherings of the people in order to control the spread of this airborne disease. So ultimately in this process all the educational institutions suffered a massive setback in India. All the educational institutions in India had to be shut down Right from the primary schools to the universities. The regular classes were suspended citing threat to the lives of the learners and the teachers. It also affected the lives of the aspirants who were preparing for competitive & entrance exams. It has raised multiple issues right from the health to the wealth also affecting the day to day functioning of the life due to its rampant spread across the world and India is definitely not an exception to it. The economy has suffered severe setback which can be reflected in different sectors. One of the major and devastating impact this pandemic brought in the global education is , it led to sudden shift of education from classroom teaching to the online mode of teaching and learning that has affected the teaching and learning process in Universities, colleges and schools and thus it has significantly disrupted the higher education sector in India. This shift in education has brought a great change in the pattern of learning with certain positive and negative impacts. In the case of the country like India this online teaching has registered devastating impact on the lives of those students who are underprivileged and coming from very poor section of the society. In India it has also brought certain severe effects on the conventional learning process of face to face interaction even when some technical aids were introduced in the classrooms. However also it is important to note that there are still certain educational institutions in India which are not very well equipped to the modern technological facilities in the classroom. Thus we can say that with the introduction of new method of learning through digital mode of learning, learning became very easy to the students as they can sit at home and get access but at the same time some students also had to face problem due to the poor internet connectivity which brings to the notice that even after India is adapting to online learning methods, still there lies an obstacles as entire population do not have access to internet and E-learning facility. Rural people are still deprived of technology. Therefore it is important to understand that there are positive as well as negative effects on the Indian society. This paper intends to understand the issues that are associated with the higher education

in India due to COVID-19 and also to focus on certain drawbacks in the context of online education and its psychological impact on the lives of the students.

IMPACT ON HIGER EDUCATION AFTER COVID-19:

1. Online learning is here to stay

An immediate and effective response to the crisis was to go digital. Developing robust online platforms has become necessary to offer continuity in learning. Yet in a developing country like India with vast disparity in socio-economic backgrounds of students and the quality of educational institutions, the shift has not been easy. The digital divide has been further widening the gap, and needs urgent attention from both public and private sector players as the crisis continues. Good teachers, refreshed curricula and effective tools will ensure students stay involved and active in the learning process.

2. More Indian students will stay home in India

Lakhs of Indian students have increasingly chosen to pursue higher education abroad. As per reports, India is the second-largest source of international students in the world. This usual exodus is likely to transform—at least in the immediate few years—to an influx into Indian institutions, given travel restrictions and health risks.

This means that crores of rupees and resources spent in foreign education could potentially be retained in the country, as more students look towards options at home. While international institutions might bear the brunt of the change, it is a remarkable opportunity for India to enhance its capacities and offer quality education at par with global standards.

3. The effects of a shrinking global economy

The economy has taken a severe hit, and its ripples can be felt in the education sector as well. While many students will chart alternative paths, the pandemic is also leaving others in limbo. As unemployment is predicted to increase and the financial capacity of Indian homes comes under stress, the country can expect a drop in enrolments and challenges with tuition fees. Public institutions too, may be under threat of reduced funding. On the flipside, the pandemic could also prompt reform in fee structures and creation of more cost-effective programmes.

4. New trends in teaching & learning will emerge

Beyond the top band of institutional excellence with private universities setting best practices, Indian academia has been in need of transformation, long before the onset of the pandemic. There is an opportunity to rethink the traditional education system now.

Digital learning is leading the charge as a mainstay, and many new trends are picking up momentum across the globe. Multidisciplinary and modular pedagogy that afford transferable skills and customized learning will succeed. Post-pandemic times could see a blend of e-learning and mainstream face-to-face teaching with a boost from traditional universities and the ed-tech sector.

5. A call for greater global collaboration between students, academia & industry

Opportunities for student mobility and practical exposure through exchange programmes, internships, participation in conferences, and more could likely be off the table for some time. Innovative new forms of collaboration and alternative paradigms are needed to drive learning, research and teaching. Sharing of knowledge between institutions globally through joint-teaching, virtual guest lectures, etc. could give students an enriched global perspective in these difficult times.

6. Will educators rise to the challenge?

A paucity of contemporary teachers has been a pressing challenge already, and it is growing more serious. Faculties are being called upon to redesign course content to meet the current and future needs. Moving away from traditional pedagogies in most average institutions, the demand for quality educators will shape the way higher education moves forward from this crisis.

POST COVID-19 TRENDS OF HIGHER EDUCATION:

Change is inevitable which has been forced upon the society due to Covid-19. The opportunities created by the pandemic Covid-19 will lead towards a better tomorrow. Tomorrow will be a new morning which will entirely be in our own hands. New technologies will certainly challenge the traditional paradigms such as classroom lectures, modes of learning and modes of assessment. The new trends will allow the education sector to imagine new ways of teaching learning and some trends may be pointed as below.

1. **May encourage personalized learning**: Learning may not be confined to classes or to any specific boundaries. Students may be the virtual learners with one teacher leading dozens of students in the new

age. The learning modules may be modified to suit different learning styles and the learning contents may come from different sources to meet the learners' aspirations and needs. Students may pursue their learning in the new paradigm as per their choice.

2. **Student Attendance may slow down:** Many parents may be reluctant to send back their children to schools/colleges suddenly after the end of lockdown. Some poor family parents who have lost their livelihood during the pandemic may not be able to afford the expenditure to send their children to institutions. This may lead to home education for another few months.

3. **National and International student mobility for higher study may be reduced:** Student safety and well-being issues are important deciding factors for students and their parents for movement to international institutions for higher study. New modes of social distancing will continue for quite some time and may affect on-campus face to face teaching learning. Most of the parents will prefer to find workable alternatives closer to their home and may restrict for less movement within the country due to the pandemic. The international education has also been affected by the crisis. Many international universities have been closed and are delivering all educational activities online. Many international conferences in higher education have been cancelled or turned into a series of webinars. So, the national and international student movement may be diminished.

4. **Learning with social distancing may continue.** All will maintain social distancing and avoid warm handshake, hug, personal greeting, and intimacy for a long time. Invisible restrictions may constraint the fun & joy of campus life. Sports, Gyms, tournaments may be in low gear for a longer period resulting less physical activities of students.

5. **Educational institutions may run with different shifts per day.** The need for social distancing may imply lesser students in each class. So, most of the educational institutions may work in different shifts per day which may put more pressure on the teaching and administrative staff of the institution to manage.

6. **May raise the gap between privileged and unprivileged students**: Learners from low-income families and disadvantaged groups are the more likely to suffer as they may not afford high-speed internet connection and required technical gadgets for online learning. It will widen the gap between privileged and unprivileged learners creating inequality.

7. **Teaching learning may run with technology.** More and more students will depend on technology and digital solutions for teaching learning, entertainment and connecting themselves with the outside world. Students will use internet technology to communicate virtually with their teachers and fellow learners through E-mail, WhatsApp, and Videoconference, Instant message, webinar or any other tool.

8. **Assessment system may be changed to new shape.** Artificial Intelligence (AI) may help teachers to deal with assessment, evaluation, preparing mark-sheets and monitoring the performance of each student easily. AI may use digital platform extensively to reduce burden of examiner in handling examination and evaluation systems. If these activities are made simpler, the academicians would be able to concentrate more on course development, qualitative teaching-learning and skill development.

9. **Demand for Open and Distance Learning (ODL) and online learning may grow**. Covid-19 has forced the human society to maintain social distancing. It has created more challenges to continue teaching learning by maintaining social distancing. To meet these challenges there is more demand for ODL and online modes of education and the same trend may continue in future also.

10. **Blended learning may take the leading role.** Blended learning combines both face to face and online learning modes. Covid-19 has accelerated adoption of digital technologies to deliver education and encouraged the educational institutions to move towards blended mode of learning. All teachers and students became more technology savvy. The traditional face to face mode with post Covid-19 technology mode will lead the education towards blended mode of teaching learning and it may transform the structure of the education system.

11. **Student debt crisis may rise**. In India, lots of students or their parents take education loans for higher education. If the employment market does not pick up, student debt crises may rise and create serious issue. Students may face increased stress, anxiety and depression due to their student loans.

12. **Unemployment rate is expected to be increased.** There is no recruitment in Govt. sector and fresh graduates fear withdrawal of their job offers from private sectors because of the pandemic Covid-19. Many

Indians might have returned home after losing their jobs overseas due to Covid-19. Hence, the fresh students who are likely to enter the job market shortly may face difficulty in getting suitable employment.

SUGGESTIONS:

- The format that is generally followed for internship, research programs etc has to be modified to suit the current situation

- Methodology, certification, assessment parameters have to be revised and shall be modified according to the requirements of the current situation keeping in mind the quality benchmark

- In order to strengthen the backbone of e-learning the government should deploy the necessary infrastructure at remote places where people don't have access to internet; thereby fixing the internet gap which would facilitate students to learn digitally.

- Every state government in India should come up with creative strategies to make the education accessible to each and every student especially for those who come from marginalized, underprivileged and remote sections of the society.

CONCLUSION:

This study has outlined various impacts of Covid-19 on higher education in India. The recent pandemic created an opportunity for change in pedagogical approaches and introduction of virtual education in all levels of education. As we do not know how long the pandemic situation will continue, a gradual move towards the online/virtual education is the demand of the current crisis. UGC and MHRD have lunched many virtual platforms with online depositories, e-books and other online teaching/learning materials. Combination of the traditional technologies (radio, TV, landline phones) with mobile/web technologies to a single platform with all depositories would enhance better accessibility and flexibility to education. This would involve upgrading the service platform to enable it to meet the required volume of educational demands of students. All service providers need to be mobilized to provide proper access to the educational service platforms to the disadvantaged groups of population also. Virtual education is the most preferred mode of education at this time of crisis due to the outbreak of Covid-19. The post Covid-19 education seems to be an education with widely accepted online/virtual education which may perhaps be a parallel system of education. This paper has not covered any statistical analysis on impact of Covid-19 on higher education however further in-depth study with statistical research may also be undertaken.

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UNDERSTANDING THE PRESENT EMPLOYMENT SITUATION IN THIS PANDEMIC SITUATION - IMPACT OF PANDEMIC ON EMPLOYMENT

Mr. Bhupinder Singh Saini

(M.B.A & M. Com), Principal Investigator, Proprietor, Sparewick Baani Enterprises, Maharashtra – 400615

ABSTRACT

The last one year has seen tremendous impact on every individual's life in both positive and negative way in term of personal and professional. There has been loss of life, loss of financial security, loss of jobs and business. The impact of Covid-19 cannot be neglected by anyone; it has shattered lives of many. No Country has escaped from this Pandemic and its effects, majorly negative effects. The GDP of almost all the countries came down. Survival has become a big question not only in term of fighting with the deadly virus but also the loss of employment had made life more severe. The loss of employment made people to suffer without any income or earning to carry out the daily basic necessities. Irrespective of Job, Business and Profession everyone has been affected by this pandemic. People belonging to various sectors, segments, positions and industries has seen drastic impact. Some industries survived by adapting to the situation or taking the advantage of their proactive approach, some industries got uprooted due to lack of resources and revenue. The positive dimension of this pandemic is that many people were able to explore their capabilities to generate alternative source of income for the survival.

The structured questionnaire was used as research tool for understanding the present employment situation in this Pandemic situation. Primary data was collected from 100 respondents of various industries with the help of Google forms.

Keywords: Pandemic, Job, Business, Profession and Employment.

INTRODUCTION

It all started from Wuhan a small city in China, when a Nano virus namely Novel Corona Virus or Covid-19 could turn out to be such a big disaster. It just took around few months to spread deadly virus worldwide and became Pandemic. Irrespective of developed nation, developing nation & under developed nation, the Virus hasn't spared any economy. The impact of Pandemic is so huge that it had put the economy on the back foot and the recovery for the same will take almost a decade. Due to unavailability of treatment it had become more severe to tackle the deadly virus. The pace of transmission of virus was so fast that it resulted into the worldwide Lockdown. In India on the evening of 24 March 2020, the Government of India under The Honorable Prime Minister Narendra Modi ordered a nationwide lockdown for 21 days, limiting movement of the entire 1.38 billion (138 crore) population of India as a preventive measure against the COVID-19 pandemic in India.

1.1 What is Covid-19 Pandemic?

The COVID-19 pandemic, also known as the coronavirus pandemic, is an ongoing global pandemic of coronavirus disease 2019 (COVID-19) caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2). The virus was first identified in December 2019 in Wuhan, China. The World Health Organization declared a Public Health Emergency of International Concern regarding COVID-19 on 30 January 2020, and later declared a pandemic on 11 March 2020.

The COVID-19 pandemic in India is part of the worldwide pandemic of coronavirus disease 2019 (COVID-19) caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2). The first case of COVID-19 in India, which originated from China, was reported on 30 January 2020

1.2 Impact of Pandemic

In India the Lockdown continued till 8th June 2020 and thereafter unlocking process was started in Phase wise with various restrictions and guideline issued by the Ministry of Home Affairs.

- **Impact on Employment:** Thousands of people emigrated out of major Indian cities, as they became jobless after the lockdown. With factories and workplaces shut down, millions of migrant workers had to deal with the loss of income, food shortages and uncertainty about their future. With no work and no money, thousands of migrant workers were seen walking or bicycling hundreds of kilometers to go back to their native villages.

- **Impact on environment:** The few Positive impact could be seen is that the Rivers had become cleaner as industries were closed due to the lockdown. The quality of air had significantly improved during the lockdown especially in metropolitan cities.

- **Impact on Economy:** India had already been experiencing a prolonged economic slowdown. The GDP growth rate had fallen from 8.2% in January–March 2018 to 3.1% in January–March 2020. In the first quarter of the financial year 2020-2021, this number went into negative. The GDP growth rate for April–June 2020 was -23.9%, which happened to be the worst ever in history. Crucial parameters like manufacturing, construction, trade, hotel industry saw a decline and slid into negative. Manufacturing growth at -39.3%, Mining growth at -23.3%, Construction growth at -50%, Trade & hotel industry growth at -47%.

1.3 Objectives of the study:

1. To study the positive and negative impact of Pandemic on Employment.

2. To analyze the impact of Pandemic on the People's income.

3. To evaluate the employment opportunity available.

2. REVIEW OF LITERATURE

2.1 Previous studies

The Research published by Marina A Kartseva & Polina O Kuznetsova on 26/04/2020 in Population & economics: The paper estimates the scale of the possible impact of the coronavirus epidemic on the Russian labor market and household incomes. We consider vulnerable employment, which includes workers with increased risks of job loss, wage cuts and other negative events that reduce labor incomes. The analysis shows that every second Russian worker can be classified as vulnerable employee. The highest risks for reducing labor incomes as a result of the epidemic are faced by young people, workers with a low level of education, as well as residents of regional centers. About a third of vulnerable employees experience complex vulnerability, i.e. meet several criteria of vulnerability.

The Research published by Senung Jin Cho, Jun Yeong Lee & John V Winters in IZA Discussion Paper, 2020.: The research examines effects of the COVID-19 pandemic on employment losses across metropolitan area status and population size. Non-metropolitan and metropolitan areas of all sizes experienced significant employment losses, but the impacts are much larger in large metropolitan areas. Employment losses manifest as increased unemployment, labor force withdrawal, and temporary absence from work. The study further examines the role of individual and local area characteristics in explaining differing employment losses across metropolitan status and size. The local COVID-19 infection rate is a major driver of differences across MSA size. Industry mix and employment density also matter. The pandemic significantly altered urban economic activity.

The Research published by Marta Fana, Sergio Torrejon, Perez & Enrique Fernandez Macias on 15/07/2020 in Journal of Industrial and Business Economics: We contribute to the assessment of the employment implications of the COVID crisis by classifying economic sectors according to the confinement decrees of three European countries (Germany, Spain and Italy). The analysis of these decrees can be used to make a first assessment of the implications of the COVID crisis on labour markets, and also to speculate on mid and long-term developments, since the most and least affected sectors are probably going to continue to operate differently until a vaccine or other long-term solution is found. Using an ad-hoc extraction of EU-LFS data, we apply this classification to the analysis of employment in Germany, Italy and Spain but also UK, Poland and Sweden, in order to cover the whole spectrum of institutional labour market settings within Europe. Our results, in line with recent literature, show that the employment impact is asymmetric within and between countries. In particular, the countries that are being hardest hit by the pandemic itself (Spain and Italy, and also the UK) are the countries more likely to suffer the worst employment implications of the confinement, because of their productive specialisation and labour market institutions. Indeed, these were also the labour markets that were more vulnerable before the crisis: characterised by high unemployment and precarious work (especially temporary contracts).

3. METHODOLOGY:

The study is based on primary and secondary data.

Primary data has been collected using online google forms. The respondents have been presented with a questionnaire using online google forms. The respondents are from across Mumbai and Thane. The data was collected from 100 respondents working in various industries like IT, Finance, Banking, Education,

Construction, Capital Market, Professional, Real Estate, Pharma, BPO, Shipping, FMCG, Media, Automobile with the help of Google forms.

Secondary data has been collected from various sources like e-books, e-journals, reports, websites, e-newspapers.

3.1 Statistical tools and techniques
In this study, the data has been collected using online google forms. The word Employment has been used in synonyms to Job, Business & Profession. The collected information has been processed through statistical tools like tabulation, percentage, graphs and charts.

3.2 Limitations of the study:
The present study has the following limitations:

The scope of study was restricted to residents of Mumbai and Thane. The analysis of the study is based on the responses collected from limited number of respondents. The conclusion is drawn on the basis of the information given by the respondents.

4. ANALYSIS AND FINDINGS:
1. Nature of Your Present Employment. (You can tick Multiple)
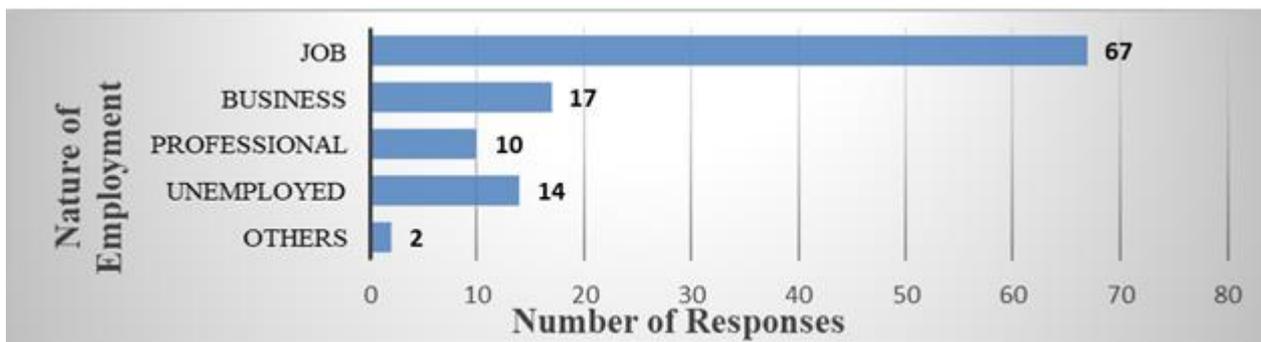
From the above data it can be seen that 67% of the respondent's employment is Job followed by 17% of Business and few were into multiple employment. 14% of the respondents got unemployed due to this Pandemic.

2. Rate Negative Impact of Pandemic on your employment. Rating scale of 1 to 5 depicts Low to High)
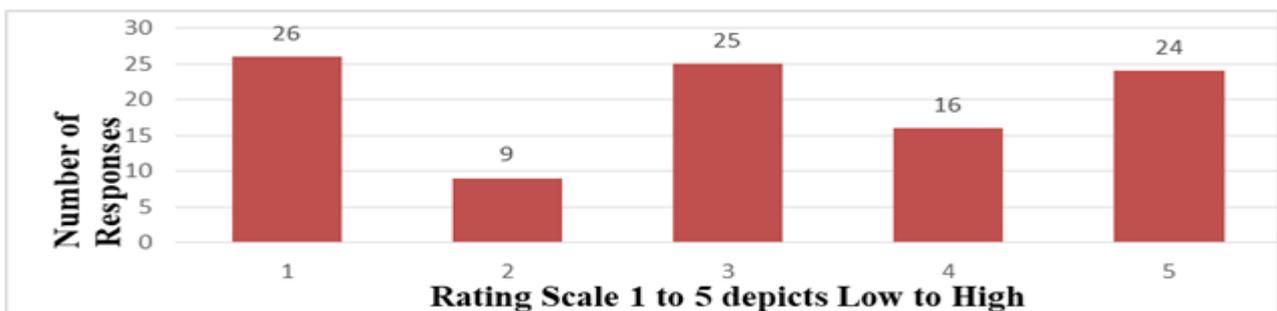

According to the research it is found that there is mix response of impact of Pandemic on the employment. By considering the mid-scale, 40% cumulatively responses show negative impact on employment which is on the higher side.

3. Rate Positive Impact of Pandemic on your employment. (Rating scale of 1 to 5 depicts Low to High)
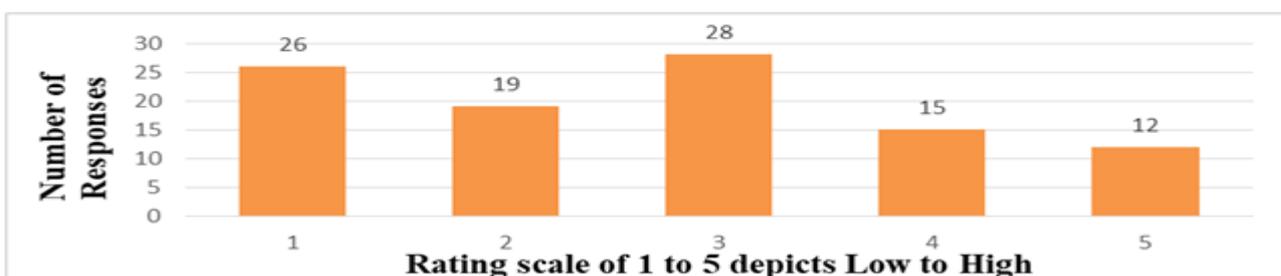
As per the data collected it can be seen that the positive impact of Pandemic on employment is on lower side which cumulatively makes only 27%. The respondents employed in Banking & IT industries were basically least affected.

4. Impact on Income/ Salary/ Incentives. (Reduction in term of percentage)
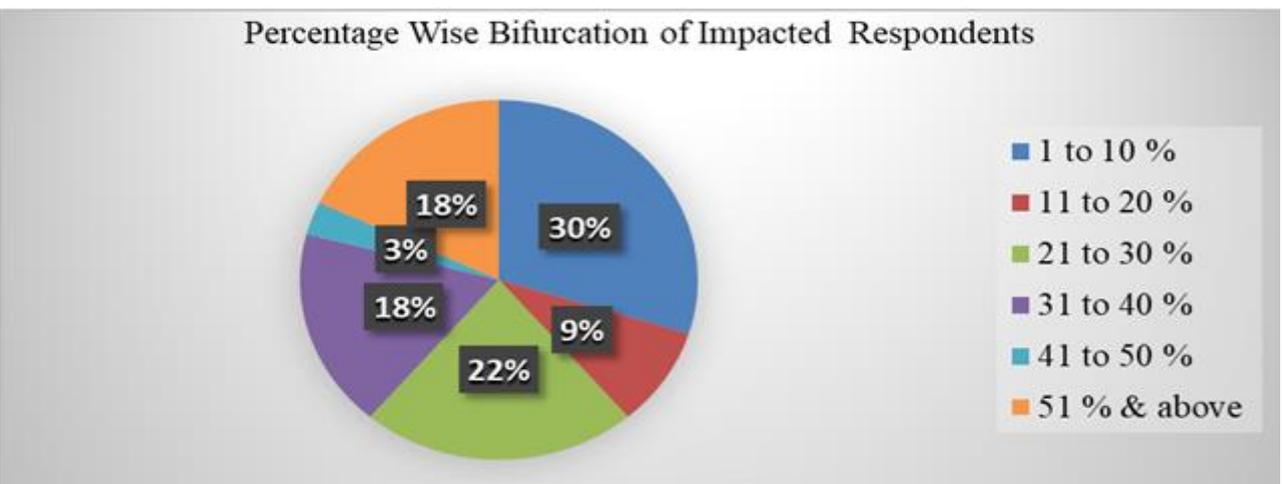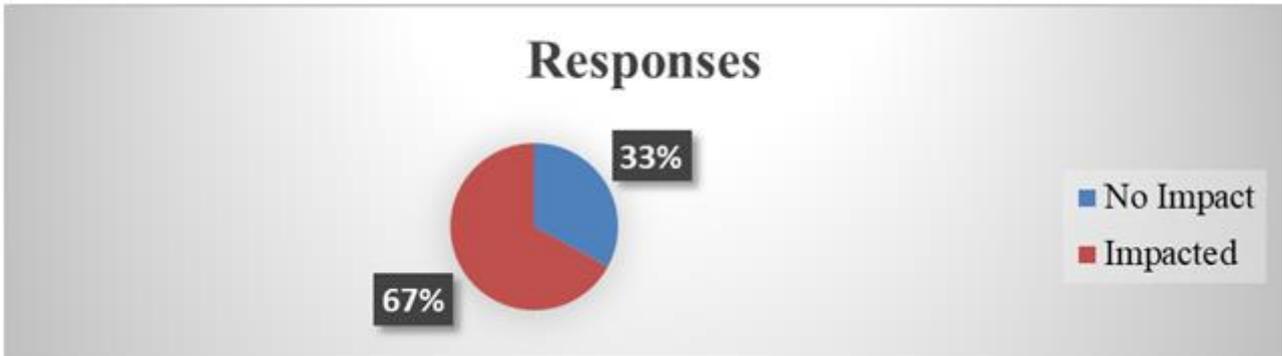
As per the study we can see from the pie diagram that the majority 67% of respondents have face the reduction in their Salary/ Income/ Incentives due to Pandemic.

5. Do you or your company still recruiting?
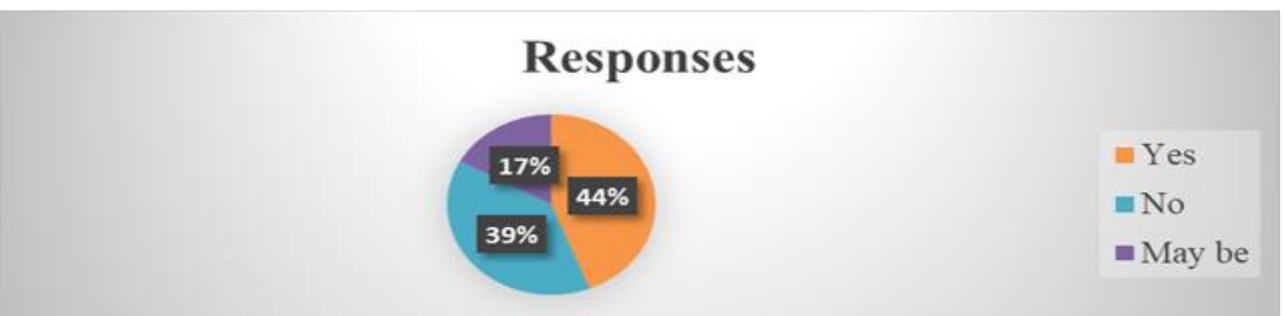
Researcher finds that companies of the 44 respondent are still actively recruiting whereas the companies of 39 respondents are not recruiting.

6. In your opinion which type of employment is to be consider in the present situation?
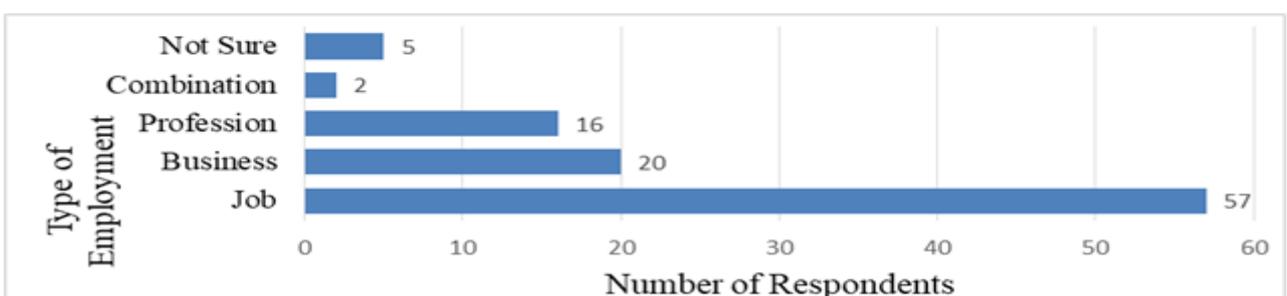
On the basis of data, it can be seen that maximum number of respondents prefers Job as the best employment to be consider in the present Pandemic Situation.

CONCLUSION

The present study has made an attempt to understand the employment situation in the present pandemic situation. It has been observed that majority of the employment has been negatively affected which also resulted in reduction in the income/ salary/ incentive of many. Many of the businesses got uprooted and windup their operations. Respondents specially from the IT & Banking sector has been least affected. In this Pandemic situation there are still many companies, those are actively recruiting for the employment. The study has further suggested that job is the most suitable employment in this present situation.

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POST-COVID CHALLENGES IN EDUCATION

Priya Tulsiram Girin

TY BSCIT, Bunts Sangha Anna Leela Shoba Jayram Shetty College of Commerce and Economics

ABSTRACT

Covid-19 has brought the lockdown overall the world and social-distancing stops all walks of society, business, economic growth, and also in education. Due to this crisis, the government thinks in a new way to get rid of the problems. It is also to take a meaningful action which will rebuild the society and bring about that desired future and developed that world which was there before covid-19. Due to the study loss of student's education, the education department has to think of another way to continue the education process. By bringing the eLearning method they had restarted the education process by giving access to students, to learn virtually by sitting at home. The emergent crisis has created various issues for professors and students, which forces them to quickly adapt to the various methods of distance learning. This immediate adaption of the learning method was hard especially for professors because they have to use multimedia technologies and learn the technique fastly. Due to Covid-19, each sector profit goes down but it mainly affected in students education. Every sector had slowly cover-up their losses and managing their business, schools and colleges have also started virtual classes. Professors are trying their best to cover up their portions and giving the best input to students. But the fact is maximum students are not taking education seriously. They are unaware of their future as online mode started. They are using online education for cheating purposes. Due to covid-19 lots of students lose their conscious mind, by the lock at one room and boredom create laziness and they don't give active participation on any activity. Most of the challenges also faced by students during pandemic learning like lots of students not have study tools, comfortable environment available at their home nor internet connectivity and nor it is possible for every student can afford all that materials which is must important for continue education. Students do not get practical knowledge because in this pandemic period, the education system is mostly concentrating on the theory part and lack of practical knowledge they are getting. Therefore students are not fully satisfied with this curriculum. Due to a lack of face-to-face communications and seminars, the students are unable to build self-confidence. This pandemic has made a drastic change in student's life which has taken away from self-learning and interaction with people. This becomes the major issue for children living in poverty worldwide, who often rely on theirs schools physical setting that provides educational material, guidance, and sometimes decent meal of the day. In their homes, specifically during quarantine times, some children can face multiple forms of violence and abuse. Due to crowded conditions, a general lack of resources, especially digital devices and connectivity is not available in the home of every child that makes a loss and that get affected the child career. The learners of all ages, as an internship, placement, and apprenticeships have been cancelled and it increases the unemployment level, technical and vocational education programmes closed down, due to online study mode students communication skill get worsen because of lack of activeness in online lectures, seminars and face to face interactions with people.

INTRODUCTION

Covid-19 has drastically changed the world faster than anyone could think. The education sector is witnessing massive changes in the workflow system. Though education is going through an online process the truth, in general, is the online education is still in mess in India. On the other hand, some positive features that come with this method. The students who are serious with their future and have the dedication to learn are using their time valuably. Courses are conducted online, Examination is taken online, practical are going through virtually, and assignments are submitted through Google form or email. Traditional learning gives quality output but now online education has decreased the quality of learning. The problem arises for those students who can't afford smart mobile, laptop and other study materials. So the education department has to give all the facilities if they are taking overall fees. Some of the students are quick to adapt to this system and some students take time to accept all digitally. India should establish a good infrastructure for online education like some advanced countries. The education department has to offer special policies to students like reducing academic fees, supporting buying laptops, give them access to internet broadband for those students that cannot afford the learning tools. Some students living in the coastal, mountainous, and rural areas, in reality, could not get the internet facility. Therefore some traditional distance learning technique has to apply for the students such as sending materials, addresses for their study. Lectures should be taken through online chat tools, Microsoft Teams and many eLearning apps that to clear the doubts and to consult about an assignment. Due to the eLearning method students are clearing their exams but not with their knowledge. Rather than struggle for studying the concepts, they are using the shortcut method to pass.

CHALLENGES

1. **The Adaptability of eLearning technique:** Switching from previous learning method and face–to–face instructor training to online-based training in the virtual classroom through the eLearning apps, makes the learning experience different for students. Not everyone can respond while lectures nor professor get acknowledgement that every student is concentrating and getting concepts clear. Comparison of online learning versus face to face learning conditions confirmed that students are not clear with all concepts and they are not attentive where they had a pervasive negative reaction to the online condition that had become necessary in a pandemic. The sudden change doesn't allow every student to adapt to the online learning environment, whereas it takes time for them to become comfortable with all eLearning methods and computer basic knowledge. While traditional learning includes passive learning, clearing doubts and making notes and strictness maintained by teachers for the academic performance of students but now the concept is different in eLearning because all the strictness rules and regulation cannot be applied through online mode. There is no competition remain between students through online mode learning because every student is now a topper, every student has got good marks. Students with the traditional mindset will take time to adapt; however, they have to accept eLearning technology with an open mind and heart.

2. **The technical problem faced during eLearning:** Most of the students did not get facilities of the high bandwidth and strong internet connection that online lectures and courses require and thus they failed to learn with their virtual classmates. Their learning experience becomes problematic. Moreover, most of the campus find it difficult to provide all the technical requirements of the chosen course. Some of them can't even afford to own the computers and seek help in a Resource learning centre for technical assistance. The solution to the problem is to know exactly what type of technological help they will need for different courses before enrolling in it, as well as properly equipping themselves for successfully courses completion.

3. **Computer Literacy:** Today students' major issue is lack of computer literacy. Most of the students don't know to operate basic computer knowledge such as Microsoft Word and PowerPoint and therefore the sudden change in the education system make those students hard to accept and hard to get work with that method. But now the technological era has been started which force everyone to get knowledge regarding computer so in education field teachers as well as students are trying to cope up with this situation and accept to get trained themselves in the technological field.

4. **Time management:** Traditional learning technique takes the most of the time of students in schools and colleges up to 6-7 hours and it also takes travelling time. But now the eLearning technique makes life more comfortable by sitting at home. Students get more time for self-learning and grabbing the extra knowledge from different courses for better prospects. But most students are not taking this benefit opportunity and making their time vain. The reason for wasting their time is they are not getting proper guidance and motivation which was given by colleges and schools before covid-19. Through the online mode teachers are there to help students but students are taking their step backwards because they are unhappy with this virtual learning.

5. **Self-Motivation:** Now Learners don't feel motivated enough by enrolling in distance learning courses, many learner thinking prospects got change due to lack of concentration, lack of dedication, lack of motivation, lack of guidance, lack of student engagement, lack of face to face interaction, lack of confidence due to this they are falling behind by their goal and nurture the idea of giving up. So the only solution is student should selfly motivate themselves and has to stand themselves for their career because it's hard for the education system to bring that traditional learning technique till the covid condition gets over. The student has to itself trained themselves with new educational trends and also properly ready themselves for future challenges in their education and career. Students have to keep their positive attitude towards online learning then only it will help them to overcome the challenges. It is hard to practice, but students need to understand that it will reap their future and show a new way for their future.

PROS AND CONS OF ELEARNING

Addition of eLearning technique to educational spectrum that will majorly affect on the student manner where learner receives and process new knowledge. Now the technology era makes overall world population bring on the web. Through the online meeting, lots of population can gather together and share their knowledge on one platform. Today, by taking benefits of personal devices such as smartphones, and laptops a person can build basic and depth knowledge on their field, by simply searching on the web and receive an answer within milliseconds. Online learning is not only applicable to learn academics but it also expands to learn extracurricular activities for students as well. Recently the demand for eLearning has risen fastly, and it will

continue in future too so students have to make habit of this. During online education, a student can do a full-time job and side by side they can complete the enrolled course that can further help for career prospects. Due to the online recorded lectures the students can go through that recording and can clear their concepts. Distance education is more flexible and convenient and it can improve career prospects also.

CONS OF ELEARNING:

The journey of eLearning will be more to go but the main thing that has to make student future secure is that the education system has to be more strict with learners.

1. **Inability to focus more time on screens:** For most students, one of the biggest challenges of eLearning is to focus on the screen for a longer time of period. Due to online eLearning, there is a greater chance for learners to be easily distracted by social media sites or different sites. Boredom occurs due to a lack of real talking interactions. Therefore it becomes very important for the teachers to keep online classes engaging, and interactive to help students and make them stay focused.

2. **Network Issues:** In small cities, and towns there are most learners but that type of area contains lots of problem with internet connection and that reason can be a lack of continuity in learning for the learners.

