



Lexicon
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of Leadership & Excellence

LEXIPEDIA

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**Lexicon Management Institute of Leadership and Excellence,
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ABOUT THE INSTITUTE

LEXICON MANAGEMENT INSTITUTE OF LEADERSHIP AND EXCELLENCE, PUNE.

About Lexicon Management Institute of Leadership and Excellence, Pune.

The Lexicon Management Institute of Leadership & Excellence (Lexicon MILE) under the Lexicon Group of Institutes, Pune was established in 2009, well known and reputed in the education industry. More than 12,000 students are shaping their career under the illustrious Lexicon Group of Institutes. Lexicon Group of Institutes is situated in Pune in the state of Maharashtra, India.

Lexicon MILE is a premier Management Institute known for its value-based academic excellence and world class management education, which nurtures young leadership skills, abilities, and perspectives, with defined pedagogies, resulting in the holistic development of an individual.

Vision of the Institute:

To be a globally admired group of diverse educational institutions enabling students to become valued citizens of the world.

Mission of the Institute:

To develop an all-round personality of our students by: -

- Providing Student – centric learning.
- Encouraging critical thinking.
- Encouraging problem anticipating and problem-solving thinking.
- Celebrating diversity.
- Working towards every aspect, no matter how small.
- Working consistently as a team.

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2. Asian Level: - ASIA Education Summit & Awards- Best Innovative Management Institute.
3. National Level: - Dewang Mehta National Education Awards-Best Emerging B-School.
4. International Level: - Asia's Greatest Education Brand-2018.
5. Ranked on 29th Position All over India in Times of India Ranking-2018.
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1. State of the art campus located on a spread of 2.65 hectares away from hustle bustle of the city.
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4. Fully functional computer Lab with Wi-Fi Facility & Language Lab.
5. With 500 persons seating capacity, state of the art Auditorium with high tech Light & Sound facilities.
6. Conference Room with 250 persons seating capacity.
7. State of the art Seminar Hall.

Aim & Scope:

LEXIPEDIA (Print ISSN 2321-6964) is a peer-reviewed annual journal that publishes full-length research papers. It is to enhance the dissemination of knowledge across the multidisciplinary community. We welcome research articles, review articles, case studies, academic project works, scholarly articles, academic articles, opinion from all the disciplines of Social Sciences, Humanities and Management from the viewpoints in the advancement of research.

The journal aims at academicians, consultants, policy makers, business managers and practitioners to publish research work of multiple disciplines. The journal is committed to promote researchers with superfluity of understanding to engender new ideas, problem solving models, and disseminate the experiential world class research findings for the benefit of academia, industry, and policy makers.

The scope of the journal includes but is not limited to the following subjects:

- Management, Organization Behavior, Marketing Management, Human Resources;
- Psychology, Human Ideology, Sociology, Organization Psychology;
- Rural India, Statistics, Social Sciences, Library Information Science;
- Law, Corporate Law, Intellectual Property Rights, Industrial Laws, Political Science;
- Geography, History, Journalism, Literature, Philosophy;
- Accountings, Finance, Management Accounting, Financial Accounting;
- Economics, Education, Home Science;
- Business, Commerce and Corporate Governance;

The above areas are just indicative and the editors, in principle, welcome rigorous articles that encompass any quality research and compilation articles in the social and human sciences.

The Review Procedure

“Peer review is the process by which the journal scrutinize and regulate the quality of content we publish, by inviting experts in the field to review and comment on manuscripts received. Manuscripts submitted to a journal first go through an initial screening by the editorial team. Those that clear the screening are sent to at least two experts for peer review. Peer reviewers independently make a recommendation to the journal editor as to whether the manuscript should be rejected or accepted (with or without revisions). The journal editor-in-chief considers all the feedback from peer reviewers and makes an informed decision to accept or reject the manuscript.

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E-LEARNING ISN'T A SUSTAINABLE SOLUTION TO THE COVID-19 EDUCATION CRISIS.

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Abstract:

Outbreak of Pandemic Covid-19 across the world has caused every country and their economy to shatter with uncertainty since end of 2019. All the industries have been majorly affected due to this pandemic and it has certainly questioned everything we have been doing in recent times. Covid-19 has changed the way we behave, we socialize, we do personal & professional work and also to the earning potential of every individual on the planet. Education Sector is also not an exception for this. E-Learning has been emerged as a boon in these critical times wherein Education Institutes can offer the education through online classes to their students. As per reports from World Economic Forum, there has been a surge in the use of language apps, virtual tutoring, video conferencing tools, and online learning software in the last few months. Classes on Zoom, Whatsapp and Skype are becoming the norm for students, parents and teachers. Still, this online classes hardly compensates for what we learn through actual physical classroom experience

Now on Examination front, conducting large-scale, high-stakes examinations will be complicated. Most board and entrance examinations have been either postponed or suspended, causing disruptions in the academic calendar. The students who are slated to appear for next year's board exams, for instance, have already lost instructional time.

So it can be observed that though Education sector, under these challenging circumstances, has largely moved online, the picture is self-explanatory as to why e-learning isn't an overall sustainable solution to Covid-19 education crisis.

Keywords : Education, Pandemic, uncertainty, Covid-19, E-learning.

Introduction:

The COVID-19 crisis has resulted into an unprecedented nation-wide lockdown India since March 2020. The effect has been felt across all aspects of the economy with agencies such as Moody's predicting that GDP growth to fall to as low as 2.5% in this calendar year. The Indian government has responded to the best of ability by providing several major guidelines such as restricting movement and maintaining social distancing of people.

University Grants Commission (UGC) and other apex education bodies have also issued specific guidelines with regard to COVID-19 to Indian higher education institutions (HEIs). This has resulted in more than 1000 universities and around 40,000 colleges closing temporarily. All the students are being asked to go their hometown and more efforts being undertaken to move classes online.

COVID-19 pandemic has disrupted current admissions cycles and had an adverse effect on enrolments. It has created a cash flow crunch, slowdown research and consulting activities for these HEIs. An extended lockdown due to the pandemic will definitely have a deeper impact on Higher education leaders in India.

Every year, around 1.5 crore students appear for their school leaving exams and close to 50 lacs of these students look to enroll in a higher education institution in every academic session. Institutions have to build resilience to minimize the impact on their enrolments, diversity of students and revenues through effective planning for their admissions cycle. They will have to utilize their limited resources effectively and efficiently to ensure the sustenance of Institute in these critical times.

OBJECTIVES OF THE STUDY

1. To study how pandemic has transformed the education sector across the world
2. To explain various measures taken by Govt. of India for education sector during this pandemic.
3. To enlist some negative impacts of COVID-19 and to put some effective suggestions for continuing education during the pandemic situation.
4. To provide some o the solution in general to tackle the issue to overcome the problem of Covid 19 on education sector

METHODOLOGY OF THE STUDY

This research is purely desk research and secondary data collection method is used or this research paper. Data and information presented in research paper are collected from various reports prepared by national and international organization on COVID-19 pandemic. Some journals and e-contents concerning impact of COVID-19 on educational system are referred.

Institutions need to innovate, focus, re-align and respond to the new normal.

Institutes can take some or all of the below initiatives to be ahead of the competition and ensure the healthy atmosphere in the institute.

- **Digital First approach** to target & enhance overall experience for students.
- **Creating an engaging student experience** to focus on lead generation.
- **Marketing campaigns realignment** to focus on geographical strongholds and specific student segments where brand is well established.
- **Strengthening brand position** by taking COVID-19 initiatives at an institution level. Students, parents and other stakeholders will prefer institutions that produce positive social impact.
- **Developing content strategy** that helps differentiate your institute and its offerings in the digital world and engage with stakeholders in a clearer and more consistent manner.

Global higher education has been influenced by this pandemic. The universities across the world have adopted different ways to respond to Covid-19.

Institutes also have taken some measures like ban on public gathering and social distancing. This has led to the suspension of regular classes in university campuses, and cancellation of seminars, conferences, workshops, and meetings resulting in offline mode. This has certainly changed the regular rhythm of education and teaching-learning procedures.

As per the news from Indian national newspaper, The Hindu, during the most significant months of February to April, around 6 crore students around the world are restricted to home. Both students and teachers are under tremendous pressure of not losing current academic time. Teachers are really

trying hard to re-design teaching techniques by changing it to an online mode. His is the only possible alternative at the moment as per the newspaper.

Under current circumstances, the major question is that why the online mode of teaching-learning has not been adopted before the pandemic. It would have replaced the face-to-face mode of teaching-learning in a much more subtle way instead of panic. We have seen that industries have already adopted online mode since 2 to 3 years now.

The Hindu again has stated that online learning is an amalgamation of various pedagogical models instead of anyone single model as it is a specialized learning science that includes delivery of content, behavioral analytics, learning psychology and assessments. This enables institutes to measure the learning progress of individuals. Through interactions and discussion in the face-to-face classes, the teachers can get idea of students' understanding based on their prior knowledge and collective ability. They can then customize the teaching-learning techniques and lesson plans accordingly. However, this understanding becomes difficult in case of digital platforms. The focus should not be on delivering the content but on ensuring effective learning opportunities. This will lead to a shift from a teacher-centric to a learner-centric approach. The aim is always help students understand concepts better, think effectively and apply them practically. Thus, it becomes extremely important for facilitators to orient themselves to the next level to become efficient disseminators of knowledge on digital platforms.

IMPACT OF COVID-19 ON HIGHER EDUCATION

Covid-19 has impacted all the sectors which is leading to an economic recession. HEIs have also been impacted in various ways like decrease in employment opportunities for university graduates. There can be possible delays or inability of students in paying tuition fees and education-related other expenses as well. Government is not finding it able to meet commitments given to public-funded institutions as per the requirements.

The United Nations Department of Economic and Social Affairs (UN DESA) have estimated that Covid-19 may cause the global economy to shrink by nearly 1%. The International Labor Organization (ILO) has projected an increase in global unemployment of between 52 lacs and 2.5 crore. The World Trade Organization (WTO) has also projected 13% to 32% global trade decline this year. This will have an overall significant impact on higher education across the globe.

The International Association of Universities (IAU, 2020) survey has indicated that Covid-19 has had an impact on international student mobility at 89% of HEIs. The type of impact is diverse and varies from institution to institution and it has been negative everywhere. As far as research is concerned, 80% of HEIs reported that research has been affected by the Covid-19 pandemic at their institutions. The most common impact of Covid-19 has been the cancellation of international travel, at 83% of HEIs & cancellation or postponement of scientific conferences, at 81% of HEIs. Scientific projects are also at risk of not being completed at a bit more than half of HEIs, at 52%. The IAU Global Survey also revealed that almost 80% of the respondents believed that Covid-19 will have an impact on the enrolment numbers for the new academic year. Almost half, i.e. 46%, believed that the impact will affect both international and local students. Some private HEIs reported to the extent that there may be negative financial consequences under current circumstances.

THE SUDDEN SHIFT TO THE ONLINE MODE OF EDUCATION:

In this pandemic, we have seen how yesterday's disruptors can become today's lifeguards. Institutions have traditionally viewed online education as a threat but this supposed threat only has come to their rescue now. However, lecturers are still struggling to maintain the same depth of engagement with students through online media than they could have in a classroom setting. Only if the method is

effective and efficient in bringing about a change for the better than only that particular method of working becomes successful and gets adopted widely. For any online mode of education, the effective ways of teaching, conducting assessments and ensuring teaching-learning to be interesting, engaging and context-specific is crucial. Under these circumstances, the partnerships sparked between universities online education companies and tech providers may continue beyond the pandemic as well due to their efficiency and effectiveness. However, the remote learning is a first step and it is experimental in the long journey to offering online education. This is due to the requirement of ensuring effective student engagement tools and teacher training.

The major challenge in Indian context is digital divide. As digital divide is widening, India is at risk of losing a generation to pandemic disruption. India has the world's second-largest base of internet users, about 60 crores, comprising more than 12% of all users globally. Yet, half its population lacks internet access till date.

The digital divide affects people from all walks of life. It is a multifaceted issue. Two main characteristics define this gap are first, access to high-speed internet and second, access to reliable devices. Many of the individuals who are struggling from the digital divide face both of these challenges. In some areas, internet access is either limited, unavailable or unaffordable for those who can be equipped with. Even with a reliable internet connection, these people can't afford costly tools like laptops and software. This leaves countless students and professionals to rely on public computers or their mobile devices as their only tools to exist in an increasingly digital world.

According to a recent study by Oxfam, many Indian students are also facing similar challenges. Many as 80% of Indian students couldn't access online schooling during the lockdown and many might not return to classrooms when they reopen.

The gap between those with the means and knowledge to benefit from the internet, and those without is worsening already presenting levels of inequality and weighing on economic growth. In India, it's especially acute where more than half the population of 135 crore people is under the age of 25 years. When India announced lockdowns earlier this year, services from banking and schooling to medical consultations and job searches moved online & in some cases remained there even 1 year later. Many companies see work from home (WFH) as the new normal now and have started offering WFH jobs to their existing & new employees.

Government researchers have estimated that India's digital shift could unlock as much as \$1 trillion of economic value over five years. This was before the pandemic. But, the benefits to all are not evenly spread. And it is actually widening socio-economic inequalities, with girls suffering more than boys and rural areas more affected than cities.

We know that there is a large digital gap in cities and rural areas and an ongoing pandemic has definitely made it worse. Government needs to ensure that all Indians are getting benefited from digitization otherwise we're at risk of creating a new class of digitally poor citizens.

INTERNET ACCESS

According to government data, India has world's second largest base of internet users, about 60 crores. This number comprises of more than 12% of all global users. Still 50% of India's population lacks internet access and even if they can get online, only 20% of these Indians know how to use digital services. Government-run digital literacy programs cover 5% or less of the population. They are focused only on rural areas and suffer from various design and implementation issues.

The digital revolution has enabled India to grow rapidly with a different growth model compared to China by making services more tradable. But digital divide is causing this growth to be restrained. Investment in digital infrastructure has to be increased to reduce the digital divide. China is already

way ahead of India and has already closed the gap with the U.S. on the digital revolution. Hence, we need to focus on reducing this digital gap at the earliest to grow rapidly under these pandemic circumstances.

In Kinder Garden to 12th (K-12) settings, a digital divide is seen commonly as students have limited or no internet access at home. Students from low-income families are already struggling to have mobile phones or laptops or tablets which are required, especially as STEAM education, i.e. Science, Technology, Engineering, Art, Math, becomes a wider focus in K-12 curricula.

This causes a lot of problems for K-12 as well as Graduate and post-graduate students at home as they can struggle with completing assignments and furthering their knowledge outside of classroom hours. This has only increased as students have been sent home to learn virtually since the COVID-19 pandemic.

In higher education, the digital divide looks similar to that exists in K-12 settings. Taking online classes, completing assignments to name a few have become a daily challenge. Networking, internships, industrial visits, mentorship programs, guest lectures are harder to manage when students face the digital divide.

The digital divide is going to have a significant impact on career as well and the students from rural area might lack the relevant required skills taught on online platform under these critical times. It can limit their career options and opportunities for growth as well in certain or all industries. The digital divide will clearly make a difference between an individual having training and experience they need or missing opportunities to hone their skills and education.

THE DIGITAL INITIATIVES OF DURING COVID-19:

SECONDARY EDUCATION:

Diksha Portal

- It contains e-Learning content for college kids, teachers, and fogeys aligned to the curriculum, including video lessons, worksheets, textbooks and assessments.
- Under the guidance of its national boards of education (CBSE) and NCERT, the content has been created by quite 250 teachers who teach in multiple languages.
- The app is also available to use offline. It has around 80,000 e-Books for classes 1 to 12 created by CBSE, NCERT in multiple languages.
- The contents also can be viewed through QR codes on textbooks. The app can be downloaded from IOS and Google Play Store.

e-Pathshala

- This is an e-Learning app by NCERT for classes 1 to 12 in multiple languages.
- The app houses books, videos, audio, etc. aimed at students, educators and fogeys in multiple languages including Hindi, Urdu, and English.
- National Repository of Open Educational Resources (NROER) portal provides a host of resources for students and teachers in multiple languages including books, interactive modules and videos including a host of STEM-based games.
- Content is mapped to the curriculum for classes 1-12, including aligned resources for teachers.
- It has a complete of 14527 files including 401 collections, 2779 documents, 1345 interactive, 1664 audios, 2586 images and 6153 videos on different languages.

HIGHER EDUCATION

Swayam

- This is national online education platform hosting 1900 courses covering both school (classes 9 to 12) and better education (under graduate, post graduate programs) altogether subjects including engineering, humanities and social sciences, law and management courses.
- The unique feature is that, it's integrated with the traditional education. Credit transfers are possible for SWAYAM courses (max. 20%).

Prabha

- It has 32 DTH TV channels transmitting educational contents on 24 x 7 basis.
- These channels are available for viewing all across the country using DD Free Dish Set Top Box and Antenna.
- The channel schedule and other details are available within the portal.
- The channels cover both school education (classes 9 to 12) and better education (undergraduate, postgraduate, engineering Out-of-school children, vocational courses and teacher training) in arts, science, commerce, humanistic discipline , social sciences and humanities subjects, engineering, technology, law, medicine, agriculture.

Pathshala

- It is for postgraduate students.
- Postgraduate students can access this platform for ebooks, online courses and study materials during this lockdown period.
- The importance of this platform is that students can access these facilities without having internet for the entire day.

SOLUTION TO TACKLE THE COVID-19 PANDEMIC ISSUES

- 1) Efforts must be taken by government, Universities and schools to make sure that all the students from different areas should get access for online learning like availability of Internet facility and related infrastructure.
- 2) Fear of losing jobs, internship programme and research projects were few of things which was a big concern for the students as well as teachers and hence it must be addressed with immediate action by concerned authorities.
- 3) Students must be made aware of various online platforms like coursera, Edx, Udemy etc who offers various online courses from top most university across the world which provides valid certificate as well.
- 4) Efforts can also be made to start classes with 40 to 50 % attendance with 2 shifts so that certain aspects of education which requires practical training will not be missed by the students.
- 5) Teachers must be trained to adopt online teaching with innovative teaching methods so that whenever situation like pandemic arises education system must continue without any disruptions

CONCLUSION

Under Covid-19 pandemic, with school and colleges closed across the globe, many of them are exploring alternative ways to provide continuous education using technologies such as Internet, TV, and radio. However, access to these recent technologies is limited in many low- and middle-income countries, especially among poor households. Education sector has been impacted greatly

by COVID-19 in India. Technology and infrastructure form very important role to support e-learning solutions. Educational institutes have to strengthen their information technology infrastructure and the knowledge data base continuously. As we all know that India is lagging behind in this case, especially in rural area which actually is widening the digital gap. There are going to be lots of challenges currently and in coming future as well while adopting these new technologies. Various universities, organization and Government of India have taken lot of efforts by adopting different digital technologies to cope up with the present crisis of COVID-19. There is an urgent need to take immediate efforts to maximize the utilization of online platforms so that students not only complete their degree in this academic year but also to get ready for the future digital oriented environment.

There are no longer any alternatives left for students to adapt to the new learning culture. But for the long-term management of the crisis and building a stable education system, a new approach is required. The effectiveness of E-learning has to be increased. Efforts are required to be taken by the institutions to make sure that all the students as well as teachers should have the accessibility to the required online resources. So, though e-learning is not a sustainable solution to covid-19 education crisis as of now, it can surely pave the way to our digital future.

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A STUDY ON EFFECTIVE USE OF DIGITAL MARKETING TOOLS AND NEW TRENDS IN RECRUITMENT IN HR CONSULTANCY FIRMS

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Abstract:

Digital marketing is the component of marketing that utilizes internet and online based digital technologies such as desktop computers, mobile phones and other digital media and platforms to promote products and services. As digital platforms became increasingly incorporated into marketing plans and everyday life, and as people increasingly use digital devices instead of visiting physical shops, digital marketing campaigns have become prevalent, employing combinations of search engine optimization (SEO), search engine marketing (SEM), content marketing, influencer marketing, content automation, campaign marketing, data-driven marketing, e-commerce marketing, social media marketing, social media optimization, e-mail direct marketing, display advertising, e-books, and optical disks and games have become commonplace. Mostly used digital marketing tools in HR consultancy firms and recent trends in recruitment are covered in this paper in detail.

Keywords : Digital Marketing, SEO, SEM. Content marketing.