3. **Sense of Isolation:** Now due to online class, there becomes minimal physical interaction between students and teachers. eLearning is taking away all the physical interaction that students and teachers talk about during school premises. It results in a sense of isolation for the students. But through the online mode, the school allow other forms of communication such as messaging, email, video conferencing that allow students and teachers for face to face communication that will reduce the sense of isolation.

4. **Teacher training:** Online learning requires teachers to have basic knowledge of using digital technology. Teachers have a basic understanding of technology but sometimes they don't have the necessary resources and facility to conduct online classes. A school must invest in training teachers with the latest technology updates so that they also conduct their online classes properly.

5. **Managing Screen Time:** Many parents are concerned about their child health hazards because they spend most of their time staring at a screen. This is the biggest concern and disadvantage of online learning. Some students have an issue about they can't spend so many hours staring at a screen that they get a headache it is also one disadvantage.

6. **Self-discipline losing:** In traditional classroom student has to follow all the rules and regulation- which shows self-discipline. But now without an environment of the physical classroom and class schedule, it is not easy to focus and it cannot devote the necessary time to course work.

7. **Support to access the comprehensive materials:** The online courses are static, and all the useful material is uploaded onto a single server for student access, without interaction with humans. This method will be problematic for those who need live classification, explanation and technical support. Since institution that doing everything online so during online lectures and exams they cannot monitor every student effectively. Due to online education, lots of students take a step backwards from the co-curricular activities and laziness get to build.

8. **Fees Payment:** Due to covid19 each sector went in a loss. So most parents may be at loss. Everywhere economy shortage get came. But college and school force the parents to pay full academic fees of their child this is the main problem arise after covid-19 on online education and for students future bright and the year should not get wasted child-parent also arrange the money. Colleges and school has provided trust facility but only for cast category students so what about the open category students. There is a lot of children who are poor and in an open category, they don't get all facility. The colleges and schools are not decreasing their academic fees as they are not giving any facility to students but they are taking overall fees. So my point of view through this that everyone can't pay overall fees so the education system has to give them a concession about fees and to take up to those fees which they are giving facility. Why the student will pay the fees from which they are not getting any benefit nor any school or college facility.

9. **Less Attendance:** Online education has given the students that much liberty where they keep the education as the last priority. Because they think that is exams they get their every question answers through one online search so they don't even think to attend the lectures. They don't even think to do hard work. So the education system has to take serious action about this problem. In every field, whether it is an Information Technology, Medical, and engineering field students are not getting any practical knowledge. They are giving only theoretical knowledge but in future, there is a necessity of both practical as well as theory. So

what student will speak in their interview if questions get asked? In every field, students are not generating the inner creativeness they are not showing their quality because they had not thought like that which was there on traditional learning technique. Colleges and schools are only sticking to that portion and giving that theory knowledge. The students are just doing copy and pasting of answers there is no creativeness remain in this generation. While all the modes of learning have some benefits and drawbacks, after the current crisis on covid-19. It is clear that in India the 50 per cent student is accepting this online learning mode seriously and making their future bright by self-learning and by their self-confidence and hard work. The remaining 50 per cent of students are still in their dreams. So we have to take initiative by itself and has to keep our study and our passion as a priority to make our future lighten and to walk on the right path of our goals. Motivation is another key factor to be successful in life. But in the online learning mode due to lack of motivation students losing their confidence, but through the eLearning technique, if students are dedicatedly and constantly doing assignments, clearing their doubts by teachers, through social media app interacting with teachers for guidance then only the student will be a success. But 80 per cent of student has lost their motivation due to distance learning, and due to Non-IT background, some Teachers and students get a problem to get fast trained in computer basic knowledge. Education is a pathway to bring out poverty. Many organisation are increasing access to learning around the world. But covid-19 pandemic brings 91 per cent of temporary closures of schools, colleges and universities. The school closures and job losses and physical distance and many more further complicated things. We student has loss our most important hands-on learning. It's easily the most challenging task for education to give students that experience which they were taking before. For the students' benefit and their future should be secure the online is not the solution. But the condition of today's world is like that there is no other solution to continuing the education process. But as covid-19 will completely disappear the education system has to start that old curriculum system which was there before Covid-19. To get a quality education it is very important to continue traditional way education.

MY POINT OF VIEW:

Moreover, the experience that we are taking of changes in the world, it is clear that lifelong careers and traditional employment path will not be as long as was there in the past generation. The changes will be seen fast in the jobs and in the way we do business. In the education sector, practical skills are still needed for students beneficial, but education should also developing humanity in citizens of local, national and global societies. Students see their education as a pathway of attaining lifelong learning, wellbeing, opportunity, satisfaction, and contribution to humanity. Schools, Colleges, and universities need to provide comprehensive access and motivation to all learning areas to enable all learners to make informed choices, to develop their passions and grow with creative talent. Undoubtedly it is fixed that education will go through major changes and students will take time to overcome it and they will suffer lots of problems but there is no other way to continue the education. So every student must understand the situation and make a solution out of this. But due to this distance learning, the students have a great opportunity to make their future best if they think positively. Inclined toward the technology world proves a cost-effective way of learning. In every home, it is casual to have one smartphone if it is not so it's the responsibility of the education system to take care of it so the learning process has to not stop. If the student thinking mind is always going in the positive direction and they are dedicated and determinate with their future career goal so by that smartphone and with the new technological era they can reach to the highest point of success. It depends only on that student how they react to that situation and take a step for their life. The success key is only in the hand of the learner but how to use it and it will get them or not will be decided only the path they had chosen. One and one solution so students future not in danger is that itself student. And education system also has to make strict rules and regulation as it is not possible to reach every student. Due to boredom and lock in one room, Students are also not running thinking positively and not thinking creatively. Some students choosing the wrong path and wasting their time. So if the education system can't give the practical knowledge so they should give practical task and training on a daily based to students related to subjects, then only there is a worth of online education. As before there were a lot of students were they don't get a chance and due to financial status, they are unable to go to school. But due to this pandemic, the number increases which makes the condition worst and it became like that now 30 per cent of students don't go to school. It became necessary that government should help those students to make their future bright. Online eLearning is only maintaining the continuity of education. To improve learning and to make a student more focused it is necessary to strengthen the education system. By not taking covid-19 as a curse we have to take it as an opportunity and to think in a new way to tackle problems on every step, to create and solidify connections so countries can strengthen, develop their education system, and rebuild themselves to back better. It is a time of being that the overall world should be united together and face challenges. India is locked but not our creativeness, we have to rebuild ourselves in every problem.

CONCLUSION:

Covid-19 has caused unprecedented disruptions and have a great impact on the education sector which had brought a big problem and changes the education history where it left them in a tight spot as economic growth continue to be under pandemic. The education system had a burden during the pandemic to start that every student education without waste of a year, manage learning curve, to reach out every student, and create a safe learning environment are some of the challenges get faced by the education system. And due to lockdown, education institutes facing financial difficulties- restoring normalcy in a sector will take time. Digital transformation of the education system, bridging the gap of students and teacher by providing remote learning. The right strategy is to provide help to needy students with relevant remote stack tools to continue with their education.

We have to put in efforts and adjust to this new normal of education with our full dedication and hard work!

A STUDY ON POST – COVID 19 CHALLENGES & IMPACT OF COVID 19 ON EDUCATION SECTOR IN INDIA

Prof. CA Atul A. Raut
Department of Accountancy, VPM's Joshi Bedekar College, Thane (W)

ABSTRACT

Covid-19 which is emerged from Wuhan China has caused a serious & dangerous impact on almost every society in the world. The impact of covid-19 has been multiple and not limited to society at large. The lockdown is recognised as the only method to control spread of pandemic. Many countries of the world force to stop international travelling & adopted lockdown. The World Health Organization has declared it as a global pandemic. The one of the solution is an act of social distancing which is a new form of untouchability. Covid-19 impacted adversely economy of both rural & urban area.

The Impact of Covid-19 is observed in every sector of the world. The Education sectors of India as well as Education sector of the World are badly affected by this covid-19. The learner stop to go to school, colleges, and all the educational activity were stop. The Education sector has been fighting to survival with the help of platform with technologies. Due to the Covid-19 pandemic 90% of the World Students are affected in Education sector. Institution and Students were under the pressure not to lose the academic time and lose their teaching learning process. It is time for Indian Higher Education system to respond to the challenges and take responsibility to fulfil their commitments towards society.

Keywords: Post Covid Challenges, E-Learning, Digital Technologies, Positive Impact

INTRODUCTION

During the year 2019 the world is facing the very worst pandemic situation which is named as Covid-19. On 31st December 2019 China give the information to WHO about Covid-19 cases in Wuhan city which subsequently spread the other countries of the world. Due to non availability of vaccine and treatment for Covid-19 Government of India undertake lockdown. According to UNESCO report that more than 90% of total World Students population during April 2020 which is reduced to near 65% during June 2020. In India more than 32 crores of Students affected by the various restrictions and National Wide Lockdown for covid-19. The Education sector including School, Colleges & Universities are closed. Classes are suspended and all the examination of school, colleges and universities including Entrance Exam were postponed. Thus, Lockdown destroyed the schedules of every student in the World. Lockdown compel many educational institutions to choose online modes of teaching. The Teacher assign the work to the student through internet, deliver the lectures by using live video conferencing such as Zoom, Google Meet, You tube, Facebook, and Skype etc. But 100% success is not achieved as students and teachers are unable to use computerized learning arrangement. Most of the Educational Institution in India is not well equipped by digital facilities to set up online education system.

Objectives of the Study:-

The Present research paper focus on following objective:

1. To analysis the status of education in India during the Covid-19 Pandemic.

2. To study the scenario of future education post covid-19.

3. To study the various positive impact of Covid-19 on Education.

4. To study various measures taken by Government of India for Educational Sectors during & after covid-19.

Research Methodology:-

This research paper is based on secondary data. The data has been collected from journals, newspaper, websites and articles, social media, news channels, etc.

Scope of Study:-

This study is conducted on the basis of secondary data. So the results are based on research study.

Limitations of the study:-

1. Only secondary data is used for study.

2. Secondary data may not be accurate.

3. All information and data are as per current situation as materialized.

4. Impact of COVID-19 pandemic situation may vary from time to time and place to place.

Impact of Covid-19 Pandemic on Education sector in India: -
Covid-19 has created many negative Impacts on Education and Educational Institution in India. India has accepted challenges and tries to provide service to the students during the pandemic. The traditional system of learning in India was transformed into new Era due to digitalization.

A. Positive Impacts :
➢ Due to covid-19 Educational Institution moved towards blended mode of learning the use of digital technology is adopted by teachers & students.

➢ It rises the use of learning management system and give great opportunities for the company.

➢ It enhances the use of soft copy of learning material for reference.

➢ It results in rise in online meetings such as Tele-conferencing, Virtual meetings, Webinars, E-conferencing, etc.

➢ Pandemic situation help the people to learn and use digital technology and increase digital literacy.

➢ It improve the use of the electronic media for sharing information through E-mail, SMS, Phone call and using social media such as What's app, Facebook, You tube.

➢ It helps better time management for the student through online education during pandemic.

➢ Student prefer and demand for open and distant learning as it encourages self-learning providing opportunities to learn from different sources.

B. Negative Impacts :
There are various negative impacts of covid-19 on the educational system in India.

➢ Postponement or Rescheduled examination, some university cancelled exam or are conduction online exam.

➢ Educational Institution has to postpone almost all the examination to avoid social gathering.

➢ Student counselling operations are affected due to impact of covid-19.

➢ Lack of discussion between teachers and students.

➢ Most of the recruitment got postponed due to covid-19.

➢ Unemployment rate is increase due to this pandemic.

➢ Unprepared teachers/students has they are all not good to accommodate online education through the video platform such as Zoom, Google Meet, etc.

➢ Reduced Global Employment opportunities as pass out students not get job outside India due to restriction caused by covid-19.

➢ It increases responsibility of the parents to educate their children in the house.

➢ Mit day meals in the school were stop due to closer of school so there is lost of nutrient of the students.

➢ Many students have limited or no internet access and not able to afford computer, laptops, android phone for online teaching, learning method during pandemic covid-19.

➢ Pandemic has significantly disturbed higher educational system.

➢ During this lockdown most of the parents faced unemployment situation and not able to pay fees of school.

➢ Lack of Monitoring of the Students.

List of Online Platforms :-
In India HRD-UGC has announced the list of online platform for the school and college students which include information and communication technology and Inter-university centres information and liability network. All the platforms are accessible by the teacher, students and scholars in the colleges, university and school.

- **Swayam Online Course:** This is E-learning platform which is very useful as it provide best learning resources and various types of courses without any registration fee.

- **UC/PG MOCs:** This websites is hosting the learning material.

- **E-PG Pathshala:** This platform is essential for high quality curriculum based e-takes in various post graduate disciplines.

- **Swayam Prabha :** It is useful portal which provide high quality education theory contains various discipline arts, science, commerce, engineering, medical,etc

- **National Digital Library :** This is various useful for research scholars

- **Shodh Ganga:** It is digital library of thesis and research paper kept secured. It has the open access on website.

- **E-Shodh Sindhu:** This provides current as well as archival access to peer reviewed journals and bibliography, citation, etc.

- **Vidwan:** These website provide access to the library of experts which provide information about experts and research scholars in the country.

- **Redesign of Laboratory and Workshop:** To gain a better understanding or practical experience lab/ workshop should be well maintained and organized.

SUGGESTION :-

- Immediate measures are essential for continuity of learning in government schools and university. Learning Management software should be adopted so teacher can conduct online teaching.

- Strategies are required to prepare the higher education sector for the evolving demand-supply trends across the globe- particularly those related to the global mobility of students and faculty and improving the quality of and demand for higher studies in India.

- Indian traditional knowledge system in field of Yoga, Indian medicine, Architecture, Metallurgy and Agriculture should be integrated with present day's main stream university education to serve society.

- Government agency must invest in Research and Development and should give full autonomy to educational institution for adoption of digital learning system.

- Artificial Intelligence help in making learning more adaptive and personalized teachers are finding it useful at different stages to enhance the student's experience.

- Use of social media platform such as Instagram what's app, YouTube, Podcasts for learning should be encouraged.

- Steps should be taken to ensure that entrance examination such as JEE and NEET go online.

- Government and Educational Institution should plan to continue Educational activity maintaining social distancing and obeying guidelines for covid-19.

CONCLUSIONS:-

Covid-19 has impacted on educational sector of India though it has created many challenges, various opportunities. The Indian government and different institution of education has explored the possibility of open and distant learning by adopting different technological and digital methods. But University and Government of India are trying to come up with solution to resolve various problems arise due to Covid. Educational Institution to strengthen their knowledge and information technology infrastructure to be ready for facing covid-19 pandemic situation.

Its seems that investing in infrastructure in digital and IT infrastructure and training teacher to use them ensure effective teaching and learning in Indian education institution.

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A STUDY OF INNOVATIVE EMPLOYEE ENGAGEMENT ACTIVITIES DURING COVID-19 CRISIS

Mr. Rahul Baban Jagtap[1] and Dr. Deelip Palsapure[2]

[1]Assistant Professor, Department of Commerce and Accountancy, K. J. Somaiya College Of Arts and Commerce, Vidyavihar, Mumbai 400077

[2]HOD, Department of Commerce and Accountancy, K. J. Somaiya College of Arts and Commerce, Vidyavihar, Mumbai 400077

ABSTRACT

Due to COVID-19 outbreak, the maximum of the nations are in lockdown, due to which many offices have relocated their employees to work from home. But work from home regime is very much challenging for both employee and organizations during pandemic situation. Since arrival of COVID-19 and lockdown, even most productive employees are also experiencing high stress level which adversely affecting their performance. Therefore during this tough time employee engagement has become one of the most prominent priorities for HR practitioners to keep their employee engaged. The purpose of this paper is to identify innovative employee engagement activities that can be followed by HR practitioners during COVID-19 pandemic to keep their employee engaged, Motivated and to improve productivity of the organization. This paper also suggests employee engagement strategies to adopt post lockdown period. This is conceptual paper based on secondary data. The data collected derived from various research papers, blogs, articles etc. after reviewing the literature from various researchers and blogs written by people from different industries, several employee engagement activities has been suggested to HR Practitioners to keep their employees engaged during this pandemic situation. Appreciation sessions, Team involvement, Integrate technology, Delegate employee engagement ambassadors, Address mental health wellbeing, set health challenges, In-House ted talks, celebrate accomplishment, virtual yoga or workout classes, virtual team building activities, prioritize work –life balance, establish open lines of communication etc are some of the engagement activities that can be followed by HR practitioner to maintain employee engagement during the pandemic situation. This paper also found that, high standard of security, counseling sessions, flexible work schedule, people first culture and work-life harmony, emphasis on employees' wellness, reward and recognition etc. are some of the employee engagement strategies which can be adopted to keep employee engaged in post lockdown period.

Keywords- Employee Engagement, COVID-19, HR Practitioners

1.1 INTRODUCTION

In the present COVID-19 pandemic situation, employee engagement has become one of the prominent priorities for HR Manages and practitioners in the organization due to lockdown. Since the arrival of Covid-19 and the national lockdowns, even the most positive and productive employees are experiencing high stress level which they have never been experienced before. Keeping employee motivated and engaged during this pandemic situation has proven to be a challenge but there have also been some positive results. In time like this, traditional workplaces have been replaced or substituted with virtual workplace, triggering anxiety and emotional isolation for many employees. Working from home for a long period brings its own unique challenges. Previously employee could rely on their colleagues to provide motivation and lighten their mood. This important social element has now been missing from their work lives. Employee engagement is already critical for many organizations. 85% of employees are not engaged in the workplace (Gallup-state of the global workplace). This means large portion of the world view their role negatively, and this might get worse during this crisis. Organizations with highly engaged workforces are 21% more profitable.It is very much clear that employee engagement has huge impact on success of the organization.

There is a common misconception surrounding employee engagement. Many people believe that an employee is happy or satisfy, that means they are engaged. Employee might be happy at work but that does not means they are willing to work for extra hour on behalf of the organization. Employee engagement is about emotional commitment an employee has to the organization and its goals. There is no universal definition on employee engagement due to its multi construct nature, yet no study in employee research is complete without stating the role of pioneering work by **William A Kahn (1990)**. In the study "Psychological condition of personal engagement and disengagement at work" employee engagement is described as the 'harnessing of organization member's selves' due to their work roles. According to Kahn, people employ and express themselves physically, cognitively or emotionally during role performance. Psychological conditions of meaningfulness, safety, and availability are the three constructs that help engagement to develop in an organization. **Tower**

Perrin, (2003) define employee engagement as "bringing discretionary effort to work, in the form of extra time, energy and brainpower'. This definition involves both rational and emotional factors relating to work experienced. The emotional factor tie to personal satisfaction and the sense of inspiration they get from their work place. The rationale factor relate to the relationship between the individual and the broader corporation. **Bakker and Scheufeli, (2008)** have defined the term employee engagement that "it is a psychological state where employees feel a vested interest in the organization's success and perform to a high standard that may exceed the stated requirements of the job", or as "personal satisfaction and a sense of inspiration and affirmation they get from work and being a part of the organization". **D Bhattacharya (2019)** defined employee engagement that "it is the extent to which employees put discretionary effort into their work, beyond the required minimum to get the job done, in the form of extra time, brainpower or energy".

Employee engagement is not the same as employee satisfaction. Employee satisfaction only indicates how happy employees are. It does not address their level of motivation, involvement, or emotional commitment. Employee engagement is the extent to which employees feel passionate about their work, are committed to the organization, and put discretionary efforts into their work. Engaged employee carries the organization in positive direction. They not only perform their role but also play an important to achieve overall goal of the organization. Even during tough time, they perform with passion, drive innovation and move their organization forward through their performance. Whereas disengaged employee care only about their work. They don't think about organizational goal and objective. They do not show energy or enthusiasm in their work. That is why during this COVID- 19 pandemic crisis, HR Manager should find innovative way to engage the employees in a healthier way during this difficult time.

1.2 REVIEW OF LITERATURE
Literature review gives an overview of what has been said, who the key writers are, what the prevailing theories are. It is not itself primary research, but rather it reports on other findings.

An earlier piece of engagement literature by Goffman (1961) put forth the concept of engagement is rooted in role theory. He defined engagement as the "spontaneous involvement in the role". This work was taken forward by Katz and Kahn (1978) who commented on the relationship between employee engagement and organization effectiveness. Csikszentmihalyi (1982) further expressed employee engagement as a flow concept, wherein flow is a holistic sensation which employees experience when they are totally involved in their work (Bedarkar and Pandita 2014).**May et al. (2004)** Building on Kahn (1990) ethnographic work, a filed study in a US Midwestern Insurance Company explored the determinants and mediating effects of three psychological condition – meaningfulness, safety and availability on employee engagement. Their finding revealed that all three psychological conditions exhibited significant positive relations with engagement. **Vance (2006)** research revealed that, personal attributes such as knowledge, skills, abilities, temperament, personality and organizational factors such as leadership, physical setting, social setting, HR practices has impact on employee engagement. According to Vance (2006) engaged employees can help organization to achieve its mission, execute its strategy and generate better result. **Desai et al (2010)** research conducted to find the employee engagement across manufacturing organizations and IT organizations. The sample for the study was fifty middle level executive of a car manufacturing unit and fifty such employees of an IT firm. It was found that the employee engagement was high in the manufacturing organization as compared to that in IT firm. The reason for higher engagement in manufacturing organization was found to be firm value and care for employees, free and frank communication with supervisor, recognition of one's contribution and freedom to participate in the decision making process. **Jalal (2016)** study outcomes directed that employee engagement has a significant positive effect on organizational commitment and also found employee engagement as an important determinant of organizational commitment. The finding of the study revealed that the more employees are engaged in the workplace; high will be their commitment toward the organization. **Tensay & Singh, (2020)** the present study examined the effect of HRM System on Employee Engagement and Organizational Performance. The finding of the study shows that there is a positive and significant relationship between HRM, Employee Engagement and Organization Performance. Results revealed that if organizations invested in their human resources and building complete human resource management (HRM) system in their organization, it produces an engaged personnel, and, in return, organizations improve their performance

From all the above literatures, it can be concluded that employee engagement play key role in the success of organization. During this tough time HR Managers and practitioners need to re think about their employee engagement strategy in order to keep their employee motivated and engaged. They need to find creative and effective way to keep their employee engaged.

1.3 IMPORTANCE OF EMPLOYEE ENGAGEMENT DURING CORONA CRISIS (COVID-19)

During the COVID-19 pandemic, where employee were faced with problems such as health, safety and job security, employee morale continuously became a concern for many organizations. According to mental health provider Ginger, 62% of workers surveyed reported losing at least one hour daily in productivity due to COVID-19 related stress, with more than a third of them losing more than two hour daily. Morale can be turn overnight if it is cared by the business. Leader's who don't address morale issues will see decreased in productivity and negative effect on customer experienced. Employee engagement play key role to boost employee morale. Happy relation between employee and employer are key to increase the productivity and performance of both employee and organization. Productivity and Performance are linked to employee engagement. Employee engagement shows the passion and determination of an employee towards a particular job. The commitment and unrestricted efforts towards the achievement of organizational goals are all about employee engagement.

1.4 RATIONALE OF THE STUDY

During the Covid-19 crisis, the way employee used to work in team has changed significantly. The maximum of the nations are in lockdown due to which many offices have relocated their employees to work from home. But work-from-home regime is very much challenging for employees as well as organizations during this pandemic situation. Therefore Company has to re think about their engagement strategies to keep their employees engaged and to maintain the productivity level. This paper suggests the most innovative and creative practices to be followed by companies during Covid-19 crisis. This paper also suggests employee engagement strategies to adopt after lockdown period.

1.5 RESEARCH OBJECTIVE

- To understand the term 'Employee Engagement' and its importance during COVID-19 Crisis.

- To determine innovative employee engagement activities during COVID-19 crisis.

1.6 RESEARCH METHODOLOGY

This paper is conceptual paper based on secondary data. The data collected derived from research carried by various researchers and Groups. Secondary data collected from various sources i.e. research papers, articles, blogs and newspapers provided insights into the concept and activities of employee engagement related to COVID-19 crisis and tough time.

1.7 EMPLOYEE ENGAGEMENT ACTIVITIES DURING COVID-19 CRISIS

According to Natural HR (2021), during this pandemic situation everyone feels so disconnected and isolated, so it's increasingly clear that businesses are coming to realization that employee engagement is a top priority. So they have suggested nine employee engagement activities during pandemic situation to keep the employee engaged like Lead with direction and compassion, involve your team, share appreciation, promote self-development, integrate technology, delegate employee engagement ambassadors, address mental health wellbeing, provide regular entertainment, set health challenges. Servicebrand Global (2020), suggested some employee engagement ideas to keep teams moving forward during lockdown like virtual employee engagement activities, online office games, Health challenges for team, meet at the virtual water cooler, In-House ted talk, continue employee training remotely. Servicebrand Global using above ideas improves employee engagement even during lockdown. Neha Mathur (2020) suggested some initiative to improve employee engagement during extended period of remote work such as share all the information, leverage communication and social media channels, ask employees what they need and implement policies that reflect those needs, encourage employees to find work-life balance, remind employees they have resources available, organize regular activities, train manager to be more empathetic. Kaushik Chakraborty (2021) article is about the 3R approach: key to employee engagement in COVID-19 times. He suggested 3R approach- Reset, Relearn and Rejuvenate which may help set a new course of employee engagement during this tough time. Punit kumar (2021) article provides a ready reference list of variables to HR managers to enhance employee engagement level during COVID-19 and post lockdown. Article suggests five major elements of employee engagement, namely—value, voice, variety, virtue and vision. According to the author by focussing on these five elements suggested by the author, an organization can ponder upon the level of employee engagement and enhance its quantity as well as quality. These elements are perpetual and can never lose its sheen even in a crisis like COVID-19 or pandemic. Angshuman Talukdar (2020) article suggests seven employee engagement strategies to adopt post lockdown period. Providing counseling sessions, Ensure high standards of safety, Emphasize on employee wellness, Facilitates them with a flexible work schedule, Distribute task rationally, Give timely recognition, keep up the employee morale with virtual team building activities are the 7 points that every organization must look into and incorporate during post lockdown period to make sure that the employees are back in their old form.

1.8 CONCLUSION

COVID-19 caused a surge in remote work, accelerated digital transformation and prompted a greater focus on improving the employee engagement. Engaged employees are the key for the success of any organization. Therefore during this pandemic time where employees are working from home and facing so many challenges, organizations need to re-visit their engagement strategies. This paper Suggests that several innovative employee engagement activities such as Appreciation sessions, Team involvement, Integrate technology, Delegate employee engagement ambassadors, Address mental health wellbeing, Set health challenges, In-House ted talks, celebrate accomplishment, virtual yoga or workout classes, virtual team building activities, prioritize work –life balance, establish open lines of communication etc. need to be followed by the HR practitioners to maintain engagement level among the employees which will help to improve productivity even during this COVID-19 pandemic situation. Counseling sessions, Ensure high standards of safety, Emphasize on employee wellness, Facilitates them with a flexible work schedule, Distribute task rationally, Give timely recognition, keep up the employee morale with virtual team building activities are the engagement activities that can be followed post lockdown period to make sure that employees return back in their old form.

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COVID 19 AND CHANGING BUSINESS DYNAMICS IN INSURANCE SECTOR

Ms. Rakhi P. Madnani

Assistant Professor, Department of Accountancy, SVKM's Mithibai College-Autonomous, Vile Parle (W), Mumbai-400056

ABSTRACT

COVID-19 pandemic has caused a huge frustrate over the economy, wealth as well as livelihood. Many companies across different sectors have been forced by the Coronavirus pandemic to change the way they operate. The insurance industry is no different. People are being fearfully pushed by Covid-19 to buy health insurance and term life insurance. Policyholders affected by the crisis have also been responded to the COVID-19 crisis by Insurance supervisors and insurance companies. They are being offered grace periods for payment of premiums. They also have been encouraged to extend policy terms and also for term extension for loans provided by insurance companies. So to conclude by saying that true normalcy can be achieved by taking precautions like to Wear a mask while leaving the house, sanitize for multiple times a day, wash hands frequently, and so on.

Keywords: COVID-19, Insurance Sector

INTRODUCTION

The latest report of death and WHO emergencies during Pandemics is as under:

Pandemic	Number of Death
2002-2003 SARS	774
2009-2010 Swine Flu	2,84,000
2012-2013 MERS	866
2014-2016 EBOLA	11,323
2019-Present COVID-19	2,43,401

Source: WHO/Wikipedia/Pandemic emergencies data

Today, almost every aspect of business is surrounded by uncertainty. A crisis such as COVID-19 affects all business sectors-but it especially puts a spotlight on insurers. People are being fearfully pushed by Covid-19 to buy health insurance and term life insurance. Policyholders affected by the crisis have also been responded to the COVID-19 crisis by Insurance supervisors and insurance companies. Many companies across different sectors have been forced by the Coronavirus pandemic to change the way they operate. The insurance industry is no different.

THE TERM INSURANCE, WE HAVE SEEN THIS YEAR IS:

❖ **Cover for Pandemics:** Insurance Companies have been offering protection to the policyholders against Coronavirus diseases.

❖ **Customer-Focused Solutions:** Insurers are offerings tailor-made policies to meet customer expectations. This is one of the term Insurance trends that we will see going forward.

❖ **Digital Access:** Nowadays, payments can also be made online by Policyholders and they can upload their documents as per safety and comfort from their own homes.

❖ **Enhanced Claim Settling:** Insurers can use digitalization and customer-centric solutions to increase their efficiency and settle claims faster and with more efficiency.

❖ **Increased Options & Benefits:** As the number of potential policyholders' increases, different kind of policies be introduced along with riders and special benefits.

❖ **Premium payment grace periods**: In some jurisdictions, insurance regulators or supervisors are requiring or encouraging insurance companies to offer policyholders grace periods for the payment of premiums. A number of insurance supervisors have made statements allowing or encouraging premium payment grace periods

❖ **Renewal extensions**: Insurers also have been encouraged to extend policy terms in response to difficulties that policyholders may face in securing policy renewals.

❖ **Extending policyholder loans**: Some insurance supervisors are allowing or encouraging term extensions for loans provided to life insurance policyholders

❖ **Other measures:**

✓ Insurance supervisors, associations and companies are providing guidance to policyholders on the applicability of various coverages to COVID-19 related losses.

✓ Insurance companies are providing financial support to policyholders in terms of premium payment deferrals and refunds.

PRACTICAL NEXT STEPS

➢ **Redefined claim Process:** With changing times, it is important to re-work on the overall claim processes starting from acceptance of scanned document, increasing submission timelines, condoning delay in submission, claims settlement and recovery on scan documents.

➢ **Revised Benefits Budgets:** The cost for claim are projected to move upward. With new COVID-10 safety protocol, an additional burden of 10-15% on overall claim ratios can be foreseen.

➢ **Voluntary Cover to Employees and Well-being:** It is important that employers start looking at creating innovative choices for employees that advance care plans for adequate coverage and emotional well-being.

➢ **Digital Health Offerings:** It is important for the employers to prospect virtual care options and alternate delivery in case of lockdown situations for routine care, chronic conditions and stress management.

➢ **New Norms for Workplace:** Thoughtful planning and vendor support before, during and after opening of the workplace is a must. Designing an action plan for sanitizations of the office premises, thermal screening, sanitizations tent, on-site medical rooms and supply of masks, soap and sanitizer is must.

HOW TO COPE WITH THE CHANGE

It is to be concluded by saying that true normalcy can be achieved by taking precautions like to Wear a mask while leaving the house, sanitize for multiple times a day, wash hands frequently, and so on. The insurance trends are looking positive, but we would advise others to wait patiently as coronavirus runs its course and vaccines are developed. Only then true normalcy can be achieved.

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THE IMPACT ON MATHEMATICS LEARNING DURING COVID-19

*Rana Ranjana Vikas and **Chogale Sneha Dilip

*HOD, Department of Mathematics, Ramsheth Thakur College, Kharghar, University of Mumbai
**Faculty of Mathematics, Department of Mathematics, Ramsheth Thakur College, Kharghar, University of Mumbai

ABSTRACT

COVID-19 has impacted the education system, by implementing online classes it helps to replace the lectures in the classroom. Mathematics as one of the subjects in education has quite complex problems, it is often labeled as a difficult subject. The aim of this study is to determine the impact on Mathematics learning in higher education during Covid-19. This research is a carried out with a qualitative method. The collected data through an online survey (Google Forms) consisting of 22 questions. The total number of respondents are 118 Mathematics students (Under-graduate) from Kharghar colleges. The data was analyzed and used the statistical techniques of frequency and percentage score. The study of this survey indicates that 64.3% students preferred traditional classes and 35.7% preferred online classes for mathematics learning. The effectiveness of online classes that has been carried out was obtained 11% very effective,34.7% effective, 44.1% sufficient and 10.2% less effective. The responses of student's outcome of mathematics learning increases with online classes are 3.8% strongly agree, 31.1% agree and 50.9% neutral. The students are facing health issues like eye problem, backpain, headache, ear problem, and drowsiness(tired/sleepy). The responses of students to continue online classes after pandemic over are 25.4% yes, 46.6% no and 28% maybe. The study concluded that the mathematics subject needs problem solving practice for which students suggest use of blackboard or tablet pen during online classes and majority of students preferred traditional classes for Mathematics subject.

KEYWORDS: Mathematics Subject, Online Classes, COVID-19

INTRODUCTION

The COVID-19 pandemic in India is part of the worldwide pandemic of coronavirus disease 2019 (COVID-19) caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2). On 11th February 2020, the World Health Organisation (WHO) proposed an official name of the virus as COVID acronym for Coronavirus disease 2019. It was first identified in Wuhan, China on 31st December 2019. First death by COVID 19 was the 61-year-old man in Wuhan, China 2020. The WHO declared a Pandemic on 11th March 2020. The first case of the COVID-19 pandemic reported on 30 January 2020 in the state of Kerala and the affected had a travel history from Wuhan, China. The first death due to COVID-19 was reported in India on March 12, 2020. Transmission of the virus is very fast and has spread to almost all countries, including India, in just a few months. This makes some countries implement a lockdown policy to prevent the spread of the coronavirus.

All schools, colleges & universities became closed during lockdown. Examinations of schools, colleges and universities including entrance tests were postponed indefinitely. Thus, the lockdown destroyed the schedules of every student. It goes without saying that the pandemic has disrupted every aspect of our lives — from the way we live, to how we interact, to the way we work and play. And as students of higher education are well aware, it has also greatly impacted our education learnings. How students learn and teachers teach have changed dramatically since COVID-19 emerged around the globe.

Instead of teachers providing consistent in-person instruction to students in a classroom, a majority of colleges transitioned to online learning. The lockdown has given them a ray of hope for teachers and students to continue their educational activities through online. The teachers assigned work to students via internet, delivered lectures video conferencing using different Apps like Zoom, Google meet, Microsoft Team YouTube, etc

Recent studies have shown COVID's negative impact on many aspects of our students' education. But one subject stands out above the rest when it comes to the effect on achievement and growth: Mathematics.

The aim of this study is to determine the impact on Mathematics learning in higher education during Covid-19. Online learning is just one type of distance learning for any learning that takes place across distance and not in a traditional classroom. Mathematics as one of the subjects in education has quite complex problems, it is often labelled as a difficult subject.

This study is also an input to educators to anticipate the impact that might occur on their students and the results can be used by educators to prepare the next learning plan with better service.

OBJECTIVES

The present research paper focused on the following objectives:

- To know the impact of COVID-19 on Mathematics Learning.

- To understand the student's perspective on Online Classes.

- To know further learning methodology for Mathematics subject.

RESEARCH METHODOLOGY

The quantitative research method is used to determine the Impact on Mathematics learning during Covid-19 pandemic. An online questionnaire was designed. The aim and uses of data of the questionnaire were briefly explained at the beginning of the questionnaire. An online google form link was shared with different groups in various social media platforms (WhatsApp groups and Telegram groups). Students were asked to answer the questionnaire for a research purpose. Students were also asked to share the questionnaire link among their colleagues; therefore, the questionnaire could reach many students. The final questionnaire for this study consisted of 22 questions.

The total number of respondents are 118 Mathematics students (Under – Graduate) from Kharghar Colleges. The data collected is then analysed and submitted in the form of words and is in a natural condition. The study is conducted in the Even Semester Academic Year 2020 -2021 in the amid of the COVID-19 pandemic.

DATA ANALYSIS

After replacing traditional classes into Online classes, there are many obstacles observed during conducting online Mathematics classes. The results obtained from filling out an online survey show that the most used online Mathematics learning platforms are Microsoft Teams and Google classroom. (See **Figure 1**).
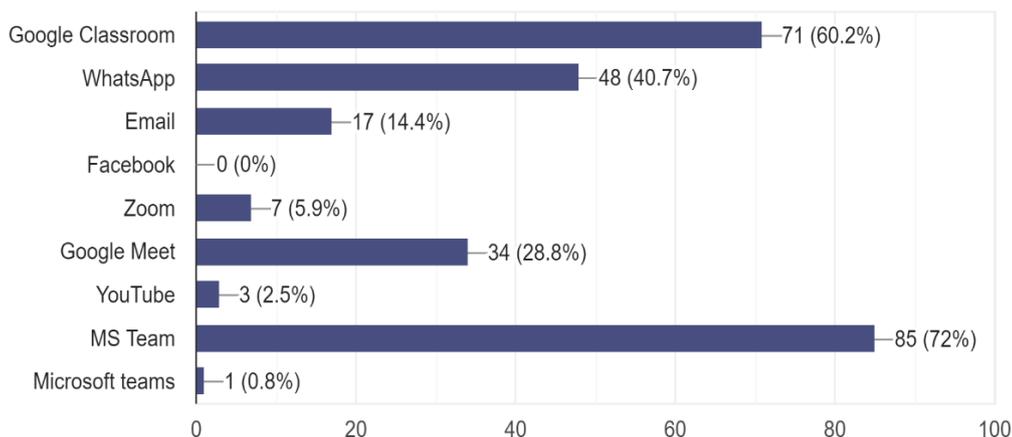
Figure 1 - The platform that is often used in e-learning

Based on the results of surveys through Google forms to find out what students think about online learning that has been done, some of the obstacles encountered by students in online learning are shown in table 1.

Sr.No.	Questions	Responses (%)			
		Yes	**No**	**Maybe**	**Some time**
1.	Do you have a Mathematics subject in the academic year?	99.9	0.1	-	-
2.	Do you able to take notes while online classes?	63.6	9.3	-	27.1
3.	Do you able to solve the exercises given by the professor for homework/practice?	55.9	6	-	38.1
4.	Do you able to ask your queries/doubts to professor during online classes?	66.9	7.6	-	25.4
5.	Do you face any problem in online classes because of your environmental conditions?	46.6	21.2	32.2	-
6.	Did you face any health issue because of online classes?	28	51.7	20.3	-
7.	Will you prefer online classes after pandemic overs?	25.4	46.6	-	28

Table 1 - Obstacles that occur during online learning

When the question was asked in the survey what type of environmental conditions students faced during online classes, the responses are as follows (see **Figure 2**) It's observed that most of the students facing network problem during online lectures.
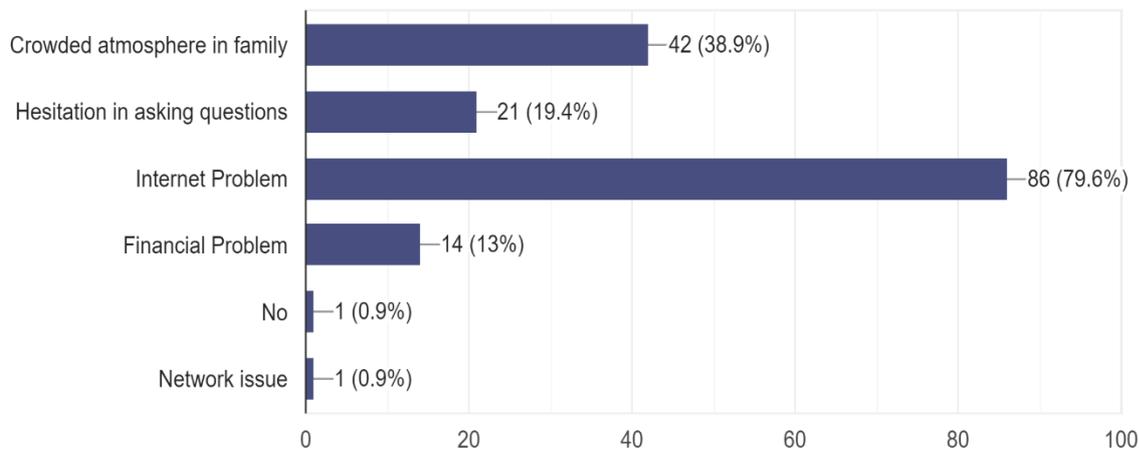
Figure 2 - Environmental conditions faced by students during online learning

Based on the results of survey the health issues faced by the students during online classes shown in the **Figure-3**. Its shows that many students having eye problem, backpain & headache, etc
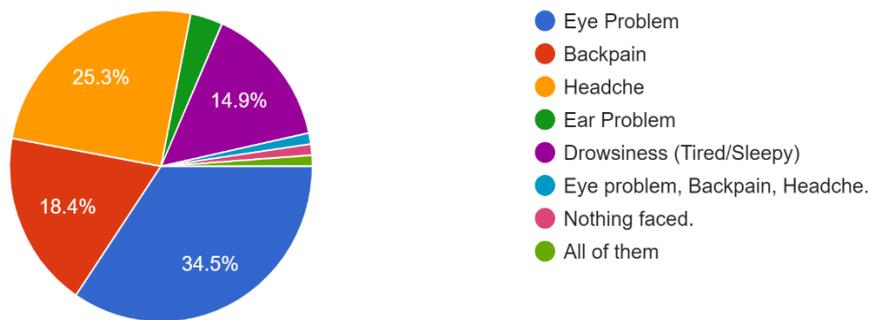
Figure 3 – Health issues faced by students during online learning

Mathematics deals with problem solving, so the success of mathematics online learning is mostly based on which method is used by the teacher that can make understand the concepts. Students Responses on which of the method is used by the teacher shown in the **Figure 4**.
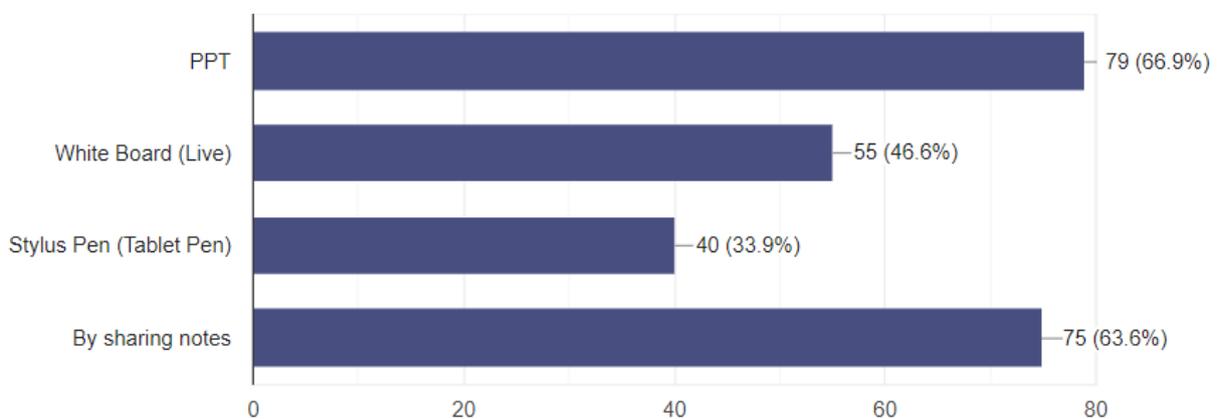
Figure 4 – Methods used by the teacher in online classes.

The student's assessment of the effectiveness of online learning that has been carried out is presented in **Figure 5.**
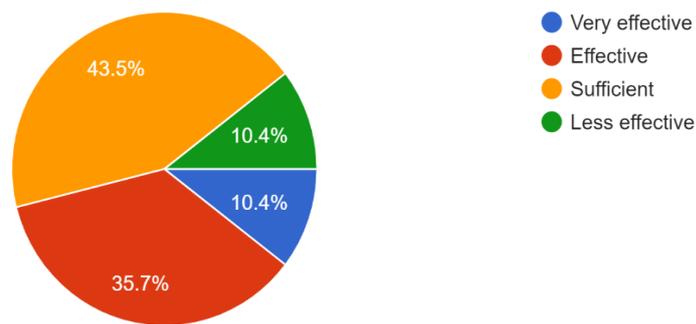
Figure 5 – Effectiveness of Mathematics online learning.

Furthermore, the student's outcome of Mathematics subject during online learning increases, 4.2% strongly agree, 32.3% agree, 48.3% neutral, 11.9% disagree and 3.45 strongly disagree.

This Covid -19 pandemic will not be remain forever, so student's responses on the continuing online classes after pandemic overs (see in **Figure - 6**)
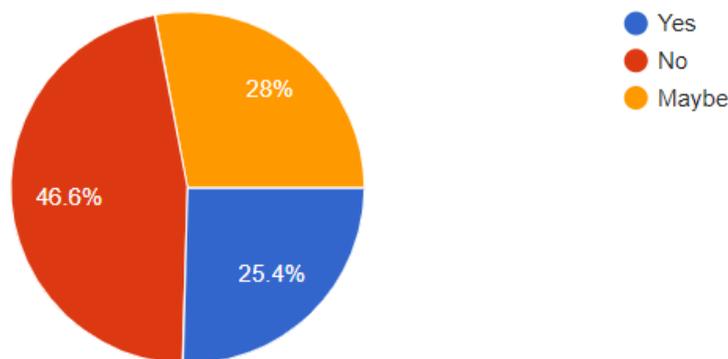
Figure 6 – Student's response on continuing online classes.

CONCLUSION

During COVID-19 pandemic, Lecture activities, final assignment/thesis guidance, and other academic guidance 100% carried out online. In the implementation, many obstacles were found, starting from the internet connection, the application used, the quality of the presentation, and the facilities so that it was expected that all tertiary institutions would share modules or teaching materials online to strengthen the concept of independent learning. Mathematics is more than numbers, more than formulas and more than getting the right answers. Studying online can narrow student's perspective on problem solving, the fact is one good method cannot apply to all equations.

Based on the results of the survey, during online learning students had to face may obstacles, like need of technology equipment and network issues, more stimuli capable of distractions, health issues etc. Moreover, Mathematics must be learned by reasoning, doing and discovering. In online Mathematics learnings, methods used by the teachers also affects the outcome of students learning. In this survey most of the teacher used PPT's and sharing notes during teaching online which are not effective for Mathematics learning. The student-teacher relationship is a strong indicator of student learning outcomes. In traditional Mathematics classroom, the teacher's presence helps students concentrate and work for a longer duration. In the study majority of students choose traditional classrooms after the Covid -19 pandemic overs. This study proves that higher education policies by implementing online learning are not accompanied by the ability to use platforms that can support online learning. This research can be used as a reference to explore further the obstacles faced by students when online learning is implemented.

CONFLICT OF INTEREST

The author, co-author declares that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

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AN OVERVIEW OF OPEN ACCESS E-RESOURCES: AN ACADEMIC PERSPECTIVE

Mr. Sachin Kumar, Ms. Chetna Suri, Ms. Poonam Pandita
M.Ed Student, Department of Educational Studies, Central University of Jammu, Samba (J&K)

ABSTRACT
Information explosion and advancement in Information and communication technology has brought changes in various sector and library is not an exception. E-Learning is an important aspect of teaching-learning process. It presents an entirely new learning environment for learners and delivers more enriched instructions to them. Besides engaging and interactive, e-Learning has come across as a flexible learning method for students getting access to learning material despite geographical restraints. E-Learning also promote collaborative learning environment. E-Learning is growing very fast for last two decades in the education sector. In this work more focus has been given on introducing the new methodologies used for e-learning, priorities of each methodology for easy e-learning and upcoming technological trends in the field of e-learning like Mobile learning, Open Source e-Learning Tools etc. However, many library professionals are coming up new ideas and trying to deploy innovative tools to attract the users and provided information as per user interest. This paper presents an overview of open access e-resources in India like Repositories, Open access journal, etc. This paper is based on the emerging trends of E – learning/E-resources or tools and the importance of each tool.

Keywords: E-Book, E-Resources, E-Learning, Open Access, E-Journal,

INTRODUCTION
Internet and its endless possibilities for information processing and distribution been acting as catalyst for the development of the open access initiatives. Paul Ginsparg started the first free scientific online archive for physicists. During 1998 American scientists open access forum was launched, but really gained momentum in 2001. First global OA initiative was in 2002 at Budapest and during 2003 the Berlin Declaration on Open Access to discovery and knowledge in the Sciences and Humanities was published. Open access means something that is free. However, it is not only free but available online and in an unrestricted manner. Open access scholarly communication process is changing, open access is clearly beginning to impact traditional publishing models but the issues like quality assurance and peer review, copyright, plagiarism, time constraints, undermining of tried and tested system status of open archive publications have been the concern of academics to the adoption of OA. Many of the open access e-resources are scholarly journals that are available on internet to the user without financial, legal or technical barriers. This paper is discussed about some open access resources as e-journal, e-books, e-databases etc. which are available online for free.

REVIEW OF LITERATURE
Surendar kumar sahu (2013) studied their paper about open access practices in India. Stanton and liew (2012) studied awareness of open access and the concept of institutional repository, publishing behavior and perceptions of benefit and risks of open access publishing were explored. S. Baskaran (2013) discussed about open access resources available on internet. Ajay Kumar (2011) studies and stated that in his paper that internet promoted the revolutionary movement to free access to scholarly journals. He has highlighted some open access journal in the area of geography.

OBJECTIVE OF THE STUDY
- To identify the various types of Resources.
- To know the Open Access E-resources.
- To create awareness to use of Open access e-resources.

SOME OPEN ACCESS E-RESOURCES
1. **National Digital Library (NDL):** is a pilot undertaking to build up a structure of virtual store of learning assets with a solitary window search feature. It incorporates Educational materials going from essential to post-graduate level. To make accessible to the students' community learning assets through a solitary window, National Mission on Education through Information and Communication Technology (NMEICT) has supported the National Digital Library of India (NDLI) project and orchestrated financing through Ministry of Education.

2. **e-PG Pathashala:** National Mission on Education through ICT and UGC activity: An educational program based, intelligent substance in various subjects across all orders is being created under this activity.

3. **e-Adhyayan (e-books)**: e-Adhyayan is a stage to give 700+ e- books to the Post-Graduate Courses. All the e-books are gotten from e-PG Pathshala courses.

4. **UGC MOOCs (Massive Open Online Courses):** (University Grant Commission): UGC-MOOCs is one of vertical to create seminar on Post Graduate subjects in SWAYAM (Online Courses, A MHRD activities). UGC is one of the National organizers of SWAYAM and INFLIBNET is technical partner for UGC-MOOCs.

5. **e-Pathya (Offline Access):** e-Pathya is one the verticals of e-PG Pathshala which is software driven course/content bundle that encourages understudies seeking after advanced education (PG level) in distance learning just as campus learning mode.

6. **CEC Advanced Media Library:** It is central archive (repository) of all instructive video programs created by EMRC centers.

7. **NPTEL (National Programmer on Technology Enhanced Learning):** Provides E-learning through online web and video courses for stream of Engineering, Science and Humanities.

8. **SWAYAM (Study Web of Active-Learning for Young Aspiring Minds):** This is a programme started by Government of India. The objective of this exertion is to take the best showing learning assets to all. This stage gives every one of the courses, instructed in homerooms from ninth class till post-graduation and it is gotten to by anybody, anyplace whenever.

9. **DOAJ (Directory of Open Access Journals)** under this initiatives user can accesses Free, full text, quality controlled scientific and scholarly journals, covering numerous subjects and many languages.

10. **NISCAIR (National Institute of Science Communication and Information Resources) Online Periodicals Repository:** User can get to full content articles from research journals published by CSIR-NISCAIR! Full text access is accommodated nineteen Research journal under this project.

11. **Journal of Ayurveda and Integrative Medicine (J-AIM):** J-AIM is an open-access, peer reviewed journal published together by The Institute of Trans-Disciplinary Health Sciences and Technology (TDU) and The World Ayurveda Foundation (WAF), and published on Elsevier. It provides trans-disciplinary platform for publishing on integrative health sciences. J-AIM publishes articles that investigate and explore the relationship between Ayurveda, biomedicine, science and other contemporary normal and sociologies. All compositions added to J-AIM are assessed by master analysts for inventiveness and development. This journal is published quarterly and accessible in both print and electronic arrangements.

12. **PLOS:** Public Library of Science is a not-for-profit open access scientific publishing project pointed toward making a library of open-access journal of medication and so forth field.

13. **Open Access Library (OALIB):** Open Access Library provides academic research papers. under this initiative more than 263,388 papers are freely available presently in digital format.

14. **Google Scholar**: Google Scholar is an uninhibitedly search engine that indexes the full text metadata of insightful writing across variety of publishing format and disciplines.

15. **Online library and publication platform:** OAPEN advances and supports the progress to open access for scholastic books by providing open framework administrations to stakeholders in academic correspondence. publisher to construct a quality-controlled collection of open access resource and provide services for publishers, libraries and researchers in the areas of deposit, hosting dissemination and digital preservation.

16. **Internet Archive:** Internet Archive is a non-benefit library of millions of free books, motion pictures, programming, software's, music, websites and more resources are available in this initiative.

17. **Project Gutenberg:** Project Gutenberg Choose among free e-publication and Kindle e-Books, download them or read them on the web. User will brows the world's good literature here, with center around more established works for which U.S. copyright has expired. A large number of volunteers digitized and constantly edit the eBooks under this project.

18. **Springer Nature:** Springer nature publishes open access (OA) books and Chapter under its Springer, Palgrave Macmillan and Press imprints. springer assisted with pioneer open access book publishing, first directing open access publication and distribution for books in 2011. Springer distributes open access books across a wide scope of stream in science, technology, medicine, Social Sciences and Humanities.

19. **Open Access and Academic Monographs**

20. **Oxford University Press (OUP):** is mission-headed to support the expansive dissemination of top Quality Professional Research. OUP accept that open access (OA) can increase the value of the insightful publishing measure by augmenting discoverability and circulation of research materials online through an unmistakable structure for reuse. This project has a demonstrated history around there fruitful journals open access program started in 2004.

21. **Intech Open:** under this initiative Intech open has available 5200+ open access e-book on internet. Users can access this book through their website.

22. **MDPI' Books:** In accordance with MDPI's qualities, MDPI Publish all substance in open access, Promoting to the exchange of thoughts, ideas and knowledge in a universalized world. MDPI Books incorporates every one of the advantages of open access—high accessibility, as well as wide and quick dissemination. MDPI Books are published and distributed under the terms and condition of the Creative Commons Attribution

23. License as a writer (author), user can hold the copyright for their work. In addition, with MDPI Books, author can complement the digital version of your work with a high-quality printed counterpart.

24. **Shodhganga:** INFLIBNET (Information and Library Network) Center provides a platform for researcher to submitted their Ph.D. theses and make it accessible to the whole academic communities in full text open access. A repository has archive, capture, index and disseminate ETDs submitted by the researchers.

25. **Shodhgangotri:** Researchers/research guide in university and colleges are requested to upload their approved synopsis under project called ―ShodhGangotri‖ by the INFLIBNET. The repository on reveal the trends and directions of research being conducted in Indian universities, on the other hand it would avoid duplication of research.

SUMMING UP

The web based resources are to contribute to the economy and welfare for user. Open Access Scholarly Literature, e-journals, e-books are providing highest number of free access to the user across the world. Academic Librarians have a critical role in the in the use and advantages of open access. To aware the students, researchers and faculty by the way of conducting orientation programme, workshop, and awareness programme is essential. This paper is one of the try to create awareness among user by this paper as discussed some open access initiatives.

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POST COVID-19 CHALLENGES AND OPPORTUNITIES FOR MICRO, SMALL AND MEDIUM ENTERPRISES IN INDIA

Mrs. Sangeeta P. Sansuddi[1] and Dr. H. Y. Kamble[2]

Research Scholar[1] and (Director, CDC)[2], Department of Commerce, Rani Channamma University, Belagavi, KLE's G.I. Bagewadi Arts, Science and Commerce College, Nipani

ABSTRACT

Micro, Small and Medium Enterprises (MSME) constitute the backbone of an economy in maintaining an appreciable rate of growth and in generating employment opportunities. The MSME sector has arisen, making a major contribution to the production, creativity, export and inclusive economic development. The socio economic growth of our country is focused on Micro, Small and Medium Enterprises. They have an important role in the development areas, thus reducing regional imbalances; ensure a fairer distribution of national and wealth. The unprecedented outbreak of COVID-19 during December 2019 turned out to be pandemic that affects the whole world and paralyze the entire economic activities. The impact of this pandemic has seriously affected the MSME sector. The objective of this paper is to find current status of MSME's in India and also to examine the challenges faced by MSME's during COVID-19 pandemic.

Keywords: COVID-19, Micro Small Medium Enterprises, Challenges

INTRODUCTION:

The micro, small and medium-sized enterprise (MSME) sectors have arisen, making a major contribution to the production, creativity, export and inclusive economic development. The socio-economic growth of our country is focused on micro, small and medium-sized enterprises (MSME). It also accounts for 45% of overall factory output, 40 % of total exports and provides a huge contributor to GDP. In the MSME development market, 7.09% of GDP is produced. In comparison, MSMEs contribute 30.5% to facilities.

The MSMED Act 2006, which allowed the growth and advancement of the industry in a system for MSME, established a Mechanism for MSMEs to grow and boost the competitiveness of MSMEs, provided for credit flow to the sector and paved the way for government procurement preferential treatment of MSME products and services, tackled the problem of de lending to the sector. The new legislation is supposed to face the main challenges of physical infrastructure bottlenecks, lack of formalization, implementation of technology, construction of power, backward and forward links; lack of access to credit; and risk-capital, perennial problem of delayed payments, etc. These concerns impede the creation of a commercial climate favorable to growing the industry. The MSME Ministry has noted that a flourishing market eco-system is a policy necessity in order to realize the sector's potential and to ensure a sustainable sector development.

OBJECTIVES OF THE STUDY:
- To review the general description of MSME's.
- To reveal the challenges of MSME's.
- To know government initiatives for the development of MSME's in India.

RESEARCH METHODOLOGY:

The study is based on secondary data collected from the annual report of MSME, Various books and periodicals. In addition, articles and data available in several newspapers and magazines are also mentioned to completion of this study.

REVIEW OF LITERATURE:

Venkatesh and Muthaih (2012) studied MSME's performance, growth and problems in Indian economy. The study showed that the rapid growth of SME's attracts more attention contribute to the well being of the Indian economy.

Sonia Mukharjee(2018) attempted to study the challenges faced by MSME's in India. The author believes that by paying attention to investment in the reduction, the infrastructure gap, strengthening human resources and imparting digital technology, MSME will have access to the global market.

Kadam and Pandey (2020) attempted to study the post covid 19 development in MSME's. The authors revealed managerial competence is essential for significant growth of MSME's in India.

CURRENT SCENARIO OF MSME"S IN INDIA

- Again the unprecedented COVID 19 that started with the rules of social distancing and the lockdown, launched worldwide to prevent the spread of the virus, has affected MSME by interrupting the supply chain.

- Fixed costs such as wages or salaries for employees, interest on loans, rent of the premises, etc. they were a huge burden to them when economic activity stagnated due to social distancing and childbirth. According to the All India Manufactures Organization survey in March 2020 of approx 5,000 merchants / MSMEs across the country indicate that 71% of MSMEs have failed pay wages in whole or in part due to logistical and distribution problems, orders that do not exist, absence of workers who declare to work and 63% of them indicated a decrease in liquidity and over 47% of Traders had difficulty paying wages to workers who had no access to the bank account either he had returned to his hometown.

- A survey conducted by the All India Manufacturers' Organisation in June 2020, the results of which were reported in the media, has estimated that about a third of the MSMEs have started shutting down not for the lack of funds but from the lack of demand.

- The most immediate concerns currently in the minds of MSMEs are cash flow and work capital.

OPPORTUNITIES FOR INDIAN MSME'S

The MSME's schemes in the 2018-19 period are My MSME, Udyog Aadhar Memorandum (UAM)- Ease of doing business, digital payments, direct transfer of benefits to MSME M/O, capacity development and training, marketing assistance, degree in technology, credit and finance assistance to MSME's and other services, such as the planned national caste and the planned tribe Hub, scheme for the promotion of MSME's in the north-eastern region and in Sikkim, awareness raising intellectual property rights etc.

Table 1: Growth of the MSME's sectors in India

Parameters	NSS 73rd Round 2015-16	Fourth all India Census 2006-07	Annual Growth Rate
Manufacturing	196.55	115.00	6.14
Services	437.23	246.76	6.56
MSME(Total)	**633.88**	**361.76**	6.43
Manufacturing	360.41	320.03	1.33
Services	749.47	485.21	4.95
Employment(Total)	**1109.89**	**805.24**	3.63

(*Source: Annual Report of MSME 2020-21 https://msme.gov.in/*)

Table 2: Company distribution and professional category (Lakh in number)

Sector	Micro Enterprise	Employment	Small Enterprise	Employment	Medium Enterprise	Employment	Total Enterprises	Share	Total Employment	Share
Rural	324.09	489.30	0.78	7.88	0.01	0.60	324.88	51	**497.78**	45
Urban	306.43	586.88	2.53	24.06	0.04	1.16	309.00	**49**	**612.10**	**55**
All	**630.52**	1076.19	**3.31**	31.95	**0.05**	1.75	**633.88**	100	**1109.89**	100

(*Source: Annual Report of MSME 2020-21 https://msme.gov.in/*)

Important COVID related Actions taken by the MSME Development Institutes (MSMEDIs) of the Ministry of MSME:

→ DIs worked closely with Industry Associations and provided hand-holding support for bank loans, Udyam registration, e-passes, and GST.

→ DIs also worked with State governments in helping the MSME units for procuring raw materials for manufacturing of masks, PPE kits etc.

→ MSME DIs held discussions with various stakeholders such as Industry Associations, Chambers of Commerce, State Government Agencies, Banks, MSME Units to identify the challenges faced by MSME sector during the pandemic and provided necessary support to overcome those challenges.

→ MSME DIs has also provided necessary guidance to MSME Units for obtaining loans from banks under schemes of the Government.

→ MSMEs availing Raw Material Assistance against Bank Guarantee prior to 01/03/2020 allowed moratorium of 03 months for repayment of outstanding dues.

→ Among other MSME-DIs, MSME-DI, Agra has assisted 1,100 MSMEs, MSME-DI, Indore has assisted 800 MSMEs, MSME-DI, Ahmedabad has assisted 400 MSMEs, MSME-DI, Karnal has assisted 100 MSMEs, MSME-DI, Thrissur has assisted 250 MSMEs, in their respective jurisdiction, by way of guidance and hand-holding the MSMEs, including through digital means/social media campaigns, during the pandemic.

→ Information regarding SAFE scheme of SIDBI through which loan for procuring plant/ machineries, raw materials @5% interest has been disseminated through various forums to MSME sector by MSME-DI.

→ MSME-DI, Karnal has sensitized MSME Associations in Haryana regarding the use of SARAL Haryana portal for application to resume operations of industrial/commercial establishments and movement passes during lock-down.

→ State of Maharashtra being worst-hit by the COVID-19 pandemic, MSME-DI, Nagpur, in association with IGTR, Nagpur has distributed food to the needy people during lock-down. Orange City Cluster, CFC, Nagpur has prepared around 20,000 Personal Protective Kit (PPE). In order to protect the health care workers, as per the direction of Hon'ble Union Minister for MSME, Coverall Gowns, Masks, goggles have been supplied to the Health Care Providers.

→ "Smart Industrial Village" Policy to achieve an inclusive and equitable growth model with percolation of wealth.

→ Promoting "Swadeshi" Ideology via Policy & Strategy Drafting to stimulate the local investment in manufacturing segment through promotion schemes & incentives, so that India becomes manufacturing hub.

→ Formulation of long term policies for the timely receipt of payments by MSMEs.

→ Financial Assistance to MSMEs :

❖ Prioritize lending to MSMEs from banks by including small enterprises in the earmarked priority sector and raising sub-target limit to 10% from 7.5%.

❖ Collateral free & MUDRA small loans to encourage self employment .

❖ Relaxing ceiling on working capital by banks.

CHALLENGES FOR MSME'S

➢ In the post COVID-19 period, it will be obvious for MSMEs to face challenges from Escalation of Raw Material Prices.

➢ Exceeding labor limits for MSMEs due to workers not returning from their homes village.

➢ MSMEs always suffer due to delayed payments and also do not possess sufficient funds to meet crisis like COVID-19.

➢ Impact of reduced demand for non-essential goods in some MSMEs. various groups of industries will need to be stimulated using different tools and instruments channels.

➢ Knowledge gap with reference to technical and financial literacy.

➢ In effective marketing strategies and market identification.

➢ The most emerging challenge during the lockdown period as well as in the post COVID-19 period would be meeting fixed costs due to absence of regular funds.

CONCLUSION:

During the COVID-19 era all the MSME's are struggling. Their biggest problems have been declining demand and broken supply chain MSMEs over the years have assumed greater significance in our national economy by contributing to employment generation and rural industrialization. This sector possesses enough potential and possibilities to push button accelerated industrial growth in our developing economy. MSME's don't have enough funds to hire professional managers informed decisions about technology and capital. Therefore, managerial competence is essential for significant growth of MSME in India. MSME's find it necessary, with

time to stay competitive, to evolve and alter. The responses to this issue include the introduction of protection procedures, sanitation and sanitization methods, an updated sourcing policy, the incorporation of new vendors, the streamlining of their product portfolio, a more responsive evaluation of supply chain resilience and an analysis of disaster or emergency management plans. In this way MSME's can cope with the corona virus pandemic.

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A STUDY OF IMPLEMENTATION & EFFECTIVENESS OF GOVERNMENT RURAL -JOB SCHEMES IN RURAL AREAS DEVELOPMENT DURING COVID 19 PERIODS

Seema Parveen and Dr Pradeep Mamgain

Department of Business Management, HNB Garhwal University Srinagar Uttarakhand

ABSTRACT

The Uttarakhand state, throughout the long term, has seen a huge mass migration of individuals to the plain region as less employment opportunities in the hill areas. Now the national lockdown has forced the migrant to return in their native places and rural hilly areas. The word "Rural Development" .... characterizes to a specialized method to manage interference by the Uttarakhand Government in the economies of hill territories, and one which is quickly more broad and more unequivocal than 'agricultural improvement'. It is broader in light of the fact that it includes fundamentally more than headway of agriculture development - for it is for sure a specific method to manage the improvement of the economy as a rule. Rural development is more explicit as this word focuses particularly on poverty and inequality. This study main focus on to create livelihood opportunity for the large numbers of migrants' laborers who got back to their native places during the COVID-19-induced lockdown and stem trouble migration in the future, the government authority should reinforce its rural job schemes.

Keyword- Rural Development, Reverse Migration, Covid-19 pandemic, welfare-oriented schemes.

INTRODUCTION

In Uttarakhand state, where over 66% of the people's lives in the hilly rural regions (over eighty percent in the mountain areas) the big test for improvement and overcoming poverty keeps on being the troublesome mountain landscape and scattered population of the hilly Uttarakhand locales. Development of hilly rural regions has quickened in the plain urban areas of the express that are Udham Singh Nagar, Dehradun and Haridwar leaving the hilly regions less created. The land possessions are exceptionally little and divided in the sloping zones. Just about ten percent of land in hill areas is irrigated.

Larger part of the rustic population in the mountain either gets by on resource agriculture or migration for better business and employment opportunities. The improvement in the mountain regions with respect to framework like electricity, road and water system keep on being insufficient. The inter-district imbalance in infrastructure prompts progress different as far as income and living condition between the hilly region and metropolitan. Additionally, income reliance on non-farm area in the locale has risen considerably. Outmigration from hilly territories of the hilly regions of the Uttarakhand state has become a big issue, bringing about many eliminated villages or towns whose population has declined drastically. Stagnant socio-economic states of the hilly rural areas is a big challenge for handling the issue of outmigration.

Out migration Trends from Uttarakhand the geophysical problems faced by people living in mountainous regions across the world, especially those living in rural area of Uttarakhand have traditionally been push factor in migration of human resource. Push factor may include poor economic activity and lack of job opportunities, Transportation, lack of education and Health facility are also strong push factor for migration. But another side better economic opportunity, more employments, and the promise of a better living condition often pull people into new locations. The hill state of Uttarakhand is no exception, with Tehri, Pauri and Almora district experiencing out migration. There can be many reasons of migration of human resource in Uttarakhand but the initiation of migration was perhaps due to the job which is created by British Indian army. This led to diversification of rural economy and initiated a tradition of outmigration from Uttarakhand.

Out-Migration of human resource has become crucial issue for the state as well as national government for the development of hilly and rural areas of Uttarakhand. To stop the migration of human resource and increase sustainable development of its local peoples, state and national government have framed many welfare oriented schemes and these schemes are MGNREGA (Mahatma Gandhi National Rural Employment guarantee act), NRLM (National rural livelihood mission), GPDP (Gram Panchayat Development Plan), BADP (Border Area Development Programme), SGSY (Swarn Jayanti Gram Yojna), PMAY (Prandhan Mantri Awas yojna), Pradhan Mantri Gram Sadak Yojna, Vidhayak Nidhi, Din Dayal Uttarakhand Gramin Awas Yojna, etc.

There are Main following schemes and programs introduced by government for the development of hilly areas in Uttarakhand are separated into two parts.

(a) Centeral Government Sponsored Schemes- Mahatma Gandhi National Rural Employment guarantee act (MGNREGA)) is a employment generation scheme for rural development was established in August 25, 2005. In this program, government provide minimum 100 days guaranteed employment for each families who are living in villages to make them financially good. This policy also helps rural people in solve out many problems like development of infrastructure, irrigation, land development, flood control, drainage, rural connectivity and individual assets creation etc **National rural livelihood mission (NRLM)** Indian Government established the job creation policy, National rural livelihood mission (NRLM) in June 2010 to implement the new plan of poverty removing woven around community-based institution, which is renamed as "Aajeevika". Main purpose of NRLM scheme's main objective is to reduce poverty by enabling the poor household to access gainful self-job and skilled wage-based employment opportunities, resulting in appreciable increase in villager's incomes, on a sustainable basis through building strong grassroots institution of the poor villagers. **Swarn Jayanti Gram Yojna (SJGY)** Now this scheme new name is "Aajivika" In this program government help to the rurales who living their life below poverty line but they are running their house on self-job. Indian Government helps villagers them by giving bank loan. **Pradhan Mantri Awash yojna (PMAY)** Like its namesake of this policy is completely depend on housing scheme and policies for rural poor and needy people. In this scheme 40% of the total amount is granted to SC/STs and 60% to BPL families. **Border Area Development Program (BADP)** This policy was established in 1993-94 during the 7ᵗʰ plan as a Central government Sponsored Scheme. Initially BADP implemented in the Western Border state for the purpose of improvement of infrastructure to facilitate the border areas security. The main purpose of this scheme is to meet the sustainable development of those people who are living in remote area situated near the international boarder. According to BADP latest guideline 2015 this scheme covers 381 border blocks which are come under 106 border districts of 17 states. This scheme covers those villages which are situated within the 0-10km of International border and those which are identified by the Border Guarding Forces (BGF) shell get upper most priority.

(b) STATE SPONSORED - VIDHAYAK NIDHI in this policy state government provide MLA fund for the resolution of the problem which member of assembly are facing in their respective areas like fundamental basic requirements of citizens, development work as demanded by local dwellers etc. DIN DAYAL UTTARAKHAND GRAMIN AWAS YOJNA In this policy state government provide economically support to the families living below poverty line. GRAM PANCHAYAT DEVELOPMENT PLAN (GPDP) Gram panchayat development plan should ideally match people needs and priorities with available resources and additionally mobilizing local resources through a fair, inclusive, transparent and participatory process.

REVIEW OF LITERATURE

This study is based on secondary data. The data has been collected from internet, magazines, journals and newspaper from various concerning official website of Uttarakhand Government. This study main focus on to create livelihood opportunity for the large numbers of migrants laborers who got back to their native places during the COVID-19-induced lockdown and stem trouble migration in the future, the government authority should reinforce its rural job schemes.

(Dandekar and Ghai, 2020) state that in their study India's work to battle COVID-19 infection has been lauded over the globe. In any case, the lockdown went ahead monetary expense and falling effect on every one of the segments of society. The Covid pandemic has set off an enormous converse movement from the metropolitan to rustic territories in enormous pieces of the country. Indian streets are overflowed a huge number of workers walking back to their towns to discover some warmth and compassion. The central and states government of country under the exceptional financial package, the schemes Pradhan Mantri Garib Kalyan Yojna (PMGKY) etc. attempted to deal with the economy crises and the poorest villagers among the poor yet successful execution of PMGKY plan represents a major test **(Jha 2020).** The administration related issues are vital in the powerful usage of the policy **(Singh2019). Rawat, (2017)** state that Migration is a major problem from hilly rural area of Uttarakhand. After formation Uttarakhand has done well in term of economy growth but Government has pay attention been only plain area and this is main reason people are abandoning their villages for finding out better opportunity. **Dinesshppa, srinivasa, (2014)** In India there are the different type of pattern of migration like refugee flow, internal displacement and asylum seeker etc. according to him migration should be analyzed as a social process in which social network and human agency play a important role but in spite of the major contribution of migrants in National economy there is no any social protection available to them. **Sati (2016)** state that in his study Migration in Himalayan State have two main pattern first is outside migration and second is within the state migration of human resource and all these pattern come to the exist with the help of major driving forces Push and pull factors. Push factor includes with pushing people from one place to another

for better opportunities and living better life but another side pull factor include with the perception of high income and increase standard of living etc. in migration process remittance has great impact of income of family as they carry their livelihoods sustainably. **Pandey, (2017)** Government scheme MGNREGA was established in country (India) with numerous purpose of given employment opportunity depend on act's framework; remove the poverty from the country, checking the migration and overall development of rural area. These purposes are visible fulfill by MGNREGA act but other side there were many difficulties in approval and release of funds by the Government. Government of country (India) should take strong decision to assure effective implementation of job provided scheme. **Bhuguna, pandey, soodan, (2016)** focus on in his study the central government of country has framed numerous schemes for the development of hilly rural area of the country. But in hilly state like Uttarakhand has faced great challenges in development process because of its very difficult hilly geographical constraint **Rajalakhmi (2016), state that in her studies t**he advancement programe MGNREGA has positively affects women empowerment through dynamic support of ladies. It was imagined as a ladies empower as well as it has brought financial and social strengthening of women. This scheme usage provides better working condition facilities, legitimate wages and arranging of work in phase will urge women to demand more work under the plan. **Das (2016)** emphasis on his study about The villagers were consistently faced in difficult life in rural region since last decades. In this backdrop, the MGNREGA (a welfare-oriented program) proved to be miracle for the rural poor in the rustic territories. The MGNREGA gives in any event 100 days ensured wage employment for all who requests for work. Ladies are given promised 33% offer in the all-out business. Every one of these arrangements in the act make MGNREGA more comprehensive. In the towns, the foundation is made which is of prime significance for the advancement of the country just as the metropolitan territories.