1 Introduction:

Human resources departments are responsible for maintaining solid communication between employees and administration. From regulating federal guidelines on discrimination to hiring and terminating employees, human resources professionals perform a variety of tasks related to maintaining this line of communication. Like other jobs, human resources is not restricted to one level or tier; human resources managers oversee HR departments and provide further administrative support to higher management professionals. Likewise, a human resources consultant holds a position of authority among other HR professionals and acts in a supervisory role with a wide range of responsibilities. HR consultant will “Perform advanced, specialized and administrative duties in a designated human resource program or section area” and is responsible for providing high-level support in the administration of a human resources program.” Human resource consultants undertake a lot of administrative responsibility in their day-to-day tasks. In essence, they interpret human resources policy and offer advice on its implementation in an organization or business. From answering questions on policy to presenting training sessions on complex HR procedures, HR consultants are largely responsible for a company’s continued compliance with human resources policy.

2 Objectives of the study

- To study what are the different most effective digital marketing tools.
- To study how these tools facilitates the human resource management to generate leads and strategize social media marketing.
- To study the current recruitment trends in hr industry.

3 Main players in the HR Consultancy industry:

1. ABC Consultants

Leadership: Dr. Bish Agrawal (Founder)

Started In: 1969

Headquarters: New Delhi

Expertise In – *Senior & Middle Level Hiring, Global Sourcing, Recruitment Process Outsourcing.*

2. Manpower Group India

Leadership: Elmer Winter and Aaron Scheinfeld (Founders), Sandeep Gulati (Managing Director for India) –

Started In: 1948

Headquarters: Gurgaon (in India)

Expertise In – *Contract Staffing, Career Development & Training, Permanent Recruitment needs.*

3. Adecco India

Leadership: Marco Valsecchi (Managing Director for India)

Started In: 1996

Headquarters: Bengaluru

Expertise In – *Permanent Recruitment, On-Site Solutions, Professional Staffing*

4. Headsup Corporation

Leadership: Sumit Kumar (Founder)

Started In: 2017

Headquarters: New Delhi

Expertise In – *Performance Management, Individual Development Plans, Talent Management, Employee Onboarding*

5. Career Net Consulting

Leadership: Anshuman Das (Director)

Started In: 1999

Headquarters: Bengaluru

Expertise In – *Compensation Advisory, University Recruitment, Leadership Acquisition, Talent Branding*

6. Randstad India

Leadership: Paul Dupuis

Started In: 2008 (in India)

Headquarters: Chennai

Expertise In – *Analytics & Data Sciences, Operation Logistics & Supply Chain, BPO recruitment*

7. Global Innov Source

Leadership: Shishir Gorle, CEO

Started In: 2004

Headquarters: Mumbai

Expertise In – *Staffing Services, Technology Services, Permanent Recruitment*

8. Kelly Services India

Leadership: Thammaiah B (Managing Director for India)

Started In: 2001 (In India)

Headquarters: Gurgaon (In India)

Expertise In – *Recruitment Support, Seamless Migration, Associate Training, Payroll Management*

9. TeamLease Services

Leadership: Manish Sabharwal (CEO & Co-founder)

Started In: 2002

Headquarters: Bangalore

Expertise In – *Automated Recruitment Platform, Off-Campus Recruitment Solutions*

10. AON Hewitt India

Leadership: Greg Case, CEO

Started In: 1940

Headquarters: Gurgaon (In India)

Expertise In – *Retirement, Health, and Talent Solutions*

The market for human resource consulting services is estimated to be worth \$31 billion, representing approximately 10% of the total global consulting market, making it the smallest of the six main industry segments. During the crisis years, HR consulting was one of the chief casualties within the recession of the consulting industry – according to analysts, spending on human resource consulting contracted by 10% or more in mature geographies.

Since 2011, growth levels in the market have been restored and the revenue of HR consulting services has seen a rise of around \$1 billion per year. Annual growth percentages vary between 3.6% and 4.5%, with most recent years showing better performances.

In the coming years, spending on HR consultants is forecasted to continue to grow on the back of large trends in the human capital domain such as an ageing workforce, continued mismatch on the labour market, the rising impact of diversity /inclusion and the need to bring employee capacities in line with 21st century skill sets.

4 Review of Literature:

- Emerging trends in digital marketing in india (by Dr. Amit Singh Rathore) :- we all are experience a radical change in India towards the digitalization. The consumer are looking and searching more on internet to find the best deal form the sellers around India. Digital marketing such as search engine optimization, search engine marketing, content marketing, influencer marketing, e-commerce marketing, campaign marketing, and social media marketing and display advertising are becoming more and more common in our advancing technology Digital marketing is cost effective and having a great commercial impact on the business.
- Service quality is also something you must consider and explore, notes Patrick Wright, professor of HR studies at Cornell University (Ithaca, N.Y.). The expectation is that the quality of service gets better, [but] there's no quantitative data out there to support the actual decision saying that outsourcing is always cheaper and better. While a lack of clarity in expectations is partly to blame, HR professionals who are setting up the transfer of services to an outsourcer may also be at fault, Wright says. How? They may not have the skills in vendor management to make sure the process – from contract to implementation to monitoring results – is properly handled.
- The top reason that many employers outsource HR is the desire for more services at a lower cost. Perceived savings stem from having fewer in-house HR staff. In SHRM's 2004 survey about HR outsourcing, 56% of the 169 surveyed HR professionals said that their companies outsourced HR functions to save money or reduce operating costs, and 41% to reduce the number of HR staff and related expenses.

- Brain S. Klaas, who has written a long theoretical study on the impact of HR outsourcing, found that organizations should be well aware of the prospective risks before selecting an HR vendor. He explained that the small and medium enterprises in particular, are rapidly going for HR Outsourcing. He further examined that there are the variables that can be affected by organizations and will vary from organizations to organizations, which are administration fees, staff time costs, HR outcomes and compensation costs. He suggested that if an organization is planning to outsource its HR functions, should fully research these variables to see which benefits can be obtained in contrast lowering the costs.

5 Research Methodology:

This paper is based on a descriptive study focuses on secondary data, the majority of information comes from journal articles, news, opinions from HR CONSULTANCY enthusiasts and HR outsourcing seminars and data from Published article relating to successful digital campaigns run by other companies and Analytical data from various online campaigns of blitzjobs.

Descriptive Method was chosen since it helps to understand many aspects of the HR Consultancy using words rather than numbers.

For these reasons, the researcher chose Qualitative research method. This method was used because we are using secondary, historical data which will be used for analysis and result will be concluded based on this data in this report.

6. Mostly used digital marketing tools in HR consultancy to generate lead:

- Canva Business

Price: Plans start free, \$12.95/month for teams, or custom pricing for enterprises

Canva is a drag-and-drop design platform that allows users to create images using custom pictures, icons, shapes, and fonts from the Canva catalog. It offers an aesthetically-pleasing, simple way to design your own logos, presentations, images, or graphs based off your team's needs.

Additionally, Canva cuts out the need for an experienced designer and enables you to create the exact visual you have in mind using their vast image collection.

- Google AdWords

Price: AdWords run on a pay-per-click model

Google AdWords is one of the most popular options for advertising your business on Google's search engine results' pages. Payment is based on either a pay-per-click or pay-per-call structure.

Google AdWords hosts the Google Keyword Planner, where you can research which keywords you want to include in your ad and your other content. You can set budget caps on how much you want to spend. Ultimately, the tool helps you funnel more prospects to your website.

AdWords is an excellent way to display your products or services on Google's results pages for very specific queries. For instance, let's say someone searches for "best CrossFit gym in Austin". Sure, you could work on your SEO and hope to appear organically -- but you can also bid on the keyword and appear at the top of the page, enabling you to capture tons of high intent visitors.

- **Google Analytics**

Price: Free

Google Analytics is the gold standard for website analytics. Nowadays, it's hard to operate as a digital marketer if you don't have some level of Google Analytics expertise.

At its most basic level, Google Analytics can show you who is coming to your website, from where, and on which pages they're spending most of their time. Beyond that, you can set up goals to track conversions, build an enhanced ecommerce setup, and track events to learn more about user engagement.

- **Prospect.io**

Prospect.io handles both prospecting and outreach. It helps you find and verify emails for your prospects. Then you can reach out to them via a range of templates. And you can easily track data on all interactions. Best of all, it integrates with a range of services to get contact information automatically.

Pricing: Prospect.io's pricing plan is more clear than its competitors. They offer an entry package of \$79/month (for the Essential plan) and \$129/month (for the Business plan).

- **HubSpot**

HubSpot has a suite of free plans, and HubSpot CRM is just one of them. But it's a great way to organize, track and nurture leads. It tracks interactions automatically and helps you and your sales team keep on top of what's happening.

Pricing: HubSpot offers a free CRM along with useful tools. Their paid plans are for marketing, sales, and service hubs. Plus, they recently added a CMS hub.

7. Recent trends we will see in future in the process of recruitment:

1. Natural Language Processing

The single biggest trend shaping recruitment in 2020 will be the use of artificial intelligence (AI) to source, assess, and screen employees. The power of natural language processing (NLP) tools is set to make a key change at every step of the way.

Manually screening resumes is still one of the most time-consuming tasks recruiters face, but with NLP, the best applicants can be identified swiftly. NLP can also be used to interact with potential candidates and offer personalized communication with the latest chatbot technology. Finally, NLP and voice recognition are being combined to help analyze and review candidate interviews.

However, human bias is easily carried into the behavior of any AI model. Organizations must ensure those producing the algorithms do so in compliance with the company-approved anti-bias guidelines to avoid this scenario.

2. Predictive analytics

Recommender systems and predictive analytics will begin to play a larger role in the recruiting processes of many companies.

Various technology players on the market already allow recruiters to identify the best matches for a job based on numerous parameters, such as location, past experience, education, and relationship networks. This is taken a step further with predictive analytics and recommender systems that provide recruiters with additional insights. These systems are able to generate selective lists of candidates who are best fitted for the job on offer and even uncover candidates that are not actively seeking new opportunities.

In addition to making the employee selection process faster or activating a dormant talent pool, intelligent systems can also signal when a current employee is getting ready to quit a current job. Smart recruiters will be using these insights to make the most appropriate interventions and talent decisions.

3. Remote work

Flexible schedules and work-from-home policies are turning into one of the most sought after benefits that job candidates look for, and organizations need to adapt to the work aspirations of their employees.

That's why we increasingly see more and more fully-remote companies. By allowing people to work remotely, companies are also increasing their talent pool because now they can access global talent without the limitations of geographical boundaries.

As such, we will see an increase in the use of tools and technologies that help manage remote teams, including virtual offices, augmented and virtual reality work environments, as well as advanced multi-media communication tools.

4. Work culture

Culture is the glue that binds a company together. However, the increase in remote work makes building and maintaining a solid company culture more challenging. Therefore, it will become increasingly critical for organizations to put effort into rallying the employees around their core values, company mission, and overall vision.

We will see a rise in organizations creating a dedicated role to focus solely on building company culture and team cohesion. Part of the challenge will be to blend a company culture that can be embraced by baby boomers, Gen Z, and Millennials - and their varying expectations and career aspirations - alike.

5. Acqui-hires

People are one of the most valuable assets in any company. While they may not show up in the balance sheet, employees often represent the bulk of a company's value. That's why we are likely to see a growing number of acquihires happening on the market.

As recruiters increasingly spend more time and money to find the perfect candidates, talent acquisition competition grows. Recruiters are therefore looking to different avenues to proactively and quickly build up talent pools. Buying up companies for their human capital is one of these techniques.

However, recruiters should be mindful of culture clash during this process, which can limit the smooth integration of the companies involved. Dedicating a multidisciplinary team to facilitate cultural integration is paramount to the success of all acquihires.

6. Social media recruiting

As recruiters reach for the extra mile, the logical step is to go where their potential candidates really are, and most of them are already on social media. With increased mobile usage and on-the-go interactions, recruiters will increasingly capture users' attention on platforms like Facebook or Twitter.

That's why in 2020, we will witness more use of recruiting hashtags and eye-catching content, including videos, as part of recruitment marketing. We will also see more organizations encourage employees to share their winning content to lure in new employees and build up their recruiting clout.

7. Diversity

It's been proven numerous times that diverse teams perform better, so ever more HR departments, staffing agencies, and recruiting firms will have designated staff dedicated exclusively to increasing diversity at the companies they serve.

Organizations will put more effort into tailoring job postings to attract more diverse candidates, reshape the language in job descriptions to be more gender-neutral, and advertise jobs in diverse community groups. We will also see an increase in the number of staffing agencies that are specialized in diversity, challenging the status quo around underrepresented gender, race, and other similar demographics.

8. Employer branding

People want to work at companies that they can be proud of. Therefore, the most important thing for an employer is to build their employer brand and make the vision and mission of the company crystal clear.

According to a study by CareerArc, 75% of job seekers consider an employer's brand before applying, so building content around employee experience is crucial. That's why we will see more organizations focused on building website sections dedicated to the company mission, employee life and stories, and other relevant employer branding content.

9. Soft skills

According to a LinkedIn study, 89% of bad hires typically lack soft skills such as creativity, persuasion, teamwork, collaboration, adaptability, and time management. But identifying such skills has traditionally been a challenge, which is why recruiters are looking to revamp their assessment processes as the demand grows.

Recruiters will be increasingly interested in learning from a candidate's body language and choice of words, as well as previous behavioral patterns, teamwork dynamics, ethical dilemmas, conflict resolution, and other similar factors.

10. Hiring quality

Technology can be leveraged to assess new candidates, but it can also be progressively used to measure the performance of the recruiting team itself. While the cost and time-to-hire are easier to quantify, the quality is a little harder to assess.

Recruiters will experiment with AI models that provide deeper insights into the quality of their hires by analyzing various defined metrics and overall performance within the team over a set period of time. These models will take into account not only hard skills and expertise but also new hires' soft skills and overall performance KPIs.

8.Conclusion:

Mostly used digital marketing tools in HR consultancy firms and recent trends in recruitment are covered in this paper in detail.

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CHINA: RESTLESS HEGEMONIC POSTURING: REASONS, CAUSE & EFFECTS

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Abstract:

Global geopolitics is in turmoil, with China in the eye of the storm. China is behaving to bulldoze the countries questioning its COVID-19 spread to the world. It has gone overboard in demonstrative hegemony, especially in last 4 months. Thus, it is being blamed for not informing the spread in time to the world but also for hegemonic posturing. China draws its strategic policies & ideologies from its ancient culture. It believes in the policies of taoguang yanghui (i.e., concealing its capacities and biding its time), shanyu shuozhuo (good at maintaining a low profile), and juebu dangtou (never claiming leadership). China has, over the last 14 months (beginning of 2020), demonstrated its hegemonic character by drowning the Vietnam's boat in South China Sea, firing of missiles, getting involved in border skirmishes with India and its hawkish approach on Hong Kong. Not to forget China's hegemonic posturing in Ladakh region of India. The sentiment of the world is against China and countries are accusing China of the lapse. Yet China is not relenting. This perspective paper on Geopolitics further endeavors to identify possible hegemonic approach China may follow in future and its implications in the world order and politics.

Keywords : *China, Hegemonic, Strategy, Policy, Posturing, World, COVID-19.*

Introduction:

Wall is a sign of defence. It works well for the weak. China's wall is no exception. Ancient China was weak. Boundaries assure the weak. When China put a wall, its only objective was to secure, safeguard & protect its boundaries. It never considered aggression & expansion then. Aggressors never believe in keeping boundaries. It never acts in their favour, rather acts against them. It serves as limitations to them. If one wants to acquire others' territories, one's own wall proves the trespass.

China is in boundary dispute with India. It falsely claims stake on India's state of Arunachal Pradesh. It keeps India entangled in Doklam, (2017), Kalapani (in 2019, by provoking Nepal) & Vietnam in South China Sea, and India with intrusion in Ladakh region of India. It serves China's interest to have no clear boundaries in these geographical sectors as it deems itself mightier & not weak, currently. China has already settled border disputes with almost all its neighbours except where it eyes further aggression to achieve its geo-strategic dominance.

Literature Review

Ancient China was marred with conflicts amongst different states fighting with each other. That era was known as Warring State Period. China's external threats were Mongols, who were tribal from the Steppes. The Great Wall of China was built to ward them off. The Wall also served the purpose to collect taxes and control border crossing over, in or out. Many dynasties constructed the walls during their respective rule; it was Qin Shi Huang (220 BC) who joined many stretches of walls, together. Much later the Ming dynasty built most current known stretches during 1368–1644. Chinese

President Deng Xiaoping was instrumental in opening the Chinese economy in the decades of 80s & 90s. Deng's personality casts a deep shadow on its Presidents like Jiang Zemin, Hu Jintao, and its current President, Xi Jinping, who continue to follow his foreign policies.

(Luke M.H., 2011), Ability, on the other hand, is a different matter. Does China have the ability to be hegemon? The answer is not quite as clear, because the prerequisites for ability are more numerous. In order for a state to become hegemon, it has to have a favorable geography that fosters surplus security.

Nicholas A. B. (2014), Ferguson's analysis, though limited in scope, makes predictions consistent with our study. First, in order to satisfy the requirements of the "Cult of Defense" but maintain an offensive potential, "the definition of a just war may expand to include those offensive actions taken to protect Chinese cyberspace, with or without provocation.

(Angela Stanzel et. al., 2017), Xi's remarks at the 19th party congress stressed that China is committed to globalisation and further opening. The Chinese authors surveyed all emphasised that global problems cannot be solved unilaterally, with Chen Xulong stressing in particular that in the 21st century no country can be an "isolated island." To that end, Chen Xulong underscored that China already protects the world order, and that it will now become a creator of peace and order yiqian heping weihuzhe, xianzai heping jianshezhe). China portrays the "Belt and Road (yidai yilu)" Initiative (BRI) as China's signature contribution to international openness and development.

Lukas K. D. & Félix E. M., (2019) Among Deng's foreign policy characterisations, the pronouncements most often discussed and dissected by policy analysts and academics alike were "taoguang yanghui (i.e., concealing its capacities and biding its time), shanyu shuozhuo (good at maintaining a low profile), and juebu dangtou (never claiming leadership)" (Shen, 2012, p. 7; quoted from Gong, Li, & Gao, 1998).

They have identified the three attendant hegemonic trajectories that are central to their article succinctly: that is, benevolent hegemonic leadership; coercive hegemonic domination; and Dutch style, order conforming hegemonic governance.

Aims

China is behaving as a Coercive Hegemon during COVID-19 times as it is feeling weak & surrounded by the aggrieved nations. This posturing is more drama, ostentation and less real.

Methods

The methodology used is secondary data and author's perspective of China conduct and hegemonic behavior when the world is reeling under COVID-19. It is a perspective research paper.

Results

Today, most of the countries blame China for the virus spread. Many countries including USA see a conspiracy behind this pandemic. As the situations worsen, many countries continue to believe so, strongly. Most may not squarely blame China but will certainly shy away from future business alliances and collaborations with China. India sees an ocean of opportunities which has been made public by none other than the Prime Minister himself. He has given a clarion call to the industries to be ready to lap up this opportunity. Large industrial zones have been identified for acquisition to

provide easy land allotment to incoming companies. Some companies have already announced their exit from China for India. Many are in offing.

The sentiments of the countries are against China, whether or not they are vocal about it. USA has made its intentions clear and partially stopped funding to World Health Organization, considering it equally responsible & hand in gloves with China. USA will use all diplomatic and strategic partnerships with its allies to corner China more economically than militarily. In my view USA is sure of its military superiority over China. What hurts USA most is its economy vanquishing to China, which it frantically wants to avoid.

Its Road Belt Initiative will see less enthusiasts and countries will look from the prism of scepticism to all actions by China. Foreign companies will move out of China for democratic and open countries. China's relations with Australia have soured already. China's ambassador to Australia, Cheng Jingye has threatened Australia for teaming up with Washington against China, which is a very bold step and goes well by the Chinese saying, 'kill a chicken to frighten a monkey'. Western countries who took the most brunt of pandemic, like Italy, Germany, Britain, Spain, and France will tread their paths with utmost caution mostly avoiding China, wherever possible.

Countries like Vietnam, the Philippines, Malaysia, Brunei & Taiwan who are severely affected by China in South China Sea will find some strength from USA. China will be more coercive and hawkish towards Hong Kong, as it sees a possible interference by USA.