Migrant's laborers are the driving force of development from hundreds of years which have been working day and night for the financial achievement of any area across the globe. On the opposite side, they are the generally defenseless and have no admittance to any sort of government managed retirement. The constrained reverse migration from metropolitan to rustic regions will altogether affect the demography, society and economy of country India. Most of the migrants laborers were minor farmers in the past which left farming and moved to metropolitan territories for better financial freedoms. The constrained converse movement in the midst of agrarian emergency represents a major danger on individuals to fall into miserable destitution.

RESEARCH METHODOLOGY

This research is rested on secondary data. The data has been taken from internet, magazines, journals , books and thesis from various concerning libraries and official website of different Government scheme of Uttarakhand. The main objective is to take the stock of current situation and status of reverse migration of human resource available in the state and to find out the impact of central and state Government schemes on overall economic and human resource development in study area during covid 19 periods.

STUDY AREA

Uttarakhand was established on 9th November, 2000 as the 27th State of India, when it was cut out of northern Uttar Pradesh. Established at the lower areas of the Himalayan hilly ranges, it is to a great large a bumpy hilly state, having global limitation with China (Tibet) in the north and Nepal in the east direction. About 70% of Uttarakhand's peoples expand their life in territory zones. In Uttarakhand state have big challenge for improvement and defeating poverty of poor villagers keeps on being the troublesome hill areas. Development and Improvement has kept on rushing in the urban plain regions of Uttarakhand state that are Udham Singh Nagar Haridwar and Dehradun leaving the slope locale less created. The Agriculture land property is minuscule and separated in the bumpy territories. Just about 10% of land in slope areas is inundated. Simultaneously water and soil preservation add to the issues and challenges obstructing comprehensive turn of moment. major population of hilly areas either survive by on resource agribusiness or to different places of the country for business and job.

A study of reverse migration of human resources in the state during covid 19 pendamic period: India's cross-country lockdown battling against the COVID-19 pandemic has basically interruption its labours force. Lacking employment and job, and with each business close down, many labourers had to return to their local towns. Absence of work security, paid leaves and work contract makes them hazardous to caprices of migrant labour force.
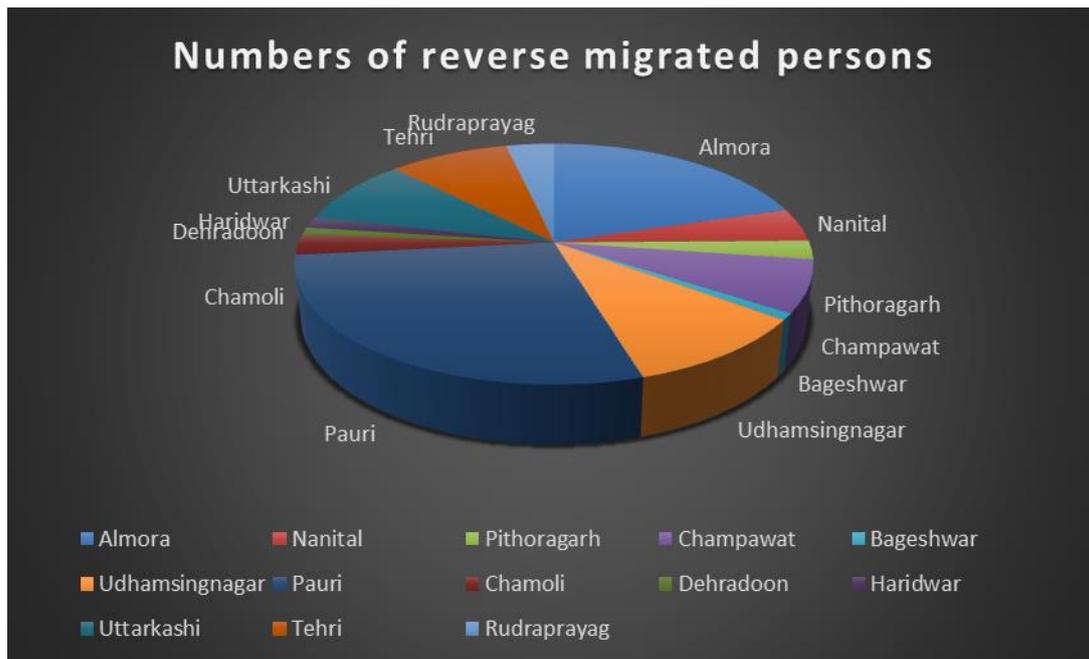
The appearance of the migrants has breathed in new life into many abandoned towns in Uttarakhand, Villages are looking extravagant again a similar number of have begun wrinkling their fields to utilize their recreation time. Of the sizeable numbers who have returned, 60-65% have returned states, for instance, Haryana, Punjab, Chhattisgarh, Goa and Tamil Nadu; 25-30% from the metropolitan pockets in Uttarakhand, for instance, Dehradun, Haridwar and Udham Singh Nagar; and the abundance from various countries, for instance, Dubai, Australia and Oman, the RDMC's April 2020 report said. Most of the returnees is30-45 years old and end up being general-purpose for the convenience zone at low compensation and wages.

It is obviously notice in the table 1 that after the episode of Covid-19 around 215875 opposite migration happened in Uttarakhand and most invert migration happened in Pauri region with the 60440 of returnees, which additionally affirm that Pauri region is in top in migration of labours. After this, District is the spot of with 43784 Almora returnees on the grounds that there has been increment relocation from this locale. Also, a large number of converses migrate have likewise got back to other Uttarakhand regions

sl.no	Name of the state	No. of returned to the blocks of the state due to covid-19 epidemic	the no. of migrants who migrated back to the blocks
1	Rudraprayag	29497	4459
2	Tehri	40420	12398
3	Uttarkashi	18767	4507
4	Haridwar	3952	1779
5	Dehradoon	4129	2018
6	Chamoli	20909	6900
7	Pauri	95079	15101
8	Udham singh Nagar	22220	3538
9	Champawat	17830	5693
10	Pithoragarh	22792	5869
11	Nainital	22439	8673
12	Almora	35344	28861
13	Bageshwar	24158	5053
	Total	**357536**	**104849**

Table 1: *No of migrants who migrated back to the blocks. Source: interim report of Covid-19 September 2020.*

Regardless of huge endeavours to ensure reverse migration by Uttarakhand government and offer work and job to migrants who had gotten back to the state in the midst of the Covid-19 pandemic, Data shows two-thirds of the migrants have possibly go back to their job as the Unlock process go on because most opportunities are rural job schemes such as MGNREGA, NRLM etc which include a lot of considerable amount of uncertainty

which not every person is willing to take. Approximately 29% of the migrants returned to the state have relocated due to covid-19 epidemic. many of these people have moved to other districts within the state itself and have migrated again rest of the state.
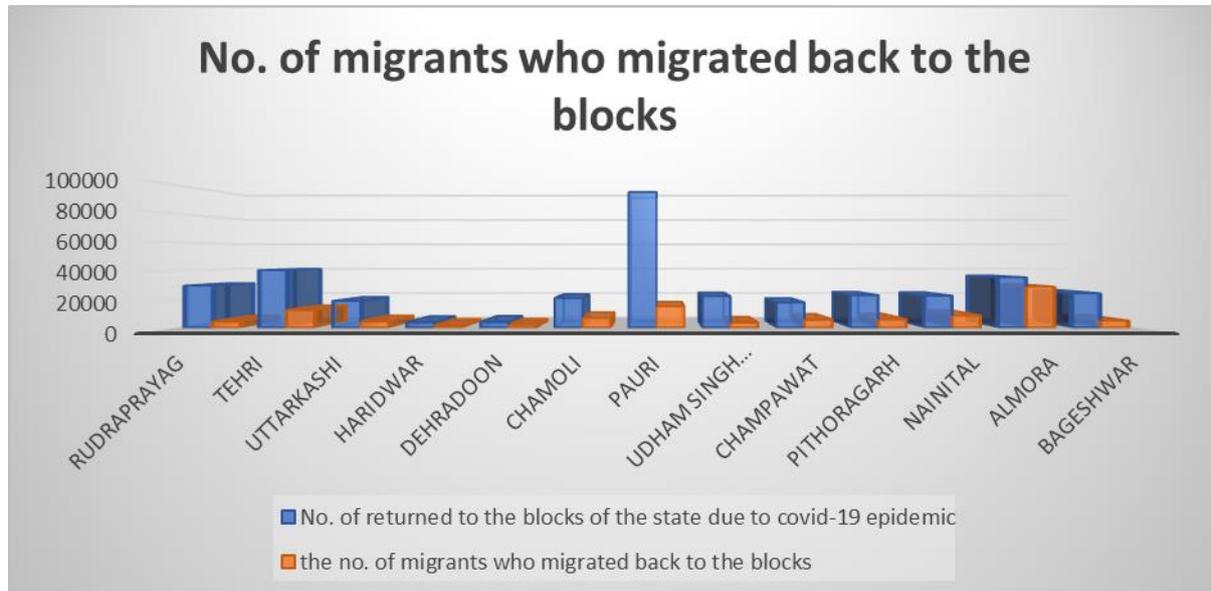
CONCLUSION

Strengthening rural jobs scheme critical to address migrant woes in their local areas During covid – 19 pandemic: To create business and employment opportunities for the large numbers of reverse migrate laborers who got back to their native places during the COVID-19-induced lockdown and stem trouble migration at present time, the Government have fortify to large extent its rural development and jobs schemes, the Mahatma Gandhi National Rural Employment Scheme (MGNREGS). This will mean more finance for the policy, multiplying of the work days ensured under different welfare policies and consideration of new categories of work for rural peoples.

Main source of current livelihood of staying migrants who have returned in Uttarakhand due to covid-19 epidemic

sl.no	Name of the state	Agriculture, Horticulture and animal Husbandry	MGNREGA	Self-employment	other
1	Almora	8%	20%	39%	33%
2	Nainital	59%	23%	14%	4%
3	pithoragarh	57%	24%	7%	12%
4	champawat	40%	31%	8%	22%
5	Bageshwar	53%	26%	8%	135%
6	Udhamsingh nagar	23%	38%	19%	20%
7	Pauri	22%	53%	7%	18%
8	Chamoli	31%	43%	13%	13%
9	Dehradoon	27%	30%	7%	36%
10	Haridwar	21%	75%	5%	0%
11	Uttarkashi	45%	40%	1%	14%
12	Tehri	28%	51%	15%	6%
13	Rudraprayag	20%	41%	12%	27%
	total	**33%**	**38%**	**12%**	**17%**

Table 2: main source of the current income of the returned migrants remaining in the district. Source*: interim report of Covid-19 September 2020.*

Main source of the current income of the returned migrants remaining in the districts
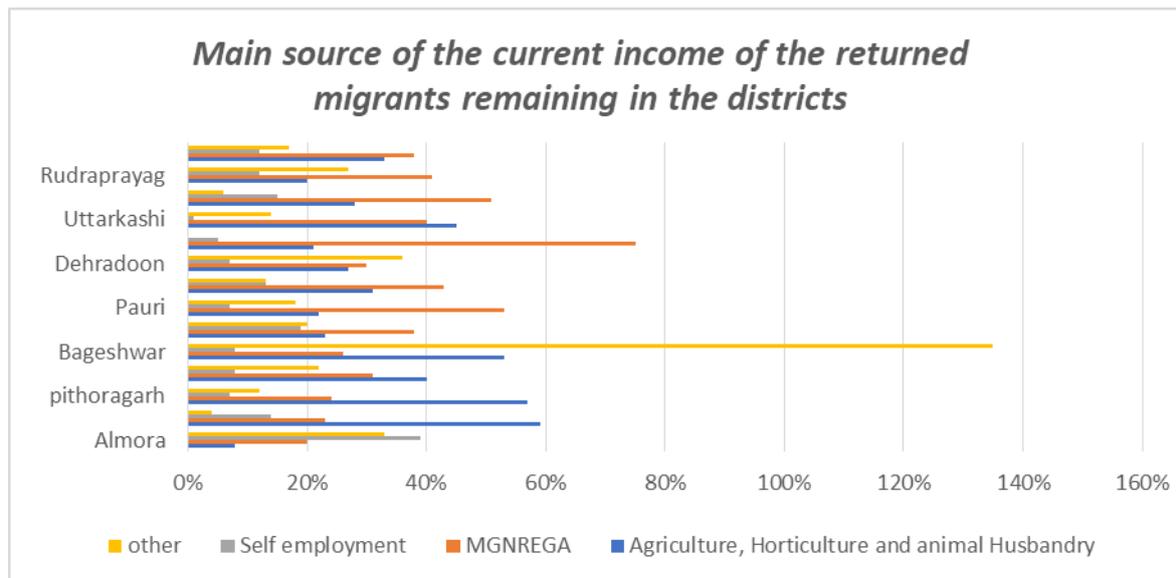
71% of the migrants who got back to Uttarakhand in the wake of Covid-prompted lockdown have chosen to remain back in the state. Out of absolute 3,57,536 transients, 2,52,687 decided to remain back in the Uttarakhand state till September-end this year while 1,04,849 remaining for different urban areas and states. The data also revealed that a majority of them are engaged in job provided schemes by the state government and have found their livelihoods in self-employment. Out of these 33% migrant's agriculture, horticulture, animal husbandry etc, top the list of 38% MGNREGA, 12% self-employment and 17% in another field depend for their livelihood. A large number of returned migrants depend for livelihood on agriculture, horticulture and animal husbandry etc. Most of these districts are in Nainital (59%), Pithoragarh (57%), Bageshwar (53%), Champawat (40%) and Uttarkashi (45%). And another side most of number returned migrants depend on MGNREGA most of the these district are in Haridwar(75%), Pauri (53%), Tehri (51%) and Chamoli(43%) The arrival of migrants because of the lockdown has expand the positions of the rural poor workforce and is probably going to affect wages and intra-family allotment of work and human resource, With the slowdown in development and different works in the unorganised sector that recently ingested rural work force, these households are definitely influenced. In December, even ranch work had off. Work under MGNREGS should be stretched out to 200 days for every person. With the public normal [MGNREGS] compensation being Rs 198, the whole family unit is simply ready to get Rs 19,800 every year." The 100-day cap on work gave under MGNREGS ought to be taken out and work gave on request, and state government need to be development of rural hilly areas through promoting the different sectors employment for example, creating sanitisers, covers and cleansers, allowing locally established exercises and work in kitchen gardens and on one own homesteads under the system of the Act have begun acquiring energy etc. At the Present time Government need to focus on doubling the ensured number of work-days, increment the quantity of work plans per panchayat, increment the compensation and wage rate, expand the extent of work under MGNREGS, fortify the conveyance instrument and remember single ladies for the ambit of the plan have been made to address the issues and needs of bringing migrants back. Provincial metropolitan migration essentially results from differentials in development and higher efficiency and salaries in the metropolitan modern area. Initiated in 2005, MGNREGS intended to, in addition to other things, prevent distress migration and creat resources in provincial regions to connect the differential.

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In search of work

Despite a large number of people moving places for work inside the country, there are only a few districts where the ratio of such migration is more than 20%. Here are the top ten districts.

Those migrating for work/business as % of total migrants

- Below 5%
- 5-10%
- 10-20%
- Above 20%

31.7 Chandigarh

32.7 New Delhi

52.1 Daman

36.1 Dadra & Nagar Haveli

33.2 Mumbai

31.1 Mumbai Suburban

37.2 Kinnaur

39 Tawang

32.4 Kohima

31.3 Mokokchung
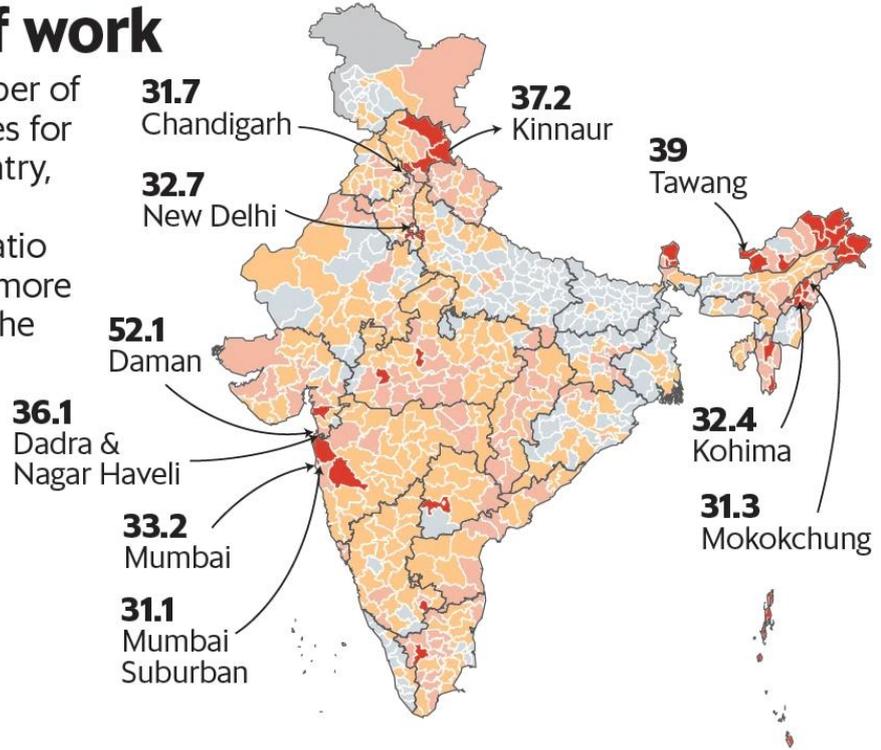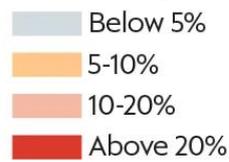
A STUDY ON CONSUMER BEHAVIOUR DURING COVID - 19

Dr. Shobha Mathew

Assistant Professor, K. J. Somaiya College of Arts and Commerce

ABSTRACT

COVID – 19 has brought a significant change in consumer behavior all over the world. With consumers spending their income on world tours, holiday package, hotels, cinema, and many more, prior to COVID, they have started changing their pattern of spending after the outbreak of COVID 19. The definition of essential has also changed. Health during COVID has become the top most priority sectors in the world. With companies switching their line of manufacturing to COVID related products being the most important for all consumers. Masks, PPE kits, sanitizers to immunity building foods being the top priority for most manufactures. Demand for essentials have resulted into many people switching their business to essential products. This paper attempts to study the consumer behavior during COVID 19.

KEYWORDS : COVID – 19 - buying behavioiur – essential products – online shopping

Consumer buying behavior refers to the buying behavior of consumers, individuals and households who buy goods and services for personal consumption.

Consumers make many buying decisions everyday and the buying decision is the focul point of market. Consumers around the world differ in age, income, education level and tastes. They buy variety of goods and services. How these diverse consumers relate with each other and other elements of the world around them impact their choice of services and companies from where they buy it.

Marketing and other stimuli enters the consumer's mind and produce certain responses. Marketers must figure out what is there in the consumer's mind. Marketing stimuli consists of 4 P's product, price, place and promotion for products and in the case of services additional 3 P's i.e. physical evidence, people and process. Other stimuli includes major force and events in the buyer's environment : economic, technological, political and cultural. All these enter into the conumer's mind, where they are turned into set of buyer's responses, the conumer's brand and company relationship behavior and what he or she buys, when, where, and how often.

This paper attempts to study the consumer behavior during COVID – 19 pandemic.

COVID 19 has changed the pattern of consumer behaviour to buying essentials. Again it is observed that many consumers has shifted from offline buying to online buying. An online survey is done to find out the consumer behaviour during COVID- 19.
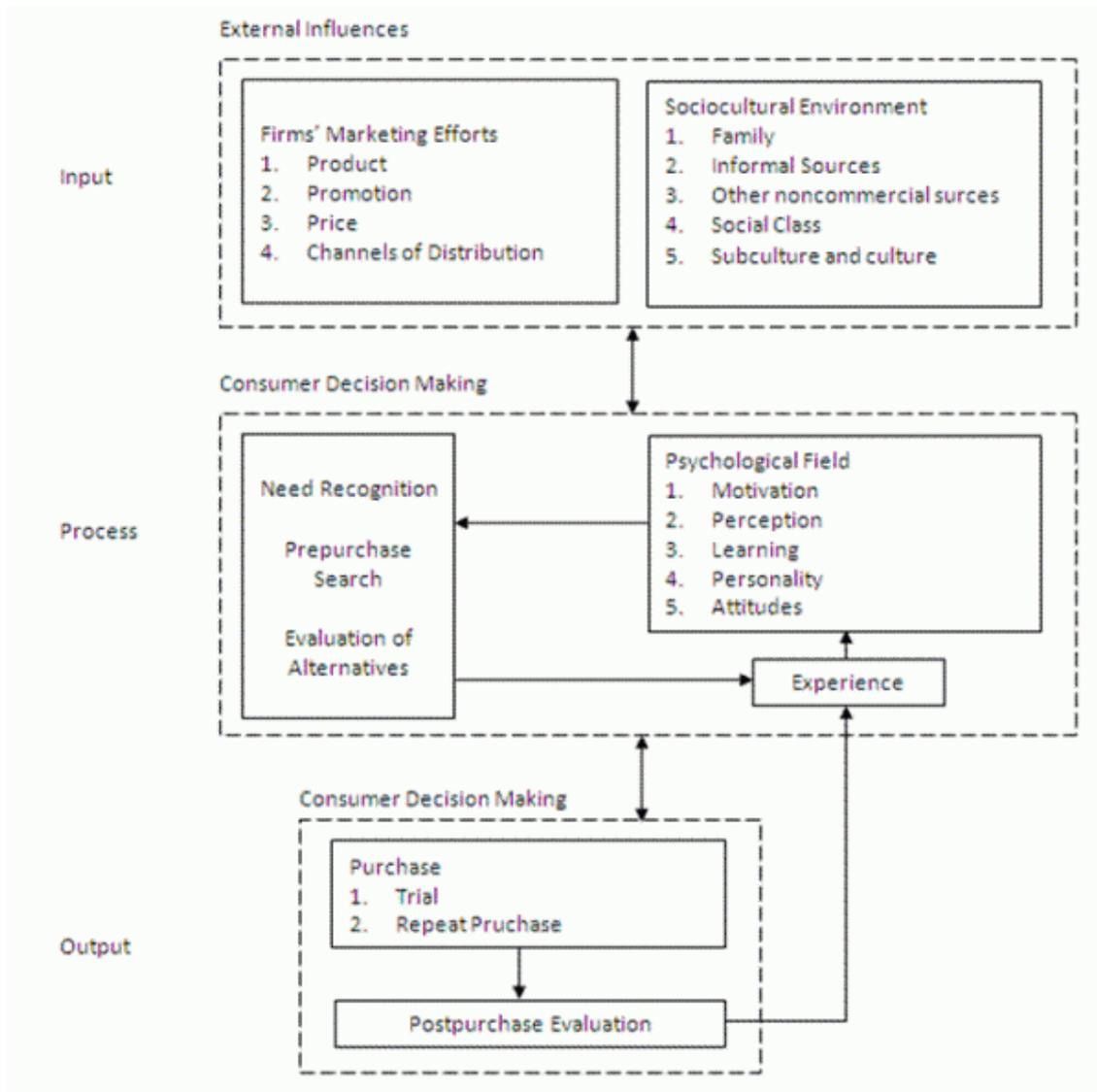
Source : SchiffmanKanuk Model of consumer Decision-Making..

The above diagram explains in the factors affecting consumer behaviour as well as it is a Model of Consumer Decision Making.

Objective of the study
To understand the demographic profile of the respondents

To understand the consumer behaviour during COVID 19

Research Methodology
A primary research was conducted online. A sample size of 104 were taken for the study.

Analysis of the Study

Age

104 responses
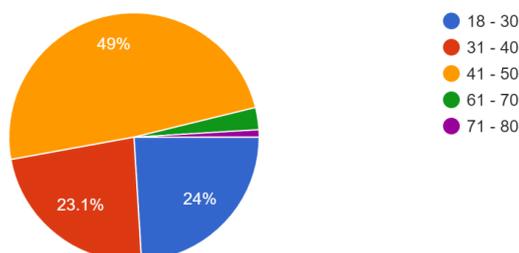
The above figure shows that maximum respondents belonged ot age group 41 to 50 years.

Gender

104 responses
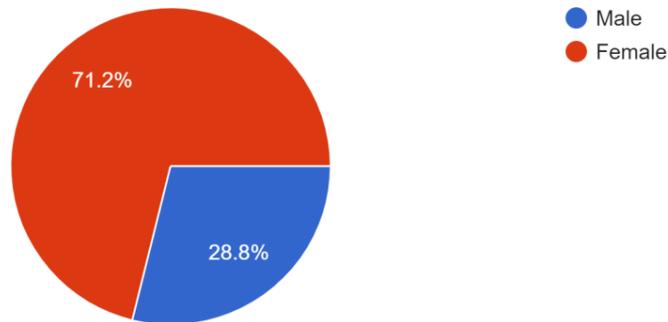
The above figure shows that 71.2% of the respondents were females and 28.6% of the respondents were males.

Occupation

96 responses
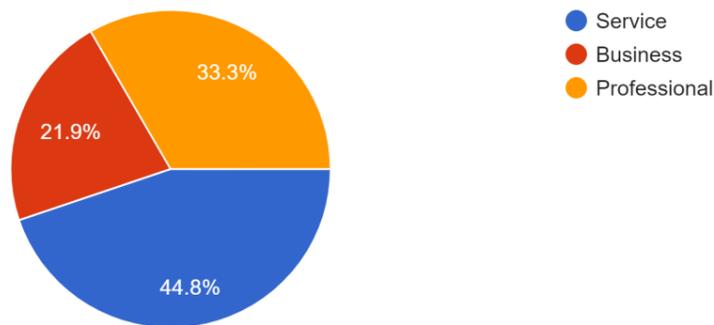
The above figure shows that 44.8% of the population were into service. 23.3% population were professionals and 21.9% of the respondents were into business.

Monthly Income

94 responses
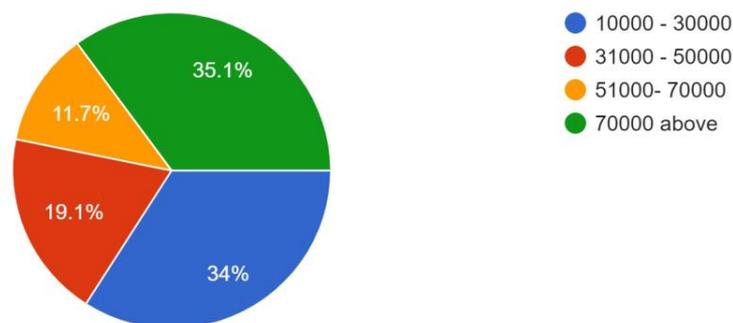
35.1% of the respondents had monthly income above 70000. 34% respondents had income between 10000 to 30000. 19.1% had income between 31000- 50000. 11.7% of the respondent had income between 51000 to 70000.

What was your major expenditure during COVID 19?

103 responses

- grocery
- electronics
- medicine and hospitalization
- vegetables and fruits
- others

27.2%

56.3%
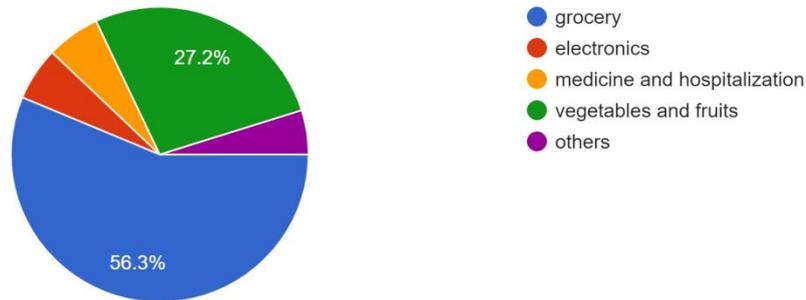
The above figure shows that 56.3% were spending on grocery. 27.32% of the respondents said that they spend majority on vegetables. This clearly indicates that majority of the respondents expenditure were on essential items like grocery, vegetables and fruits.

What was your major mode of shopping?

104 responses

- Online
- offline

40.4%

59.6%
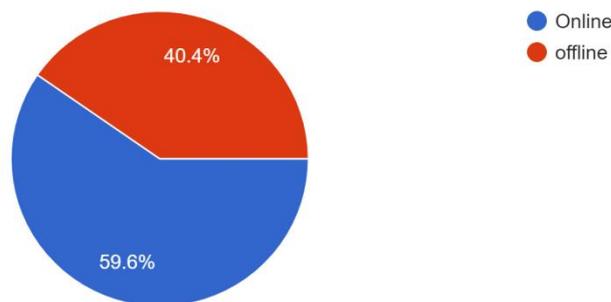
59.6% of the respondents were shopping online. Only 40.1% of the respondents were shopping offline. However, it is observed that majority of the respondents were shopping online during COVID 19.

What type of shopping do you prefer?

103 responses

- Online
- Offline

57.3%

42.7%
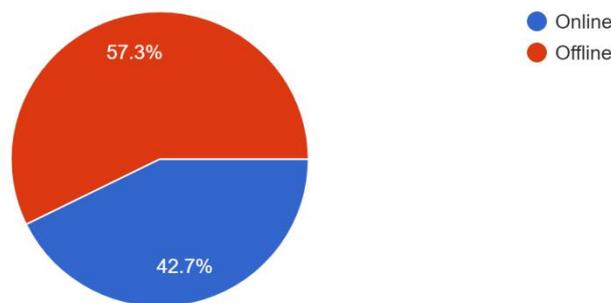
57.3% of the respondents preferred offline shopping to online shopping. Only 42.7% of the respondents were preferring offline shopping. This indicates that thought more people were doing online shopping, most of them preferred to do offline shopping. This is because many a times the picture in the online shopping does not reflect the actual product.

After the pandemic gets over will you continue with online shopping?
101 responses

Legend: ● Yes ● No
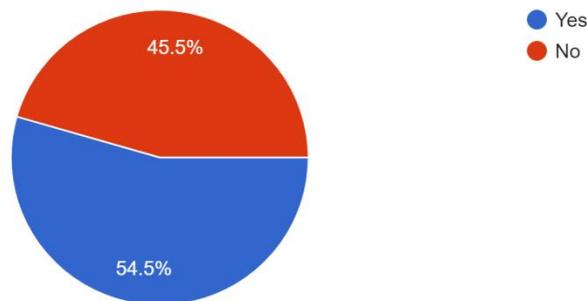
54.5% of the respondents said they will continue with online shopping even after the pandemic. Here it is observed that the consumers has understood the advantage of online shopping in many products. Consumers feel that they can save time and utilize their time for more productive activities.

Which electronic item did you buy during COVID 19?
92 responses

Legend: ● TV ● Mobile phone ● Dishwasher ● Vaccum Cleaner ● Washing Machine ● Other
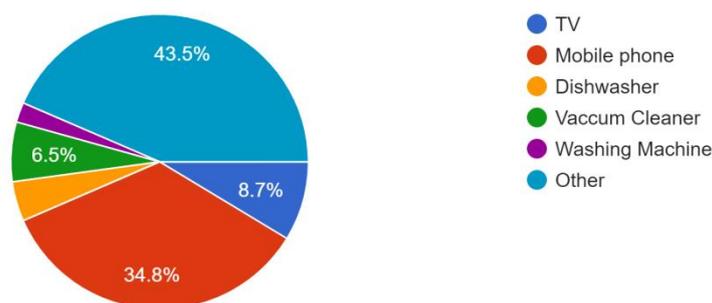
34.8 % of the respondents purchased mobile phone during lockdown. Here one can see that updating the mobile phone was required for the children to attend online classes.

The respondents felt that few more services can be introduced like online medicine delivery, online shopping even by local stores, advanced medical facilities in rural areas, vaccination services at door step, door deliveries with minimum order and faster door delivery, free medical services, home delivery of liquor, hand sanitizer and masks free, home delivery and online payment facilities in all shops, office furniture to work from home and data required to perform from home to be borne by office, home services for saloons, home testing kits, affordable mental health counsellors etc.

LIMITATION OF THE STUDY
Some questions in the study were not answered by the respondents as they were not working and not having an income.

The study was done by sending questionnaire online. To get more accurate results the sample size should be increased and study should be done area wise with more questions. Due to paucity of time only 104 respondents were studied.

CONCLUSION
The above study shows that consumers were buying essential items more during COVID 19. Many of them were doing online shopping and wants the local shops to do home delivery and online facilities. They also want home vaccination facilities ie door to door vaccination drive. Also many of them wanted liquor delivery door to door. The study also shows that consumers prefer offline to online in many products however, finds online shopping the most convenient during COVID 19. There is further scope for doing in depth study using larger

sample size and in specific area. Maximum mobile phones were brought during lockdown by majority of the respondents as education became online resulting into mobile phone being a necessity.

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UNDERSTANDING PASSENGER'S EXPECTATIONS TOWARDS MUMBAI'S LIFELINE!

Ms. Shubhangi M. Kedare[1] and Dr. Mrs. Elizabeth Mathews[2]

[1]Assistant Professor, Department of Commerce, P. D. Karkhanis College

[2]HOD, Associate Professor, Department of Commerce, Changu Kana Thakur College, Khanda Colony, New Panvel

ABSTRACT

The consumer expectations form the basis of buying and consumption decision about a product or a service. Consumer expectation is the starting point for purchase of commodities and services. Services are largely intangible as compared to tangible products, so it is crucially important to understand the minimum basic consumer expectations of service quality from service provider. There are several factors which are affecting consumer expectations. This is essential to satisfy consumer and get consumer loyalty and patronage. Mumbai Suburban Railway System is Lifeline of Mumbai as it plays major role in carrying people at an inexpensive cost within the city. It provides public transit service in the city and has become part of people's lives. The outbreak of dreadful virus Covid-19 shook the entire world. Covid 19 didn't spare any field. Covid 19 has catastrophic effect on Indian railways as its services were shut since March 2020. The discontinuation of Mumbai Suburban rail system has affected negatively on passengers as well as railway revenues. As per latest data by March 2021, Indian Railways suffered loss worth Rs. 38,017crore in Passenger earnings.

This paper is an attempt of the researchers to peep into the passenger's expectations of service quality from MSRS; a major mode of public commute in Mumbai city and Mumbai Suburbs.

(Keywords: consumer expectations, Mumbai Suburban Railway System, service quality, Lifeline of Mumbai, COVID 19)

INTRODUCTION:

Services play vital role in the world economy. Understanding the consumer's expectations is a prerogative of providing quality services to the consumers. Various academicians have differently defined consumer expectations and factors affecting on it. When a consumer buys any service or product, he or she has certain minimum expectations from the service provider. Transport is essentially a public service. Mumbai's local train system is inseparable part of people's life. Commuters have certain basic expectations towards Mumbai Suburban Railways. Service quality is a correlation between the commuter's expectations and their actual service experience and the image of the service provider. But railway transport is such a service in which commuters also play significant role in service delivery. Unlike products, services are simultaneously produced and consumed in the presence of consumers. So, consumer's mind set, value system, culture and behavior are important during consumption of service. Services are uniquely different from goods as they are intangible, inseparable, perishable, inconsistent, heterogeneous. Certain services require more of human element to delivered promised service while some need less human support. Service provider (CR and WR), commuters, co-commuters and employees of MSR are the key elements s in the local train services in Mumbai. Mumbai Suburban Railway System is divided into two wings. Central railways take care of Harbour and Central lines whereas Western Railways looks after Western lines in Mumbai Metropolitan region.

Background of the Study:

Mumbai Suburban Railways is indeed the affordable mode of public transport available for middle and poor sections of the society. It is functioning under Ministry of Railways i.e. Indian Railways operated and managed by Government of India. Mumbai's increasing population is exerting pressure on the Mumbai railway transport due to which even though the facilities are provided by the Suburban railways they are found to be inadequate to the giant size population.

Parasuraman et al. developed conceptual model of service quality (1985) and later (1988) developed a 22-item scale, known as SERVQUAL, which measures the gap between customer expectations and customer perceptions within five dimensions of service quality:

(1) **Reliability:** the ability to perform the promised service both dependably and accurately.