Discussion

There are no immediate compulsions for China to change its posturing. It enjoys the benefits of being the manufacturing hub of the world & reaps the immense economic benefits. The current compulsions are deliberate & obsessive in nature. China is obsessed to be recognized as a world leader merely by the dint of its economic, military and geographical dominance bolstered by its strategic foothold in many countries. China has its naval & military bases in Djibouti, has agreement with Sri Lanka. It resorts to bullying tactics against the countries in South China Sea. The compulsion arose due to its changed aspirations and to assert itself. China believes that it has arrived in the new world order and the time suits its assertiveness. Consistent performance of its economy almost near for last decade is a shot in its arm to embolden its confidence. It has adopted the policy of expansionism not only geographically but also economically. Its Belt & Road Initiative (BRI) is an economic and infrastructure expansion strategy with objective mainly of economic expansion, with political subjugation as a collateral damage to many countries. A case in point is Sri Lanka and many African countries like Ethiopia and Kenya. It has been flexing its military muscles time and again making its arrival in the scene loud & clear. Having asserted and nearly sure of its military dominance in South China Sea, port of Hambantota (Sri Lanka), military bases at Djibouti, Gwadar port in Pakistan, China is almost certain of its global dominance.

Going by the psyche behind these doctrines and policies, it becomes evident that such psyche is of weak. Weaker keeps a low profile with a nefarious design. It does not make its intentions clear for the fear of alerting the opponents. It holds grudges to beat the opponents one day. China was anxiously biding time to grow stronger. It believed in keeping low profile in the world affairs and not takes any responsible leadership role just to focus internally to be strong.

It was in 2008 that finally that Deng's strategy of 'biding one's time' & 'keeping a low profile' manifested itself. China thought it as the much-awaited opportunity has arrived.

China's innate character of secretive, selfish and high handedness it deals countries with; it was quite possible to follow a path of self-centered & selfish economic interests, had COVID-19 not occurred. In current situation, China believes in thwarting off any attempts by the world community to corner it for spread of COVID-19 virus.

China is likely to follow a Coercive Hegemony which will be more dramatic and less substance. With the dramatic turn of events post COVID-19, China has fallen back to its grand old strategies of fighting the battle of nerves, even without firing a bullet. It is clearly evident from the immediate tactic it has played by offering to help countries at one extreme and hegemonic posturing by border scuffle with India and warning USA by firing missiles, at another. Most recently, it is involved in intentional border skirmishes at Nathu La in North Sikkim, where 7 Indian soldiers were injured. Even prior to that, on behest of China, Nepal had objected to Indian border road construction in Kalapani. It has also flexed its muscles in South China Sea by drowning of Vietnamese boat. Origin of Covid19 and role of China itself is a questionable point. Against admitting its faults, China blames other countries especially USA for not been able to handle the pandemic well. Now, the latest salvo is making propaganda that it is considering increasing its nuclear warheads to 1000. China only remembered in May 2020 that its current nuclear stockpile is not enough deterrent to USA. If one thinks strategically, why would China declare such militarily significant action, when it had not even declared in advance that it has raised its stake in HDFC Limited?

Conclusion

China's restive hegemonic attempts to prove its power to the world is in vain. Now the world realizes China's wrongdoings of not informing the occurrence of virus and its spread in time. China's narrative on origin of the virus is not taken, even with a pinch of salt. China behaves and conducts itself as if other nation states are novice. This is what I call its Coercive Hegemony as more theatrical than essence. China must not forget it owes its economic ascent to its business interest around the world. It cannot alienate those countries on which it thrived. More so, by such conducts China exhibits its insecurities in the form of Taiwan & Hong Kong. This time, the dragon has bitten its own tail. Its current posturing & strategy to create a new world order with China at its helms, has failed.

Author Contributions

The author is sole contributor to this perspective research paper.

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IMPACT ANALYSIS OF COVID-19 ON BANKING, FINANCIAL SERVICES AND INSURANCE (BFSI)

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Abstract:

Coronaviruses are a family of viruses that can cause illnesses such as the common cold, Severe acute respiratory syndrome (SARS) and Middle East respiratory syndrome (MERS). COVID-19 affects various industries and economies across the globe. India is one of the countries severely affected and in 3rd place globally. BFSI sector, which is one of the cores for the Indian economy, also affected poorly due to COVID-19.

The COVID-19 impact on banking will be severe – fall in demand, lower incomes, and production shutdowns - and will adversely affect the business of banks. The situation is exacerbated by staff shortages, inadequate digital maturity, and pressure on the existing infrastructure as firms scramble to deal with the impact of COVID-19 on financial services.

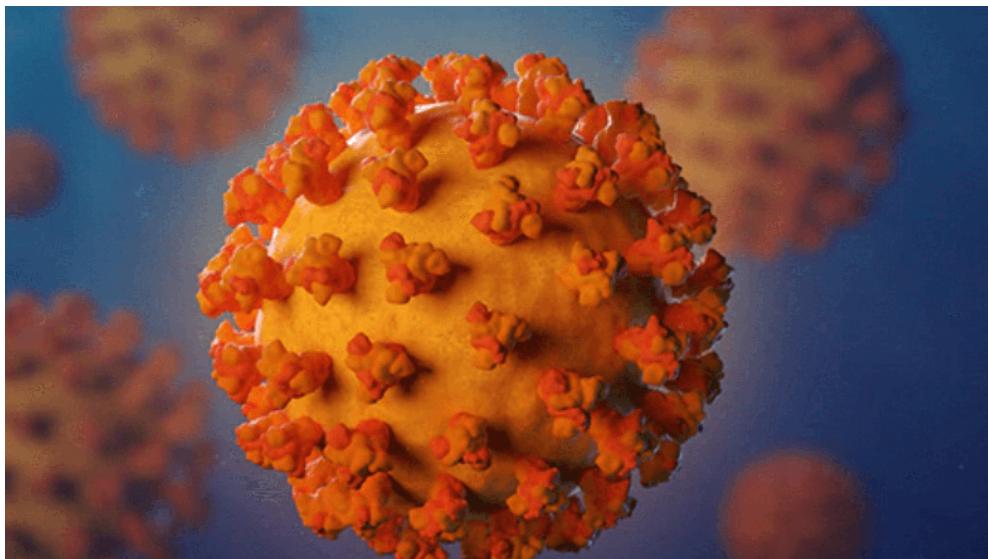
To address the COVID-19 impact on banking, financial institutions must craft a strategic response across the immediate-, short- and medium-term by adopting the appropriate digital technology enablers and innovations. Some of the digital technology enablers include:

- *Analytics and insights solutions to identify and prepare for new risks.*
- *Business process reengineering and automation to ensure availability of digital banking services.*
- *Artificial intelligence backed tools and conversational platforms to deal with surge in call volumes*

In this paper, we discuss various factors such as Corona Virus Disease 2019, Symptoms. Top Ten Covid-19 affected states in India, lockdown approach, moratorium, different impacts in banking, financial services and insurance sector. Further, we have given some recommendations to mitigate the situation so that the financial services can continue with the less negative impact which will help for better services to the customer and minimal revenue loss to the financial organizations.

Keywords : COVID-19, Corona virus diseases, BFSI, Banking, Non-Banking, Insurance.

Coronavirus Disease 2019(COVID-19)



Coronaviruses are a family of viruses that can cause illnesses such as the common cold, severe acute respiratory syndrome (SARS) and Middle East respiratory syndrome (MERS). In 2019, a new coronavirus was identified as the cause of a disease outbreak that originated in China.

The virus is now known as the severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2). The disease it causes is called coronavirus disease 2019 (COVID-19). In March 2020, the World Health Organization (WHO) declared the COVID-19 outbreak a pandemic.

Public health groups, including the U.S. Centre for Disease Control and Prevention (CDC) and WHO, are monitoring the pandemic and posting updates on the websites. These groups have also issued recommendations for preventing and treating the illness.

Symptoms

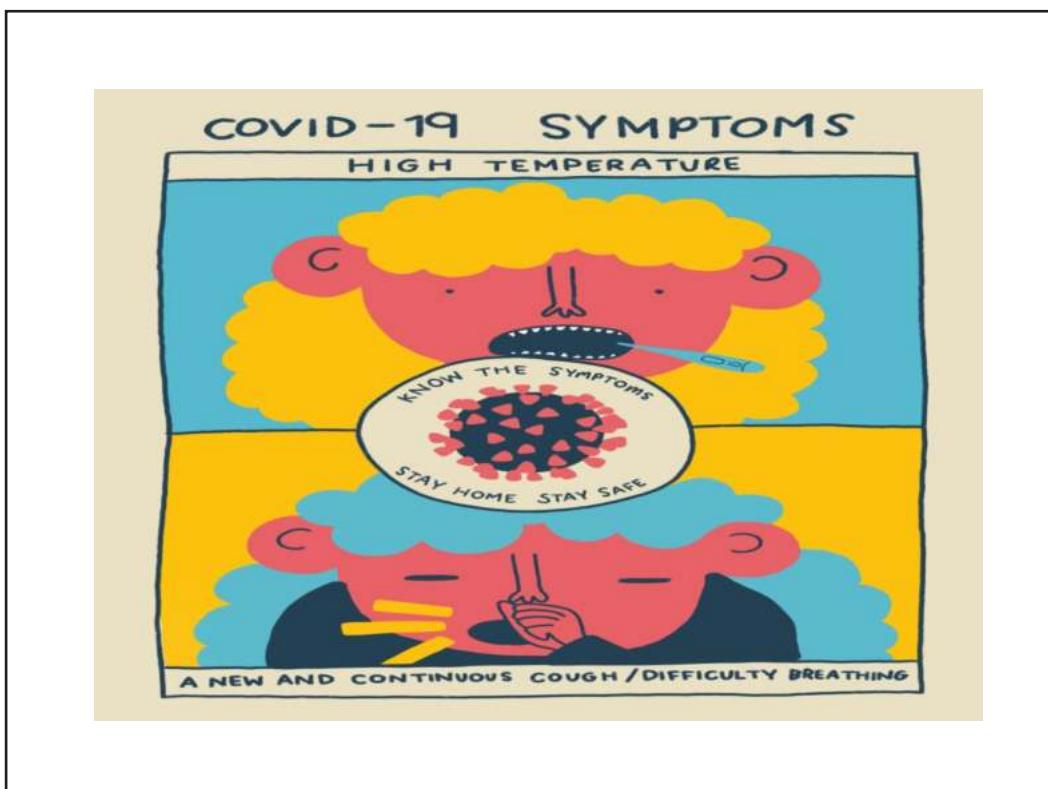
Signs and symptoms of coronavirus disease 2019 (COVID-19) may appear two to 14 days after exposure. This time after exposure and before having symptoms is called the incubation period. Common signs and symptoms can include:

- Fever
- Cough
- Tiredness

Early symptoms of COVID-19 may include a loss of taste or smell.

Other symptoms can include:

- Shortness of breath or difficulty breathing.
- Muscle aches
- Chills
- Sore throat
- Runny nose
- Headache
- Chest pain
- Pink eye (conjunctive)



This list is not all inclusive. Other less common symptoms have been reported, such as rash, nausea, vomiting and diarrhea. Children have similar symptoms to adults and generally have mild illness.

The severity of COVID-19 symptoms can range from very mild to severe. Some people may have only a few symptoms and some people may have no symptoms at all. Some people may experience worsened symptoms, such as worsened shortness of breath and pneumonia, about a week after symptoms start.

People who are older have a higher risk of serious illness from COVID-19, and the risk increases with age. People who have existing chronic medical conditions also may have higher risk of serious illness. Certain medical conditions that increase the risk of serious illness from COVID-19 include:

- Serious heart diseases, such as heart failure, coronary artery disease or cardiomyopathy.
- Cancer.
- Chronic obstructive pulmonary disease (COPD).
- Type 2 diabetes.

- Obesity or severe obesity.
- Smoking.
- Chronic kidney disease.
- Sickle cell disease.
- Weakened immune system from solid organ transplants.
- Pregnancy

Other conditions may increase the risk of serious illness, such as:

- Asthma.
- Liver disease.
- Overweight.
- Chronic lung diseases such as cystic fibrosis or pulmonary fibrosis.
- Brain and nervous system conditions.
- Weakened immune system from bone marrow transplant, HIV or some medications.
- Type 1 diabetes.
- High blood pressure

This list is not all inclusive. Other underlying medical conditions may increase your risk of serious illness from COVID-19.

When to see a doctor:

If you have COVID-19 symptoms or you've been in contact with someone diagnosed with COVID-19, contact your doctor or clinic right away for medical advice. Tell your health care team about your symptoms and possible exposure before you go to your appointment.

If you have emergency COVID-19 signs and symptoms, seek care immediately. Emergency signs and symptoms can include:

- Trouble breathing
- Persistent chest pain or pressure
- Inability to stay awake
- New confusion
- Blue lips or face

If you have signs or symptoms of COVID-19, contact your doctor or clinic for guidance. Let your doctor know if you have other chronic medical conditions, such as heart disease or lung disease. During the pandemic, it's important to make sure health care is available for those in greatest need.

Causes:

Infection with the new coronavirus (severe acute respiratory syndrome coronavirus 2, or SARS-CoV-2) causes coronavirus disease 2019 (COVID-19). The virus that causes COVID-19 spreads easily among people, and more continues to be discovered over time about how it spreads. Data has shown that it spreads mainly from person to person among those in close contact (within about 6 feet, or 2 meters). The virus spreads by respiratory droplets released when someone with the virus coughs, sneezes, breathes, sings or talks. These droplets can be inhaled or land in the mouth, nose or eyes of a person nearby.

In some situations, the COVID-19 virus can spread by a person being exposed to small droplets or aerosols that stay in the air for several minutes or hours — called airborne transmission. It's not yet known how common it is for the virus to spread this way.

It can also spread if a person touches a surface or object with the virus on it and then touches his or her mouth, nose or eyes, although this isn't considered to be a main way it spreads.

Some reinfections of the virus that causes COVID-19 have happened, but these have been uncommon.

Coronavirus disease (COVID-19) is an infectious disease caused by a newly discovered coronavirus. Majority of the people infected with the COVID-19 virus may experience mild to moderate respiratory illness and recover without any special treatment. Aged people and others who are underlying medical problems like cardio issues, diabetes, lung disease, and cancer are more likely to develop severe illness. The COVID-19 virus spreads through droplets of saliva or discharge from the nose when an infected person coughs or sneezes, and it may affect others, so it is critical to follow the practice respiratory etiquettes as advised by WHO. There are 13,825,924 confirmed cases, 589,432 death cases across 216 countries, regions and territories affected by COVID-19 as per WHO as on 16 July 2020. India affected with 1,004,383 confirmed cases, 25,605 death cases and ranked 3rd globally, as of 16July 2020. Maharashtra, Tamil Nadu, Delhi, Karnataka and Gujarat are the most affected states. Mizoram, Sikkim, Andaman and Nicobar, Daman and Diu and Lakshadweep are the least affected state or union territories in India.

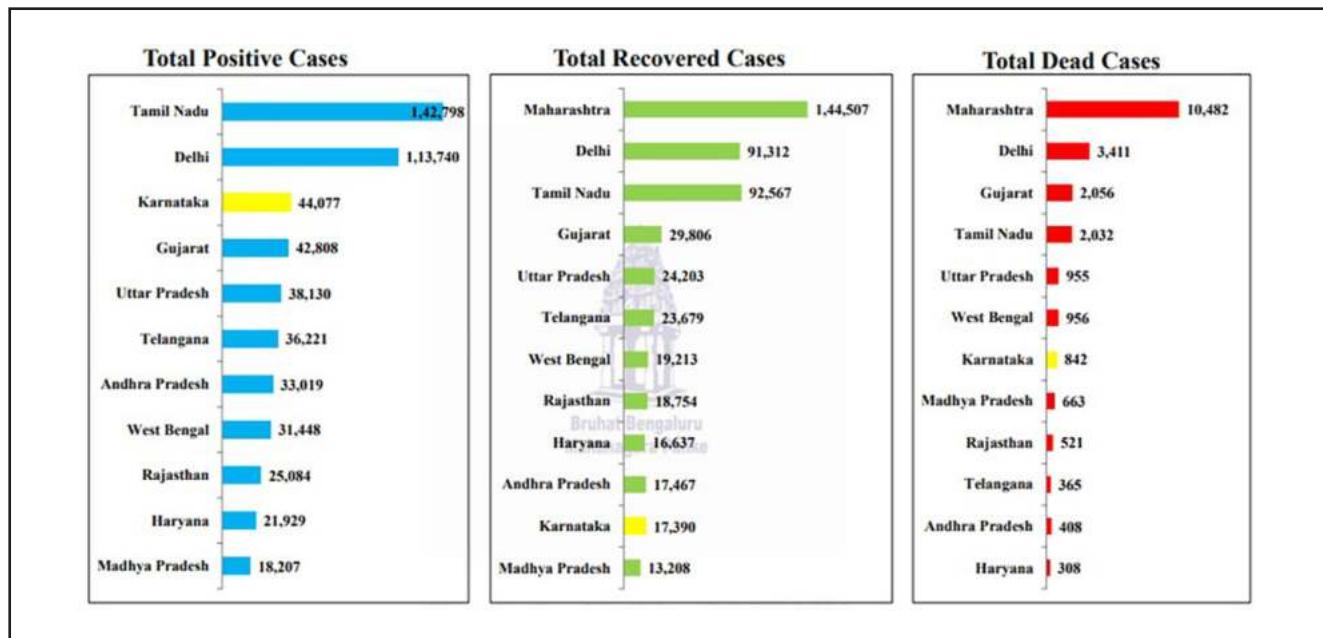


Figure 1. Top 10 COVID-19 affected states in India

RISK FACTORS

Risk factors for COVID-19 appear to include:

- Close contact (within 6 feet, or 2 meters) with someone who has COVID-19.
- Being coughed or sneezed on by an infected person

COMPLICATIONS

Although most people with COVID-19 have mild to moderate symptoms, the disease can cause severe medical complications and lead to death in some people. Older adulator people with existing chronic medical conditions are at greater risk of becoming seriously ill with COVID-19.

Complications can include:

- Pneumonia and trouble breathing
- Organ failure in several organs
- Heart problems
- A severe lung condition that causes a low amount of oxygen to go through your bloodstream to your organs (acute respiratory distress syndrome)
- Blood clots
- Acute kidney injury
- Additional viral and bacterial infections

PREVENTION

Although there is a vaccine available to prevent COVID-19, you can also take steps to reduce your risk of infection. WHO and CDC recommend following these precautions for avoiding exposure to the virus that causes COVID-19:

- Avoid close contact (within about 6 feet, or 2 meters) with anyone who is sick or has symptoms.
- Keep distance between yourself and others (within about 6 feet, or 2 meters). This is especially important if you have a higher risk of serious illness. Keep in mind some people may have COVID-19 and spread it to others, even if they don't have symptoms or don't know they have COVID-19.
- Wash your hands often with soap and water for at least 20 seconds, or use an alcohol-based hand sanitizer that contains at least 60% alcohol.
- Cover your face with a cloth face mask in public spaces, such as the grocery store, where it's difficult to avoid close contact with others. Surgical masks may be used ifavailable. N95 respirators should be reserved for health care providers.
- Cover your mouth and nose with your elbow or a tissue when you cough or sneeze. Throw away the used tissue. Wash your hands right away.
- Avoid touching your eyes, nose and mouth.
- Avoid sharing dishes, glasses, towels, bedding and other household items if you're sick.
- Clean and disinfect high-touch surfaces, such as doorknobs, light switches, electronics and counters, daily.
- Stay home from work, school and public areas if you're sick, unless you're going to get medical care. Avoid public transportation, taxis and ride-sharing if you're sick.

If you have a chronic medical condition and may have a higher risk of serious illness, check with your doctor about other ways to protect yourself.

LOCKDOWN

To control the spread of COVID-19 and to ensure the social distancing, the pilot phase lockdown was announced in India on 22 March 2020 (Sunday). The official lockdown 1.0 announced from 24 March 2020. Later it was extended five times. After that, the rights are given to the state government by the Government of India, by considering the COVID-19 situation based on the severity in the respective states. Schools have been closed by the second week of March 2020. Due to the lockdown, educational

institution, IT organizations, manufacturing industries, private and government offices were closed. People movement from one place to another place was strictly monitored and advised to ensure social distancing.