(2) **Responsiveness:** the willingness to help customers and to provide prompt service.

(3) **Assurance:** the knowledge and courtesy of employees and their ability to convey trust and confidence.

(4) **Empathy:** the provision of caring, individualized attention to customers.

(5) Tangibles: the appearance of physical facilities, equipment, personnel, and

communication materials.

Customer expectation means something would take place as there is a possibility of it to happen. (Wehmeier, 2000). Consumer can form Expectations before or during the service delivery process. They reflect beliefs as to what will or should happen. Customer satisfaction is the result of customer assessment of the service perceptions and service delivery with their prior expectations (Johnston and Clark, 2005). The current study therefore examines customer expectation of service delivery in the Mumbai Suburban railway transport sector.

CUSTOMER EXPECTATIONS
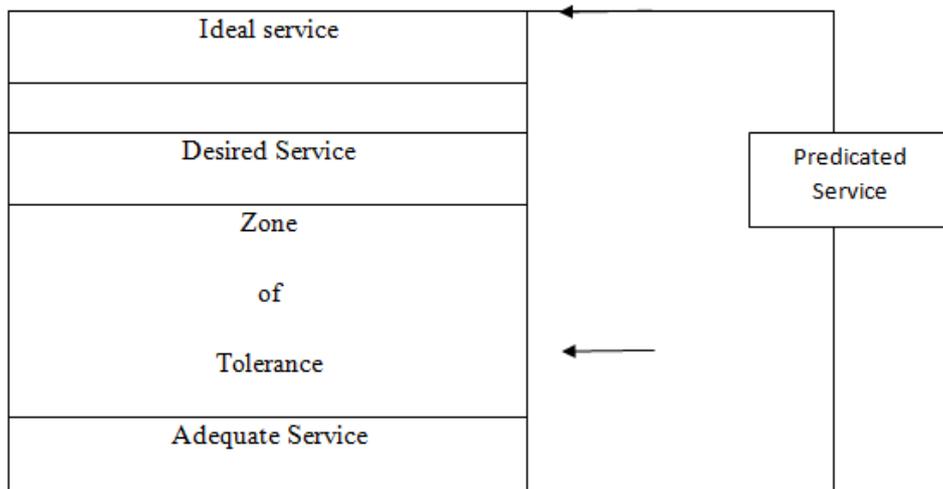
Figure 1.1 Levels of service expectation

Source: Adapted from Zeithaml And Bitner (1996)

Objectives:
The main objectives of this research are as follows: -

1. To examine the expectations of passengers towards Mumbai Suburban Railways.

2. To investigate into the passenger's expectations towards WR and CR.

RESEARCH METHODOLOGY:

The structured questionnaire based on Five Point Likert Scale (Strongly Disagree-1 to Strongly Agree-5) is devised based on Parsuraman's SERVQUAL Model 22 statements for mapping expectations of passengers and administered in the form of Google docs. Random sampling method is used for collecting data. The study is based on both primary and secondary data. Findings under study are presented in pie charts and bar diagrams. Simple percentile method along with Measures of Central Tendency (Mean, Median and Mode) is used for the analysis.

Respondent's profile

Out of total 120 respondents 18 passengers are from harbour lines, 19 passengers from trans-harbour lines, 64 passengers from central lines and 19 from western lines. Majority passengers i.e. 53% are from central lines.
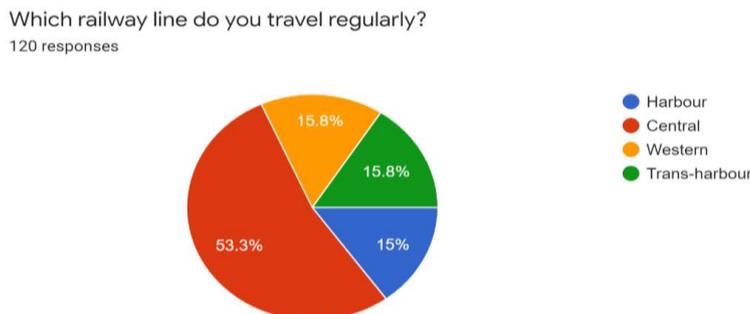
8o passengers are female respondents and 40 are male passengers. The percentile is 67% for females and 33% for males.

Gender

120 responses

- Male
- Female

66.7%

33.3%
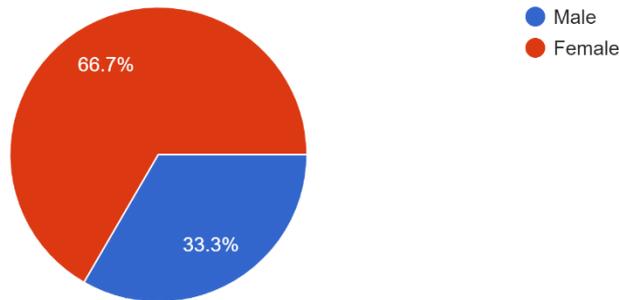
Of all the respondents, age group 15-30 is highest i.e. 53%. In 31-45 age group, commuters are 26.7%. There are 18% passengers belonging to age group 46-60 years. Above 60 age group only 2 respondents are available.

Economic status of respondents are as follows:
Below Rs. 50, 000, there are 15 respondents accounting for 12%. Rs. 50, 000- Rs. 1 Lakh, there are 15 respondents accounting for 12%. Rs. 1- Rs. 2 Lakhs 11% respondents are i.e. 13. Rs. 2 Lakhs - Rs. 5 Lakhs, 17 passengers are present. (14.4%) Rs. 5 Lakhs - 10 Lakhs, there are 15 respondents accounting for 12%. 9 respondents are income group above 10 Lakhs. There are students to whom income levels are not applicable. So, 34 passengers in N.A. Category who have no income.

Income p.a. (In Rs.)

118 responses

- Below 50,000
- Rs. 50,000-1 lakh
- 1 – 2 Lakhs
- Rs. 2 lakh – 5 lakhs
- Rs.5 lakh -10 lakhs
- Above Rs.10 lakhs
- N.A.

28.8%

12.7%

12.7%

11%

14.4%

12.7%
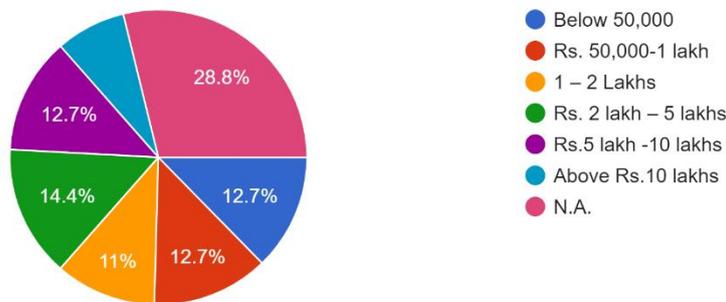
Following is the educational level of respondents under the study.

- Illiterate
- Up to SSC
- HSC
- Under- Graduate
- Graduate
- Post Graduate and above
- Professional degree

25%

29.2%

7.5%

10%

22.5%
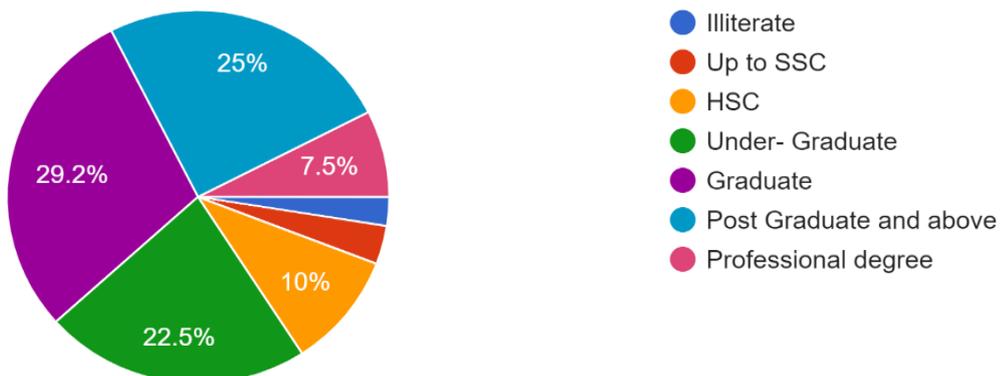
Of total respondents, 49 are non-working passengers which accounts for 40.8% and working passengers are 59.2% i.e. 71.

Findings & Interpretations

Sr. No.	Expectations SERVQUAL parameters	Mean	Median	Mode
1	Tangibility1-4 Statements	4	4.5	5
2	Reliability-5-9 Statements	3.94	4	5
3	Responsiveness-10-13 Statements	3.96	4.25	5
4	Assurance-14-17 Statements	4	4.25	5
5	Empathy -18-22 Statements	3.97	4	5

CONCLUSIONS

Thus, from the above table, towards tangibility and assurance aspects on SERVQUAL dimensions passengers' expectations are high. After that, empathy, responsiveness and reliability are dimensions are on higher scale on passenger's expectations. To put in nutshell, passenger's expectations serves as an important base for service provider i.e. Mumbai Suburban Railways System to enhance service quality and passenger satisfaction.

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IMPACT OF COVID 19 ON LIVELIHOOD OF RURAL AND TRIBAL PEOPLE OF RAJASTHAN

Surbhi Gour

ABSTRACT

India is a country, where almost 65% of people live in rural areas, which defines the fresh environment, good social and cultural life in minimum resources. But the Global Pandemic has shown a different scenario to every individual. This research tells the story of the people of a tribal village called Dhmbola and its nearby places at Dungarpur, Rajasthan. An NGO called PEDO MADA, since 1987, actively works to provide awareness for various government schemes for the welfare of rural and tribal people. This research describes the livelihood of people of that area since the first Lockdown was announced on 24th March 2020. It talks about how people managed with the unavailability of basic resources, where some of them are vegetable vendors, farmers, and labor. Also, some people migrate to urban areas for livelihood. workers of the NGO roamed door to door to make them aware about Pandemic, hygiene, necessary precautions, etc. also workers distributed food packets and masks to the people of the village provided by various government and private bodies.

The research is based on an online survey of workers of the NGO who personally met affected people and made them aware of government policies. 15 NGO employees were interrogated through a set of questions based on facilities provided by them to the tribal people.

It was found through a study that initially people of that area didn't take it seriously about the Pandemic and lockdown. When they saw people coming from urban areas and getting ill, they started taking precautions, putting the barrier of thorns near residential areas. Now they have become familiar with the pandemic and its precaution, also they started with new livelihood as per requirement and subservience. The research illustrates the actual scenario of difficulties faced by tribal people and challenges in front of social workers to resolve them.

Keywords- Pandemic, Livelihood, Tribal area, NGO.

INTRODUCTION

The entire world is now testimonial of the impact of Covid 19 with distinguished experiences. Every individual has his own story of dealing with the Pandemic. The Covid 19 showed a prolonged scenario to every individual with mental, physical, social, educational, and many more effects. With this, if we discuss the people with a humble background, people with low education, people of rural and tribal areas, they are considered most affected people all the time in all disasters. However, these people absorb the ability to handle with minimum resources without objection and complaints. But the outbreak of Covid 19 depicts a different juncture of the Livelihood of such people. As we know India is a country where almost 65% of the population live in villages and 70% of people depend upon agriculture and other small-scale works. These people can survive without electricity, in extreme heat, can spend their entire day constructing a building with extreme hard work, and much more. Nevertheless, the fatal unpredictable circumstance of the pandemic that the entire world is facing, the scenario of people with humble backgrounds is heartbreaking. This research tries to portray a circumstance of such a tiny part of India. 'In India, 705 ethnic groups are recognized as Scheduled Tribes. In central India, the Scheduled Tribes are usually referred to as Adivasis, which means Indigenous Peoples. With an estimated population of 104 million, they comprise 8.6% of the total population. This research is done on a Village called Dhambola in Simalwara Block and its nearby places in the Dungarpur district of Rajasthan that is declared 100% Scheduled Tribes and Scheduled Caste area. The area describes the actual essence of Indian villages.

The Government of India provides various facilities to these tribal people to overcome their financial, medical, educational, and social needs. Many NGOs also work all over India for their welfare. This research is completely based on a survey of an NGO & SHG called PEDO MADA who works for Rural and Tribal people in Dungarpur Rajasthan. The village Dhambola in Simalwara block is a branch of this NGO where 17 small villages come under this branch with a total population of 65554 live and 5537 families are completely connected with PEDO MADA.

The day when Prime Minister Narendra Modi announced the first lockdown on 22nd March 2020 in India, we cannot assure that every individual of the nation could hear the news, because we know the situation in the backward area of the Nation that many of them don't have proper sources to get connected with the media. The same happened with nearby places of Dhambola village in the Dungarpur district. According to an online survey with a worker of the NGO, only 0 to 10 % of people knew about the Covid 19, people were unaware of

the fatal pandemic. We should extend gratitude to the workers of such NGOs who, despite such infectious disease, visited the places and propagated awareness for Covid 19 and its precautions.

RESPONSES OF TRIBAL PEOPLE ON PANDEMIC AND LOCKDOWN

As we already discussed, the tribes were not sure about the Pandemic, we can imagine how they were at huge risk. According to a telephonic conversation with some NGO workers on the very next day of announcement of the first lockdown, where routine of the entire nation was changed, some unaware population like these villagers, were getting ready for their daily routine of going to farm, preparing their vegetable basket, with their construction tools and so on. When they were stopped by cops to move ahead of some particular boundaries, they thought it was just a disease like dengue, chikungunya, or flew that deployed in Urban areas. It is astonishing to know the mind set of these innocent people that the disease is only of aristocratic people that cannot affect them because they are very strong people who do a lot of drudgeries. Despite this, a group of people who consume alcohol has the misconception that the sanitizers can kill Coronavirus that consists of alcohol, and while they consume alcohol, they will not get hit by Corona. The governing authority of Dungarpur district independently and in collaboration with this NGO started Covid awareness march through pamphlets, rallies, and public announcements. According to the research, the following points could make tribes understand about the pandemic and its effects- Efforts of NGO workers, Restrictions on roads, returning of migrants, shut down of school colleges and People started getting ill.

Now, this was the time when villagers understood the hazard of Covid 19, NGO workers explained about all safety precautions then they themselves started creating barriers of thorns in front of their houses. They started using handkerchiefs to cover their mouths and started keeping social distance. For people who were coming from urban areas, special quarantine places were arranged for them under the dense trees with tents and required basic resources. Still, some populations of the old age group couldn't accept the restrictions of temple visits, social and traditional events, and social gatherings. With the flow of various unusual movements, they had to accept the concept of lockdown.

Notwithstanding, without occupation, it is not easy to manage livelihood. Now the main bother was to run livelihood without daily wages. All the sources of daily earning were stopped, the trouble was to feed their families. Gradually when things started becoming normal, villagers changed their way of earning. They started completely involved in farming, selling vegetables and essential groceries within their reach. With the active efforts of the Government and NGO, this became possible for villagers to overcome the situation.

EFFORTS OF GOVERNMENT AND NGO WORKERS TO FACILITATE PEOPLE OF THE TRIBAL AREA

The NGO workers performed as benedictions for villagers. This NGO not only worked during the Pandemic but it has been working since 1987 for their welfare. NGO workers make people aware of various government facilities like Pradhan Mantri Awas Yojana, Antyodaya Anna Yojana, Pradhan Mantri Ujjwala Yojana, Pradhan Mantri Jana Dhan Yojna, Kisaan Samman Nidhi. Through Kisaan Samman Nidhi, the Government provides rupees 2000 in three installments (total 6000) every year since the pandemic, to financially needy people directly in their bank accounts that they opened through Pradhan Mantri Jana Dhana Yojana. The NGO has a collaboration with many 5537 families that work under SHG for microfinancing. They collect funds for the welfare of the villagers. The NGO workers help uneducated and poor people to make them aware of various schemes to utilize the opportunity.

Some Private organizations also came forward to help these needy people in collaboration with the NGO, Dhambola Block Simalwara Dungarpur Rajasthan. The Nokia company provided N95 Masks to distribute all over the Dungarpur District. One private organization called Ajeem Prem ji provided raw food materials like Wheat, Rice, Pulses, sugar, tea, and spices to the widow ladies who can't afford them in the absence of a breadwinner. The NGO workers also provided food packets to migrants who were returning from their working areas after getting unemployed.

This can be considered the grisliest situation where the people who work on daily wages can feed their families only if they work hard in a day. This is not the story of only the tribal and rural people of Dungarpur, Rajasthan and Not only in India but in the entire world such small-scale workers who depend upon daily wages. An employee who is working from home and getting salaries, a businessman with a good bank balance, a government employee, or any other person cannot even imagine the situation of not being paid for a day. While these people know the value of even a single penny.

POST-COVID SCENARIO

Before the second strain of Pandemic things started becoming normal labor started working in nearby construction sites. The government of India initiated vaccination on 16 January 2021. NGO workers again worked to make people aware of vaccines. But people of some backward families with poor education are not ready to take vaccines. The reason is somewhat maddening, people think that if they take vaccines, they will get ill and will not be able to work and lose their daily wages. Before the second strain of the Pandemic, some migrants even returned to urban areas to seek new opportunities. but the situation did not approve of this. This time again with more fatality Corona affected the mass. Many of the family members lose their lives maximum youngsters below the 40-45 age group were affected. One point of discussion with NGO workers can be emphasized that most youngsters are affected because these are the people who go out for many reasons like, to earn money, to visit hospitals if somebody gets sick, to bring any essential stuff or anything else. Villagers now familiar with precaution to be taken of Covid 19, also they have become acclimated with their livelihood. Now the challenge of NGO workers is to make them aware of vaccination.

CONCLUSION

The topic of the paper, 'Impact of Covid 19 on Livelihood of people of Tribal area' does not show the situation of only a particular area of Dungarpur, Rajasthan but, it can be considered as the circumstances of people of backward areas in the world. The research is based on an NGO that works as a key reformer for the goodness of the villagers. We cannot forget about the efforts of the government who introduce various schemes for the welfare of low background people. But sometimes, these innocent people do not even know that they can be facilitated with some financial help. For this, such NGOs work for well-being. The person who sits in front of the television and sees the world on click can predict and decide his future but the person who only knows the people surrounded by him and hears from them, cannot decide where to go and how to go in such a Pandemic situation. One cannot imagine the untold challenges that farmers and farm laborers faced to rebuild their lives and livelihoods. The paper tells us about almost the same thing that we watch in news and read in newspapers during pandemics. Nevertheless, it is important to know the roots behind the glare of the world that affected a lot in disastrous situation. The NGOs like PEDO MADA perform as blessings for such necessitous people that work hard for the welfare of such backward areas.

Consequently, it can be observed that there is a set of the population in India who are affected by Corona because of lack of resources and lack of education, and lack of awareness. This urges the Government to increase efforts to get rid of illiteracy and poverty to save the lives of these helpless people who lose their lives unknowingly. And the truth cannot be denied of our invisible dependency on such farmers, laborers, small scale employees, and so on.

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MOVEMENTS OF MIGRATION IN THE PAST AND, IN THE MODERNCIRCUMSTANCES

Dr. Rishu Tomar

Assistant Professor, Department of Geogra- Phy, Shah Satnam Ji Girls' College, Chaudhary Devi Lal University, Sirsa – 125055

ABSTRACT

The human endeavor to move in the search of better livelihood, security, prosperity and, most of all; safety and, security of life, has enabled migration in the past and, even in the modern society, people tend to migrate; temporarily or permanently. The patterns of migration are of interest for any observer of the discipline of geography as terrain, climate, topography and, demography attract the people. In the past, there have been varied factors which were responsible for migration and, in the contemporary society, there are factors which havemade possible for the people to travel and, settle in the search of better opportunities.

Keywords: Migration, Push Migration, Pull Migration, Society, Typical Factors, Human Dynamism, Vested Interest

What made people to migrate?: The human endeavor to move in the search of better livelihood, security, prosperity and, most of all; safety and, security of life, has enabled migration in the past and, even in the modern society, people tend to migrate; *temporarily* or *permanently*. The patterns of migration are of interest for any observer of the discipline of geography as *terrain, climate, topography* and, *demography* attract the people. In the past, there have been varied factors which were responsible for migration and, in the contemporary society, there are factors which have made possible for the people to travel and, settle in the search of better opportunities.

First Movement: Back in the Ancient History, when early man was living in the forests, relying heavily upon the occupations of *food gathering* and, *hunting,* nomadic life and, with no sense of *security* in life; the most prominent development happened when those nomadic bunch of tribes for the first time evaluated towards **agricultural revolution** that made their life settled and, for the first time, *communitarianism* was prevalent. Consecutively, humans learned to evaluate upon the mistakes they consistently made in commercializing nature, *affirmative determinism* and, built their fortunes after scorching search for opportunities for settled and, prosperous life. Take for instance the case with **Aryans,** who had migrated from Central Asia to India in the Early years of Vedic Age in search of *greener pastures*, *abundance of resources* and, *security of life*.

Second Movement: In the Medieval Ages too, people had migrated to different lands for monopoly and, expansion. Indian society have seen extensive phases of migratory patterns which enabled the incumbent people of India to exchange the *ideas, cultures, cuisine methods, industrial techniques* and, the *basic of all, stories of survival.* Islam, as we have come to know about it developed around mid first millennium in the lands of Arabia and, Persian Gulf. From there onwards, traveling swiftly and, capturing the lands in between was the momentum those *mussalmans* gained and, happened to impact *aryavarat* for the first time in 712 CE by **Mohhamad Bin Qasim**, also known as **Arab Conquestof Sind.** Early Medieval Ages had been characterized with turmoil, strife, coercion and, hence, no one powerful dynasty managed to control India following which conditions arose for attacks and, repeated incursions by invaders like *Mahmud Ghaznavi* and, *Mohhamad Ghori*.

Conditions prevalent in the country enabled the same invaders and, subsequent slaves under them, who migrated in the search of better life, opportunities and, security, now happened to permanently settle in India from 1206 CE, establishing *Mamluk Dynasty,* also the beginning of *Delhi Sultanate.* The grandeur and, abundance associated with oriental lands attracted several foreigners, travelers, invaders and, mysterious people to come and, witness the magical charm of the land. Also during the times of succession of any dynasty, situations often prevailed when someone under the ruling dynasty made use of the opportunity to coerce the throne for their own lineage to establish as has been the case of Medieval India from 1206 CE to 1526 CE, encompassing *Mamluks, Khiljis, Tughlaqs, Sayyids* and, *Lodhis.*

Third Movement: The news of the grandiose of oriental lands, local demand of the natives in foreign countries of oriental products and, favorable conditions in oriental lands for invasions; all together have consistently made Indian sub-continent as the favorite spot in the world. As discussed above, the foreigners (Europeans) too were keenly interested in expanding and, were also capitalizing upon their lately learned *renaissance* after long interval of *dark ages* which made them come to India for the first time in 1498 CE. Migration; permanent or temporary, as we have managed to understood it in the past, was most often driven by

profit maximization motive and, *imperialism.* However,in the current instances, people do not migrate to urban places from rural places to make colonies or occupy the distant lands or to rule the people but they simply do in the search of better quality of life.

The **Third Movement** of migration have been further serrated intovarious time divisions such as

i)   During Imperialism and, Colonialism (1700 - 1900)

ii) During World War I (1910 - 1920)

iii) Period between World War I and, World War II (1920 - 1940)

iv) After World War II - (1945 - 1991)

v)   After the end of Cold War (1992 - till date)

People have managed to travel during imperialism and, colonialismphase as imperial powers used to take labor (*slave trade*) from thecolonies to their distant plantation sites.

The situation of chaos, anarchy and, confusion prevalent in the nations during World War I also enabled people to migrate in the search of safe places and, security.

The period between the two World Wars as we have come to learn has supported intense migration as the monopoly of Europe was starting to fade away and, people started to learn about new lands of power such as America.

The horrific destruction and, the treatment meted out to the natives inthe countries involved in World War II also gave people a big reason to migrate towards better places to live.

The promise of peace and, security as the world managed to prevail in the wake of formation of United Nations enabled people from all over the world to migrate and, settle where they could find opportunities of occupation, live peaceably and, enjoy their quality of life.

After the end of the cold war, the world saw an ***end of history*** as proclaimed by a reputed political philosopher, the opportunities thereafter and, the technological landscape the world had been constantly developing; all together contributed the great chunk of people from across the world to migrate and, settle. The big difference this time was also that people with the help of technology and, better aviation dynamism could also travel for the leisure sake and, return backto their places, thus maintaining the ***demographic balance.***

Conclusion: The message of peace and, exchange of ideas that result after migration is the way forward on the path of development and, solution oriented approach. The world has witnessed great stories of migration in the past and, we would be constantly reeling under the jibe of traveling as we also know from the fact how ***fatty big*** has been the tourism industry in contributing in any country's GDP and, development.

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BURNOUT AMONG SELECTED HEALTH CARE WORKERS DURING COVID-19 PANDEMIC PERIOD

Dr. Shilpi Saraswat[1] and Ms. Dixita Rana[2]

Assistant Professor[1] and M.Sc. Student[2], Department of Family and Community Resource Management, Faculty of Family and Community Sciences, The Maharaja Sayajirao University of Baroda, Gujarat

ABSTRACT

Healthcare workers who are directly involved in the diagnosis, treatment, and care of patients with COVID-19 are at a risk of developing psychological health problems. The increasing number of confirmed and suspected cases, overwhelming workload, lack of personal protection equipment, lack of specific drugs, and feelings of being inadequately supported may cause the burnout among healthcare workers. Therefore, battling COVID-19 on the frontline makes healthcare workers vulnerable to psychological distress which can lead to burnout. With this background the present research was planned to find out the prevalence of burnout among selected health care workers during COVID 19 pandemic period. Descriptive research design was adopted for present study. Convenience sampling method was used to select government and private hospitals from Vadodara city. The data were collected from 240 healthcare workers viz. specialists, nurses and physician assistants who were actively working during COVID – 19 pandemic periods in the selected hospitals of Vadodara city through purposive sampling technique. The burnout of the respondents was measured through Maslach Burnout Inventory (MBI), developed by Maslach and Jackson in 1981 which measures three dimensions of emotional exhaustion, depersonalization and personal accomplishments. The findings of the study revealed that 48.8 % of the respondents experienced low and moderated extent while 2.5 % faced high extent of emotional exhaustion. For depersonalization, 72.1 % presented moderate extent, and 27.9 % exhibited high extent. In addition, 95.8 % of the respondents displayed high extent and 4.2 % indicated low extent of depersonalization. On overall scale, 75 % of the respondents divulged moderate extent of burnout. A significant relationship was found between burnout and age (in years), educational qualification, work experience and number of working days in a week since past one year of the respondents. Pandemics exert significant psychological impacts on healthcare workers, highlighting the need for appropriate psychological support, interventions, counselling, incentives, adequate breaks, proper place for rest and sleep, shorter shifts, activities such as yoga, meditation and exercise, motivational sessions and staff support measures. Protecting the well-being of healthcare workers, through appropriate measures is a crucial tool in national emergency public health response to fighting the outbreaks.

Key Words: Burnout, Healthcare workers, psychological health, pandemic, COVID-19

INTRODUCTION

On December 31, 2019, the China office of World Health Organization (WHO) was notified regarding some cases of pneumonia of unknown etiology in Wuhan City of Hubei province. It was subsequently termed Coronavirus disease 2019 (COVID-19) by the WHO. The rapid global spread of the disease led to the declaration of COVID-19 as a pandemic on March 11, 2020 (WHO, 2020). Amid the worsening situation, Indian Prime Minister Narendra Modi asked for Junta Curfew to be observed on 22 March from 7am to 9 pm. This measure aimed at creating awareness among masses and acknowledging the work of healthcare professionals involved in combatting the Covid-19 pandemic. On 24 March 2020, Prime Minister announced a nationwide lockdown in order to control the pandemic and contain the infection from spreading further. While there has been regular tracking and reporting of total cases and deaths across the world, what is less well known is the contribution to these numbers from different types of workers through workplace exposure. Clearly, those workers involved in healthcare are at the front line in terms of risk of infection and death (Schwartz, et. al., 2020). Infectious disease outbreaks are known to have psychological impact on healthcare workers as well as the general population. In the COVID-19 pandemic, frontline healthcare workers have to work under particularly intense stress levels. They must work in makeshift settings created to handle the overflow of patients from intensive care units, sometimes with inadequate access to optimal protective equipment. They often need to cover additional shifts to compensate for the absence of their colleagues who have become ill or who are quarantined. Due to its tremendous infectious ability the disease has instilled a considerable degree of fear, worry and concern in the population at large and among certain groups in particular, such as older adults, care providers and people with underlying health conditions (Kazmi, et. al., 2020). Apart from the direct infection risks arising from close contact with patients and/ or potentially infectious co-workers during the COVID-19 pandemic, healthcare workers are also under increasing stress and mental health risks (Wu, et. al., 2009).

BURNOUT

Burnout is a syndrome seen in demanding jobs and in people who care for others such as social workers, teachers, and healthcare professionals (Keel, 1993). Healthcare workers, particularly physicians, are exposed to high levels of distress at work. Persistent tension can lead to exhaustion, psychological, and/or physical distress. Moreover, burnout syndrome may increase the risk of medical errors and decrease job satisfaction, which incites early retirement (Maslach, et. al., 2001; Harper et al., 2008; Satele et al., 2010). Professional burnout is a major global health concern among physicians, nurses, and other healthcare providers (Imo, 2017; De Simone, et. al., 2019; Woo, et. al., 2020). Burnout is a syndrome characterized by emotional exhaustion, depersonalization, and a diminished sense of personal achievement (Maslach and Jackson, 1981). Burnout among healthcare professionals has been found to be associated with a wide range of occupational stressors, which are likely to increase during COVID-19. More number of suspected cases arriving in the hospitals, whereas institutional capacities for treating diagnosed cases are often constrained, which results in additional workplace-related stress on healthcare providers, especially among emergency care providers (Sleep, 2020). These challenges provide some glimpses of difficulties experienced by front-liners, whereas the true psychosocial and epidemiological burden of burnout in the era of COVID-19 is largely underreported. Healthcare providers experiencing burnout may consequently develop symptoms such as anxiety, irritability, mood swings and depression (Aiken, et. al., 1987; Parker and Kulik, 1995; Gundersen, 2001; Shanafelt, et. al., 2002; Trufelli, et. al., 2008). Furthermore, burnout has physical health outcomes including multiple aches and pains, digestive upset and cardiovascular risks (Maslach and Leiter, 2008; Eckleberry, et. al., 2009; Dyrbye, et. al., 2014; Salvagioni, et. al., 2017). Burnout is a global occupational hazard among health care workers and other human service professionals (Lasebikan and Oyetunde 2012; Aloulou et.al., 2013). Burnout is conceptualised as comprising emotional exhaustion, distancing oneself from patients and reduced feelings of personal accomplishment (Maslach and Leiter, 2016).

OBJECTIVES OF THE STUDY
- To find out the prevalence of burnout among selected health care workers during COVID 19 pandemic period.

DELIMITATION
- The respondents of the study were those healthcare workers who have been actively working during the COVID-19 pandemic period.

- The present study was limited to healthcare workers such as Specialists, Nurses, Physician Assistants.

HYPOTHESES
- There exists a variation in prevalence of burnout among selected healthcare workers with their personal, family and work-related characteristics.

METHODOLOGY

The research design for the present investigation was descriptive in nature. For the present study, two government hospitals and three private hospitals of Vadodara city were selected through convenience sampling technique. The data were gathered from 240 healthcare professionals viz Specialists, Nurses, and Physician Assistants who were actively working during COVID – 19 pandemic periods in the selected hospitals of Vadodara city selected through purposive sampling technique. Questionnaire was used as data collection tool and ditributed online via google form. Maslach Burnout Inventory was used to measure Burnout among selected health care professionals. Maslash Burnout Inventory measures three dimensions viz. emotional exhaustion (EE) which measures individual feelings of being emotionally exhausted and depleted by one's work, depersonalization (DP) which captures the development of negative, cynical attitudes and feelings towards clients and personal accomplishment (PA) which assess the individual sense of ineffectiveness, especially with job performance. The scale validity and reliability were established by Maslach and Jackson (1981). The total scale consisted of 22 items, with nine items measuring the emotional exhaustion (EE) subscale, eight items measuring the personal accomplishment (PA) subscale and five items measuring the depersonalization (DP) subscale. Each item was answered on a five-point Likert scale. The responses to each item were "Never", "Few times per year", "Once a month", "Few times per month", "Once a week", "Few times per week" and "Every day" which were scored 0 through 6. Each subscale score was calculated by adding up all scores of all items in that subscale, with a notion that the items on personal accomplishment domain are reversely scored. The scores on each of items of the subscales were summated and possible range of minimum and maximum scores were divided into three categories having equal interval. The total numbers of items for entire scale were 22 and hence minimum score was 0 and maximum was 132. Minimum and maximum possible scores were divided into

three categories on the basis of equal interval which were "High Extent", "Moderate Extent" and "Low Extent" of problems. It was determined for entire scale also. The higher scores on emotional exhaustion (EE) and depersonalization (DP) subscales and a lower score on the personal accomplishment (PE) subscale are consistent with burnout.

FINDINGS AND DISCUSSION
The findings obtained on the basis of responses gathered are discussed in details here.

i. **Background Information of the respondents:** This section deals with the personal, family and work-related information of the healthcare professionals who have been actively working during the COVID-19 pandemic period in selected government and private hospitals of Vadodara city.

a. **Personal Information:** This section contained information regarding age (in years), gender, marital status, educational qualification and personal monthly income of the respondents.