MORATORIUM

Due to the COVID-19 lockdown, educational institutions, Industries have been closed. The automotive industry is wholly affected, as there is no sale. State and central government employees were/are getting the salary. Some of the employees were partially getting the pay, and few organizations are fully impacted as there is no business. The small and medium scale manufacturing industries are also affected as there is no production and hence, they announced layoff with no pay. RBI had taken various initiatives to ensure financial stability in the country. The moratorium is one of the efforts by the RBI. A moratorium scheme is where the borrower is not required to make any repayment. It is a waiting period before which repayment by way of EMIs begins. However, the moratorium what we talk in India is related to COVID-19. On 27 March 2020, the RBI announced⁵ and permitted all commercial banks (including regional rural banks, small finance banks and local area banks), co-operative banks, all-India Financial Institutions, and NBFCs (including housing finance companies and micro-finance institutions) to allow a moratorium of 3 months on payment of EMIs for the loans outstanding as on 1 March 2020. By considering the severity of COVID-19, RBI has decided to permit banks to extend the moratorium by another three months, i.e., from 1 June 2020 to 31 August 2020.

Accordingly, the repayment schedule and all subsequent due dates, as also the tenor for such loans, maybe shifted across the board by another three months.

BFSI (BANKING, FINANCIAL SERVICES AND INSURANCE INDUSTRY)

Banking, Financial Services and Insurance industry are called as BFSI Sector. Primarily, it represents a significant percentage of the Indian economy comprising all Banking, Insurance, and Non-Banking Financial Institutions. Non-Banking Financial Institutions is known as the NBFCs. Also, the BFSI industry broadly refers to financial service firms such as Broking and Asset Management. BFSI is an industry term for organizations that provides various range of products and services. Banking may include core banking, retail, private, corporate, investment and card services.

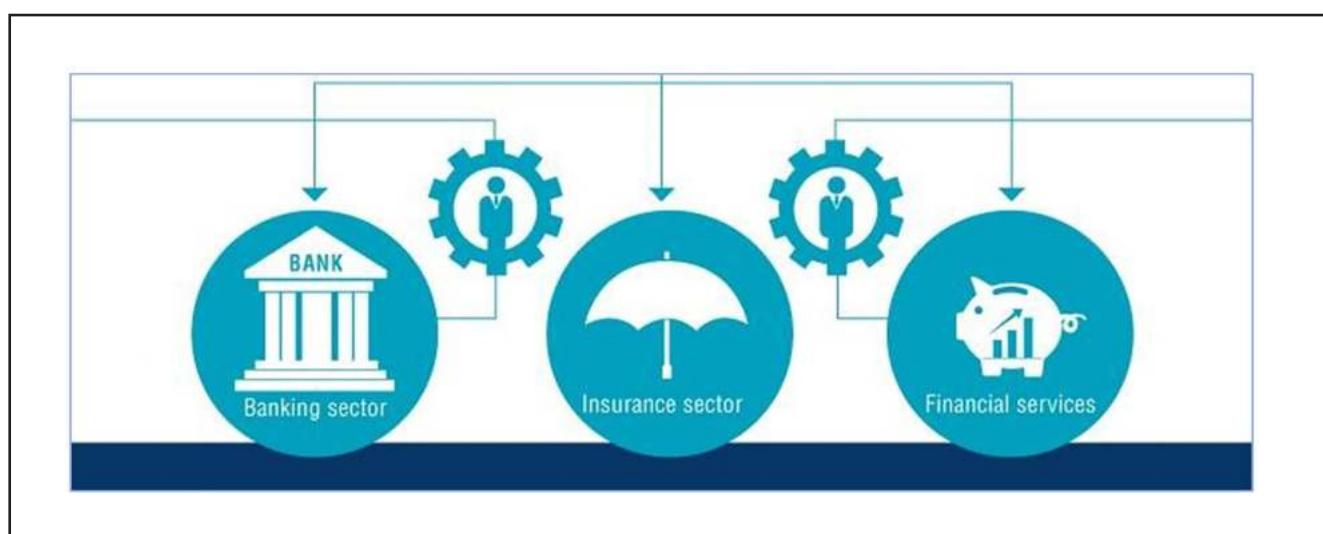


Figure 2. Banking, financial services and Insurance sector in India⁶

BANKING

Reserve bank of India is the Central Bank of India which is holding regulatory powers to supervise the functioning of the domestic banking industry. It authorizes the flow of currency, reducing or increasing the same to keep inflation in check. Scheduled Commercial Banks classified into three types 1. Public Sector Banks (PSB) - State Bank of India, Bank of Baroda, and Indian banks are a few examples. 2. Private Sector Banks - Where private shareholders control the majority stake or equity. As of now, the Indian economy houses 22 active Private Sector Banks. Examples include HDFC Bank, ICICI Bank and Kotak Mahindra bank. 3. Foreign Banks - Headquarters of these banks are outside India. Host-countries savour a dual benefit as foreign banks accelerate dealings in international transactions along with increasing the employment scope in the banking sector. Current, there are a total of 45 foreign banks in India. Citibank, Standard Chartered Bank and HSBC are some of the examples.

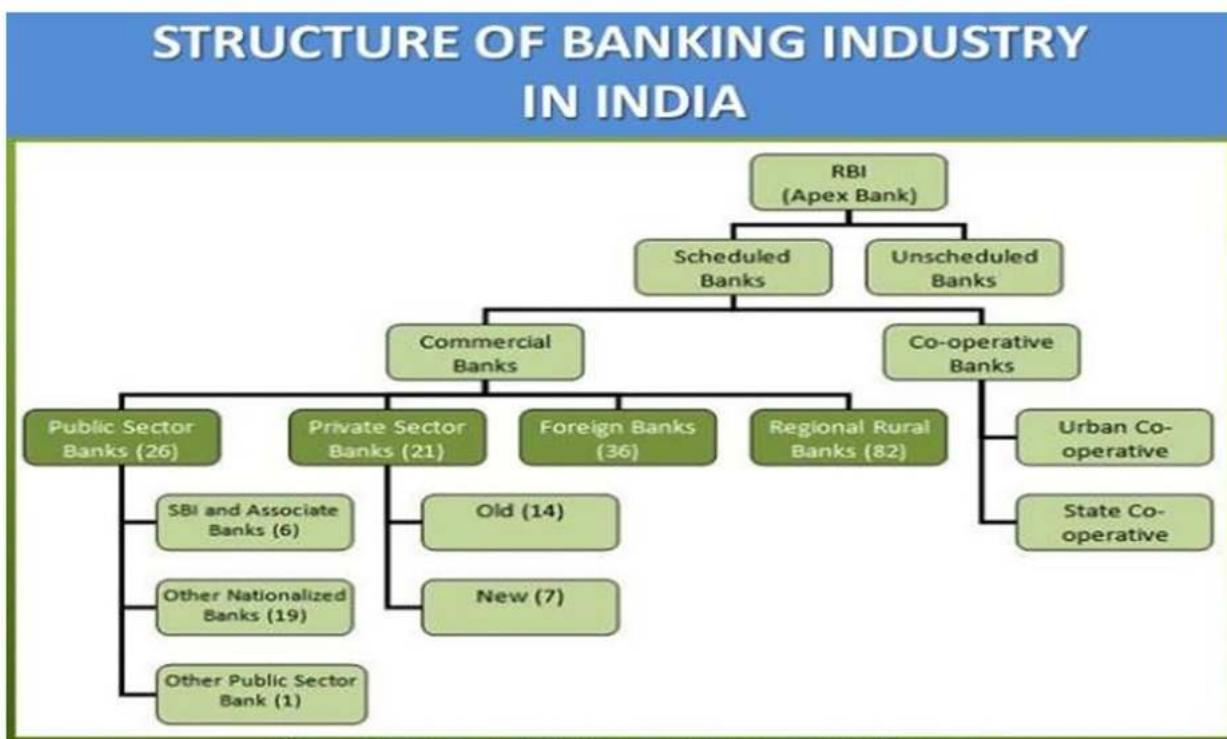


Figure 3. Structure of the Banking Industry in India⁷

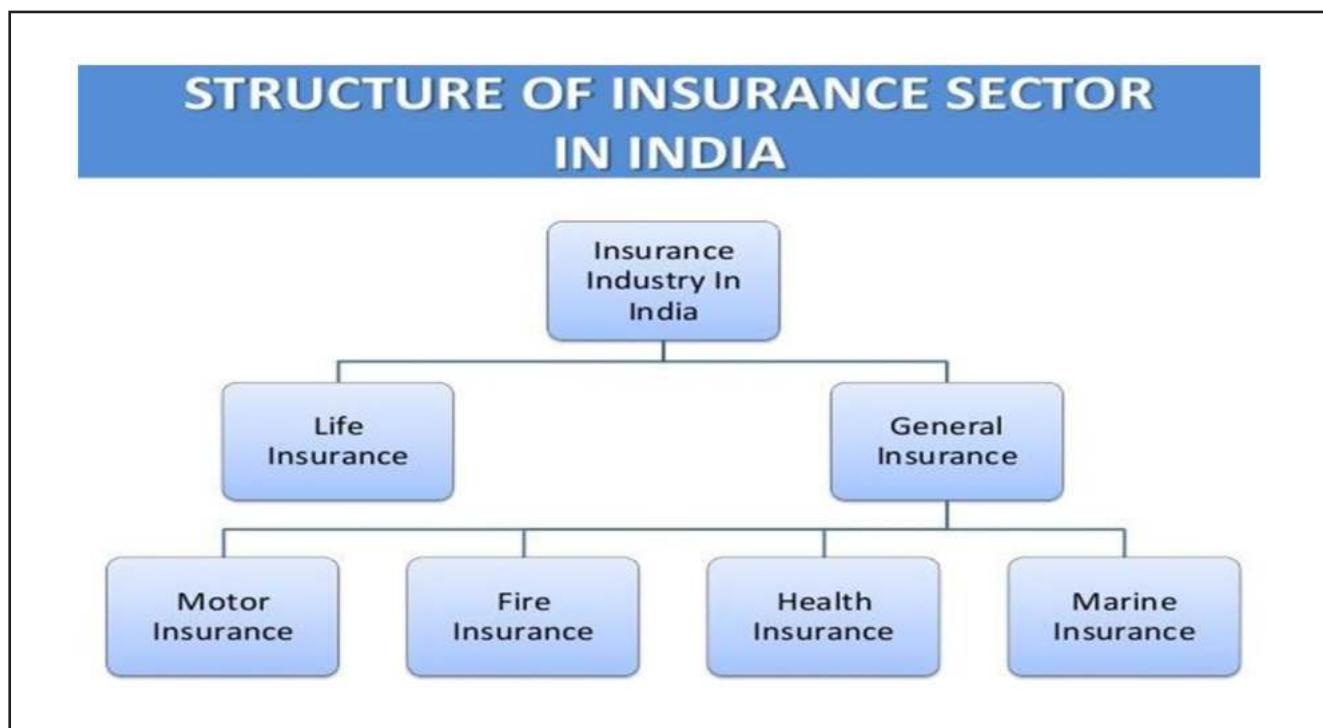
Regional Rural Banks (RRB)

The primary objective of RRBs is to help the rural regions; however, this is not to be confused with a statutory restriction to expand. RRBs may or may not have branches in urban district centres. Karnataka VikasGramin Bank is an example for Regional Rural Banks. Cooperative Banks - Aim of these banks are to promote social welfare; hence the schemes are targeted towards under-privileged or financially under-serviced sections of the society. They function on a no-profit no-loss basis and are further divided into the following types: State Co-operative Banks (SCBs), Primary Credit Society (PCS) and Urban Co-operative Bank (UCB). Specialized Bank⁸ is limited to a particular industry. They are of three types: Export-Import Bank of India (EXIM Bank) which is assisting the export and

import sector of India, Small Industries Development Bank of India (SIDBI) is operating in small-scale industries can get loans on easy terms through SIDBI and National Bank of Agriculture and Rural Development (NABARD) which is meant for the financial help to the agricultural sector of India. Development Banks are also referred to as development finance institutions or a development finance company. They provide capital assistance for economic development projects. India includes Industrial Finance Corporation of India (IFCI), and State Finance Corporations (SFC) are the examples for Development banks. Small Finance Bank (SFB) is meant for the overlooked sections of the society by other banks such as micro industries, unorganized sectors, small or marginal farmers, etc. The function of Payments Bank includes issuing debit/ATM cards, current/savings account, and offer mobile banking and financial services to customers. Examples include Airtel Payments Bank, Jio Payments Bank, and PaytmPayments Bank.

Insurance

The Indian Insurance industry is divided into two major categories, i.e. Life Insurance and Non-life Insurance. The Non-life Insurance sector is also known as General Insurance. Both the Life Insurance and the Non-life Insurance is governed by the Insurance Regulatory and Development Authority of India (IRDAI). The role of IRDAI is to regulate and monitor the entire insurance sector in India and the superior body of all the insurance consumer rights. Due to this reason, all the insurers have to abide by the rules and regulations of the IRDAI. The Insurance sector in India consists of a total of 57 insurance companies, out of which 24 companies are the life insurance providers, and the remaining 33 are non-life insurers. There are seven public sector companies in the Indian Insurance industries. Life insurance companies offer coverage to the life of the individuals. The non-life insurance companies offer coverage such as travel, health, car and bikes, and home insurance. Addition to this, the non-life insurance companies also provide the coverage for industry, crop insurance for our farmers, gadget insurance for mobiles and pet insurance by the general insurance companies in India.



*Figure 4. Structure of Insurance sector in India*¹⁰

Financial Services (Non-Banking Financial Companies)

Non-Banking Financial Companies¹¹ (NBFC) is established to provide financial services and banking facilities without meeting the legal definition of a Bank. The NBFC also covered under the Banking regulations laid down by the RBI and offer banking services like loans, credit facilities, TFCs, retirement planning, investing and stocking in the money market. However, they are restricted to take any deposits from the general public. The NBFC organisations are playing a vital role in the economy, offering their services in both urban and rural areas. NBFCs also provide a wide range of financial advice like chit-reserves and advances. Hence it has become a significant part of our nation's GDP (Gross Domestic Product) and NBFCs alone count for a 12.5% rise in the GDP of our country. Usually, people prefer NBFCs compare than banks as they find NBFCs are safe, efficient and secure access with financial requirements such as various loan products available, and it is flexible with better transparency. There are a massive number of NBFCs operating in our country. Power Finance Corporation Limited, Shriram Transport Finance Company Limited, Bajaj Finance Limited, Mahindra & Mahindra Financial Services Limited, Muthoot Finance Ltd, HDB Finance Services, Cholamandalam Investment and Finance Company Limited, Tata Capital Financial Services Ltd, L & T Finance Limited and Aditya Birla Finance Limited are the top 10 NBFCs in India.

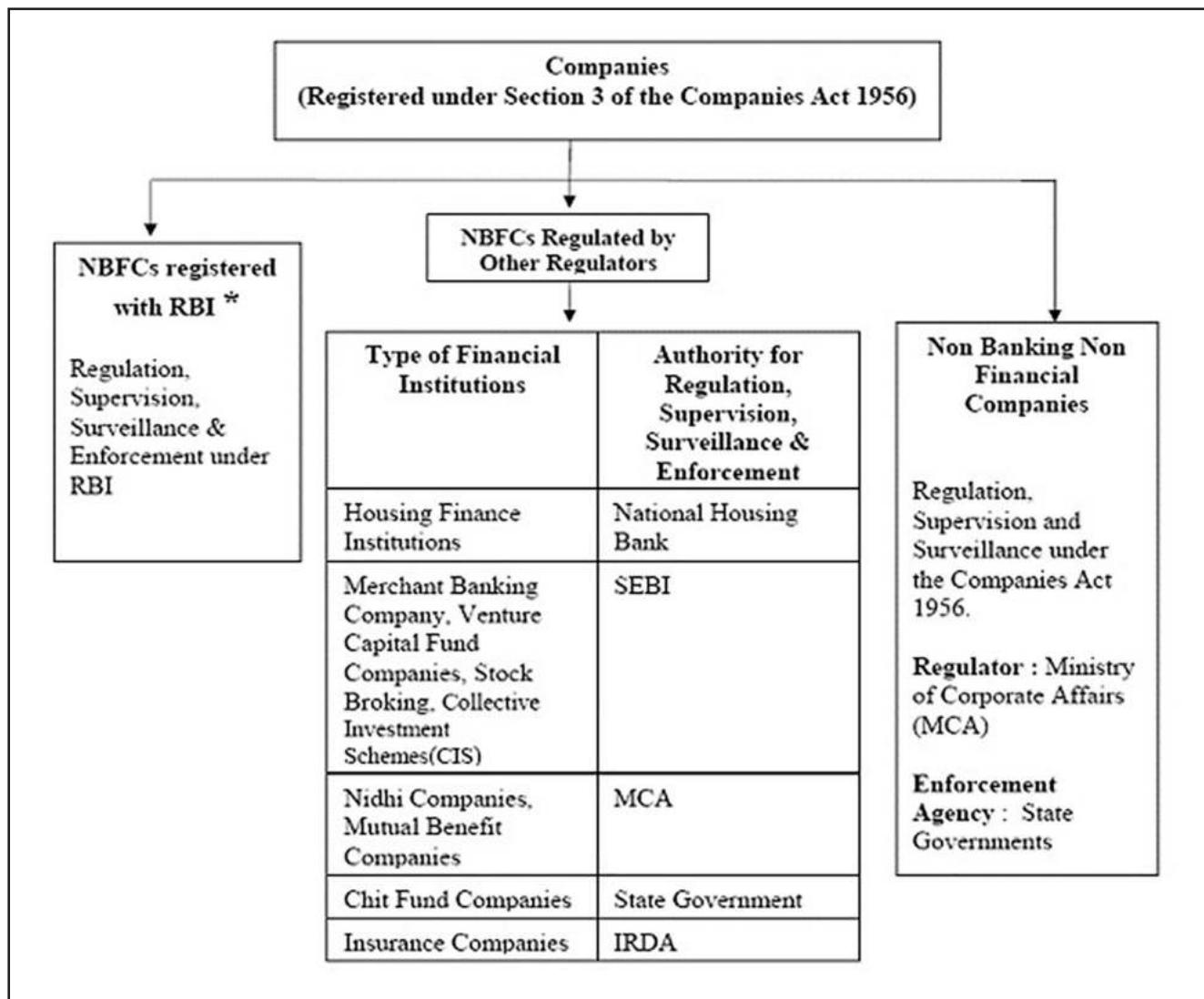


Figure 5. Overview of regulators of Non-Banking companies



Figure 6. Non-Banking Financial Company – An Overview

Impact to BFSI Sector

EMI and Usage of Moratorium

People who are affected with the job loss or less salary are forced to use the moratorium option given by the Banks as per RBI direction. About 35% of the borrowers have availed moratorium in banking and financial industry. It is not good for this industry since money is locked for six months which will affect the liquidity and fund flow of the banks. Due to the non-performing assets (NPA), the bank's fund issuing capacity has a dependency on loan EMI collections.

Fund recovery from Defaulters

Loan EMI Collection from the customer is poorly impacted both in the banking and non-banking sector. Before COVID-19, the collection ratio was around 90% from default customer. During COVID-19, the collection ration is about 60%. Though there are efforts from the bank side, customers are not able to pay due to lack of money flow because of COVID-19 pandemic.

Impact on Personal Loan

Mortgage and home loans have a financial guarantee. In case of non-payment of EMI, then the banks have the means to collect the money by using the property. But in case of personal loans which does not have assurance for recovery is risky for the banks. A risky investment like the personal loan is on hold by most of the banks and finance companies. Also, most of the banks have increased the rate of interest for personal loans. For financial improvement, the reserve bank of India has reduced the repo rate, which is leading to a lower interest rate for home loans. One way it is a forced method for the banks to increase the ROI for personal loans to mitigate the revenue loss in other areas.

Impact on Salary

There are many private-sector financial institutions have reduced the salary to a certain level. Though the salary reduction is not the same to all the employees, they have decided to reduce based on the position and package. To compensate for the revenue loss, banks have to make this approach; however, indeed, employees and family is affected financially.

Credit Reliability

Customer's credit reliability is an essential topic in the loan process which helps to access the applicant's revenue, capability, behavioral references and creditworthiness of the applicant. This credit reliability is not just applicable for individuals and also for business and organizations. Due to the lockdown, the number of COVID-19 cases, closure of offices and industries, there is an uncertainty in the banking industry which is leading to doubt the Customers credit reliability.