It was found that less than one – half (42.1%) of the respondents were in the age group of 21 – 30 years. Less than two – third (61.3%) of the respondents were males and more than one – third (38.7%) of the respondents were females. It was found that more than one – half (52.1%) of the respondents were married. More than one – half (57.5%) of the respondents had MBBS (Bachelor of Medicine and Bachelor of Surgery) degree. The mean of personal monthly income of the respondents was 49948.92. It was found that more than one – half (58.75%) of the respondent's personal monthly income was ≤ Rs.50000 **(Figure 1).**
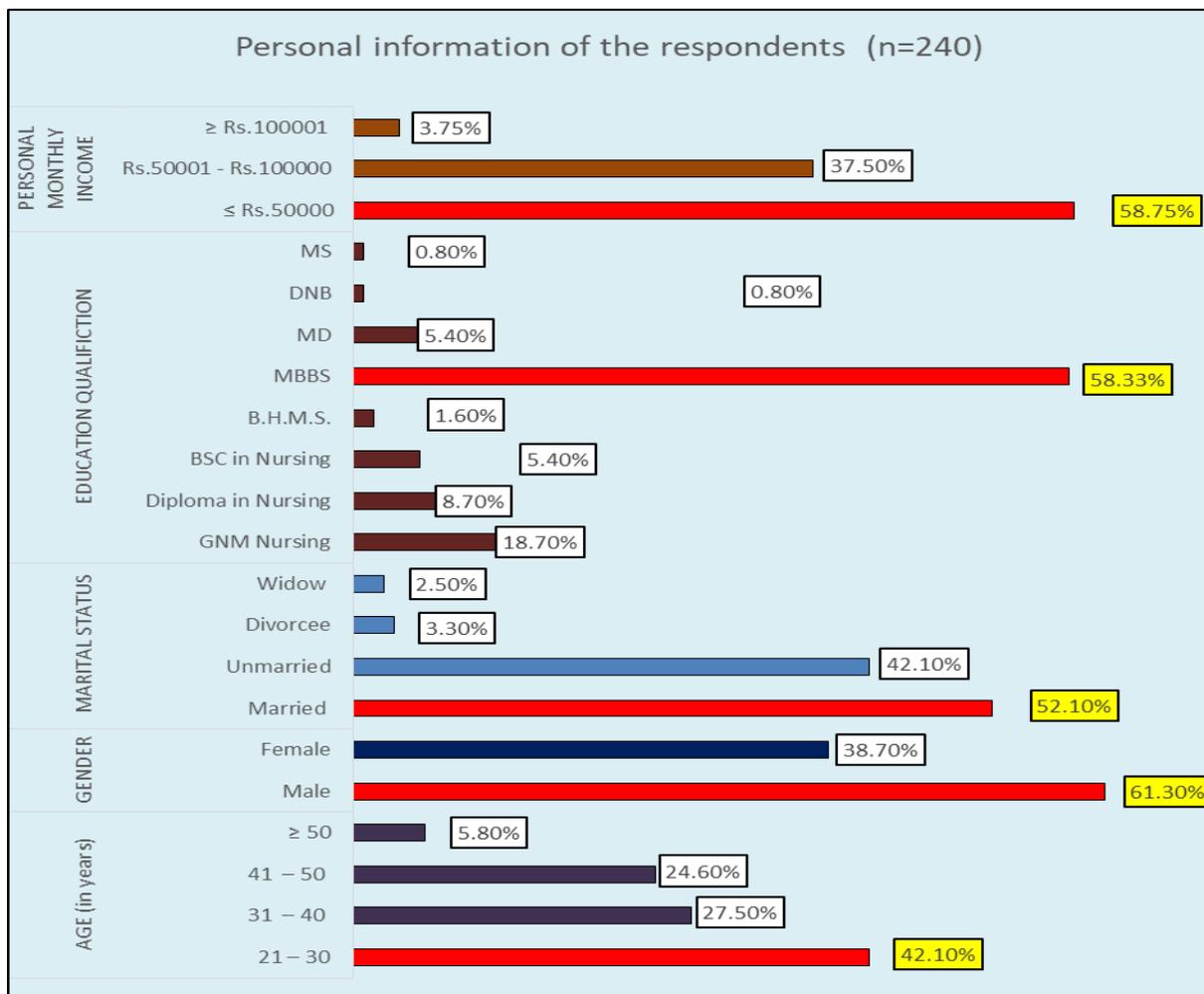
Figure 1: Distribution of the respondents according to their personal information

b. **Family Information:** This section contained information related to type of family, family size and monthly family income of the respondents. A less than two-third (65.00%) of respondents had nuclear family and little more than one – third (35.00%) of the respondents were from joint family. Less than two-third (72.5%) of the respondents had small family with 2 to 4 members. The mean of monthly family income of the respondents was Rs. 136350.83. More than one – half (56.25%) of the respondent had monthly family income between Rs. 50001 to Rs. 100000 **(Figure 2).**
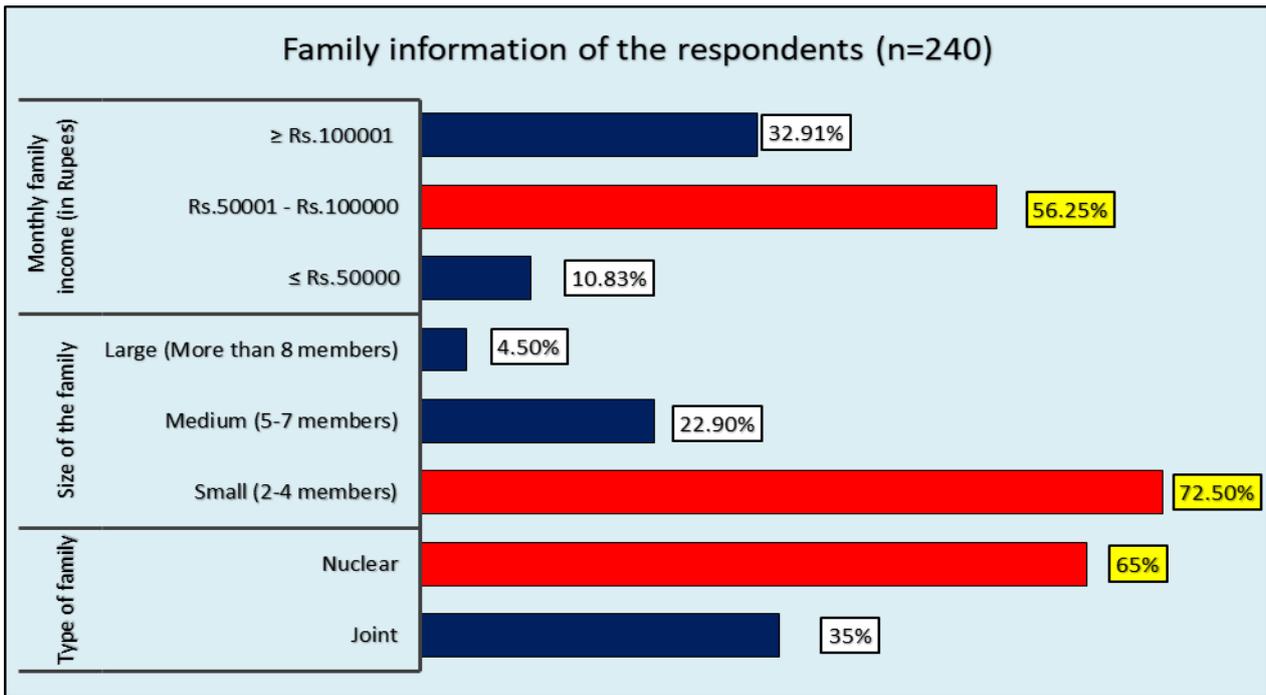
Figure 2: Distribution of the respondents according to their Family Information

c. **Work Related Information:** This section deals with the work-related information of the respondents. Information regarding work experience of the respondents (in year), number of working days in a week since past one year, working Shift of the respondents and type of job was probed. It was found that less than two – third (62.5%) of the respondents had work experience of 1 to 10 years. Majority (97.5%) of the respondents were working 5 to 7 days in a week since past one year. The mean working hours of the respondents in a day since past one year was 8.68 hours. Majority (95.41%) of the respondents were working for 5 to 11 hours in a day since past one year. It was found that two – fifth (40.41%) of the respondents were working in general shift (9:00am to 6:00pm). It was found that more than one – half (54.2%) respondents had permanent job and less than one – half (45.8%) of the respondents had contract-based job in the hospital **(Figure 3).**
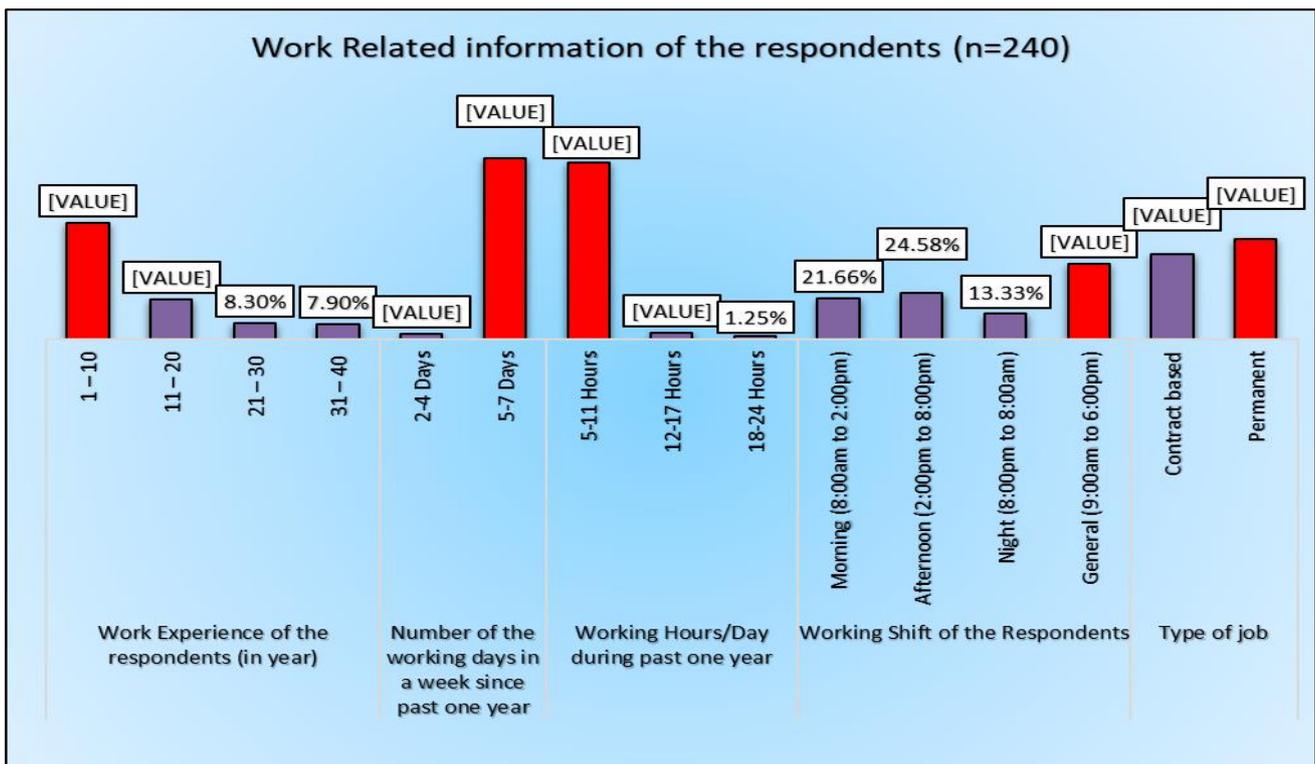
Figure 3: Distribution of the respondents according to their work-related Information

ii. **Prevalence of Burnout among health care professionals:** An attempt was made to find out the burnout of the respondents. It was measured through a pre validated questionnaire i.e., Maslach Burnout Inventory (MBI).

- **Emotional exhaustion (EE):** Emotional Exhaustion measures individual feelings of being emotionally exhausted and depleted by one's work. Data from table 4, It was found that almost three – fifth (59.58%) of the respondents felt used up at the work few times per month. More than one – half of the respondents never felt like that they are at the end of the rope (54.58%), and felt emotionally drained from work few times per month (53.33%). More than two – fifth (43.33%) of the respondents once in a month felt that they are working too hard on their job. More than two – fifth (42.08%) of the respondents never felt frustrated by their job while same percentage of the respondents felt burned out from their work once in a month.

- **Depersonalization (DP):** Depersonalization captures the development of negative, cynical attitudes and feelings towards clients. Data from table 4, It was found that more than one – half (56.66%) of the respondents never thought that they don't really care what happens to patients. Little more than one – half (51.25%) of the respondents never treated patient as impersonal "objects". Almost one – half (49.58%) of the respondents never worried about their job was hardening emotionally. Less than one – half (47.91%) of the respondents never became more callous towards patients.

- **Personal Accomplishment (PA):** It measures Personal Accomplishment (PA) which assess the individual sense ineffectiveness, especially with job performance. Data from table 4, It was found that a more than one – half (50.41%) of the respondents easily created a relaxed atmosphere every day. Less than one – half (48.33%) of the respondents felt very energetic every day, felt exhilarated after working with the patients (46.25%). Once in a week more than one – third (35.83%) of the respondents dealt effectively with the patients' feeling. More than one – third (35.41%) of the respondents felt positively influencing peoples' lives few times per week. Almost one – third (33.33%) of the respondents dealt with emotional problems calmly once a week.

iii. **Extent of burnout among healthcare professionals:** A probe was made to find out the extent of burnout among healthcare professionals. The scores on each of items of the subscales were summated and possible range of minimum and maximum scores were divided into three categories having equal interval. The total numbers of items for entire scale were 22 and hence minimum score was 0 and maximum was 132.

Table 1: Distribution of respondents according to extent of burnout

Sr. No.	Extent of burnout among healthcare professionals	Respondents (n=240)			Total weighted mean (0-6)
		Range of score	f	%	
A.	**Emotional Exhaustion**				
1.	High Extent	37-54	6	2.5	**2.18**
2.	Moderate Extent	18-36	117	48.8	
3	Low Extent	0-17	117	48.8	
B.	**Depersonalization**				
1.	High Extent	20-30	230	95.8	**1.36**
2.	Moderate Extent	10-19	0	0	
3	Low Extent	0-9	10	4.2	
B.	**Personal Accomplishment**				
1.	High Extent	0-15	0	0	**2.37**
2.	Moderate Extent	16-32	173	72.1	
3	Low Extent	33-48	67	27.9	
Overall					
1.	High Extent	89-132	54	22.5	**1.97**
2.	Moderate Extent	44-88	180	75.0	
3	Low Extent	0-43	6	2.5	

The data in table 1 revealed that less than one – half (48.80%) of the respondents had feeling of emotional exhaustion to moderate and low extent. Majority (95.80%) of the respondents had feeling of depersonalization

to a high extent. Less than three – fourth (72.10%) of the respondents had feeling of personal accomplishment to a moderate extent. The overall analysis of the scale showed that three – fourth (75.00%) of the respondents had moderate extent of burnout. The mean weighted scores were found high for Personal accomplishment i.e. 2.37.

Testing of Hypothesis

Hypothesis was formulated to find out the relationship between selected variables. In the present investigation, as per the nature of variables Analysis of the variance (ANOVA) and t-test were computed. For the purpose of statistical analysis, the hypothesis was formulated in null form. The results are presented here:

Ho₁: There exists no variation in burnout among selected healthcare workers with their personal, family and work-related variables

This broad hypothesis was made into several specific hypotheses.

Ho₁.₁: There exists no variation in burnout among selected healthcare workers with their age (in years), marital status, monthly family income, job category, working hours/day during past one year and working shift

Analysis of Variance (ANOVA) was computed to test the hypothesis.

The computation of F – value showed significant variation in burnout with the age (in years), marital status, monthly family income, job category, working hours/day during past one year and working shift of the respondents. The F – value was found not significant for educational qualification, personal monthly income and work experience of the respondents. Thus, the null hypothesis was partially accepted. Hence, it was inferred that burnout among the respondents varied with their age, marital status, monthly family income, job category, working hours/day during past one year and working shift **(Table 2).**

Table 2: Analysis of Variance showing variation in burnout among selected healthcare workers with their selected personal, family and work-related variables

Sr. No.	Selected Variables	Sum of Squares	Mean Squares	df	F-Value	Level of Significance
A	**Age (in years)**					
1.	Between Groups	1302.838	434.279	3	2.704	0.05
2.	Within Groups	37909.625	160.634	236		
B	**Marital Status**					
1.	Between Groups	1308.204	436.068	3	2.715	0.05
2.	Within Groups	37904.258	160.611	236		
C	**Educational Qualification**					
1.	Between Groups	2394.043	342.006	9	2.155	N.S*
2.	Within Groups	36818.419	158.700	230		
D	**Personal Monthly Income**					
1.	Between Groups	177.280	88.640	2	0.538	N.S*
2.	Within Groups	39035.183	164.705	237		
E	**Monthly Family Income**					
1.	Between Groups	1708.315	854.157	2	5.398	0.01
2.	Within Groups	37504.148	158.245	237		
F	**Job Category**					
1.	Between Groups	1275.700	637.850	2	3.985	0.01
2.	Within Groups	37936.763	160.071	237		
G	**Work Experience (in year)**					
1.	Between Groups	242.872	80.957	3	0.490	N.S*
2.	Within Groups	38969.590	165.125	236		
H	**Working Hours/Day during past 1 year**					
1.	Between Groups	2279.853	1139.927	2	7.315	0.01
2.	Within Groups	36932.609	155.834	237		
I	**Working shift**					
1.	Between Groups	3328.640	1109.547	3	7.297	0.01
2.	Within Groups	35883.822	152.050	236		

Notes: df = Degree of Freedom   N.S = Not Significant

For further statistical analysis, Scheffe's test on various categories of age of the respondents stated that respondents between age group 21 – 30 years significantly differed in their burnout with those respondents who were in the age group of 31 – 40 years, 41 – 50 years and 50 years and above. It was found various categories of marital status of the respondents stated that respondents who were unmarried significantly differed in their burnout with those respondents who were married, divorcee and widow. The scheffe's test on various categories of monthly family income of the respondents stated that respondents between who had ≤ Rs. 50000 monthly family income was significantly differed in their burnout with those who had monthly family income ≥Rs 100001 and the respondents between who had Rs. 50001 – Rs. 100000 monthly family income was significantly differed in their burnout with those who had monthly family income ≥Rs 100001. It was found various job categories of the respondents stated that respondents between physician assistants significantly differed in their burnout with those who was worked as specialists. It was found that various categories of working hours/day during past one year of the respondents stated that respondents between who was worked 18 – 24 hours/day significantly differed in their burnout with those who was worked 5 – 11 hours/day and 12 – 17 hours/day and the respondents stated that respondents between who was worked 12 – 17 hours/day significantly differed in their burnout with those who was worked 5 – 11 hours/day and hours/day. It was also found that various categories of working shift during past one year of the respondents stated that respondents between who was worked in a morning shift (8:00am to 2:00pm) significantly differed in their burnout with those who was worked in General shift (9:00am to 6:00pm). Hence, it can be concluded that prevalence of burnout was more among respondents who were age group of 50 years or above, who was divorcee, who had monthly family income ≥Rs 100001, who was worked as specialists, who was working 5 – 11 hours/day and who was worked in General shift (9:00am to 6:00pm).

Ho$_{1.2}$: There exists no variation in burnout among selected healthcare workers with their gender and type of family

To study the variation in burnout among selected healthcare workers with their gender and types of family, t - test were computed.

Table 3: t- test showing variation in the burnout among healthcare professionals with their gender and types of family

Sr. No.	Selected Variables	Mean score	t-value	df	Level of significance
A	**Gender**				
1.	Male	67.58	5.835	238	N.S*
2.	Female	69.34			
B	**Types of Family**				
1.	Joint	67.62	0.017	238	N.S*
2.	Nuclear	68.61			

*Notes: df = Degree of Freedom * N.S = Not Significant*

The computation of t – value was not significant for gender and types of family. Thus, the null hypothesis was partially accepted **(Table 3).**

CONCLUSION

The present research was undertaken with objectives to find out the prevalence of burnout among healthcare professional during COVID 19 pandemic period. The findings divulged that the selected healthcare workers experienced moderated extent of burnout during COVID-19 pandemic period. The overall analysis of the scale showed that three – fourth (75.00%) of the respondents had moderate extent of burnout. Further, a significant relationship was found between burnout and age (in years), marital status, monthly family income, job category, working hours/day during past one year and working shift of the respondents. It was inferred that prevalence of burnout was more among respondents who were of age 41 years and above, divorcee, having monthly family income ≥Rs 100001, working as Specialists, working 5 to 11 hours/day and working in General shift (9:00am to 6:00pm).

IMPLICATIONS AND RECOMMENDATIONS

The findings revealed that the health care professionals experienced moderate extent of burnout during this pandemic period. Therefore, the government can increase the number of healthcare workers where retired professionals, resident staff, non-practicing staff and volunteers can be called during this emergency situation. The government can contribute by enhancing the healthcare infrastructure. The government should formulate policies emphasizing on providing interventions focusing on creating awareness, developing stress management

programs, multipronged evidence-based approaches addressing burnout during this pandemic. Health policymakers and practitioners should adopt such interventions and develop context-specific approaches promoting a healthy workplace, addressing ethical issues, and preventing burnout among healthcare professionals during the COVID-19 pandemic. The healthcare providers need to ensure that work-related stressors are adequately managed like ensuring availability of Personal Protective Equipment, providing transport and resolving accommodation difficulties faced by staff, equitable distribution of resources, and being available to address the concerns of staff and boost their morale during this pandemic situation. They should stay updated about the concerns of staff and focus should not only be on providing help for mental health problems as they emerge, but also on preventing their occurrence. Making counselling available for job-related, as well as personal problems may help prevent serious stress-related problems leading to burnout situations. Early actions in slowing down the spread and preventive measures for tackling stress and burnout in healthcare professionals will act as booster to flatten the curve. A plethora of strategies, developed from previous experience of crisis management, need to be made available to healthcare professionals through accessible mediums of delivery. The information obtained is also valuable for the development of future prevention protocols and training of health personnel to face pandemics of these characteristics or emergency scenarios. Having the necessary physical means for their protection, as well to updated regular and accurate information, is essential to avoid feelings of fear and uncertainty. This would promote the health of these professionals. Healthcare workers involved in the treatment of COVID-19 are exposed to a large degree of stress and could experience burnout hence, it is essential for them to adopt coping strategies. Moreover, individual efficacy in stopping negative emotions and thoughts could be a protective strategy against stress and burnout. Those healthcare workers who know how to cope with personal and professional stress have the best chance of enjoying a long and healthy career in this demanding profession and during times of global crisis. It is imperative that the importance of mental health is championed during the COVID-19 pandemic, therefore, early recognition of stress and feeling of burnout calls for adoption of coping strategies or undergoing interventions from friends, family and the organization.

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A STUDY ON ISSUES FACED BY EMPLOYEES RELAING TO WORK FROM HOME CULTURE

Mr. Himanshu Lapashia and Ms. Poonam Shrivastava
Assistant Professor, RADAV College, Bhandup East, Mumbai

ABSTRACT

The present Pandemic situation is caused due to COVID – 19 resulted in drastic changes in routine and schedule of human lives; personally and professionally both.

To reduce the spread of COVID-19 virus, it became a necessary condition to impose lockdown. But due to this lockdown situation, economic condition of the nation was severely affected; so the Government of India and most of the business organizations, especially non-essential employers were encouraged to adopt Work From Home (WFH) culture. But this resulted in generation of various challenges and issues like; increase in stress level, increase in working hours, disturbance of work life balance, clashes among family members, children's education getting affected and many such issues.

Those who were habitual of WFH culture before pandemic situation were comfortable but this ratio was minimal and was new for many working class people. Many were totally new to this culture; especially professionals like academicians, advocates, CA's, even few doctors faced various challenges.

This research paper focuses on various challenges faced by individuals while working from home due to pandemic situation. The purpose of this research is to identify the major challenges faced by employees from various sectors and across industry and also to analyze their productivity while working from home.

Keywords: Online meeting, Video Conferencing, High speed connectivity, Internet.

INTRODUCTION

The World Health Organization (WHO) declared Corona virus as a Pandemic on March 11, 2020. Government from all across the world including Indian government announced lockdown. In India lockdown was announced on March 24, 2020 for 21 days but later it went on extending. Continuous lockdown for more than three months resulted in economic breakdown. On June 8, 2020 guidelines for Unlock 1.0 was issued by government of India but with various restrictions. Due to these restrictions and social distancing as necessary condition to control the outbreak of Corona Virus various business organization and professionals from various sectors especially non-essential employers and employees were compelled to adopt work from home culture. Work from home requires a quiet and dedicated space to perform work duties and it was a real challenge for those living in small house.

In city like Mumbai it is highly challenging where average living space per person is 86 square feet and more than one person in a family is employed and compelled to adopt work from home culture.

Due to space constraints many individuals have to create work set up in living room or bed room which is not able to provide a smooth work environment but still they have to concentrate on work and give valuable outcome. And this struggling situation resulted in declined productivity.

This virus has challenged society in many ways where daily schedule of an individual changed drastically and the main cause was work from home which influenced life of an individual physically and mentally both.

It became difficult for those employees who were not habitual to this culture especially women employees were affected the most. They were compelled to work along with child care, various house chores and meeting family demand in general.

Employers and employees were not prepared for this situation of lockdown, so many of them were lacking appropriate technological infrastructure required to work from home and some of them faced problem of poor network connectivity.

Along with all this some other issues which emerged due to work from home culture like increased working hours, increased screen time and due to lockdown and social distancing restriction repairing centers of mobile, laptops and computers were not working with full manpower, this resulted in delayed repairing services.

The present study has been undertaken to observe the impacts of work from home during COVID-19 pandemic regarding employee satisfaction, motivation level, challenges and productivity.

OBJECTIVE OF THE STUDY

- To determine the satisfaction level among employees

- To explore the challenges related to WFH amongst employees

- To investigate the perceived productivity of working from home (WFH)

- To gather an understanding of working from home in terms of motivation and performance levels of employees

- To critically evaluate data collected to discover whether working from home raises motivation and performance levels and whether this has any impact on work life balance

- To assess whether there are any negative factors that could affect motivation and performance whilst working from home

METHODOLOGY

The study is based on combination of primary and secondary data.

Primary data was collected using online Google forms. The respondents were from across Mumbai. The data was collected from 111 respondents.

Secondary data has been collected from various sources like books, journals, reports, magazines, websites and newspapers.

DATA ANALYSIS

- **We reached out to 111 respondents with different age groups ranging from less than 25 to 56 and above;**

Age range	Percentage
Less than 25	32.4%
26 – 35	39.6%
36 – 45	18.9%
46 – 55	8.1%
56 and above	0.9%
Total	**100%**

- **When we analyzed their gender, we found;**

Gender	Percentage
Male	41.4%
Female	58.6%
Total	**100%**

- **When we studied their marital status, we found;**

Marital Status	Percentage
Single	51.4%
Married	46.8%
Separated	0.9%
Widow	0.9%
Total	**100%**

- **When we observed their designation, we found;**

Designation	Percentage
Junior level management	39.6%
Mid-level management	47.7%
Senior level management	12.6%
Total	**100%**

- **When we asked them, "On a scale of 1-5, please rate how much do you like working from home?"**
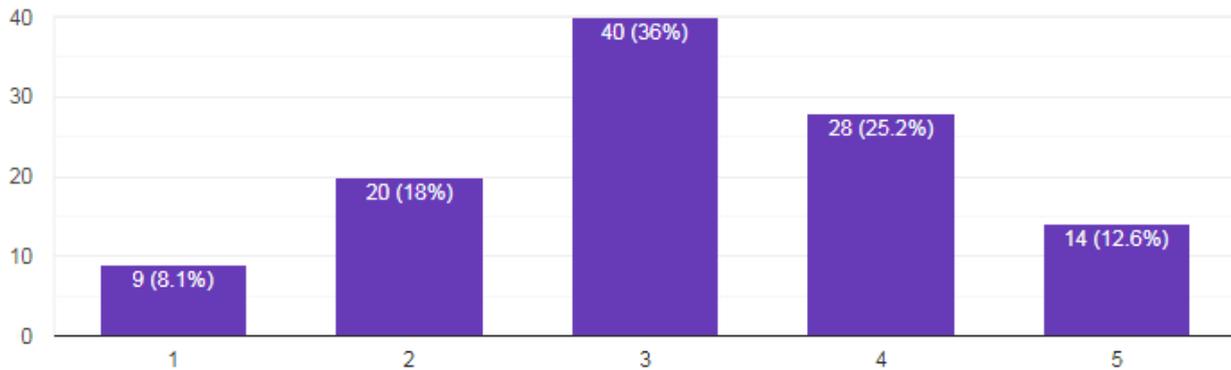
Most of the people were satisfied to work from home while few were delighted, but at the same time there were few people who did not enjoy working from home.

- **When we asked them, How often do you connect with your team?**
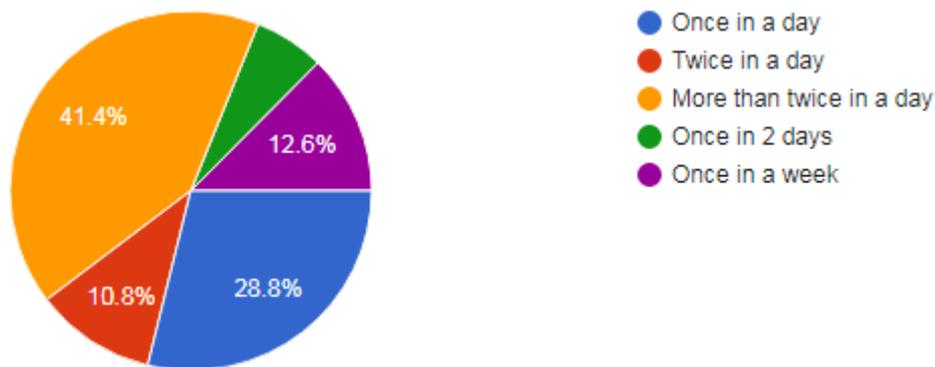
More than 40% of the population contacted their team mates more than twice a day, where as 12.6% of the population talked to their team members only once a week.

- **Some of the major challenges that we found that people faced in WFH culture were;**
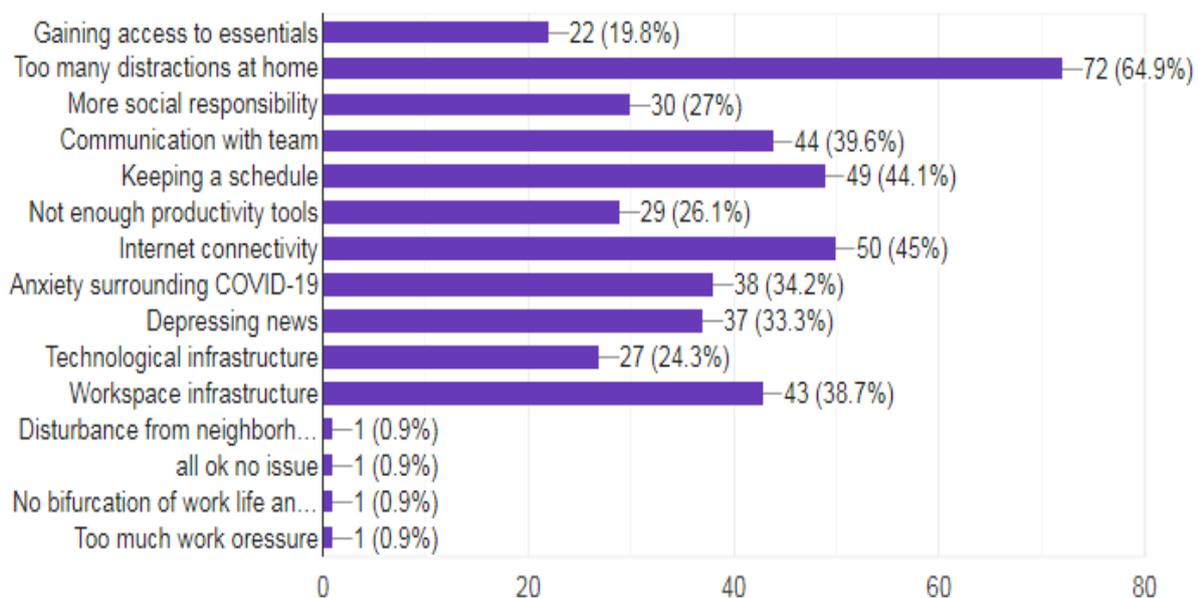
Almost 65% of the population found too much of disturbance at home while working followed by poor internet connection, also many people found it difficult to maintain a proper work schedule. Communication with team members was also a challenge along with various other issues like no or bad workspace infrastructure.

- **When we asked about their energy levels while WFH;**
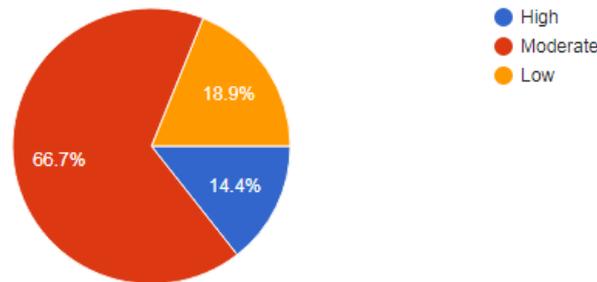
Majority of the population was ok with the energy levels, while approx. 19% of the population felt very low working from home; whereas approx. 14.5% were at high levels
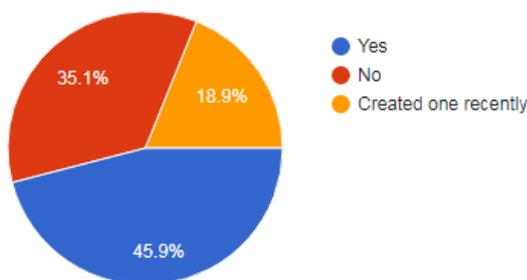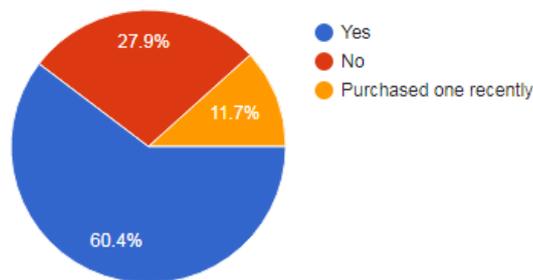
It was also observed that many people had a suitable workspace at their home and also the required equipment's but there were approx. 19% of people who had to create new workspace at their home and approx 12% of people even purchased new equipment's at adopt to the new WFH culture.

CONCLUSION

In this study, researcher has tried to attempt to understand employee's perception towards WFH culture in COVID-19 situation. The study identified that in the initial weeks, employer and employee; both were not that comfortable but gradually as time passed people started getting used to it.

There are also few sectors that were impacted severely like education. Many teachers learned new methods and techniques to keep students engaged.

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COVID-19 LOCK DOWN AND ITS IMPACT ON CAPITAL MARKET WITH SPECIAL REFERENCE TO NATIONAL STOCK EXCHANGE

Kalidas K

Research Student, KSOU, Mysore, Karnataka

ABSTRACT

The Information Source of Ministry of Statistics and Programmes reveals that Indian Economy in pre-Covid-period and post-Covid-period differs a lot. In all fields of economic transactions Covid-19 lockdown impacted and affected drastically. The Monetary Policy Report, April 2020, RBI gives statistics of credit demand indicates decrease in loan aspirants from 33 percent to 10.3 percent for Household Credits. In Urban India there is decrease in demand for loan especially Vehicles, Consumer durables and other personal loans. In case of Rural India and there is a drastic reduction in loans for Tractors, Motorcycles and Consumer non-durables which in turn reduced Import of Capital goods. The period of lockdown created Saving Investment Gap.The growth of financial services decreased from 9.1 percent to 6.1 percent. The Non-Performing Assets of the banks have been increased from 10 percent to 16 percent. The RBI Governor stated recently saying that, 'In view of subdued profitability and deleveraging by certain corporates, risk-averse banks have shifted their focus away from large infrastructure and industrial loans towards retail loans. Ultimately, the lockdown period impacted on economic activities and prevailed market crisis. All economic activities came to an abrupt halt and disruption in demand and supply forces. The burden of lockdown is borne disproportionately by large unorganized economy. Quantitatively the symptom of shock is depreciation of Indian rupee and Indian Stock market.

The FPI net sold 41,657 crores of Indian equity this year. It is measured that there was a loss of 32,000 crore per day during the lockdown. The World Bank report says that India's economy is expected to grow 1.5% to 2.8%. The cost of lockdown is estimated to be 8.63 lakh crore, 4 percent of GDP. The corona virus cases in the country surged past the 10000 mark and extended the nationwide lockdown mounted pressure on Indian stock market. An expert expressed their opinion saying that 'It is difficult to say how much pressure the share market will see when it opens for trading. In recent times, the market has been very volatile, as it has taken cues from stimulus measures provided by governments and central banks, while keeping a close watch on the spread of corona virus locally and globally. Foreign institutional investors (FIIs) have sold a net of 6.6 billion dollars of Indian shares for the year-to-date period, as risk has been off the table.

Key words: COVID-19, Lock down, Capital Market, National Stock Exchange.

INTRODUCTION

Indian stock market felt pressure when it opened for trading on 4th of May 2020. Based on government announcement certain relaxations had given with an assessment had done in respect to all towns, districts and states. The national lockdown schedules were ending in gradual phases in an ensured manner the schedules were done systematically such as lockdown 1.0, 2.0, 3.0, 4.0 and 5.0 from 23rd March 2020 to April 14, from April 14 to 31st May 2020 and 31st May to 8th June 2020. Theses schedules of lockdown system helped the nation to keep in control of deaths from carona pandemic. The Information Source of Ministry of Statistics and Programmes reveals that Indian Economy in pre-Covid-period and post-Covid-period differs a lot. In all fields of economic transactions Covid-19 lockdown impacted and affected drastically. The period of lockdown created Saving Investment Gap.The growth of financial services decreased from 9.1 percent to 6.1 percent. The Non-Performing Assets of the banks have been increased from 10 percent to 16 percent. The RBI Governor stated recently saying that, 'In view of subdued profitability and deleveraging by certain corporates, risk-averse banks have shifted their focus away from large infrastructure and industrial loans towards retail loans. Ultimately, the lockdown period impacted on economic activities and prevailed market crisis. All economic activities came to an abrupt halt and disruption in demand and supply forces. The burden of lockdown is borne disproportionately by large unorganized economy. Quantitatively the symptom of shock is depreciation of Indian rupee and Indian Stock market. The corona virus cases in the country surged past the 10000 mark and extended the nationwide lockdown mounted pressure on Indian stock market. An expert expressed their opinion saying that 'It is difficult to say how much pressure the share market will see when it opens for trading. In recent times, the market has been very volatile, as it has taken cues from stimulus measures provided by governments and central banks, while keeping a close watch on the spread of corona virus locally and globally. Foreign institutional investors (FIIs) have sold a net of 6.6 billion dollars of Indian shares for the year-to-date period, as risk has been off the table. There are optimistic decisions made by central government in association with states and prepared a road

map to control and fight against COVID-19 pandemic meanwhile they realized that the market will be too disappointed. It is to be ensured by the governments that the stock market should not suffer more in the longer run. As we know that COVID-19 is a disruptive pandemic which is breaking across world wide and affected the industries and services. This pandemic decease changing the existing core business models which has been practiced for decades. It has tremendous implication for the global economy and Indian economy alike. The outbreak has unprecedented implications for all the business functions like management, marketing, finance, human resource, supply chain management, education and economy which in turn there is a unexpected decline in stock market worldwide.

RELATED STUDIES
- The series of meetings outcome of the Financial Stability and Development Council (FSDC) and related press releases from January 2020 to May 2020. The council included discussions on issues faced by banks and financial institutions and regulatory and policy responses in the financial sector.

- The economic times of Indian times web-based information provided the information about stock of economy and administration of COVID control. The economic impact of the 2020 coronavirus pandemic in India has been largely disruptive.

- The epidemiological characteristics of an outbreak of 2019 novel coronavirus diseases (COVID-19) in China. An outbreak of 2019 novel coronavirus diseases in Wuhan, China has spread quickly nationwide. A descriptive, exploratory analysis of all cases diagnosed on February 11, 2020.

OPERATIONAL DEFINITION
Covid-19: It is characterized by fever, cough and shortness of breath and may progress to pneumonia and respiratory failure. A mild to severe respiratory illness that is caused by a corona virus is transmitted chiefly by contact with infectious material or with objects or surfaces contaminated by the causative virus. Scientifically it is identified as Severe acute respiratory syndrome corona virus 2 of the Beta corona virus.