Travel Issues

Meeting customers is vital in banking operations, which helps to discuss with the customer to address their queries appropriately. Due to COVID-19 lockdown and safety measures, bank officers are not able to meet the meet their customers, partners, vendors and teams in person which is leading to trust issues. Customers are hesitating or scared to go for any financial products without seeing or discussing the officers in person. Primarily, this happens with the people who follow conventional practices.

Insurance

In the BFSI sector, Insurance is the only sector which is affected positively by COVID-19. Insurance companies are gaining profits and attracting more customers during this COVID-19 situation. Though there is no proper treatment for COVID-19, if someone goes to the hospital and needs a ventilator, then the bill would be huge. People are scared and wanted to prevent the financial crisis in case if they affect by Coronavirus. So, as a precaution measure, people have started investing in the life insurance, term insurance and other insurance schemes that are meant for COVID-19 coverage.

Workforce Disruptions

Most of us experiencing and realizing the shortage of workforce in the banks due to lockdowns and sickness. Banking staffs to wear multiple hats to address diverse customer needs. Due to the uncertainty because of COVID-19 pandemic, the efforts are being taken by the banking staff leads to fear and mental weariness. Banking staff can't say no to office as it is a matter of employment, another side, it is a considerable risk to the health if they come to the office.

Call Volume Surge

Though there are IVRS in place, and it is evident that the automated systems can't handle everything, and human intervention is needed for a few things. Current and traditional call managing infrastructure is not adequate to deal with the surge in call volumes driven by fear. Uncertainty Customers' desire to talk to human agents as there is greater comfort in talking to human beings during uncertain times and these calls jump to human after IVRS response.

Vendor Service

There are many functions in the banks which are outsourced to the vendors or third parties. Due to COVID-19 uncertainty, the vendors are not able to provide the services like dispatching letter, sending replacement credit and debit cards, customer verification and so on. This inability of vendors to provide services are affecting the bank's reputation and customer satisfaction.

Documents Collection

Documents for bank accounts, cards, loans and other financial services are critical to process the request. Example: in case of Demat account opening, the POA document collection is essential to continue with the trading. Though the digital banking service is in place, however, this type of requirement can't be fulfilled through digital services, and it needs manual verification and documents collection.

Increased Cyber-Crimes

Banks are not able to operate the services entirely. They are forced to continue the engagement with the customers and to communicate various things about the services they offer and option they can avail through mobile or Internet, in order to retain the customers. Not every customer is capable of understanding the advisories from the banks and classify, which are risk areas. By using this, there are so many thieves in the internet world to send SMS or emails to the customers so that they can control the bank account or credit cards for misuse.

Less Profitability

COVID-19 situation indicates the low profitability for the financial sector based on the Return on Assets (RoA) ratio. It looks like RoA to be reduced by 50-90 basis points in the fiscal year 2021.

People's hesitation on financial products

There is uncertainty when the COVID-19 situation will come down. The citizens of India affected by employment and revenue. Even the people who are not affected financially are hesitating or scared to go for any further investments such as buying lands and constructing homes. People who have decided to build a house in the year 2020-21, now they kept the plan on hold. Due to this type of issues, the number of loan processing is less for the banks.

Net Interest Margin

Net interest margin is a measurement comparing the net interest income a financial organization produces from certain financial products, with the outgoing interest it pays holders of savings accounts and certificates of deposit. Expressed in percentage, the Net interest margin is a profitability indicator of a bank. This metric helps prospective investors determine whether or not to invest in a given financial services firm. COVID-19 is also impacted the Net Interest Margin (NIM) of the financial sector. Addition to NIM and the CASA ratio, banks are likely to be adversely affected by the increased cost of deposits and lower interest income. However, with the RBI lowering its reverse repo rates, banks can improve the retail asset business in the financial year 2020-21.

Suggestions

1. Banks to create a more convenient way of the working environment for banking employees.

2. Customer centricity can be improved through customized offerings.
3. Banks to identify the business continuity plans for uninterrupted service to the customers.
4. Define the risk assessment for each operation and offers.
5. Reskill the employees to work in the new normal scenario.
6. Banks can work with the residential association to explore their retail offerings.
7. Number of ATMs can be increased with cash/cheque deposit facility to compensate for the in-person services at branch.
8. customer care service should be capable of handling queries with increased efficiency and addressing customer's question effectively.

Conclusion

It is evident that most of the Non-IT sectors, IT sectors, educational sector and financial sectors impacted due to the sudden COVID-19 pandemic. While every industry is struggling to manage, as an alternative, they are planning for continuous improvement through various initiatives. BFSI sector is critical as they serve and contribute to the economy of the country by participating in the service to the people. After privatization and digitalization, there was a massive change in the way the BFSI sector operates, and it is entirely different from conventional banking practices. Now, COVID-19 came up and impacting the BFSI industry with a lot of uncertainty. There is no prediction when the situation can be controlled. By considering that fact, it is critical to review, understand and find the ways to continue with the better and uninterrupted financial services to the customers which can be considered as the new normal scenario for BFSI sector. It is understandable that COVID-19 gives multiple issues in the banking and financial sector, however, it is crucial to learn what can be rectified as a mitigation process so that we can convert the bitter experiences to the step stones.

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SELF- EMPLOYED WOMEN AND COMPLICATIONS OF LIFE AND ECONOMIC INDEPENDENCY

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Abstract:

Economic independence for women can be considered as prime part of gender equality. In broader horizon, economic independence is to make genuine choices and participation by them in all spheres of life. Currently, women working full-time earn 16 per cent less than men who are working full-time. Self-employment can be one of the horizons for females to be independent. Since form the evolution of human life of women is governed by social norms. As we live in a paternalistic culture, we probably follow or bear the social pressure of all the traditions that mainly belong to women. Social-cultural identity of a women is very important with her role. Today what she has achieved, it shows a great struggle of women. This study focuses on self-employment initiatives by women and challenges or complications and their struggle towards their establishment.

Keywords : Women, tradition, culture, self-employment, independent, empowerment.

INTRODUCTION

The world of women is always being complicated. In the beginning of human society, she was trying to understand the behavior of her own body. Her physical changes, producing a baby she was facing great challenges. Protection and care were her basic need. Women was the only a social character who was stable on a place for few times where she has to produce her child and take care of that may this could be the starting of a couple who loved and careful about it. As we all know the family is the basic unit of society. We need food, shelter, and security at that time security from wild animals, another human. Food gathering and storage of food, hunting, invention of fire, wheel, tools. When a society start growing or developing it take a structure like village and urban area. We started a social life, adopted our identity, religion, culture, caste an all the things it started to make a difference between human groups, family and a big human family that is society. Establishment of family and society we get more and more complicated structure of society and relationship.

Women are facing many ups and down in every Eras and the dynasties accepts Vedic period (in India). With so many social pressures and all the tradition mainly belong to women. Her life is governed by the so many social norms, social values and traditions Every time she has to follow the rules made by a man and man became ruler how he wants he govern the female society. US census,1870s was the first to count females engaged in each and every occupation, women composed 15% of the total workforce(main article women in the work force en.wikipedia.org/wiki/women/27s-history) women were facing many problems and challenges after Vedic period in India. Social restrictions, social foundations, freedom of education, freedom of speech, participation in social activity all were restricted after Vedic period. 1920s was a period of sustained economic prosperity with distinctive cultural edge. She fought for right for vote and equal pay, after 1920 after a great effort and struggle women became voters. Social-cultural identity of a women is very important with her role. Today what she has achieved it shows a great struggle of women. Women is a very disciplined and multitasking personality. She can perform more than one task at a time. Gender discrimination is a great problem women facing it continuously.(Sriniwas 1996,Cisila Busby 2001, Leela Dubey2001) 1960s and 1970s sought equal rights and opportunities and greater personal freedom for women 19th and early20th centuries focused on women's legal rights, especially right for vote .

From the beginning of society women are devoted to their family, society and culture. To live in the house and perform the all house responsibilities it is as the main job of women traditionally and men's has to go outside of the house and earn for fulfillment of the need of the family. Women work all the time and save money. She is working without any payment all 365 days. There is not any allowance given by government to housewife. Housewife contribution is too much great like any country men. It is an indirect saving for her husband or father's money.

REVIEW OF LITERATURE

The related literature shows the interest about women work, women' role in the society. As we can see from more than 50 years scholars are taking interest on this subject a lot. (Neera Desai1957 women in modern world) household works has economic value. Padmini Sen Gupta1960, writes about work of women in India. She writes that to go outside for work from the house was not good impression in the society although women work a lot in her house, in her land but situation is changed now. KalaRani1976, N.J.Usha1983, talking about the social development and change. R.K.Sapru1989, 'Women And Development' he told about the role of women and the government plans ,NGOs and corporate are taking interest in the development of women. C.A. Hatte discuss the economic situation/status and change in social status; A.D. Raj has told about economic pressure on household and changing circumstances. Sudha Goswami's (year unknown) book 'Bhartiya Samaj Main Charchit Mahilayain 'Aadikaal' to present she wrote the achievement of women and perfection. Dr. Archana Singh 2017, Swarojgari Mahilayain: Ek Samajik Sanskritik Parivartan, she wrote about the various self-employment doing by womens tells about impact of her work on her, family and children, and how much she is able to take the decisions, and changes in relationships social behavior and how she get independent through self-employment. Pramila Kapoor 1975, Pratima Batia1976, A.K.Gupta1986, they discuss about women role and conflict, struggle, role of family, role of women, the problem of working women in 1990 Aparna Basu talked about the struggle of presented historically. Shoma A. Chaterji 1993, Das S. 1994, Jha, U. Shanker 1996, P.L.Pujari, 1996, Pillai J.K. 1995 , talked about the status of women and the women empowerment of women. Sachchidanand and Ramesh1984, 'Women's right myth and reality , J.P.Singh also talked about myth and reality of Indian women ,Rajesh Pandey2001 discuss about the constitutional right of women Flavia Agnes discuss the right of women in four volume book, Sudha Rani Srivastava 1993'Bharat Ki Mahilaon Ki Vaidhanik Istithi 'Archana Parasher1992 did critical analysis and talked about laws, Savita Vishnoi1987, Economic status in women in ancient India,she talked about the women's economic status in ancient she also talked about the social factors, pressure.

SELF EMPLOYMENT WOMEN AND COMPLECATIONS AND SOLUTIONS

Self- employment is not a new thing for women today here in Lucknow city. It was in practice in the time of after partition 1947, Many Sindhi and Punjabi women were selling handmade 'Papad', 'Bariyan' 'Salwaar-Kameej' etc. but it was not a self-employment exactly. It became an idea to survival of those women who became alone and uneducated here at present many women are earning with making 'papad', 'achar'(pickle) sweater, stitching many types of cloths, these things become the source of income for those women who were not having any economic support from family due to any reseaoon.

Self-Employment is a process of economic earning by which a person chooses by his or her own choice or inspired by someone else. It is mainly done by two reasons one is need and another is by choice. It can be done live in the house or out of the house both can support to family income and for livelihood too. The role of women is very important in the family and society. She must maintain the culture of her family and society both and play all the social roles like mother, daughter, wife...all. she is doing all perfectly. Important things for the self -employment are money or investment, profit and loss, demand of market, raw material, labour (optional, depend upon,)capacity, patient, traditional or modern work, family status, very important thing the right time, except these women need to

acceptance of family and community either she has to face a lot of struggle with family and society. It is a time being problem when she started earning, she became an example for them.

For the betterment of women and to empower her so many efforts, rules ,laws plans and policies are running by the government. Government and many non- government organizations are trying to improve the life of women. making so many plans and policies after independence the constitution of India there are so many articles and laws for women empowerment rights of women became important for every society all over the world.

They are facing the problem in society and family. They need support of their family, community and society. Parents are very much conscious about her girl child future 90% percent parent wants that the girl child should marry and went to her house (that is exactly her in laws house). Women should be educated properly, a proper professional training. Women equality is mean a lot. Training of a male child and girl child should be equal in the house and treated same. Children watch the behavior of elders in the family, members how they behave with their both child, with mother, or older generation. They learn within the family first, and then form their school and in the last from the society. Uniform should be the same only pant-shirt. In school teachers need to tell equally what is the utility of stitching, cooking, study not any subject belong specifically to any gender. In the society people should work with open mind if a woman is working outside of house it could be her or family choice too. Today in each 10 married women there are atleast 7 women wants a part time work but is no such opportunity in the society. Few women trained professionally few are skilled some of them are earning with their capacity.

I have seen during my field work in Lucknow city in between the year of 2009 to 2012 when I did my first pilot study it was the time that we can see many women working and running beauty parlours , boutiques, women doctors, advocates were practicing independently, women making food on order. This was the time of computer education was became the part of study. Many private centers started. So women are getting engage with work started earning making a part time to full time earning work and giving the training to needy girls too. Gradually women are working and earning with their skill and no. is increasing day by day.Today family especially the elder ladies and men who are showing their interest for girls better future. Lucknow is multicultural society it is modern it is traditional both. Women from every religion are working ,they are earning money. Here are the list of work women working independently.

- 1 - Beauty parlour
- 2 - Boutique
- 3 - Medical practice
- 4 - Advocates
- 5 - Tiffin
- 6 - Creche
- 7 - Play school
- 8 - Preparatory school
- 9 - gym/yoga classes
- 10 - Grooming classes
- 11 - Skill development
- 12 - Art and craft
- 13 - Hotel
- 14 - Tour and travels
- 15 - Printing

The self-employed Women in Lucknow city are today trying to work hard and earning for themselves. They are able to take decision for their work, they bare profit and loss they are owner of their work. They are in an unorganized sector. Number of registered self employed is less. Many of them are not aware with government policies. Mostly a self-employed women started her work to keep her jewelry on lease or borrow money to someone or bank . this is easy to start it in their own house. Some needs a place. There are two type of family in our society one is nuclear family and other is joint or extended family .Another kind of family is also found in society that is single parenting family. Widow, Divorcy and Abandoned women are in this group or the wife/mother died.

Nuclear family-mother father and their children. In urban area people come for the job and get settle with their wife and kids. Wife's take care of house, husband and kids. Mostly women sacrifice with her career. Women are trying to do something. They want to spent a quality time So self-employment is an option work from home and also earn from home with their suitable time. If they expanding their work sometimes keeps helper. Joint or extended family- In the joint family there are parents mother/father,/both or other any member are also other any member live with them. Women have more responsibility in joint family she has to manage with all. Sometimes in joint or extended family member are cooperative but is very low in numbers. Time management is very much important breakfast lunch , dinner, guest, taking care of elders, as her duty. She has to perform various task accept cooking food for family .

Today women are working in each and every field of society. Self-Employment is a great step. It is a great opportunity for literate and for illiterate too. It is means to empower a person who are male or female. Development is possible through self-employment. It can be start with small amount, in small place and in any age. It is more important that a self-employed must be master in her creativity, must be innovative. Here are two types of self-employed trained and other is skilled by own like a cook .A cook can be trained or be God gifted or many of them are good artist they do great knitting, embroidery, they could be a great pickle maker. Various opportunity in arts, embroidery, knitting stitching, boutiques, beautitions, grooming and yoga classes, running crech, running takeaways, restrants, packaging, playschool/preparatory schools, tuitions/computer centers. There so are many home running, earning activities through which women fulfilling their needs. They are helping their family and getting economically independent.The role of technology became very important. Due to a kind of pandemic(COVID19) to run the work online, we are ordering food, cloth , grocery, medicine and, taking classes, training, online banking ,webinars, collages taking exams With the help of technology. Self-employed people are also active with this facility. Today we need more and more self-employed for growth of individual and nation.

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IMPACT OF COVID-19 PANDEMIC ON BUSINESS & MANAGEMENT FUNCTIONS TRAVEL AND TOURISM

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Abstract:

Covid 19 has become a totally new word added in the dictionary in the past 10 to 11 months time and has become the common word for every person in this world. As per World Health organisation it has declared Corona virus as public health emergency. Covid 19 is infectious disease caused by coronavirus. Today let us consider any business right from manufacturing to the various service providers the impact of Covid 19 has devastating effects. There are shifts in the way the business operates with the help of latest technology or digital means have become the part of the routine activities of business carried out through them which a year before no business would have imagined. The impact on the business also depends on the type of the business., type of customers ,market conditions, the working culture and all this which have also led to the change in this pandemic situation. Travel and tourism industry is worst affected all over the world In India this was due to country wide lockdown in India for the last 10 months. This paper focuses on the problems or challenges faced and also the ways to find the solutions or the way to deal in this situation by the tourism industries which contributes to the GDP of the country.

Keywords : Covid-19, Corona , infectious , pandemic, devastating

"We were the first to fall and the last to rise."

Federation of Hotel & Restaurant Associations of India (FHRAI) Vice President Gurbaxish Singh Kohli said this for the Tourism and hospitality industry which reflects the situation in the tourism industry.

The recent Corona Virus pandemic have lasting effect on the tourism industry.Tourism industry has a wide scope in India There are various reasons for the same. India has varied cultures for which the tourism grows. The cultural differences are proving to be the reason for tourism industry to grow Spirituality India is one of the country which is most visiting nations. Tourism industry is a major source of revenue to the country. As per the 2019 data tourism industry contributes to GDP is 6.8% to the total economy. Tourism sector witnessed 59% growth in the decade in the international

Let us initially understand the scope and contribution of tourism industry in India which will make it clear as

- 330 million jobs are created which means that 1 out of 10 jobs globally is in tourism industry.
- International hotel chains are increasing
- Investment in travel and Tourism is increasing
- Hotel and Tourism sector received cumulative FDI inflow of US\$ 15.57 billion between April 2000 and September 2020.
- The mesmerizing natural beauty, historical monuments , rich culture are the main attractions for the foreign tourist as well to increase the revenue of the government.

There are different types of tourism promoted in India

Medical Tourism
 Wellness Tourism
 Sports Tourism
 Film Tourism
 Eco Tourism
 Adventure Tourism
 Rural Tourism

Along with India all the tourist destination countries have suffered due to pandemic. This industry will face the impact of Covid 19 for more longer period. All the tourism industry has halted in this pandemic situation due to travel restrictions implemented, hotels closed, airplanes on the ground. Many countries including India went for a travel ban to save the outspread of virus from tourist from foreign countries and the main reason to ban the travellers coming from outside the country was the virus being travelled from the foreign country. This led to decrease in the international tourism and it went down by 22% as compared to 2019 before pandemic. The IATA (The International Air Transport Association) director and CEO has stated that financially 2020 is the worst affected year in the history of aviation. Also the hotel industry has suffered and there is severe drop in the hotel occupancy rate. The experts in the tourism industry say that the impact in all the other segments like corporates, MICE (Meetings, Incentives, Conferences and Exhibitions), adventure tourism will continue to underperform. Tourism industry plays an important role as an economic development tool. It is driving force for the developing countries. As tourism increase foreign income, as well as the employment.

Objectives:-

1. To study the contribution of Tourism industry in India
2. To study the challenges faced by the Indian Tourism Industry
3. To study the methods adapted to overcome these challenges.

Limitations of the Study :-

1. The study is limited to effect of Covid on Indian tourism only.
2. The study is based on the secondary data
3. The study covers the Tourism industry stage for only the period of Covis pandemic.

Literature Review: -

Researcher referred the books like Sustainable Tourism on finite Planet in which the author has thrown light on the international tourism, tools to protect global resources which helped researcher to understand the tourism developments.

Discover India, through this magazine one can understand various destinations and tells as what to see and what to skip, its has all maps to guide.

Tourism, Transport and Travel Management:- This book throws light on relationship between travel, transport and Tourism. Also it was necessary for the author to understand Tourism Law which throws light on concepts, regulation and guidelines related to tourism.

Tourism Management – Page Stephen This book gives all basics on fundamentals of tourism giving the total global outlook.

Tourism Law in India -Shashank Garg This book helped the researcher to understand the legal aspect of the tourism sector which tells about the regulations and guidelines.

Challenges Faced in Covid 19 by Indian Tourism Industry:

- The new start Ups in this sector had to shut down completely:- Due to support from the various government schemes the start up have increased but due to covid 19 pandemic many startups wear compulsory closed down as the cost of maintenance was very difficult.
- Small Hotels who includes occupancy less than 50 rooms had to shut down completely or halt operations for several months
- Due to closure it has given rise to more expenses without income from that assets.
- Various startups in tourism industry are funded by Venture capitals and angel investors but due to covid the values drastically dropped and they have to raise funds again thru different sources.
- Employees related to this industry lost the jobs with no future commitment of the job.
- Monuments like Taj mahal were also closed from the Mid of march 2020 and opened from September 2020 but still are not receiving the tourist as earlier due to which the Agra city who is largely dependent on also the foreign tourist are facing heavy loss.
- Foreign arrivals have fell by 60% in India in the month of March 2020.
- Hotel industry experts have seen the drop in the occupancy rate.
- Hotel industry is facing operational issues as not possible to hire the expenses which are mounting due to closures.
- All over cancellation in the domestic and International flights.
- Laid off of workforce temporarily .
- Closure of hotels due to high operating cost.
- Significant decrease in business travels which has resulted into heavy losses to the tourism sector
- Group and leisure travels have almost stopped even after the opening of lockdown due to fear of covid 19 which included school trips or field trips .
- Most of the staff had to go on unpaid leave where most of them had to leave for their hometown.
- Many of the challenges also include lack of trained manpower.
- To create something attractive for wedding destinations and MICE as they were the highest revenue generating segments to the hotel industry.
- Many of the hotels are still working on 60 to 70% capacity maximum as they are not in position to attract the customers as before covid 19 lockdown.
- Many people who are directly or indirectly like guides, tour operators ,cabs cab drivers,were hit badly by covid that led to shift in the work or business to earn livelihood.
- June – April revenue loss was 69400 crore in covid lockdown due to cancellation of all domestic and international flights.
- States like Sikkim have been stopping foreign tourist to enter.
- Celebrations like holi were also cancelled by the prime minister which will lead to copying the same leading to breaking the rules .
- International events in the entertainment industry or conferences , seminars , business meets are being cancelled.
- Due to easing in the international travels competition is going to be increased.

Measures taken in the Covid 19

- In the Capital, to continue making some revenue and in a hotel chains like the Hyatt and Hilton are offering customer ..home delivery of food items as they have partnered with Zomato and swiggy.some hotels which have leased or licensed out spaces on a commercial basis
- Big brands had told the landlords that they will not pay license fees and other charges till the re opening of lockdown. Certain hotels were also rented by the government for their paid quarantine facilities for the guest for the 14 days period and were also given an option as to stay back after the test also or else were arranged the transport facility by them.
- Some hotels had given their rooms for the health staff and medical practitioners.
- Reduce the rate of GST on room tariffs, lowering the rate of 18% on GST on commission earned by the tourist operators
- TCS ie tax collection at source collected while making payments to hotel can be considered for exemption under Tax relief measures
- Extending the Time for Input tax credit
- Allowing GST on cash or receipt basis until March 31st 2021 .
- Collaborating with the government and other stakeholders and helping communities to recover.
- Employ the local communities and reduce the unemployment to some extent.
- Relaxation of FSI protocols.
- Industry created new and different models the industry relooked at its cost structures, created different and new business models from scratch, used the agility and nimbleness as it helped to work almost as startups this year. Considering the evolving nature of business environment owing to the current situation, the industry has adopted and embraced technological innovations to keep things afloat. While COVID-19 had just hit the country, we quickly created a revenue stream for take-away and food delivery, and further upskilled our employees during the lockdown with online and e-learning modules.”

India should aggressively campaign with state support to host a handful of the biggest and best global conferences and conventions to send out the message that India is safe and is back in business.

- **Incredible India** :- This was portraying India with the help of technology or campaign and highlighting what India has with it. In this mission of launching Incredible India prime minister highlighted 10 things which makes India Incredible.
Cricket, Bollywood, Culture, Festivals , Tajmahal, Yoga , Food, Train, History and Heritage.
- **Swades Darshan** :- This scheme was launched in 2015 , by the ministry of tourism and culture It's a scheme based tourism. 15 thematic circuits have been identified under the Swades Darshan for development. Tourist Circuit is defined as a route on which at least three major tourist destinations which are not in the same town, village or city and not separated by a long-distance as well. Tourist circuits should have well-defined entry and exit points. So, a tourist who enters should get motivated to visit most of the places identified in the circuit.Now, Theme-based Tourist Circuits are circuits around specific themes such as religion, culture, ethnicity, niche, etc. A theme-based circuit can be confined to a state or can also be a regional circuit covering more than one state or Union territory.

The tourism industry is planning to revamp this scheme , by conducting social audit. 79 projects have been sanctioned under the Swades Darshan scheme since its launch in 2014-15 as per the ministry's website and the total amount sanctioned is around Rs 6,000 crore. Planning to have baby care and feeding rooms. To boost tourism steps taken like GST tax cuts in hotel tariffs, Visa duration increased, reduction in E visa fees, home ministry opening up 137 peaks for tourists including the

Siachen peak. These steps have helped boost numbers,” ministry of culture is setting up sign boards in foreign languages to facilitate foreign tourists in some important Indian monuments. He said the ministry is providing this facility to those top three countries, from where more than 1 lakh tourists are coming to visit such sites. He further said that such facilities will be set up in sites like Sanchi, Madhya Pradesh where Buddhist pilgrims come to visit from different countries especially from Sri Lanka and South Korea.

PRASAD :- Pilgrimage Rejuvenation And Spirituality Augmentation Drive- was launched in 2015 by ministry of tourism. It is based on the development and beautification of the identified pilgrimage destinations under HRIDAY Scheme.

Scheme identified 12 cities for the development of pilgrimage and heritage destinations. The criterion for the selection of these cities is their rich heritage and cultural history.

The 12 cities identified under the scheme at first are as mentioned below:

1. Kamakhya (Assam)
2. Amaravati (Andhra Pradesh)
3. Dwaraka (Gujarat),
4. Gaya (Bihar),
5. Amritsar (Punjab),
6. Ajmer (Rajasthan)
7. Puri (Odisha),
8. Kedarnath (Uttarakhand)
9. Kanchipuram(Tamil Nadu)
10. Velankanni (Tamil Nadu),
11. Varanasi (Uttar Pradesh),
12. Mathura (Uttar Pradesh)

Through this scheme religious tourism has risen but now due to covid faced problems but after reopening government is trying to revamp this scheme and attract the tourist again following all covid norms.

Guide Course :- This is one of the major uner which The Directorate of Tourism (DoT), Government of Maharashtra has adopted an ‘Online IITF Tourism Facilitator Certification Programme (Guide Training)’ designed by the Ministry of Tourism (MoT), Government of India to become part of the burgeoning tourism industry to serve as high quality tour guides at the state level. It is a digital initiative that aims of creation of an online learning platform to facilitate tourism learning at the candidate’s own time, space, path and pace, eventually paving the way for the creation of Certified Tourist facilitators/Guides of the Maharashtra Tourism.

Agrotourism is also being developed by government in which all the information about the agriculture is given and not only that how to do farming this training is also being given which will boost the tourism.

Caravn Tourism – Comparitively new concept of Caravan tourism policy is being passed by the Maharashtra government which covers Caravn and Caravn Parks. With the Initiative to make remote tourist attractions more accessible

- It will create local employment opportunities. The law identifies a caravan as a specially-built vehicle used for the purpose of travel, leisure and accommodation, while a caravan park is a place where such vehicles can stay overnight and provide amenities and facilities for tourists. The government will offer benefits such as a waiver of stamp and electricity duties, and a GST refund for tour operators. The caravans and caravan parks will have to be registered with the tourism directorate, which will train their promoters in marketing, management and hygiene aspects.

Conclusion :-

Through insight of tourism in the above paper researcher finds that after the opening of lock down many measures are being taken by the government by the worst affected tourism sector .As the Union Minister enquired about the safety measures put in place at the tourist spots, tourism hotels and restaurant India should and the training imparted to the Tourism Department staff and others involved in the hospitality sector.

Three phases category can be prepared as a strategy : Survive (short-term), revive (medium-term) and thrive (long-term) challenge .Under the measures is being said that India should concentrate on domestic tourist in covid situation . India has a robust domestic market which could soften the impact as compared with nations that rely largely on international tourists. India receives 11 million foreign tourists, which is small compared to its size and relative potential.. We must incentivise domestic travel to retain these high- spending tourists, which should not be difficult given the international travel restrictions in place.This can be achieved by following and ensuring tourist about following all safety protocols, their safety and hygiene. Over the period India will definitely be in the same earlier stage of contributing more to the country through Tourism Industry.

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E-MARKETING : WHAT PEOPLE LOOK FOR WHILE PURCHASING ONLINE

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Abstract:

E-Marketing is the road of electronic correspondence which is utilized by the advertisers to embrace the merchandise and the administrations towards the commercial center. The incomparable motivation behind the E-marketing is worried about buyers and permits the clients to intermix with the item by ethics of Digital media. This publication focuses on the extent of computerized advancement for both clients and promoters. We investigate the aftereffect of E-marketing on the base of association's deals. 100 respondents feeling a remembered to get the unmistakable picture about the current investigation with the help of Google forms have been taken.

Keywords : *E-marketing, Digital marketing, Internet.*

Introduction:

E-Marketing is regularly alluded to as ‘internet marketing’, ‘online promoting’, or ‘web advertising’. The term E-Marketing has developed in notoriety after some time, especially in certain nations. In the USA E-marketing is still pervasive, in Italy is alluded to as web-marketing yet in The UK and around the world, E-marketing (Digital Marketing) has gotten the most regular term, particularly after the year 2013. E-marketing is an umbrella term for the advertising of items or administrations utilizing advanced advances, predominantly on the internet, yet additionally including cell phones, holdings, and some other computerized medium. The manner by which advanced promoting has created since the The 1990s and 2000s has changed the way brands and organizations use innovation and E-marketing for their advertising. E-Marketing efforts are getting more predominant just as proficient, as computerized stages are progressively joined into showcasing plans and regular day to day existence, and as individuals utilize computerized gadgets as opposed to going to physical shops.

Objectives

- 1) The main purpose of this paper is to recognize the usefulness of E-marketing in the competitive market.
- 2) To study the impact of E-marketing on consumers purchase.

Research Methodology

Primary Data: The research is done through observation and collection of data through questionnaires.

Secondary Data: Secondary data is collected from journals, books and magazines to develop the theory.

Sample Size: The sample size is determined as 100 respondents opinion from the customers who presently purchasing products with a help of E-marketing.

Traditional VS E-marketing

Table 1: The following table lists a few points that differentiate digital marketing from traditional marketing

Traditional	E-Marketing
Difficult to find Target Customers	Easy to monitor and find target customer
Less information can be shared at one time	More information can be shared at a time in file formats
High cost involved	Low cost involved
Takes long time to reach Customers	Can reach target customers in short time
Required more number of Manpower	Requires less Manpower
Difficult to measure customer reached and success of campaign	Success can be measured by analysis and charts
Can reach local customers only	Can reach global customers
Medium of communication - holdings, pamphlets, phone calls, letter and E-mail	Medium of communication - website,social media,E-mail,paid promotions

Advantages of Digital Marketing to Consumers and Analysis

F-marketing grant the clients to keep on with the organization data excused (Gangeshwer, 2013). Nowadays a ton of clients can path in web at wherever whichever time and organizations are continually refreshing data with respect to their merchandise or administrations. Clients realize how to visit organization's site, analyze concerning the items and make online buy and bear the cost of criticism. Buyers get total data identified with the items or administrations (Gregory Karp, 2014). They can make examination with other related items.Advanced advertising permits 24 hours of administration to make buy for the customers. Costs are straightforward in the advanced advertising (Yulihasri, 2011).

Table 2 : Profile of online consumers

Particulars	Category	Number of Respondents	Percentage of Respondents
Gender	Male	56	56%
	Female	44	44%
	Total	100	100%
Profession	Housewife	4	4%
	Employee	21	21%
	Business	10	10%
	Student	63	63%
	Any other	5	5%
	Total	100	100%

Age	Below 18	34	34%
	19-30	49	49%
	31-45	9	9%
	Above 45	8	8%
	Total	100	100%
Family Monthly Income	Below 10000	17	17%
	10000-20000	14	14%
	20000-50000	32	32%
	Above 50000	37	37%
	Total	100	100%

Table 3 : Awareness of online consumers

Monthly Income	Monthly Income	Monthly Income
Having Awareness of online shopping	92	92%
Not Having Awareness of online shopping	8	8%

Table 4 : Availability of Products online

Particulars	Number of Respondents	Percentage of Respondents
Excellent	21	21%
Good	59	59%
Average	18	18%
Poor	2	2%
Total	100	100%

Table 5 : Reason for Online shopping

Particulars	Number of Respondents	Percentage of Respondents
Wide variety of Products	36	36%
Easy buying Procedures	24	24%
Attractive Prices	12	12%
Various Modes of Payments	10	10%
Others	18	18%
Total	100	100%

Table 6 : Frequency of Online Purchasing Annually

Particulars	Number of Respondents	Percentage of Respondents
Purchase once a year	19	19%
Purchase 2-5 times	22	22%
Purchase 5-10 times	20	20%
Purchase more than 10 times	39	39%
Total	100	100%

Findings

- E-marketing has got higher opportunities in present market conditions
- High number of participants are satisfied purchasing online
- People find It easy and safe to purchase online
- Ratio of female purchasers are less than male purchasers i.e 44%
- Awareness of online shopping is about 92%, by this survey it is observed the people above the age of 45 are likely to have less knowledge of online shopping.
- It is observed that students and employees have more frequency in purchasing online
- 36% of participants feel that they get wide variety of products online, where as other feel that online shopping has easy buying procedure, attractive rates and various modes of payment
- Age group of 19-30 are more prone to buy online
- 39% people make more than 10 purchases online

Suggestions

- People of age group more than 45 should be made aware of the online purchasing system
- 2% people feel that online purchasing has got poor service, feedback should be collected from unsatisfied customers and improvement should be made
- Improve E-marketing strategy so it can reach large mass of people
- Make simple and easy to understand User-interface so old age people can easily adopt the online purchasing media.

Conclusion

E-marketing has ended up being vital piece of approach of numerous organizations. Right now, still for minuscule business owner within reach have an amazingly cheap what's more, skillful strategy by utilizing advanced promoting to advertise their items or administrations in the general public. It has no limitations. Organization can use any gadgets, for example, tablets, advanced cells, television, workstations, media, social media, e-mail and parcel other to help organization and its items and administrations. Advanced advertising may accomplish something else if it considers shopper wants as a pinnacle need.

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IMPACT ON PRINT MEDIA DURING COVID19

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Abstract:

History is a witness that Print Media had been the most effective and trustworthy factor for fetching everyday news and other relevant details. India has a glorious past of revolution of Print Media and all its related news-fetching materials. The Print Media of India has played an important role since Independence and has secured a crucial place till then with the masses. Thereafter, since technology arrived, Print Media may have lost its impact a bit but was never made to lose its importance. Online mediums may have replaced print media somewhere but the latter was never able to overpower the former especially in a country like India where major number of people fetch news from everyday newspapers. Correct, genuine, neutral and factual reporting is the fundamental of Print Media that has been maintaining the credibility of the same. Indian readers trust more in print media than electronic and web media which is full of biased and fake news these days. Whereas, in 2020 the pandemic that is Novel Corona Virus hit the whole world and people started imparting away from the print media instead switched to online platforms. There were various reasons behind the same as with the spread of the covid19, the country's print media faced many challenges. The forces behind print media were in question of news gathering, for collecting advertisements, distribution of hard copies and maintain finance. Even some reporters and journalists suffered from Covid19 and also died. Various production houses and media houses had to slash down their production and even shun away some employees. Nevertheless, various other things, because of root cause that is Covid19 impacted the Print Media which shall be discussed in the secondary-data based paper.

Keywords : Print Media, Covid-19, Circulation, Readership.

Introduction:

A newspaper is of utmost importance especially for the Indian society and there are certain reasons or the same. One is to understand the popular feeling and give manifestation to it; another is to stimulate among the masses, certain desirable sentiments; the third is to fearlessly expose popular flaws (Mahatma Gandhi, Harijan, May 25, 1946). Newspapers provide the facts and analysis that allows citizens to have effective and responsible decision in a complex, information-saturated, 'online freak' society.

The role and impact of newspapers has changed over the years in response to the changing needs of the readers and is presently going through tough times. Even the era of electronic media, print

us at its stake. The beginning of newspapers in India was marked by the British era. History says, the first newspaper in India, started by James August Hickey, had to continuously fight for freedom of expression. Also, the pre-independence Indian newspapers also carried on the struggle for independence.

Whereas, the Indian readers have strong and blind faith on the print media. Although there are and were many crises in the print media but with the support of the dedicated readers, the print media in the country continued to expand and mark its importance. Many of the newspapers and magazines are regularly published at the national, regional and local levels for catering various age groups and genders as well.

When Globalization came over, India became involved in the process of the same. In the following years, the Indian print media changed immensely and now the Indian media world stepped up to foreign media groups for the very first time ultimately this led to a chief revolution in the content and technology of the Indian media. Therefore, there was a factor of professionalism in the print media. This made the management of print media more commercial. India, being the largest democracy across the globe today, is supporting over 82,000 registered newspapers with an approximately daily circulation of 11 crore and is estimated to represent an industry turnover to be of Rs. 32,000 crore. Now, more citizens have the capacity and resources to have newspapers, India has been improving its literacy rate till 75 per cent. The country's print media has been hit by a number of crises, including the global recession, domestic disasters and inflation. But even throughout all of this, the print media made it to be persevered. However, the current worldwide pandemic has broken the backbone of newspapers and its entire related means.

OBJECTIVES

Covid19 adversely affected the Print Media. For the same secondary research, following objectives were marked.

1. To study the impact on the print media and its related means; of Covid19, in India
2. To examine the influence of print media on changing consumer's perception during the lockdown

REVIEW OF LITERATURE

Singapore is a multiracial country dominated by Chinese people (and faced the risk of discrimination and violence against those of Chinese ethnicity due to the origin of the COVID-19 outbreak), social issues received more focus in Singapore's newspaper. In addition to social issues, governance and politics received the highest attention from this newspaper. Singapore's general election was due on July 10, 2020, and was one probable reason for this concern in the editorials.

In the case of the economy, South Korea showed the highest level of concern in the newspaper editorials. South Korea had a booming economy and faster development. However, COVID-19 imposed a sharp declining trend in its stock prices. In the initial 10 days from February 1st to 10th, following the COVID-19 outbreak, South Korea's stock prices tumbled 7.28%.

Among all five countries, Iran has a unique socioeconomic and political situation. Despite having the highest number of cases (among the studied five countries) in March 2020, Tehran Times published a very low number of experts' views. International sanctions and restricted diplomatic relations with the Western world have delimited Iranian experts from expressing their concerns in an English-language newspaper. Among the small number of experts' thoughts expressed, the issues of health,

preparedness and awareness, the economy, innovation, technology, and the media had the same priorities in Tehran Times. However, compared with other countries' newspapers, the Tehran Times gave more attention to innovation and technology, the media, and the environment and wildlife.

Cultures and social structures of various actors in society influence risk perception, identification, and management (Dressel, 2015). Scholars have also advised that public relations practitioners must consider culture when creating messages (Wertz and Kim, 2010). It is therefore evident from prior studies that sociocultural and even political and institutional issues have roles to play in shaping crisis communications. In the present study, variations in different newspapers' concerns from the selected countries have provided evidence of the role of a country's sociocultural influence and, thus, the role of that country's newspaper in shaping the news and crisis response in that country.

METHODOLOGY

Secondary sources have been used for writing and forming this research paper. For authentic references to study the impact on the media of coronavirus; references were taken from various write-ups from various newspapers as well as certain official websites; also based on some reference texts.

DISCUSSION

The first Covid-19 patient from Indian nation was found on January 30th in the year 2020 from Kerala according to Unnithan PS Gopikrishnan (2020) in which a student from the Wuhan University in China returned to Kerala and tested positive for coronavirus. Thereafter, Covid19 got introduced in India. As the number of this life-taking disease sufferers increased, a lockdown was declared by the Central and State Governments all across India. Meanwhile, this hit directly the country's print media and even state wise. Ranjona Banerjee (2020) also mentioned that the lockdown decreased the production of newspapers and magazines and all other print media forms. Also impacting the distribution system as people feared from touching the hard copies and therefore stopped the subscription.