Lockdown: An emergency measure or condition in which people are temporarily prevented from entering or leaving a restricted area or building during a threat of danger. The government told to local authorities to impose lockdown orders allowing only essential services to operate in 548 districts across 30 states to control the spread of corona virus. It is a situation in which people are not allowed to enter or leave a building or area freely because of an emergency. A temporary condition imposed by governmental authorities during the outbreak of an epidemic disease in which people requested to stay in their homes and refrain from or limit activities outside the home involving public contact.

Capital Market: The part of a financial system concerned with raising capital by dealing in shares, bonds and other long-term investments. A capital market is a financial market in which long-term debt or equity-backed securities are bought and sold. Capital markets channel the wealth of savings to those who can put it to long-term productive use, such as companies or governments making long-term investments.

National Stock Exchange: The National Stock Exchange of India Limited is the leading stock exchange of India, located in Mumbai. The NSE was established in 1992 as the first dematerialized electronic exchange in the country. NSE was first exchange in the country to provide a modern, fully automated screen-based electronic trading system which offered easy trading facility to the investors spread across the length and breadth of the country.

Methodology: The objective of the study is examining the impact of covid-19 lockdown on capital market in India with respect to stock market. The study uses secondary data. The data where collected from published on Ministry of finance and News dailies of Economic times, Business standard, NDTVprofit. To meet objective of the study the required information has been gathered from secondary sources like, Articles, reports and websites.

Table 1: National Stock Exchange (NSE) Index in 2020

Industry / Stock	Pharma	IT	FMGC	Auto	Financial Services	Private Bank	Media	PSU Bank
-30% - -20%								-26.19
-20% - -10%								
-10% - 0%						-4.11	-6.15	
0% - 10%								
10% - 20%			14.97	14.86	12.16			

20% - 30%							
30% - 40%							
40% - 50%		45.62					
40% - 60%	55.56						

Graph 1: NSE Index in 2020
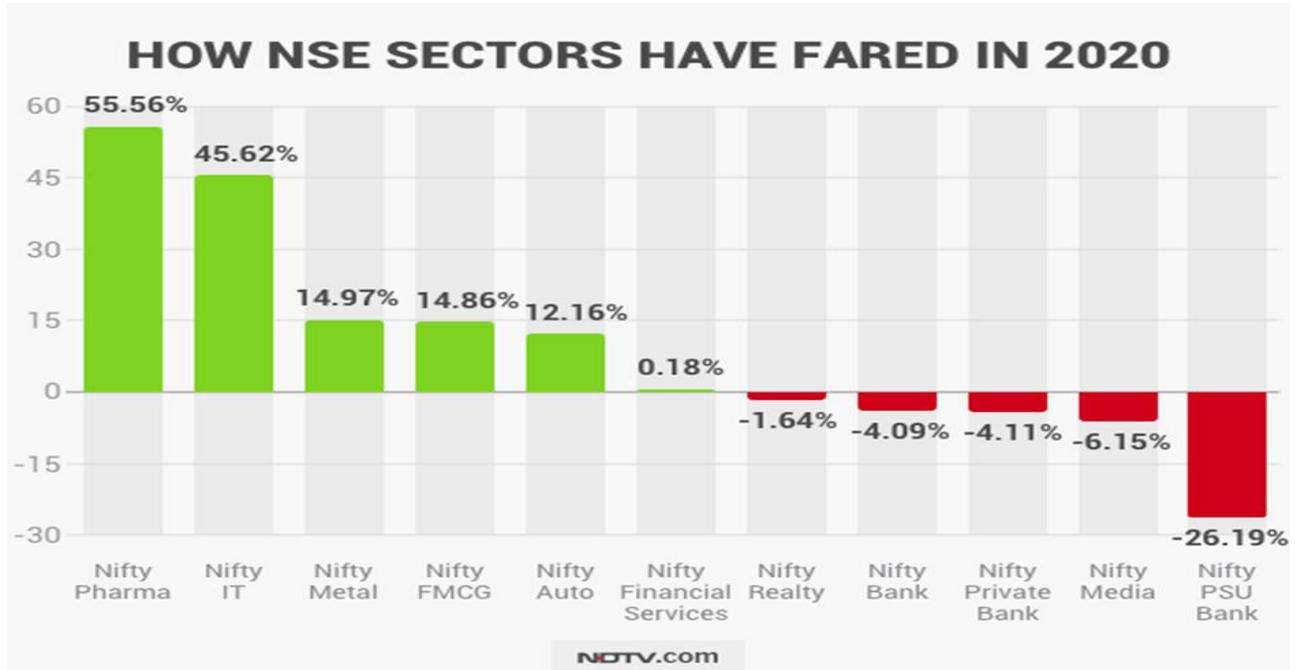
Source: NDTV.com/NDTV profit

ANALYSIS:

If the world is to gain access to a vaccine for COVID-19, there is a good chance it will pass through the doors of Serum Institute of India. Serum Institute, the world's largest manufacturer of vaccines by volume, is working on several candidates for the novel corona virus including potentially mass-producing the Astra Zeneca. The stock of pharmaceutical companies may go up in future. The government has been doing everything it can to fast-track clearances and resolve import delays. The market has punished companies that are discretionary and have leverage and warned that the impact of Covid-19 on many sectors would be prolonged. The incremental cumulative damage of coronavirus will be much deeper and one needs to understand what will be the lasting impact.

The Insurance, Banks and Telecom companies gained immense importance. The competitive framework has completely changed from 10-15 competitors to 2-3 competitors. These 2-3 sectors are more essential than earlier. The market should be ready to receive funds in stocks over next 3 to 6 months. The investors getting ready to deploy funds in stocks. One-third of the business are not getting impacted by the virus outbreak. The investors need not to speculate on the future just they required to buy what they understood to buy. There are many things to be analyzed with respect to capital market reference to stock market. The following components to be taken for the study of analysis.

1) The World Bank and rating agencies had initially downgraded India's growth for fiscal year 2021 with the lowest figures India has seen in three decades since India's economic liberalization in the 1990s.

2) The announcement of the economic package downgraded the India's GDP even more to negative figures which may lead to a deep recession. CRISIL announced that this will perhaps be India's worst recession since independence. State Bank of India research estimates a contraction of over 40% in the GDP FY21.

3) The complete lockdown less than a quarter of India's 2.8 trillion-dollar economic movement was coming to stand still till the end of May 2020 and there was up to 53% of businesses in the country were projected to be significantly affected.

4) Supply chain went on put under stress with the lockdown restrictions in place and there was a lack of clarity in streaming what an 'essential' is and what is not. Those in the informal sectors and daily wage

groups are the most affected with risk of lives. A large number of farmers around the country who grow perishables are also facing uncertainty. Various businesses such as hotels and airlines are cutting salaries and laying off employees.

5) Major companies in India such as Larsen & Toubro, Bharat Forge, Ultra Tech Cement, Grasim Industries, Aditya Birla Group, BHEL and Tata Motors have temporarily suspended or significantly reduced operations. Young star ups have been impacted as funding has fallen. Fast-moving consumer goods companies in the country have significantly reduced operations and are focusing on essentials.

6) Stock markets in India posted their worst loses in history on 23rd March 2020. But after completion of 21 days of lockdown in Covid-19 Lockdown 1.0 the SENSEX and NIFTY posted their biggest gains in 11 years, adding a value of ₹ 4.7 lakh crore to investor wealth.

7) The Government of India has announced a variety of measures to tackle the situation, from food security and extra funds for healthcare, to sector related incentives and tax deadline extensions.

Indices: S&P BSE 500 from 1st January to 9th May 2020:

➤ **On 26 March 2020 -** a number of economic relief measures for the poor were announced totaling over ₹170,000 crore (US$24 billion). The next day the Reserve Bank of India also announced a number of measures which would make available ₹374,000 crore (US$52 billion) to the country's financial system.

➤ **On 3 April 2020 -** the central government released more funds to the states for tackling the coronavirus totaling to ₹28,379 crore (US$4.0 billion). The World Bank and Asian Development Bank have approved support to India to tackle the coronavirus pandemic.

➤ **On 14 April 2020 -** the Prime Minister of India extended the lockdown to 3 May. A new set of guidelines for the calibrated opening of the economy and relaxation of the lockdown were also set in place which would take effect from 20 April.

➤ **On 17 April 2020 -** the RBI Governor announced more measures to counter the economic impact of the pandemic including ₹50,000 crore (US$7.0 billion) special finance to NABARD, SIDBI, and NHB.

India's GDP Growth in Percentage

Financial Year	GDP
2016-17	+8.3
2017-18	+6.8
2018-19	+6.5
2019-20	+4.0
2020-21	-7.3
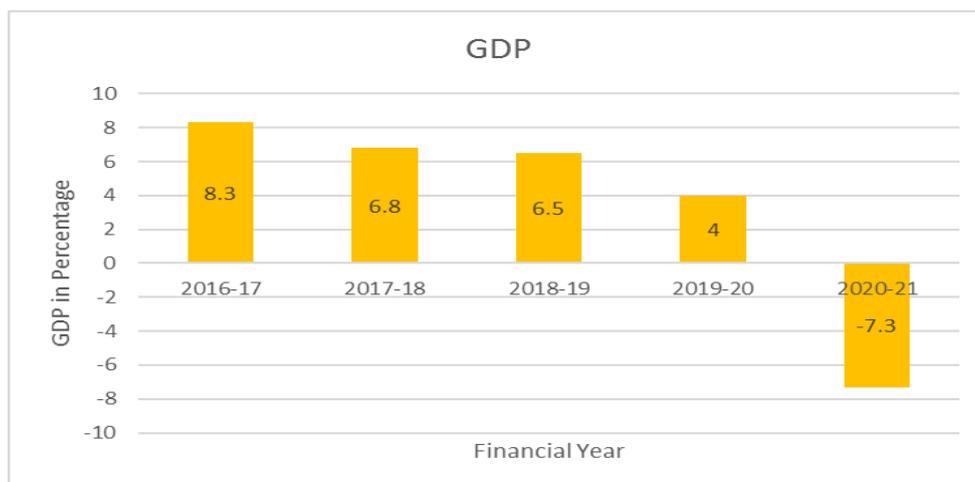
Source: NSO & RBI

Analysis: 2021-22 Assessment Year – The second wave of Covid-19 in the months of March, April, May and June 2021 drastically affected more than the first wave of Covid-19. RBI announced continuation of its support for 'GDP Growth' till recovery is sustainable. Announced its accommodative stance would continue as long as necessary.

Important announcements to protect companies, industries and citizens:

➢ The Indian companies during the pandemic are protected by the government by changing India's foreign direct investment policy. The Department of Military Affairs put on hold all capital acquisitions for the beginning of the financial year. The Chief of Defence Staff has announced that India should minimize costly defense imports and give a chance to domestic production; also making sure not to misrepresent operational requirements.

➢ The Prime Minister announced an overall economic package worth ₹20 lakh crore (US$280 billion),10% of India's GDP, with emphasis on India as a self-reliant nation. During the next five days the Finance Minister announced the details of the economic package. Two days later the Cabinet cleared a number of proposals in the economic package including a free food grains package. From the economy's point of view, the lockdown undoubtedly looks costly right now, but compared to the lives of Indian citizens, it is nothing.

Inferences

(1) It earlier estimated a hit of around 30 percent on FY21 aggregate PAT of companies under its coverage in a scenario of protracted lockdown and slower return-to-normalcy trajectory. However, till date consensus FY21 Nifty EPS has been cut by around 15 percent and for FY21 consensus is still building in a growth of 13 percent.

(2) The brokerage house expects more disappointments in Q4 corporate earnings than surprises, implying a continuation of cuts in May 2020 and a likely pronounced negative price reaction given the recent run-up. A continuation of negative management commentary with respect to COVID-19 impact on FY21 earnings is also expected to go ahead.

(3) Meanwhile, given prevalent risk aversion among banks, analysts said that RBI needs to embark on even more unconventional monetary toolkit such as TARP, first loss assurance, etc. to normalize frozen credit markets. Similarly, fiscal measures need to ramp up materially with more incentives or transfers targeted at smaller businesses, exporters, and discretionary services impacted by Covid-19.

FINDINGS

➢ The brokerage house is overweight on defensive Utilities Such as NTPC, PowerGrid Corporation of India and Telecom with respect to Bharti Airtel and 9 percent weightage in Reliance Industries to play telecom story. There was a mild overweight on Pharmaceuticals – recent runup prevent us from taking aggressive overweight in pharma, despite the strong sectoral tailwinds in a post-COVID-19 world. Cement is also a mild overweight in the portfolio.

➢ Key underweight includes autos, consumer staples, consumer discretionary, Metals & Mining, and Energy. Thee Energy sector is concerned it can be preferred gas over oil and IGL is a key pick. Given the recent uptick we prefer to have a mildly underweight stance on IT Services.

IMPLICATION OF STUDY

(1) The surge in the equity market is seen more as a bear market rally and not a resumption of the bull market. Proactive and coordinated moves of global central bankers and governments have helped to mend financial market sentiments, but the impact on the real economy and corporate earnings seem to be underestimated after current rally.

(2) After a brutal sell-off in March and slumping over 23 percent during the month, a sharp rebound was followed in April. Nifty gained around 20 percent in April and is up 30 percent from the lows of March 23. It is to be believed that the street has not yet fully factored the impact of COVID-19 on corporate earnings. March volume and earnings disappointment from large index stocks and rising CoVid-19 provisioning for banks are precursors to greater systemic earnings weakness in the coming months.

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COVID-19 CHALLENGES IN INDIAN BANKING SECTOR: AN OVERVIEW

Maya Babu B. P[1] and Dr. S. Jayadev[2]
[1]Research Scholar and [2](Assistant Professor & Research Supervisor), P.G. Department of Commerce & Research Centre, Mahatma Gandhi College, Thiruvananthapuram-695004, Kerala, India

ABSTRACT

The Covid 19 pandemic has put the world in a stand still position. Till now, Nations has not been able to contain the shocking impact of the COVID-19 pandemic. All the sectors across the globe have been shaken by the outbreak of COVID-19 pandemic. Developed nations as well as developing and under developed nations are trying to resurrect to pre-covid economic status. A developing country like India, it is a very difficult and challenging task to bring back the lost prosperity again with limited fund. Sufficiency of India's monetary system always depends on the efficiency of banking system. Each and every change in the society directly reflects in the liquidity and profitability of the banks and vice versa. The outbreak of COVID-19 pandemic adversely affects the total operations of banks in India. The main purpose of this study is to identify the challenges faced by the Indian banking sector during the covid-19 pandemic period and resilience measures to rebuild the banking sector in new normal way. In addition to the above, present study also tries to analyses the capacity management practices of bank employees during the covid-19 pandemic period. Present study is purely based on secondary data. Findings of the study states that, during this pandemic period, entire banking sector especially bank employees provide momentous services to their customers without any hesitation but they didn't get required appreciation and recognition from anywhere.

Keywords: COVID-19 pandemic, Indian banking sector, bank employees, customers, liquidity and profitability.

INTRODUCTION
After the huge financial outcry of demonetisation, another serious challenge faced by the Indian banking sector in the recent century is the wide spread of Corona virus (Covid-19) pandemic among the nations. The pandemic has adversely affected the total business of banks in India. A developing country like India, when compared to any other sectors, banking sector is the most closely connected sector with general public. Even after the huge digital transformation in banking sector, enormous number of people in India, especially villagers, senior citizen category prefer brick and mortar system of banking. Cash is inevitable element for daily expenses in rural areas. During the period of lockdown, bank counters were overcrowded with customers; people ran towards banks for doing their various bank transactions. This also led for huge spread of COVID-19. In India, several bank branches were closed due to increased risk of infection. All the banks have taken at most care and protection while serving the customers. Continuous and timely application of disinfection measures and use of personal protective equipment reduce the risk of huge spread of COVID-19. Like hospitals and health care workers Banks and its employees also played significant role during covid period. They were forefront in the battle of COVID-19 pandemic and they are facing many challenges while delivering prestigious services to their customers.

LITERATURE REVIEW
Perwej (2020) conducted a research work entitled "The impact of pandemic covid-19 on the Indian banking system". Study concentrated on the impact of covid-19 on the banking and financial sector. Author stated that, India's coronavirus outbreak threatens a years-long cleanup of its financial system.

Demirguc-Kunt et al. (2020) in their research paper "Banking Sector Performance During the COVID-19 Crisis" have analyzed the effect of the Covid-19 outbreak on the banking sector through discussing the banks stock prices.

A. K. Mishra et al. (2021) in their article attempts to highlight the repercussions of the Covid-19 in the performance of the Indian banking sector by creating and evaluating the largest comprehensive knowledge base called ontology (Covid19-IBO) in order to get semantic information, and they also pointed out the Covid-19 impact on Indian economy.

OBJECTIVES OF THE STUDY
1. To identify the challenges faced by the Indian banking sector during the covid-19 pandemic period.

2. To examine the resilience measures to rebuild the banking in new normal way

RESEARCH METHODOLOGY
The study is descriptive in nature and is mainly based on secondary data obtained from the annual reports, and various publications of RBI. During the study various websites, magazines, journals, newspapers and books dealing with the current banking scenario are also referred.

DISCUSSION

COVID-19 CHALLENGES IN INDIAN BANKING SECTOR
Banks form the backbone of every economy and play a critical role in the lives of citizens by providing them with essential financial services. It is important for banks to remain operational during such a crisis. However, like other organisations affected by COVID-19, banks would also need to undergo certain short term as well as long-term changes in the way they function. Most of Bank branches and Offices were strictly following all the guidelines on social distancing and safety precautions. Covid-19 pandemic derailed the entire banking activities. During these days banks were operating under severe pressure. Several bank employees were infected with COVID-19.

Following are the majour challenges faced by banking sector during COVID-19 pandemic period.

1. Supreme Court order on Non-Performing Assets made the banks under stress:

The COVID 19 has negatively affected all the sectors of the economy. It is very difficult for the commercial as well as individual customers to repay their debts because their income level was dull due to lockdown. This will create huge increase in the number of loan defaulters in banks. In such situation, a relief to stressed borrowers who are facing hardship due to impact of COVID-19 pandemic, the Supreme Court of India has directed RBI and Banks that accounts which were not declared as Non-performing assets till August 31 2020 as such till further orders. That is, bank NPA levels were frozen as on 31 August 2020. Supreme Court allows recognition of NPAs, there would be a spike on account of the pent-up NPAs of the intervening phase. Bankers are expecting huge number of corporate insolvency and bankruptcy proceedings in India after the government suspension of insolvency proceedings. Banks feared about future risk of further NPAs from the permanent loss of GDP due to the slowdown, the extent of which only time will tell. There would be a long-term loss of GDP due to the pandemic, which will not be as obvious as the growth rate of FY2022 will be high on a low base of FY2021.

2. The announcement of moratorium on bank loans, adherence of the prudential norms and capital adequacy also made the banks under stress:

As a relief measure for people in view of the coronavirus pandemic, the Reserve Bank of India (RBI) allowed a three-month moratorium (from march 2020-May 2020) on term-loan and credit card repayments. Later, the moratorium was extended till August 31 this year. The move was intended to provide borrowers more time to pay EMIs amid the economic fallout due to COVID-19 pandemic-led nationwide lockdown, without being classified as bad loan. A moratorium is a temporary suspension of activity until the pandemic issues have been resolved.

3. Customers dissatisfaction on banking services:

During COVID 19 Pandemic period, banks could not able to give individual attention and care to the customers. Customers faced huge delay from bank counters. Several customers lost their trust on bank services. Thus, customer complaints were escalated during this period.

4. Higher costs for technological up gradations and ensuring safety measures in bank:

In order to protect the health of employees as well as customers banks are reinforcing hygiene and cleaning protocols inside branches, for example, both in commercial areas and around ATMs, which act as transmission vectors. And they are providing to branches care packages that include thermometers, hand sanitizer, and other personal protective equipment. Some are also issuing guidelines to keep branch personnel physically separate, with employees from each shift working in exclusive, delimited areas or at work stations separated by at least five to six feet.

5. Banks face continuous fall in the revenue generation due to the policies of reduction/elimination in transaction fee, lifting the transaction limits etc.

6. Steep fall in rates due to influx of deposits and drop in credit demand, huge stress in banking due to a strong industry downturn and business closures.

7. Along with regulatory pressures the banks will find it difficult to attract genuine borrowers.

8. Temporary correction in valuation of Financial Institutions, with an expected reduction in Returns.

9. Mergers in the banking sector is still going on with good pace. Capital infusion is needed for some banks to achieve the required CRAR as per the Basel norms. Capital infusion in banks will be difficult in the near future at least to the public sector banks as the government is in an unprecedented financial crunch.

10. The COVID-19 crises has disrupted the Employees, Individuals/ retail customers, SME/ corporate customers, Shareholders and investors in an unprecedented manner.

11. There have been concerns over the transmission of the virus through the exchange of physical currency.

In spite of these challenges, there is a significant opportunity for banks to transform themselves in areas such as cost optimisation, digitalisation and productivity, and become resilient, agile and profitable. During COVID 19 Pandemic period, Government of India as well as RBI has been taken several compulsory measures to rebuild the financial system especially banking sector in new normal way. RBI offer moratorium on loans and credit card dues in order to mitigate the financial hardship of citizens. Government offered immediate financial assistance through Direct Benefit Transfer (DBT) mechanism.

Resilience measures to rebuild the banking operations in new normal way
1. During wide spreading of covid-19 pandemic and lockdown period, digital banking play a significant role, which protect the customers as well bank employees from infected currency dealings. Thus, banks should encourage and promote digital banking to the fullest extent and take measures on disinfect all paper currency to avoid infection.

2. Bank should conduct emergency online training and awareness classes to customers as well as employees to prevent coronavirus contamination.

3. In India, most of the rural, semi urban customers and senior citizens always prefer old normal branch transaction than digital transactions due to technical illiteracy and the fear of cyber-crime embedded in digital transaction. At any cost they would not change their hesitation towards digitalisation. Thus, banks should give special consideration to these categories and ensure prioritised counters for them.

4. Like surgical move of demonetisation, sudden outbreak of Covid-19 also derailed the normal banking operations of banks. Thus, bankers should learn how to handle banking operations during emergency situation. Thus, banks should consider new normal for various branch operations.

5. In order to ensure social distancing and better services to customers, banks should maintain a prior online appointment system for Branch visits. This will also reduce the over crowd of customers in front of the bank counters. This may also increase customers' level of satisfaction and ensure better customer relationship.

6. Banks should try to avoid un-necessary expensive business colabs meetings and extra cost on promotional activities. At least avoid advertising and marketing costs at least for 2 years.

7. Banks should consider closing down of less used branches and multiple branches in similar vicinity.

8. Banks should try to protect the interest of customers through providing time bounded services.

9. Employees are real assets of every organisation. During this pandemic period, bank employees deserve huge appreciation for their felicitous work because these pandemic days they deal with huge crowd of customers and infected currency without any hesitation. Thus, Banks should give monetary and non-monetary incentives and health care assurance to the employees; this will enhance the morale of employees. For the proper retention of good employees and customers, banks should adopt less expensive innovative techniques in their HRM practices and CRM Practices.

10. Banks should encourage work from home strategy

11. Enhance Deposit Insurance so as to build confidence in the minds of Depositors.

12. Extent Credit guarantee for housing loans by DICGC.

CONCLUSION
When compared to any other sectors, Indian banking sector considered as the most closely connected sector with general public and they act as the real entity who deals with issue and exchange of physical currency. In addition to the customer dealings and infected currency dealings, they faced lot of difficulties during covid

period such as increased loan defaults due to reduced revenue and margins, Steep fall in rates due to influx of deposits and drop in credit demand, huge stress in banking due to a strong industry downturn and business closures. In addition to the above struggles, banking sector faces huge regulatory pressure due to sudden changes in the various norms of banking. In order to reduce regulatory pressure of banking sector, RBI as well as govt. of India should make some edible relaxations in the existing norms. There should be a comprehensive guideline from the part of regulators to restructure the existing loans in the wake of COVID 19. The declared moratorium by governments/banks should not result in revenue loss of banks. The NPA Norms should be revised at least for a period of five years. This will reduce the number of wilful defaulters of loan and bulging trend of NPAs of Indian banking sector. Likewise, there should also have some relaxation in the capital adequacy norms. Debt consolidation should also one of the remedial measure which reduce the adverse effect of banking sector and also rebuild the banking sector new normal way. There is a direct relationship between developments of banking system and overall economic developed of the nation. Concisely, the real mirror image of one another. Minute changes in Banking sector leads drastic changes in the growth of overall socio-economic conditions of the nation. While think tanks of financial institutions are occupied with managing the crisis in the short term, their strategic focus would be on preparing for the future.

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CHALLENGES AND OPPORTUNITIES IN EDUCATION SECTOR: - EFFECTS OF THE COVID-19 PANDEMIC ON THE EDUCATION SECTOR

Mr. Namit A. Desai

Lecturer, Bal-Bharati's MJP College of Commerce, Vidhi M. Gala, Student, Bal-Bharati's M.J.P. College of Commerce

ABSTRACT

The effect of pandemic COVID-19 is sensed in each section across the globe. The schooling sectors across the globe are horribly tormented by this pandemic. It has limited the lockdown all across the globe developing the worst impact at the college students' life. Whenever there may be a necessity, there may be usually scope for the brand-new invention. Though the idea of digital schooling existed even earlier than the pandemic, the phenomenon has surely stretched absolutely to an exceptional stage and depth in those stiff times. All stakeholders encompass learners, educators, and establishments even dad and mom in a few conditions are pressured to disorder demanding situations and snatch the possibility to be had with any such surprising pandemic and frequently rapidly affected getting to know programme. As there may be no ache no gain, this example taught us that extrude is essential despite the fact that modifications include a few drawbacks too. Schools and schools had been near down and the belief of switching from bodily school room research to virtual structures getting to know isn't simply growing inequality in getting to know amongst children, however additionally pressure a huge wide variety of college students out of research because of the dearth of virtual resources, particularly in growing international locations like India. For many that had been questioning emigrate for research is probably useful from digital getting to know as Learning gear and apps are being designed, improved, and deployed at extraordinary speeds which additionally result in improvement in technical industries. Although college students & instructors each lack that surroundings of teaching. This pandemic has affected bodily fitness in conjunction with intellectual stress for all in spite of to that each one had the possibility to spend time with family.

Chapter 1 - Introduction

Each and every educational institution has the same goal, which is to provide quality education even in the times of pandemic. The obstacles today are to decrease the negative impact of the pandemic on the looming on the future of students. As education sector copes up with this crisis, they must also be thinking on how they can recover stronger, and close the gap to assure that all the students are at par in availing quality education.

Researchers across the world are in the process of developing tools and programs that would be helpful the education sector to process in a smooth manner.

Maintaining the attachment of students toward studies and learning is critical. Dropout rates ratios from schools and colleges are high especially in developing countries like India and due to this pandemic dropout ratio is going up day by day due to lack of attachment of students. Going to school and college is not only about learning math, science and other theory but also about social engagement and interaction with people, learning social skills and evolving into a better individual. For all learners, this time is to grow socio-emotional skills and graph about how to contribute as an individual to society. The procedure of reopening of schools and colleges may be gradual, as authorities are trying to reduce the possibility of a third wave of the COVID-19. In such an uncertain scenario it is difficult for authorities to take any decision which could affect the future of the country. The brighter side is that many of the improvements and initiatives that education sector had made during the pandemic might have a positive long-lasting effect.

Chapter 2 – Research Methodology

The study undertaken was to study the impact of COVID-19 on education sector. In order to facilitate the research on the selected topic, the researcher has adopted the following methodology.

2.1 Objectives

- To examine the major threat face by the students and educators during pandemic.

- To understand the major opportunity due to pandemic for education sector.

2.2 Scope and Duration of the Study

The respondents of Mumbai area between the age group of 14 years to 50 Years were selected for sending the questionnaire. Moreover, most of today's youth and school students had experiences impact of this pandemic on their education.

The study covered the period from 4th June, 2021 to 7th June, 2021 for primary and secondary data collection. During this period the questionnaires were distributed amongst all the respondents.

2.3 Difficulties / Limitations of the Study:

The responses for the study have mainly been from the state of Mumbai i.e., urban city only. The expectations of the people in Mumbai may vary from those of the rest of India. An attempt has been made to broadly identify the attributes of the people towards impact on education sector during this pandemic.

Most of the respondents may not have intentionally provided the correct outlook due to some biases. The secondary data-based information collected for this study carries all the limitations inherent in such data.

2.4 Sample Size

The sample size constituted 110 respondents drawn from the categories of respondents in the study area and population.

2.5 Data Collection

1. Primary Data

The data is basically primary in nature. A Questionnaire containing various questions regarding the impact of COVID-19 on the education sector and understanding challenges and opportunity during these crises.

2. Secondary Data

The secondary data in the form of Reports, Statistics published in the Journals, News Paper Articles and Web Sites.

Chapter 3 – Data Analysis, Interpretation and Presentation

Count of Gender
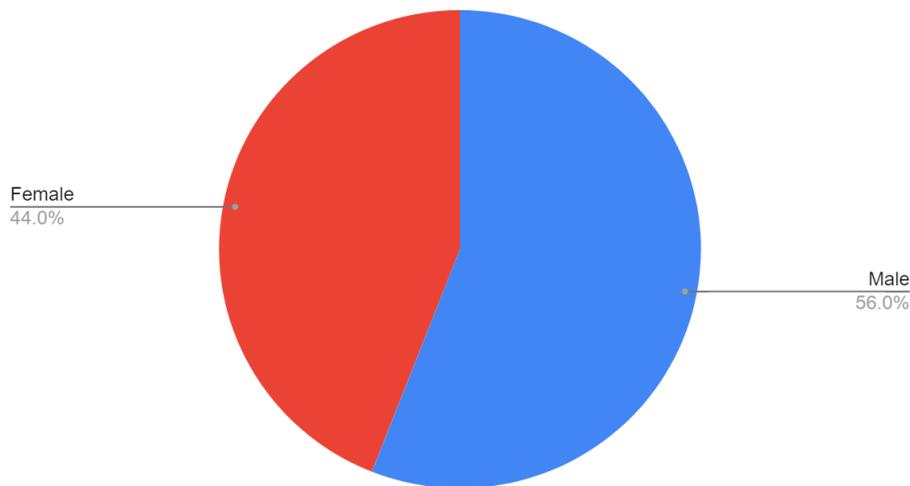
Count of In this pandemic, should schools and colleges re-open?
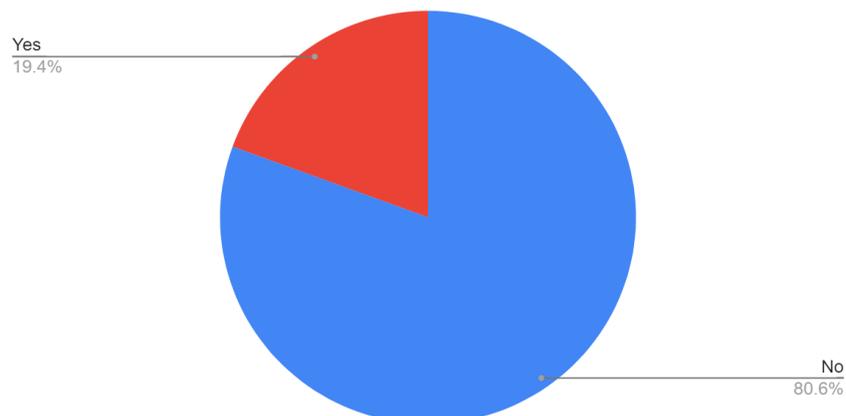
Count of Do lack of Technical / Electronic resources can be hurdle for online learning?

Disagree
18.3%

Agree
81.7%
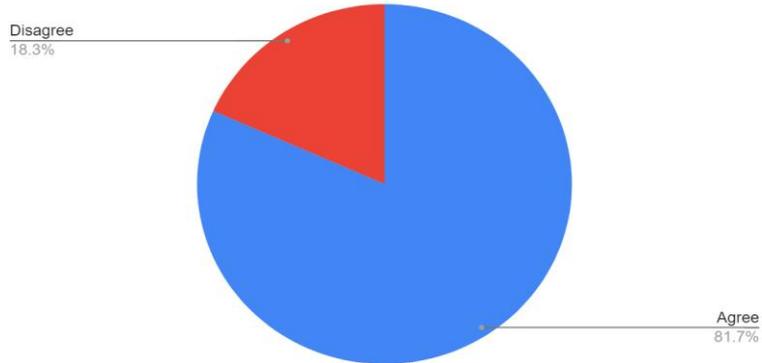
Count of Do you think online teaching by educational institutions will affect students life negatively?

No
40.4%

Yes
59.6%
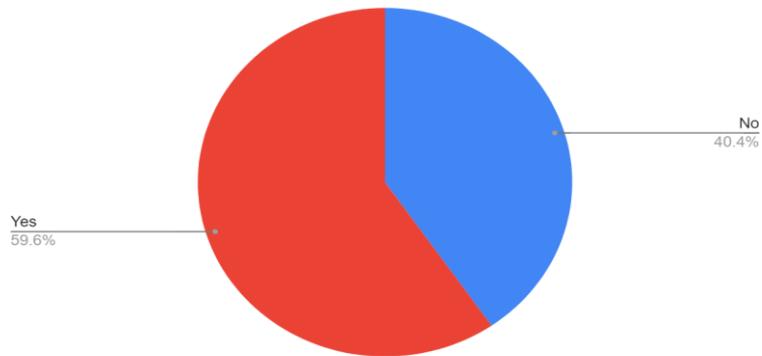
Count of Due to this pandemic which is major opportunity for education sector?

Nothing
0.9%

Beneficial for migrating…
46.8%

Time saving
47.7%
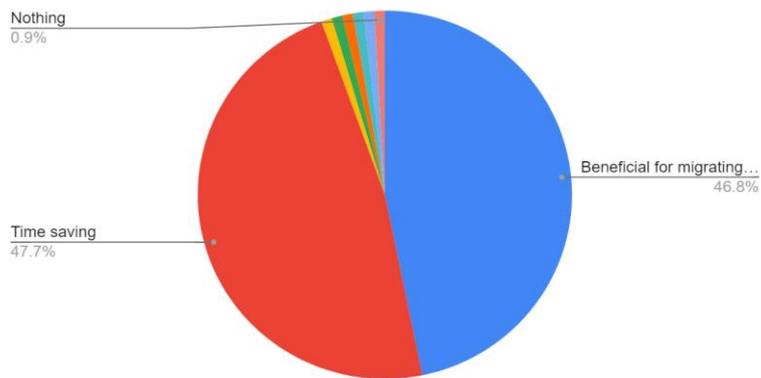
Count of Which is the major threat faced by students and educators during padamic?

Infrastructure support
11.0%

Adapting to new techni…
21.1%

Lack of learning enviro…
54.1%

Lack of focus/dedication
0.9%

Digital Literacy
12.8%

Count of Which application is best for online learning?

Count of Which application is best for online learning?
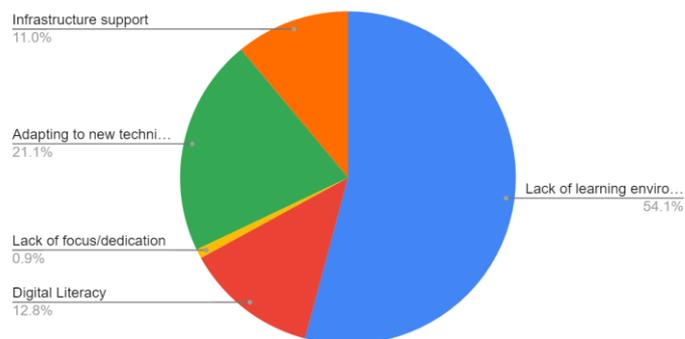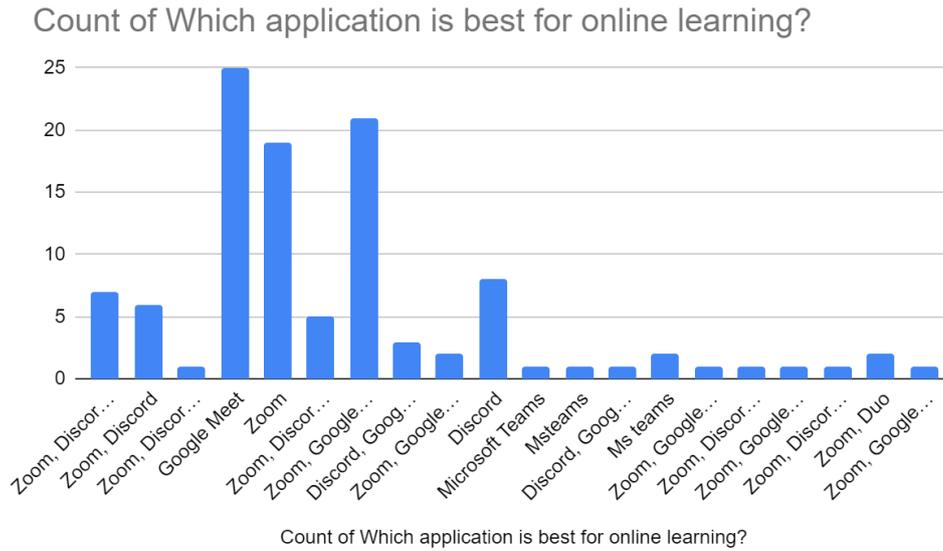
Chapter 4 – Conclusions

The research gives an overall idea with regards to the challenges faced by the education sector in the difficult times of pandemic. The research also provides a viewpoint of respondents from various categories right from school children till their parents; regarding how challenging is virtual learning when compared to classroom learning. The viewpoint also points out the technical difficulties faced by the students and their parents whereby technological handicap caused by lack in knowledge is hampering students and their ability to respond to the difficult situations in such tough situations as COVID-19.

OUTDOOR PUBLICITY SWITCHES TO NEW MEDIA FOR ADVERTISEMENT IN INDIA AFTER THE COVID 19

Soumya Dwivedi

Guru Gashidas Vishwvidyalaya, Bilaspur C.G

ABSTRACT

The pandemic resulted a great loss on everywhere and advertisement industry also clashes out with a great loss. Media and advertisement industry are interlinked with each other and run with the help of other. Both are the part of the same ecosystem. Advertisement industry works to keep in mind about their targeted audience their interest and also to grasp the attention of them. The outdoor publicity and door to door mouth publicity shut down in pandemic. Small medium of advertisement like billboards on roads, pamphlets and causes huge loss for advertisers. Advertisement through cinema halls and print media advertisement also fell. As consumers behaviour shifted because of their preferences, lifestyle and financial hardships of people, suddenly digital platform get a high boom. ADDS on digital medium like OTT and adds on mid of YouTube videos, TV slots, on demand. Meanwhile digital consumption of people has increased more .uses of social platform almost risen up. Local advertisers faced many consequences in pandemic. Local small business men uses fb, Instagram, WhatsApp promote or attract the local customers because digital advertisement on big platform need high investment, big brands companies run there adds campaign by paying amount to OTT platforms and avoid using outdoor publicity medium as lack of demand and viewership . The method used for these research is Survey, Observation. the outcome of these research is to try to find out that companies spending more for digital and web advertisement instead of outdoor publicity and mouth publicity and how old pattern of advertising shifted to new media after the arrival of pandemic .

Key words: advertisement, new media, outdoor publicity, web advertisement

INTRODUCTION

After the advent of covid 19 many industry is facing the hardship and undergoing with severe crises. Advertising industry is one of those industry which are going with hardships. Many businessman, consumers, investors, stakeholders are in debt and and many more. An immediate drop noticed in the investment of advertising by people. Also big brands and companies not spending much more on advertising in the period of recession. Due to pandemic people are dealing with financial hardship and many more so it also effects the living standard and life style of people. Consumer behaviour and there interest and priority is shifted. So audience and viewership are less in terms of response.

Advertising industry works is totally and directionally proportional to the audience and their interest and effect. Advertising industry has their own research and public relation team who makes out the whole plan and strategies to sell out the product and add. They map out the whole strategies and do good research about the target audience, consumer interest, and behaviour and so on. Target audience is the audience which is majorly categorized by the companies after research that which audience is suitable for the product. Target audience is selected as per the age, sex, habit, interest, consumption, income level, habitat and many more. So it make no sense for the advertising industry to invest on without the audience. Audience attention is the main key for them. After the advent of pandemic a sudden shift is seen in the medium of advertising. Before the crises for advertising purpose many medium used like billboards, hoarding, flex, outdoor mouth to mouth publicity, adds on cinema halls and digital projection adds on roads etc. So a big paradigm shift happens now the outdoor medium switches to digital medium. Consumer behaviour and interest are fully towards digital platform after the covid people were quite more often active on digital platform rather than other medium. So it is quite obvious any company should change their way to launch add on that medium where the easily grab the audience. People investing much more time on internet so it is a good to promote yourself so companies get the opportunity to collect their audience. Also a huge decline in the TV industry and print industry for advertising presently digital medium reaches out to mass audience rapidly than other.

Media industry and advertising industry belongs from the same ecosystem. Both are interlinked and also dependent on each other. Adds on mid of videos like YouTube and adds on OTT plat reform consumption is more and also it needs high investment to broadcast their ads on these platform. Platform like big OTT platforms hot star, Netflix, amazon prime sell their advertisement slots to the advertisers. IN that platform consumers don't have any option to skip those add so audience has to stick to the phone to watch out those adds .basically it is well strategy to get the consumers but at the same time only big brands can reach out to those platform . Big brands collaborate with these platforms to run their campaign. On the contrary it is very

hard to survive for the local advertisers who fully dependent on local medium like pamphlets, flex, brochure and hoardings and print industry medium. Now those advertisers also use digital platform which affordable in their way like Facebook, Instagram and WhatsApp. These medium are there best to promote yourself without spending much more on advertising investment. So all these things clearly symbolizes that the whole scenario of advertising culture changed.

Digital or new media platform is now the biggest medium for advertisement since when people become much gadgetic or when it became easy or relevant to people to do online purchasing. The concept or trend of online purchasing increases the demand of digital advertising. Now door to door publicity is often easy for advertisers to reach out to their customers. Companies are just a one single click away from their desired consumers and pandemic and lockdown also gives more space for online purchasing and demand of digital and new media platform are high on phase. People avoid offline purchasing and that effects clearly shows in advertising agency.

According to the latest report by DAN and E4M, last year social media advertising accounted for the highest digital ads spends. People's engagement is the only reason towards these. Estimate Facebook is the largest social media platform in India having 260 million users.

OBJECTIVES
- To find out that how digital or new media advertising take places in place of old pattern of advertising.

- Why advertisers prefer digital media for advertising instead of outdoor publicity

METHOD
The method used on these research is content analysis and observational.
- In content analysis did the analysis of two newspapers which are dainik bhaskar or Rajasthan patrika on the month of April 2nd to 5th of May where that analysed only 15 column of advertisement were published by local advertisers in 35 days. NO of advertisement columns decreases due to the pandemic and lack of interest of people or response towards the advertisement.

DISCUSSION
In research we analysed how pattern of advertising changes and switches to new way of medium. Advertising sector is a big industry where big investors invest in many ways. Also small local advertisers invest on their ways. But now the question arises why digital or new medium is more preferable by advertisers or any advertising agency to promote themselves between consumers, the reasons are:

The advertisers uses many medium to advertise on digital media platform for pro motion some tools they are

1. **Websites:** Today most of the business start-ups are advertise their brands or Product by making Personalised websites to get customers.

2. **Social Media:** Social media advertising are the easiest way to gather the Profile customers because people are more Reliant on social media like Facebook, Instagram, WhatsApp.

3. **Blogs:** Blogs are also slightly way to advertise yourself by writing or Giving brief description of your work profile

4. **Brand Logos:** Brand logos are also a medium for advertisers to attain an Attention of consumers a good creative logos to create a good and Unique impact on consumers mind.

5. **Collaborate:** Companies or big brands make strategy to collaborate with With Influencer the influencer to generate interest and curiosity of customers.

6. **Emailing:** Emailing is a good medium 60 % of customers purchasing decision Is dependent on emails through emails customers get the notification of any sales or offers , details of shipping or amount paid or refund details of product.

7. **Search Engine:** Whenever any coustomer to searches his or her desired Optimization wishlist the results shows all the advertisement top of the screen in just an click

CONCLUSION
It is seen that digital medium is getting more space than any other medium. The reason for these is digital or new media is less time consuming or taking less effort than any other media. And digital medium reaches out to large mass audience without any geographical boundaries or without any face to face interaction in covid crises.

So that's the reason why digital or new media is more on demand than any medium of platform for advertisement.

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FINANCIAL LITERACY TRAININGS FOR ENHANCEMENT OF PERSONAL FINANCES

Suresh G.
Research Scholar, Centre for Adult and Continuing Education, Pondicherry University, Puducherry

ABSTRACT

There are some Life skills that every person will need to have to get ahead for better financial future. Financial Literacy is one among those life skills that everyone needs for financial related decisions in life. Financial Literacy is the skills and confidence and having the knowledge to manage the money well and is the process through which an individual as well as family gain the fundamental understanding of savings and banking concepts and importance of good credits. Knowledge and skills to manage personal money is very important in every economy for all categories of income earners to be able to make the right financial decisions that would foster economic stability.. For low income earners or families, financial literacy is the key driver to enable them to realize the financial needs like buying land and constructing a family house. The most essential factor while developing a Financial Literacy Training intervention is the design of which the curriculum has to be tailored to goals of target audience. Many factors that affect the training of Financial literacy are there such as level of education/understanding, environment, timings, available sources, language, age and responsibilities, gender composition. Ultimately, the financial literacy of individuals should lead to the sustainable development of society as a whole. The objective of this writing is to create an awareness about trainings on Financial Literacy among the people on the importance of planning and managing their personal savings, and educating them on how plan and manage every individual finances for better today and bright future and also the same will lead the surrounding society and the nation for prosperous development.

Key words: Financial Management, Financial Planning, Saving, Personal Financial skill.

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All references must be arranged first alphabetically and then it may be further sorted chronologically also.

- **Single author journal article:**

Fox, S. (1984). Empowerment as a catalyst for change: an example for the food industry. *Supply Chain Management*, *2*(3), 29–33.

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Uddin, K. (2000). A Study of Corporate Governance in a Developing Country: A Case of Bangladesh (Unpublished Dissertation). Lingnan University, Hong Kong.

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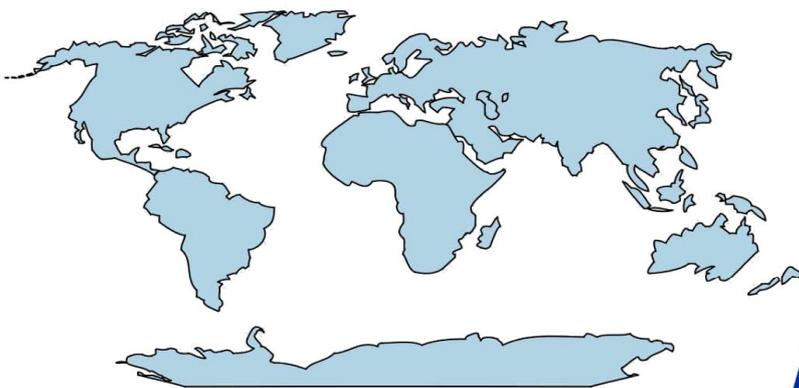
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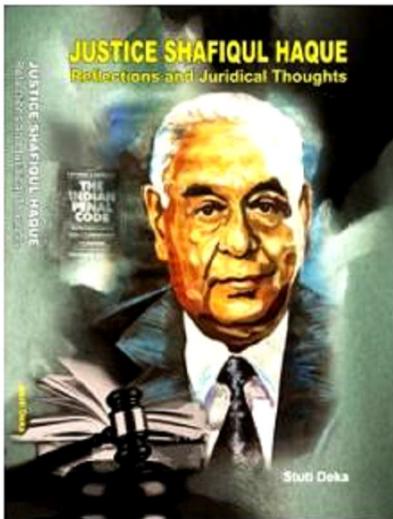
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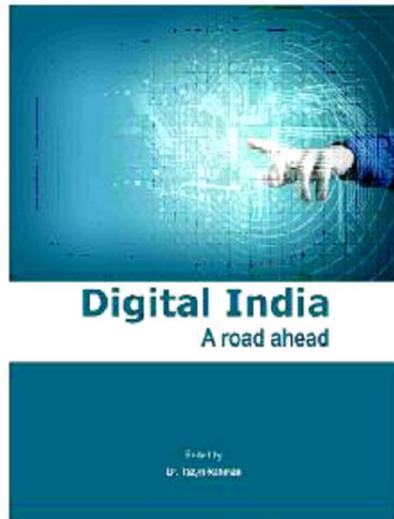
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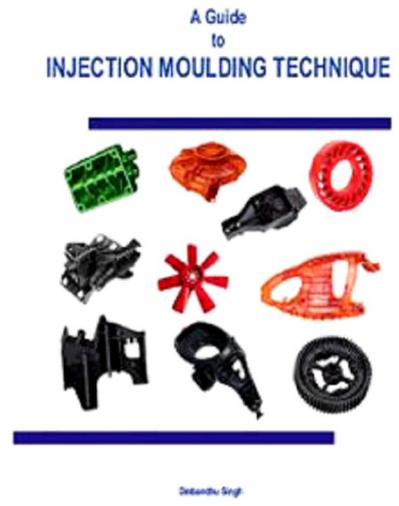
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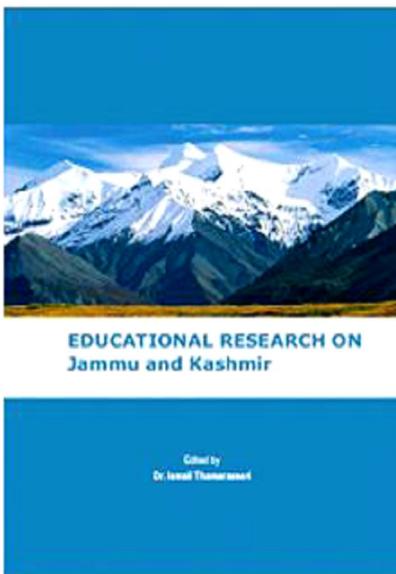
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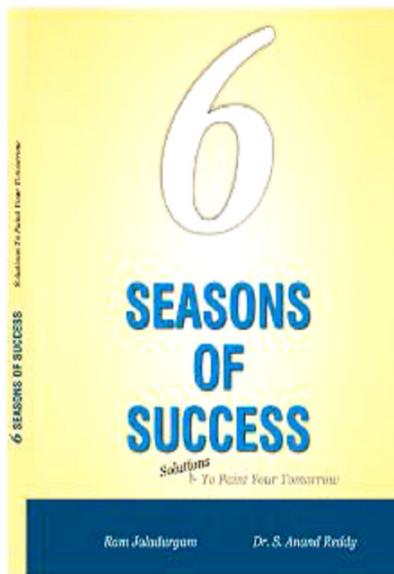
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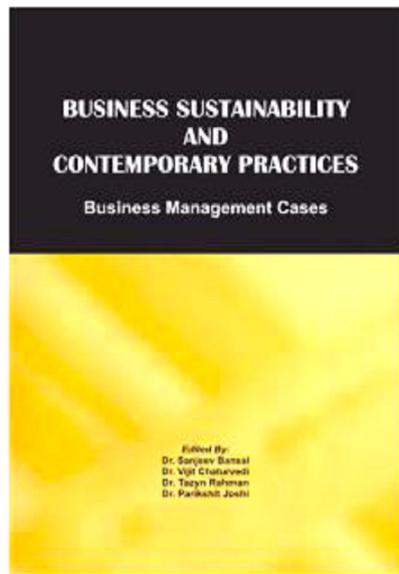
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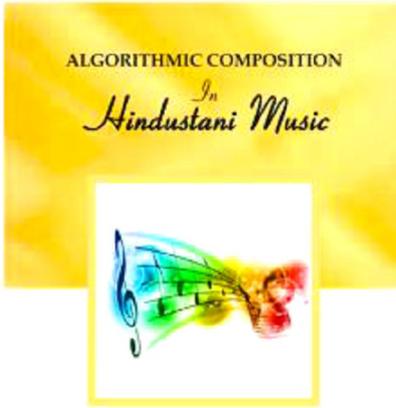
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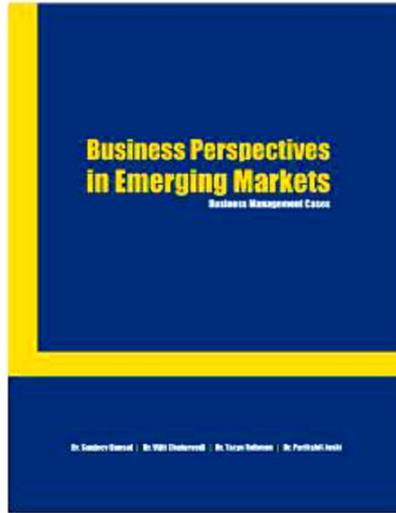
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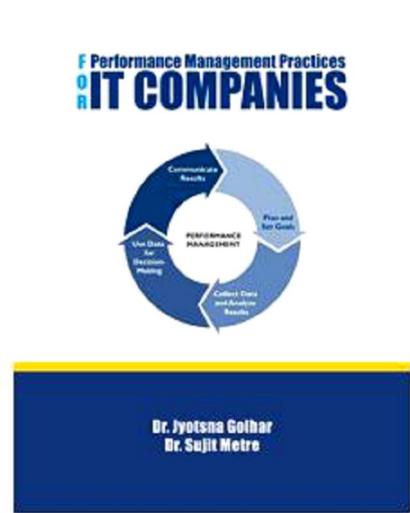
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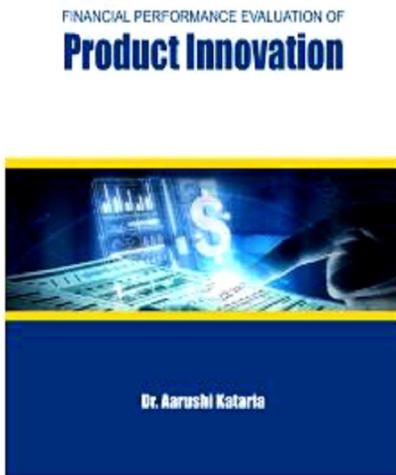
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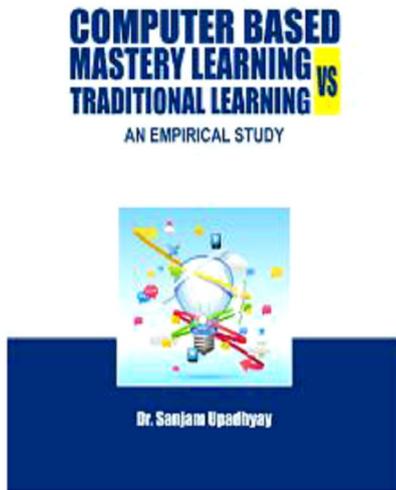
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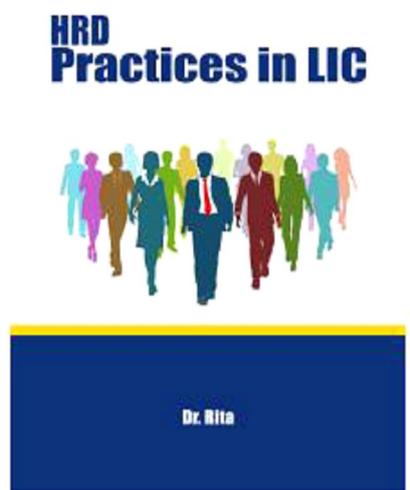
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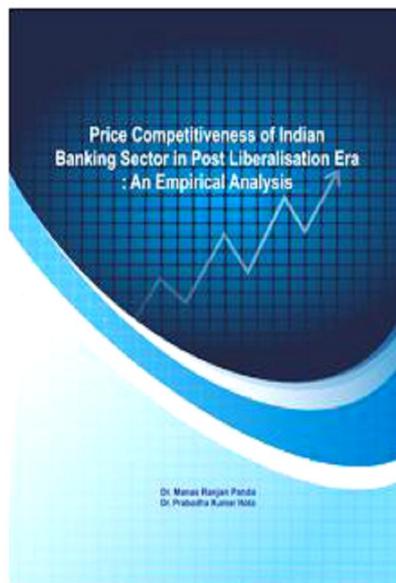
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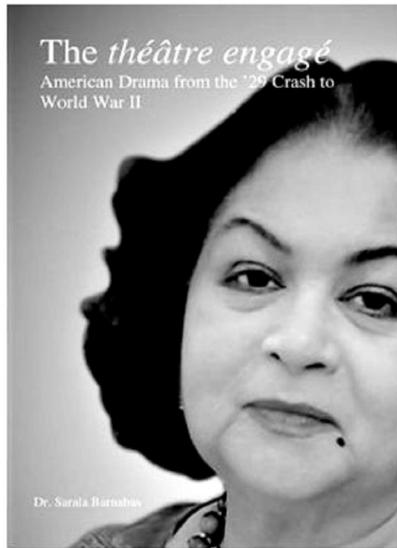
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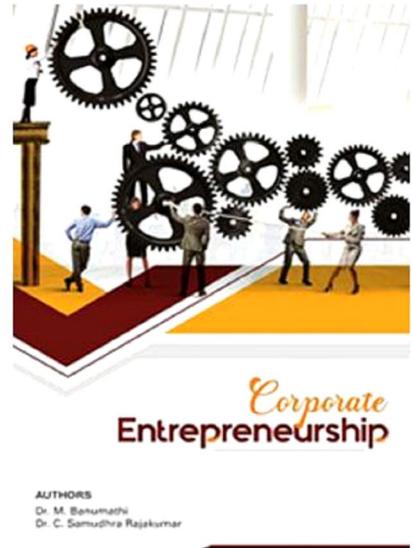
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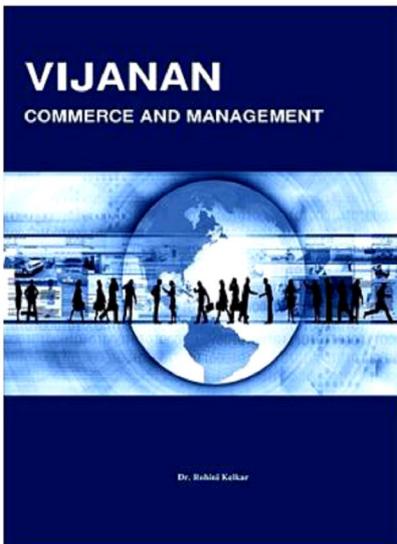
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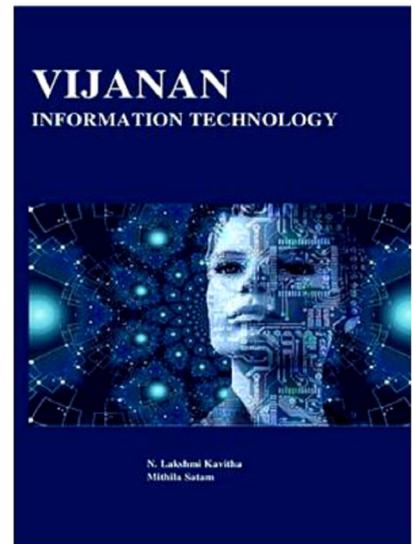
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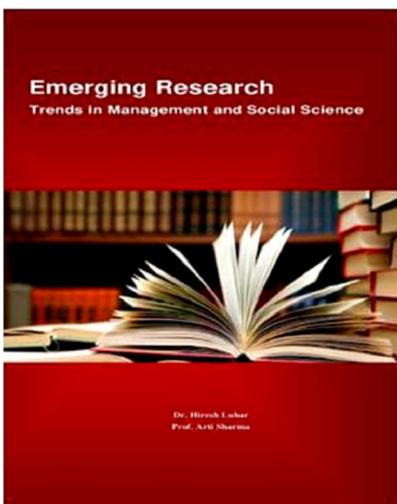
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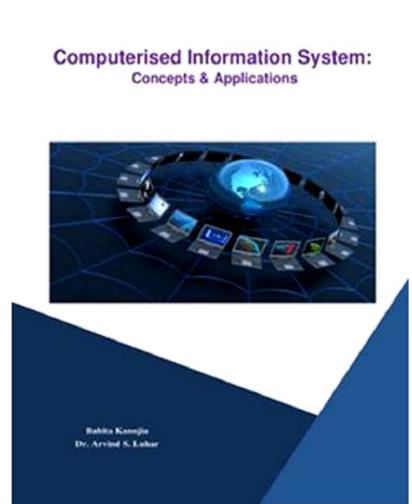
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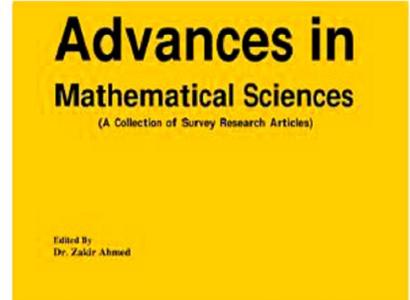
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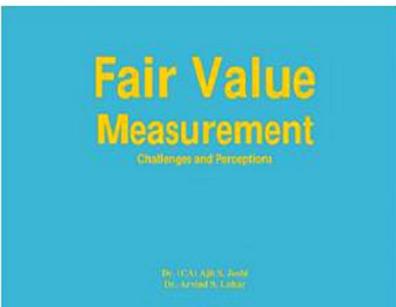
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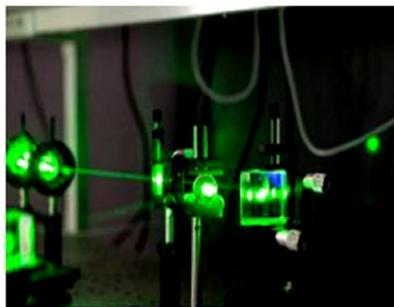
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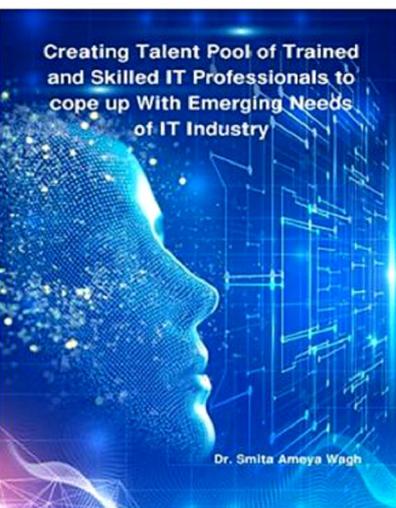
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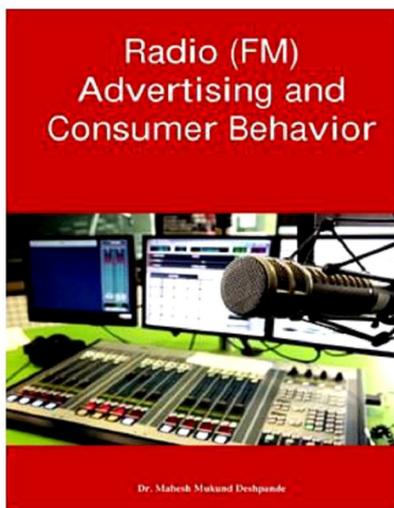
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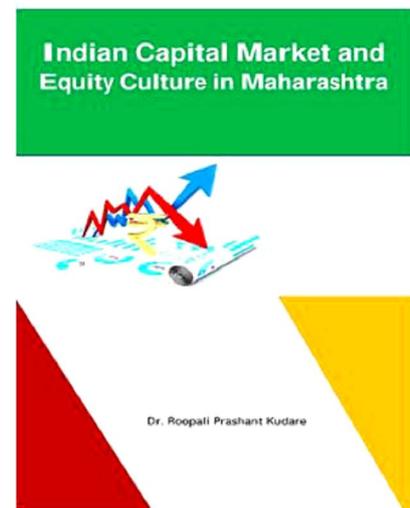
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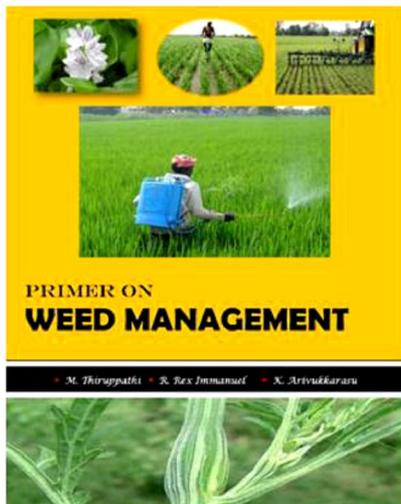
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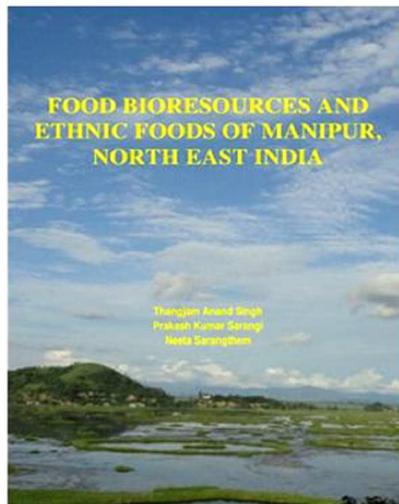
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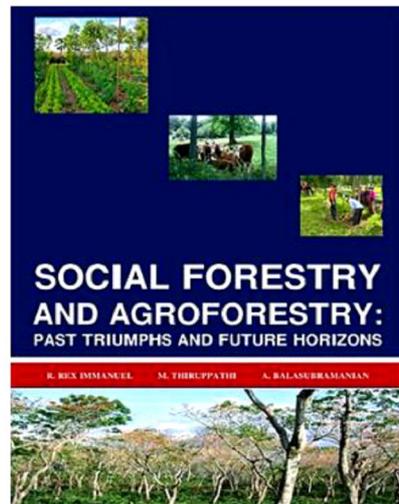
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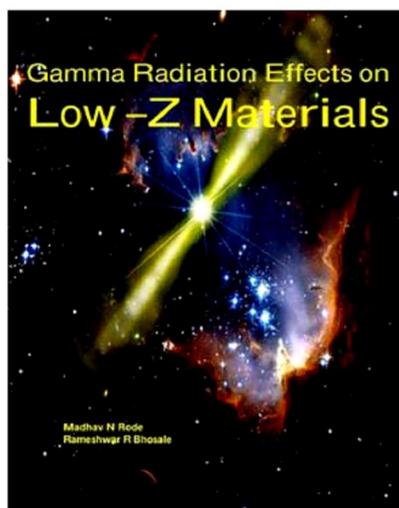
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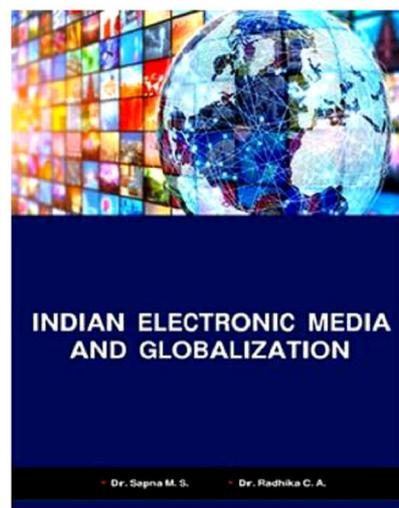
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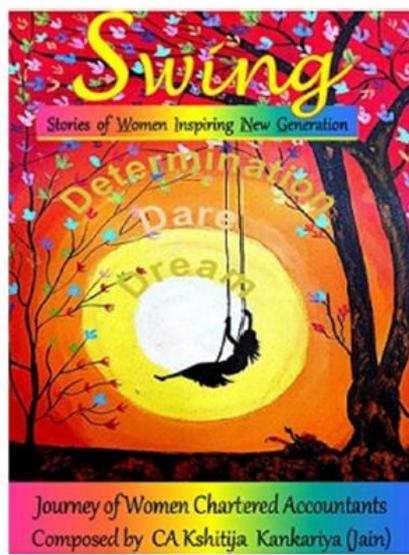
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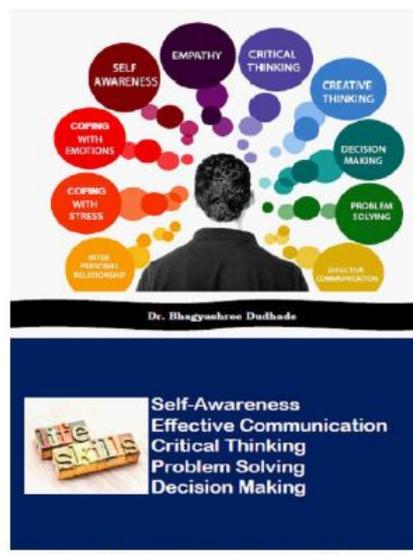
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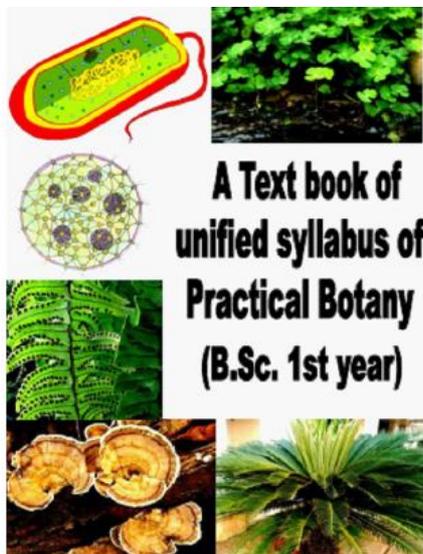
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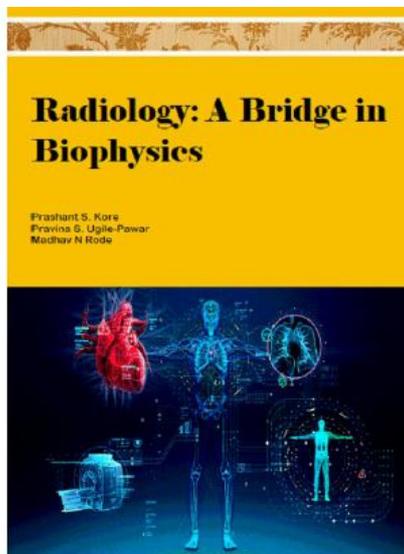
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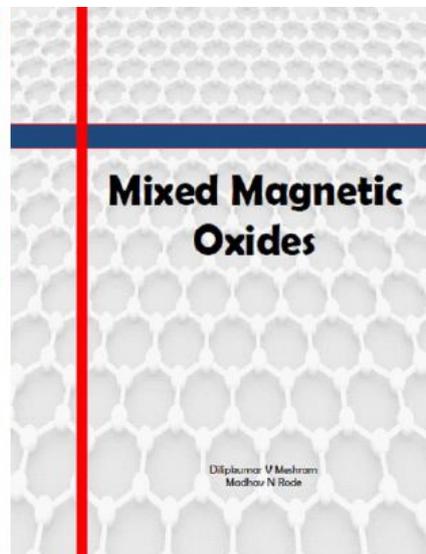
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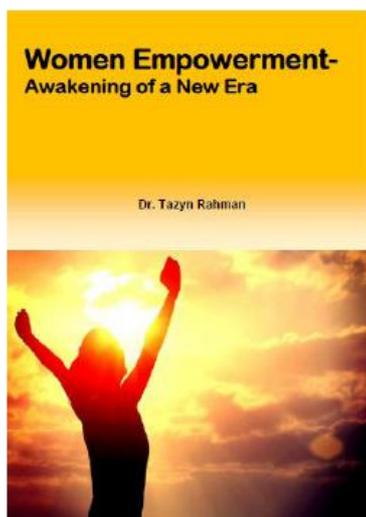
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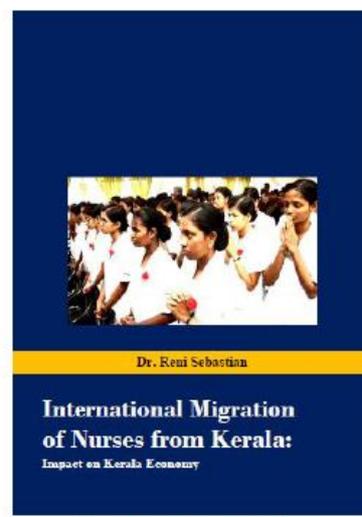
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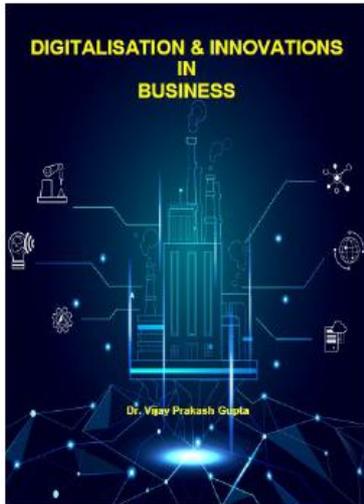
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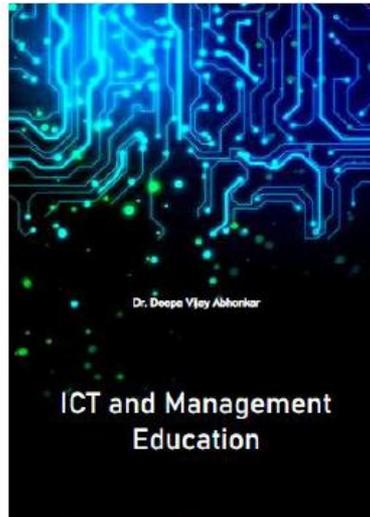
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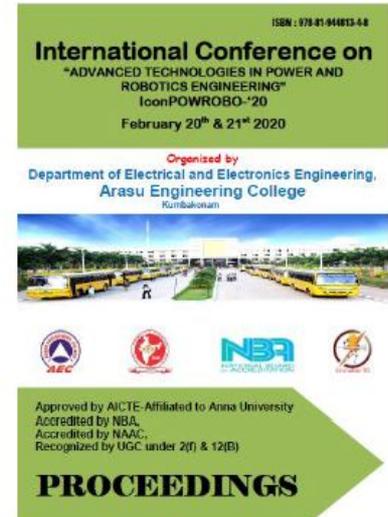
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