Resulting, the print media across the country was disrupted and feared the death. The fake news spread all over and fear of the coronavirus spread through newspapers was immensely shared and expressed all over the social media platforms. Many Indian readers stopped touching and reading the newspapers. Subscriptions were called off. Apart from that, the distributors also snubbed to distribute and handover newspapers to general public. Sending off and transportation of newspapers, broachers and magazines were also shut down due to the lockdown all across the borders. All the factors aroused because of this unfavorable situation, so the print media houses had no choice but to stop the production of all printed material. 'Dainik Bhaskar has a similar growth story. From the total reading (TR) of 18,57,000 in quarter one, the newspaper touched a TR of 19,24,000 in quarter 2 and then the TR of 21,67,000 in quarter 3. Thereafter in quarter 4, which has been impacted by pandemic, the newspaper's TR stood at 20,69,000.' quoted by 'exchange4media Staff'

The day of Indian readers begin with reading the newspapers are much habituated to them. All the people, be from any background consumer news via printed papers. There are various age groups that fetch news through reading newspapers every morning. But during the lockdown, these people were taken over by the fear of coronavirus. Whereas, the entire trust factor was with newspapers only. Many of the Indian readers trust the information coming from the newspapers even though the information is available all over through the electronic and web media, the credibility of print media in the country is still highly considered. Meanwhile, Gaurav Laghate in 2020 reported that the viewership of electronic media and mobile usage increased during the period when the distribution of newspapers was stopped while during the lockdown. According to the facts and figures by the Broadcasting Audience Research Council in the year of March 2020, the number of Indian Television

viewers increased by the total of eight percent during the lockdown scenario also, the smartphone access increased by 6.2 per cent which meant that the reader had turned from offline modes to electronic and web forms during the time when the newspapers were out of circulation. Meanwhile, the newspapers also tried to provide objective and reliable information to the readers through their web editions but yet again suffering from the flow of handy print media. Though the production of the newspaper was stopped, the journalists of the print media were collecting information and distributing the information through web editions. Most of the newspapers in the country made e-papers available to the readers. The issue was designed to be able to read newspapers on mobile. Some magazines published mobile editions.

NEWSPAPER CIRCULATION DECLINED

The coronavirus had caused many negative effects on the newspapers as well as all its related aspects. The most impactful of these was the lessening in the circulation of newspapers and magazines. Newspapers in India are constantly competing to increase circulation, but due to the lockdown the newspapers could not reach the readers. The calm the readers, the Broadcasting Minister Prakash Javadekar in a tweet wrote that the virus did not spread through newspapers. However, due to continuous doubt in the minds of the various readers about the newspaper, many of them stopped the subscription. This created panic in the minds of the readers. No matter what the organizations or ministers had been saying, about that: the corona virus does not spread through newspapers; the general reader still does not believe the said. This has been a major obstruction for the print media in Indian society. Even, the government had included the newspapers in the category of essential commodities. Various statements were also published on behalf of the major print media houses including Dainik Jagran, Dainik Bhaskar, The Hindustan Times and other media groups in India, stating that the covid virus is not transmitted through the newspapers. Some of the newspapers also disinfected the newspaper and other material by spraying sanitizer on it while it was in the process of print. The newspaper vendors were provided with the masks, also sanitizers and even the hand gloves. The print orders of newspapers in Delhi had declined by 90 percent according to Gaurav Vivek Bhatnagar (2020).

PHASE OF FINANCIAL CRUNCH

When the coronavirus was about to take a toll over the society, foreseeing the risks, all the public events were canceled or postponed in India effecting all the economic cycles across the globe and came to a standstill which also hit the print media hard and was impactful. The newspapers were unsubscribed by people and all the Advertisements projects in newspapers and magazines stopped and thereafter the print media faced a major financial crisis all of a sudden. As the industry runs on its Ads factor, the print houses got into trouble and as a result, every type of small and medium newspapers with large media groups found themselves into a trouble which had no crisp comeback. The Indian Newspaper Society (INS) soon released certain figures and data that the print media suffered a staggering loss of Rs 4,500 crore in the two months of March and April 2020 around the lockdown. Whereas gradually reached to be more than Rs 15,000 crore. Also the society put light that the print media was providing direct employment to over 10 lakh people across India from white collared jobs till the circulation cycle-man. Also, around 20 lakh people are indirectly dependent on this industry of Print Media. To bear the costs in house, newspapers first let go off extra spending and tried to gain control over over-spending. Management emphasized on publishing with lowest manpower to avoid unnecessary expenses and let go various employees. Also, reducing the number of pages of newspapers to compensate the costs. Tabloids, handouts, weekly supplements, magazines, broachers with newspapers were stopped. The print media is in crisis in many parts of the world, including India. The US weekly India Abroad had to close down due to COVID-19. For example, the print edition of 'Sportstar', a fortnightly magazine published by the prestigious and renowned 'The

Hindu' group in India, was suspended for some time during the lockdown which was being non stopped into publishing and circulation for the last 43 years but due to the virus, it had to suspend, the tweet said. In Punjab, various newspaper houses had let go off their employees which increased frustration levels as well.

But, most of the print journalists decided to work from home but many had to work on the field risking their lives and jobs. Many journalists are risking their lives while reporting on the corona virus. As the reporters visited containment zones, that resulted in journalists being affected with virus.

Then came along the salary issue. Certain newspapers had mentioned that the salaries of employees with an annual income of Rs 5 lakh to Rs 7.50 lakh have been reduced by 10 per cent. The salaries of employees earning Rs 7.50 lakh to Rs 10 lakh have been reduced by 15 per cent, while those earning Rs 10 lakh to Rs 20 lakh have been deducted by 20 per cent. 25 per cent deduction has been made for employees earning Rs 20 lakh to Rs 25 lakh and 35 per cent for employees earning more than Rs 35 lakh. The decision will be for a while, Express management said. Bennett Coleman & Company Limited (BCCL), the publisher of the Times of India, has also announced a pay cut for its employees. From April 1st 2020, the BCCL has decided to reduce the salaries of employees of major newspapers such as the Times of India, Economic Times and Navbharat Times by five to ten per cent. 5 per cent of total remuneration would be cut for those earning above Rs 10 lakh per annum; and 10%per cent would be cut for those earning more than Rs 1 crore per annum. For those with salaries above Rs 6.5 lakh, 10 per cent of their pay has been moved to a 'special performance incentive pool'. The Hindu announced pay cuts for those earning above Rs 6 lakh per year. Those earning between Rs 6 lakh and Rs 10 lakh per annum would see a pay cut of 8 per cent; those earning between Rs 10 lakh and Rs 15 lakh would see a cut of 12 per cent; Rs 15 lakh to Rs 25 lakh is 16per cent; Rs 25 lakh to Rs 35 lakh is 20 per cent; and those earning above Rs 35 lakh would see a cut of 25 per cent. From April 1st 2020, Hindustan Times said that 5 per cent of the salary earned by those whose CTC (Cost to Company) is Rs 6-10 lakh would be variable. For those earning between Rs 10 lakh and Rs 20 lakh, 10per cent will be variable, and for people earning above Rs 20 lakh, 15per cent will be variable. This will not affect those earning below Rs 6 lakh.

SUMMARY

Newspaper Industry had encountered a set back because of the pandemic. Indian society, which ones saw daily newspaper as their best start of the day, now was taken back from even touching the latter. The revenue generation of print houses went down, the reporters were dying of the virus, online mediums were ruling but somehow print media houses held their conscious and is gradually coming into the action. Many of the newspapers are seeking help from the government that is to bail them out of the worldwide crisis. The industries of print that it is the time when the government must extend a helping hand for them to stay on board with the existence in tough competitive world.

Newspapers shouldn't have to close down said Varghese Chandy, Vice-President, Marketing and Advertising Sales, Malayala Manorama, also stating that the Government must look for helping the media houses and the latter needs immediate extend of help. Newspapers are integral part for Indian society, they must keep running. They deliberate everyday news across the extreme lengths of the society. Moreover, Shital Vij, publisher of Punjab-based Hindi daily Dainik Savera Times, deliberated that the Companies have lowered down the budget of print advertising therefore the publications have to publish the advertisements at a less rate. The company is unable to match up with the expenses of the publication all across. But, gradually the readers now come back to reading the newspapers and the circulation has started recovering. Therefore, the government must increase the rate and the print advertising budget everywhere. Certain measures for the subsidization must be there for the paper and ink and ultimately taking steps to revive the newspaper industry. Also, The Hindu has begun

with seeing some recovery and the concerned quoted that as far as The Hindu group was concerned, they saw recovery happening over the months after lockdown was taken back; the circulation and ad revenue came back to being normalized but not good. The Hindu's circulation was almost brought down to 90% of the pre-Covid times and also with the regards to ad revenue, the rest of the industry with around 70% of it coming back to normal. Even Malayala Manorama saw optimistic future about the recovery in the coming years of Covid19 situation.

Indian society cannot afford to lose the newspapers and other print material as since the economy saw its beginning, newspapers had been an integral part of Indian people. The virus may have impacted but print media continues to survive somehow and have a trustworthy impact with the readers and consumers. As for them 'black and white' means the truth. The pandemic has raised the question about the existence of the print media in India. The major part was that the Advertising revenue, because of which the newspapers run, had almost stagnated. Even, the lockdown has disrupted newspaper distribution. All the journalists and other employees, people associated with the print and working in the newspapers industry have been hit the hardest losing their jobs and had their salaries cut in this unprecedented situation. But, gradually the print media and its stakeholders will revive to never setback.

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COVID-19 SITUATION, MANAGEMENT ROLE AND HUMAN SURVIVAL

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Abstract:

COVID-19 situation has created the imbalanced situation in every sector and side related to the human day to day life. The two key sectors/players in an effort to bring the situation into control were the health care and the police forces used across the world affected with the emergence of the pandemic situation. The health care sector worked tirelessly to identify and treat the exponentially rising diseased cases. And on the other hand, the police forces relied on 'Prevention is better than cure' and made/making every effort to implement strict measures directed towards control of the Corona Virus spread. The personnel involved in the control of the situation by any of the means are recognized as Corona warriors. The Corona warriors are fighting or fought the war against this giant killer disease all over the world in an effort to get over it. Despite the extreme efforts, the situation is not at a point to be ignored or something that relives us from its fear. In light of the uncontrollable situation and the efficacy of the Management during these hard time, the paper tries to attempt to find the answers to the questions; Was there/or not a failure of proper Management? 'Have the Management people played any role to be entitled as Corona warriors?'; 'Is there any role of Management functions in reopening of the lockdown?'. In a summary, the paper will try to find the role of the Management functions in controlling the pandemic situations like COVID-19 and stand as a cause for Human survival thereby.

Keywords : Role, Police Force, Healthcare, Management Functions, Efficacy.

INTRODUCTION:

COVID – 19 Pandemic in India

The widespread disease I the nations of Asia is a result of the ghastly spreading Corona disease (COVID-19) caused by in-depth acute metabolism syndrome coronavirus 2 .12 January 2020 was the first date when the Corona virus was firstly reported at rare places in India which came from China. The nations in Asia have the large cases of coronavirus being reported and is the second most leading after the U. S. with quite 10.3 million rumored cases of COVID-19 infection and quite 154,000 deaths as of day, 2021. The per day cases peaked period of time in Asian nation with over 90,000 cases rumored per day and have since return all the way down to below 15,000 as of 2021 Jan.

It was told by the Ministry of Information and Broadcasting in India in July 2020 that the deaths in India due to Corona virus is pretty low near to only of 2.41and also reported that it is declining day by day speedily. It was in the year 2020 that the important 6 cities in the country, Delhi, Ahmedabad, Chennai, Pune and Kolkata reported more than half of the corona virus cases in India. The last region to report its initial case was Lakshadweep, on nineteen January 2021, nearly a year when the primary

rumored case in Republic of India. It was on 10th Of June that the getting clear from corona was ahead of the number of cases reported in India. Infection rates began to drop considerably in Gregorian calendar month, and also the variety of daily new cases and active cases began to decline apace. A Government panel on COVID-19 proclaimed in October that the pandemic had peaked in Republic of India, and will return in restraint by Gregorian calendar month 2021. This prediction was supported a mathematical simulation presumptuous than Republic of India reaches herd immunity, the therefore known as "Indian Supermodel". Republic of India has over thirty anti-COVID vaccines in numerous stages of development and a national vaccination drive was started on sixteen January 2021. Republic of India began the world's largest Covid vaccination drive on January sixteen and in eighteen days the country has with success immunised over 4.1 million health care employees.

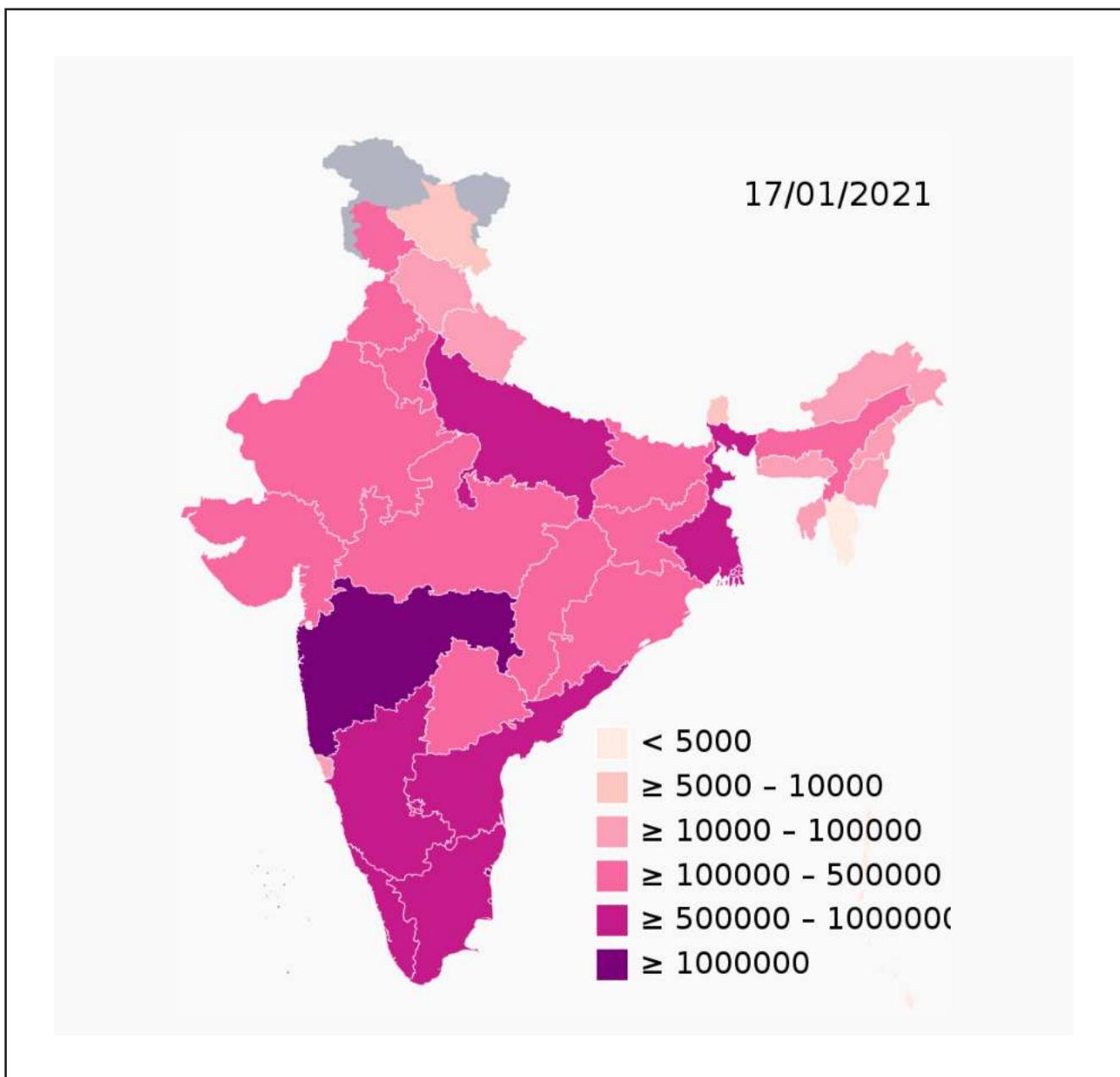


Fig.1 Cumulative COCID-19 Cases in India Statewise (Source : MoHFW, Gov. of India)

Indian Government Measures

It was decided to declared disaster in many of the places in India and take measures as per the provisions of the Epidemic Diseases Act, 1897 are invoked, resulting in the temporary closure of academic and industrial institutions. All traveller visas were suspended in March, as several of the earliest confirmed cases were people World Health Organization had come from foreign countries. State governments took varied measures to contain the unfold of the virus.

Indian Medical Measures

The Union Health Ministry's room and politics team in capital of India was constituted of the ministries Emergency Medical Response Unit, the Central police work Unit , the National Centre for Disease management and the expert from the medical field from the three topmost Hospitals of the country. And which were also a part of policy choices to make a decision however coronavirus ought to interfere and solved in the country of India. With a view to break the chain of this spreading virus containment zone strategy was adopted in India. fifteen labs across Asian country crystal rectifier by the National Virology Institute Pune, as testing for the virus, with the establishment of more laboratories, as of early March. On the date of 13th March near about 52 labs were made potential for the testing of Corona patients in India. The strain of corona virus was isolated by the National Virology institute on 15th March. With the achievement of all this efforts the country was at the fifth position with success acquire a pure sample of the virus once China, Japan, Thailand and also the U.S.A. The Indian Medical Council and Research reported that with the isolation of the train , the fast diagnosis kits are easily possible and can be used for the detection at masses. On sixteen April, China sent 650,000 testing kits to Asian country however their use was out of print visible of a awfully low accuracy (of simply 5.4%). In May, National Institute of medical specialty introduced another protein take a look at kit assay for fast testing, capable of process ninety samples in an exceedingly single run of 2.5 hours

Treatment Research

A mix of combination of diseases including anti-malaria, anti-swine respiratory disorder and anti-HIV medication resulted within the recovery of 3 patients in March in Rajasthan. At the same time and the month, the Indian Institute of Chemical Technology, the Council of Scientific and Industrial analysis (CSIR) and Cipla came up jointly with a plan to develop medication against this fatal disease. On more organization of India, Stempeutics, came up with the plans to intravene a stem cell-based agent for treating corona virus patients. With the passage of time and following traditional clinical measures and precautions Biocon created life medical care by use of a fresh developed blood vessel medication for treating the corona virus patients.

In the month of March, a newly launched in Pune's Sci-Tech Park introduced 'Airon', a negative particle generator which had potential of reducing a room's infectious agent loaded by 99.In the month of April funds for various curative measures were made available in India.

Exactly on twenty three March, the National Task Force for COVID-19 appointed by Indian Medical Council directed the utilization of anti-inflammatory for the treatment of high risky corona virus cases.

According to the statistics and reporting, the country has around 40,000 ventilators, of which 8,432 square measure are with the general public hospitals. Numerous Indian PSUs, companies and startups, as well as DRDO and ISRO, have redesigned their production lines to manufacture even more medical utilities like PPE kits for example. Also has planned for additionally coming up with inexpensive or mobile medical instrumentation. The main interest was to amplify the assembly of

portable and very cheap translators to the public so that it could be used without the late deliveries and the occurrence of deaths due to lack of availability. This way for the creation of number of the world's smallest and least expensive ventilators. the Gov. aimed to double the present capability of ventilators till June with the help of the Public companies. the administration has additionally demanded major non-public engine and car makers to increase the production ventilators at their companies or plants. Maruti Suzuki, and one more company, can provide 10,000 ventilators until finish of. From zilch in close to past, the country was able to manufacture near about 20000 PPE kits and 250,000 N95 masks every single day in the year 2020. The country has emerged has the highest producing PPE kits country in the last stanza of the year 2020.

The Centre for Cellular and biological science is doing work and efforts have been taken on ordering sequencing of COVID-19 virus. For the purpose of trials of antiviral medications in human respiratory organ in animal tissues, it has also additionally started a partnership with a personal company Eyestem analysis to grow novel coronavirus in the month of May. On the very next month, the ICMR gave an invitations to all the medical establishments and the giant hospitals to participate in trials of convalescent plasma medical therapy and plasma exchange medical practices. Later, the council of Indian Medical Research submitted this stock of knowledge to DCGI to begin trials, that the DCGI permitted many of the Indian states were allowed by ICMR to start clinical trials of the plasma medical therapy. In 49 year old man in Delhi became the first patient to take the plasma medical therapy and was found to be cured successfully. The chief minister of Delhi Hon. Arvind Kejriwal same that the initial results of the plasma medical care and the four patients gave the expected results on this therapy, and even more 3 patients were made readied to conduct the treatment by the plasma care therapy. But later on the council found and reported that there's is no strong proof of effectiveness with the plasma medical care as a routine medical care, describing it's as associate degree rising and experimental medical care. it's some risks, that embrace grave allergies and respiratory organ fatalities. The ICMR then started with the double layered medcia trilas to treat the patients to achieve the effectiveness in the treatment of the patients.

Cipla and Indian Institute of Chemical Technology came together and produced anti-viral drug favipiravir at price totally different from that existing in the market, followed by Jenburkt prescribed drugs and woody plant restricted production and that too even at lesser to lesser prices for the civilian patients.

COVID-19 and Indian Police Force

On March twenty four, 2020, the Indian government declared that every one people among its borders ought to stay reception for twenty one full days. The University of Oxford's Covid-19 Government Response huntsman says or said that India's response is the most expected throughout the world, and has affected near about 1.3 billion masses around the global level. The prohibition to the patients and their confinement, that were latter annexed, square measure extremely restrictive, excluding the walkout of masses for the purchase of essential items of their daily needs. Its sooner impact was seen on the walking laborers on the road moving towards their native homes for the welfare of their native homes and beloved ones. Furthermore there was also one more impact of the restrictions put down during COVID 19: and that is the welfare work of the police which is not their main task. The police squads were all the way running to confine the people in accordance with the local politician and administrations. The police forces were also ahead in supplying the essential items to the needy as and when they required preventing them from coming out of their homes. However, it has been observed that at many places the forces were requiring or wanted huge trainings to handle this pandemic situation without any on time havocs creation.

Indian public health and the police forces were deployed on 2 very important functions: the awareness of public order and its implementation too. With the directions of Lockdown or restriction

measure, police agencies especially expected social distancing through patrolling vehicles, foot patrols, and conveyance checkpoints. These ways followed a practice of “law and order”, that is engrained into the training modules made for the police and defense system of India. In other words, imprisonment societal control means that control, that entails swift and aggressive action to enable the public management more efficiently. The Indian media support strengthened the law and order paradigm after they created awareness of imprisonment as a police “curfew.” Within the Bhilwara district of Rajasthan, that has gained early praise for dominant the unfold of Covid-19, the police force implemented “maha-curfew,” with only excluding the delivery and purchase of the medicines and the essentials like milk. The logic behind the maha-curfew is to put limitations to the breakage of rules by the people over there, that may encourage others to break the rules, doubtless escalating into public disorder and underestimating the spread of corona virus disease. To implement the maha-curfew, however, the police in Bhilwara have moved ahead and took initiative the far side the law and order paradigm, with the coordination of local administrators to set up, stock provides, and build delivery systems to help the administrators in the form of voting. The Bhilwara maha-curfew stands on a second police initiative, called, janata seva (for people), that motivated cops toward serving to voters full of disaster. The service orientation of officers, was less visible in media reporting's. Ever singly day few of the police constables have taken as their responsibilities to distribute food to the people of that area. In some districts, police stations became food distributing agencies, in sponsorship with local administration to fade away the hunger. To give some examples from districts in Madhya Pradesh: In Indore, police stations have made awareness concerning Covid-19 with the help of women's volunteer teams launched in URJA, a programme for women's security .Senior officers had hand in hand with in local supporters to go to homes of the needy and supply food grains and required medications if any. Working with the charity organizations, police lorries carrying soap, water, and food have made supply plan to distribute this stuff to street raiders. In the areas of Ujjain, the police have alliance with responsible persons at the well-known Mahakal Temple to supply food to backward residents of the town. In addition to this, the organization planned daily food availabilities to the present slum masses. Despite of food provisions, the policemen's were properly known as food messengers and the police centers came to be recognized as the centers of Indian health campaign. The district police created the helpline numbers for the people to report about the diagnosed COVID 19 cases. Also, the banners were displayed out of the police stations to encourage social distancing and other COVID 19 precaution measures. The important officers on duties as well as other police persons were having the hand washing centers at the stops. This kinds of efforts are still going on within the police organization. The constable from Gwalior have made face masks from to protect his personnel from the disease. The Kerala police has made viral the colorful videos to encourage the hand washing, sanitizing techniques and other COVID 19 precaution measures.

LITERATURE REVIEW

1. A Comprehensive Analysis of COVID-19 Outbreak situation in India, Rajan Gupta¹, Saibal K. Pal and Gaurav Pandey

The natural event of COVID-19 in numerous components of the planet could be a major concern for all the executive units of several countries. India is additionally facing this terribly powerful task for dominant the virus natural event and has managed its rate through some strict measures. This study presents this scenario of coronavirus unfold in India along side the impact of varied measures taken for it.

2. Effect of COVID-19 on Economy in India: Some Reflections for Policy and Programme, Monika Chaudhary, P. R. Sodani and Shankar Das

The eruption of COVID-19 brought social and economic life to a standstill. during this study the main target is on assessing the impact on affected sectors, like aviation, tourism, retail,

capital markets, MSMEs, and oil. International and internal quality is restricted, and therefore the revenues generated by travel and commercial enterprise, which contributes nine.2% of the GDP, can take a significant toll on the GDP rate of growth. Aviation revenues will return down by USD one.56 billion. Oil has plummeted to 18-year low of \$ twenty two per barrel in March, and Foreign Portfolio Investors (FPIs) have withdrawn vast amounts from India, regarding USD 571.4 million. While lower oil costs can shrink this account deficit, reverse capital flows can expand it. Rupee is ceaselessly decreasing. MSMEs can bear a severe money crunch. The crisis witnessed a frightful mass exodus of such floating population of migrants on foot, amidst wide internment. Their worries primarily were loss of job, daily ration, and absence of a Social Security internet. India should rethink on her development paradigm and build it additional comprehensive.

3. Pandemic Preparedness in Asia: A Role for Law and Ethics?, Belinda Bennett, and Terry Carney.

Management of pandemic gripe depends on complicated coordination of the many completely different dimensions of the health and social care systems, emergency services, levels of national and native government, civil society, communications and media, and cultural expectations. Law is one little but necessary element of these arrangements, that bit on elementary moral debates. This review demonstrates that the Asian region is actively partaking those problems in numerous ways that in light-weight of their varied socioeconomic and cultural backgrounds, however scope remains for prioritising further analysis into these relationships.

4. A case study on strategies to deal with the impacts of COVID-19 pandemic in the food and beverage industry, Md. Tarek Chowdhury & Aditi Sarkar & Sanjoy Kumar Paul & Md. Abdul Moktadir

This analysis investigates the impacts of the novel coronavirus unwellness, conjointly remarked as COVID-19 pandemic, on the food and beverage trade. It examines each short-run and medium-to-long-term impacts of the pandemic and descriptions methods to reduce the potential consequences of these impacts. to the current finish, we have a tendency to use a qualitative, multiple-case-study methodology, collecting information from eight sample corporations with fourteen respondents within the food and liquid trade in People's Republic of Bangladesh. The findings show that the short-run impacts of this pandemic, like product expiration, shortage of capital, and restricted operations of distributors, are severe, whereas the medium-to-long-term impacts promise to be advanced and unsure. within the longer term, varied performance metrics, like come on investment by the corporations, the contribution of the corporations to the gross domestic product (GDP), and worker size, area unit all expected to decrease. Moreover, corporations may have to reconstitute their provide chain and build relationships with new distributors and trade partners. The study proposes many methods that managers during this sector will adopt to boost resiliency within the ever-changing atmosphere throughout and when the COVID-19 era. whereas this analysis is novel and contributes to each theory and follow, it doesn't take into account tiny and medium-sized corporations within the food and liquid industry. Therefore, the impacts and methods we have a tendency to establish might not apply to smaller corporations.

5. Pandemics and Supply Chain Management Research: Toward a Theoretical Toolbox, Christopher W. Craighead, David J. Ketchen, Jessica L. Darby

The COVID-19 pandemic paralytic the globe and disclosed the important importance of supply chain management—perhaps additional thus than the other event in modern history—in navigating crises. The in depth scope of disruption, huge outcome of effects across countries and industries, and extreme shifts in demand and provide that occurred throughout the COVID-19

pandemic illustrate that pandemics square measure qualitatively completely different from typical disruptions. As such, pandemics need students to require a contemporary inspect what lenses supply understanding of offer chain phenomena so as to assist offer chain managers higher indurate consequent pandemic and foster transiliency (i.e., the power to at the same time restore some processes and change—often radically—others). To help students and managers accomplish these aims, we provide AN agenda for offer chain management analysis on pandemics by considering however the key tenets of well-known and nascent theories will illuminate challenges and potential solutions. Specifically, we think about however resource dependence theory, institutional theory, resource orchestration theory, structural inertia, theory of games, real choices theory, event systems theory, awareness-motivation-capability framework, prospect theory, and tournament theory offer ideas that may facilitate students build information regarding pandemics' effects on offer chains furthermore as facilitate managers formulate responses.

6. Natural hazards, disaster management and simulation: A bibliometric analysis of keyword searches, Beth Barnes, Sarah Dunn, Sean Wilkinson

Disasters have an effect on legion individuals annually, inflicting giant numbers of fatalities, prejudicious economic impact and also the displacement of communities. Policy-makers, researchers and industry professionals square measure frequently two-faced with these consequences and thus need tools to assess the potential impacts and supply property solutions, usually with solely terribly limited data. This paper focuses on the themes of “disaster management”, “natural hazards” and “simulation”, reaching to determine current analysis trends mistreatment bibliometric analysis. This analysis technique combines quantitative and applied math ways to spot these trends, assess quality and live development. The study has ended that natural hazards (73%) square measure additional predominant in analysis than semisynthetic hazards (14%). Of the semisynthetic hazards lined, coercion is that the most current (83%), the foremost frequent disaster sorts square measure climate connected, and during this study hydrological (20%), geology (20%), meteorological (15%) and climatological (5%) were the foremost often researched. Asia experiences the very best range of disaster events as a continent however during this study was solely included in 11 November of papers, with North America being the foremost perennial (59%). There were some stunning omissions, like Africa, that failed to feature during a single paper. Despite the inclusion of key words “simulation” and “agent based” within the searches, the study failed to demonstrate there's an outsized volume of analysis being dispensed mistreatment numerical modelling techniques. Finally, analysis is showing to require a reactive rather than proactive approach to disaster management coming up with, however the advantage of this approach is questionable.

MANAGERIAL FUNCTIONS

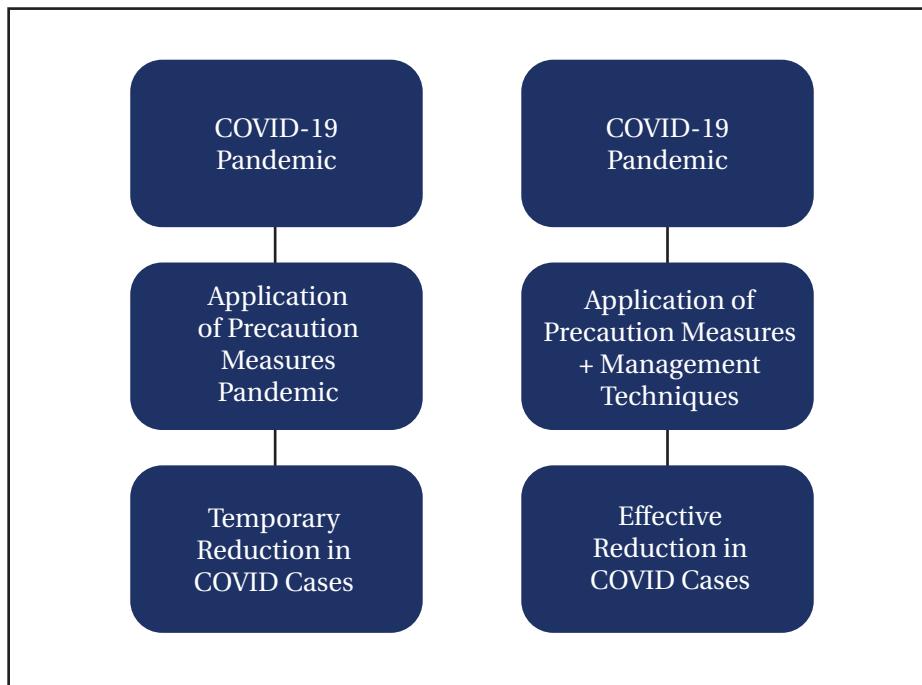


Diagram : Exhibit for the importance of Management In COVID Pandemic

Planning

One main role of a manager is making a thought to satisfy company goals and objectives. This involves allocating worker resources and delegation responsibilities, moreover as setting realistic timelines and standards for completion. coming up with needs those in management roles to unceasingly check

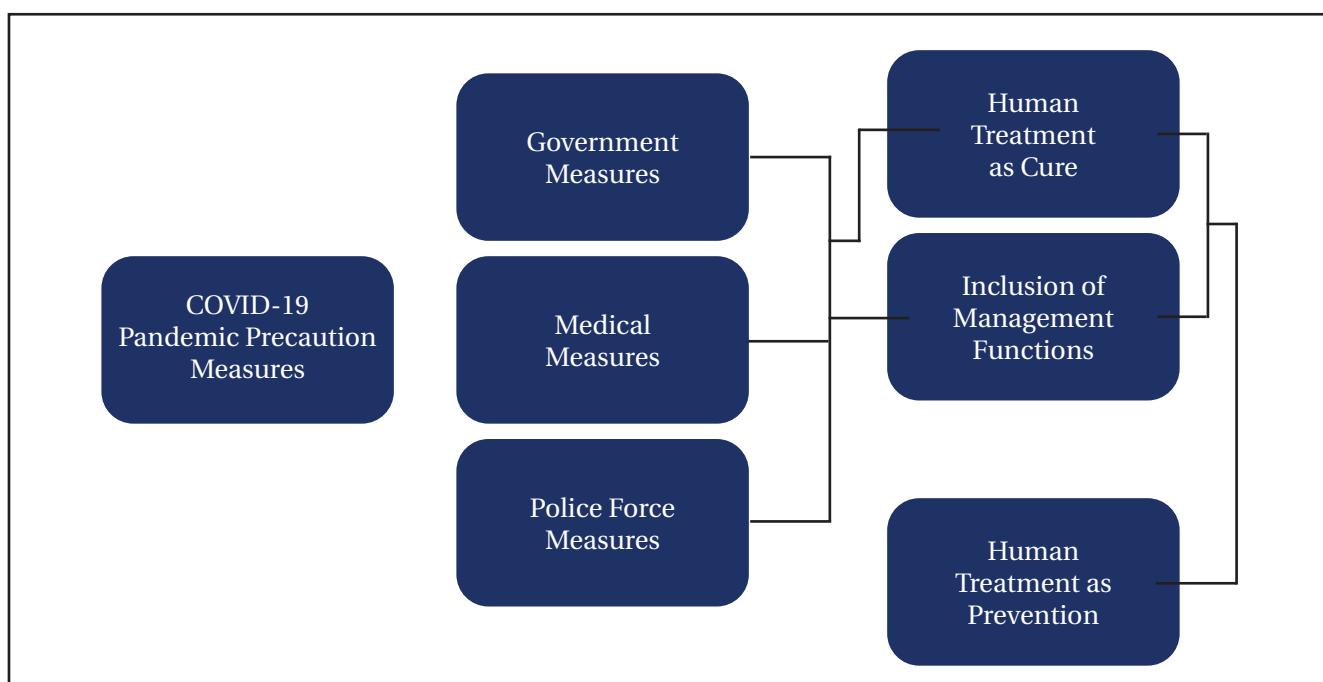


Fig.2 Exhibit of Management Functions and COVID 19 Human Survival Efficiency

on team progress so as to form little changes once necessary, whereas still maintaining a transparent image of a company's larger aims and goals. Much of one's coming up with operate consists of operating severally to see what responsibilities should be to that staff, setting priority levels certainly tasks, and making timelines. However, communication conjointly plays a very important role. for instance, managers affect coming up with after they meet with company leadership to debate short and long goals, and after they communicate the specifics of a brand new project to their team or arrival sporadically to make sure individual objectives square measure being met on time.

Organizing

Along with coming up with, a manager's structure skills will facilitate to confirm an organization or division unit runs swimmingly. From establishing internal processes and structures to knowing that workers or groups ar best fitted to specific tasks, keeping everybody and everything organized throughout daily operations ar necessary functions of management. Organization is not only regarding authorization tasks with efficiency and ensuring workers have what they have to accomplish their tasks, however. Managers additionally have to be compelled to be able to reorganize in response to new challenges. this might inherit follow within the type of slightly adjusting the timeline for a project or re-allocating tasks from one team to a different. Or, it might mean considerably sterilisation a team's internal structure and roles in response to company growth.

Leading

Managers ought to be comfy and assured commanding their team members' daily tasks additionally as in periods of great modification or challenge. This involves protrusive a robust sense of direction and leadership once setting goals and human activity new processes, product and services, or internal policy. Leadership will occur in an exceedingly variety of how, as well as recognizing once staff would like an additional boost of reinforcement and praise to handling conflicts between team members fairly and resolutely. Often, managers might perform as leaders even throughout little personal interactions by modeling substantiate, encouraging, and psychological feature qualities.

Controlling

To ensure all of the on top of functions area unit operating toward the success of an organization, managers ought to systematically monitor worker performance, quality of labor, and also the potency and dependableness of completed comes. management (and quality control) in management is regarding ensuring the last word goals of the business area unit being adequately met, furthermore as creating any necessary changes after they are not.

MANAGEMENT FUNCTIONS AND COVID 19

As per the exhibit, the human survival would have been enhanced in the form of prevention of the COVID 19 disease with the inclusion of Managerial functions along with other measures. The Police force, medical measures and the Government initiatives and decisions has really played a great deal but are fighting to cure the casualties. It would have in the form of Planning, Managing, Leading Controlling integrated with all these measures to prevent the disease instead of curing it. Had there been not some mismanagement without the inclusion of managerial functions, the control of COVID 19 case would have been better with less numbers and increasing efficiency of the various measures for the control of it.

CONCLUSION

The descriptive study was made to study the different measures taken by Indian Government, Medical sector and the defense sector in the form of police force as an effort to control the worldwide threat in the form of COVID 19 pandemic. The different managerial functions like planning, organizing, leading and controlling are also studied. The study leads to the conclusion of exclusion of these managerial functions in the control of COVID 19 disease. The integration of the managerial function with the COVID 19 control measures would have led to the better control of this pandemic situation in India.

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AN INNOVATIVE PRACTICE IN DIGITAL HRM AND ITS IMPACT ON FIRM'S FINANCIAL PERFORMANCE

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Abstract:

This study has analysed the innovative practices in digital HRM and its impact on firm's financial performance. Digitization in Human Resource Management practices has given a new direction to the organisations. For this study an index is created related to the activities involved in digital HRM practices and for the firm's financial performance analysis. With the help of regression model, performance estimation model has been developed based on five years performance related data extracted from annual reports of twenty scheduled banks of India. Firm's financial performance has been estimated through income, profits, return on investments (ROI), return on assets (ROA) and return on equity (ROE). According to the results the digital HRM applications have a direct and positive relationship with the firm's financial performance.

Keywords : Digital HRM ; ROI ; ROA ; ROE ; Regression Analysis

Introduction:

Internet has made a great change in working of the organisation and in industries. It has been affected every working zone of the organisation. It has been provided a new way to exchange information more efficiently and to a large crowd than ever before. In the present scenario the HR professional has to respond to an increased competition for digitized transformation at international level and rapid advancements in HR technology. A flexible and a new kind of technical knowledge, skills and abilities are required by the Human Resource practitioners in future who will be flexible and willing to deal with an accelerated pace and to the unpredictable changes at the global workplace. Human Resource professionals are needed to assess the implications of advanced movements into an era of decentralization. The proper use of these implications can lead to emancipation. Based on different and developed system, the era will be required a new kind of organisation that can bring together a great contribution of autonomous individuals in a suitable way. Now it is clear that a new way to manage HR practices as a system is emerging, the new HR managers must manage themselves. This innovative practice can improve the firm's financial performance also. In the present time, businesses are conducted on the international level and this involves technology, goods and services, managerial knowledge and capital to other countries or across the national boundaries. Globalization is making the world smaller through a fast communication network. In compare to traditional HRM , digital HRM has a prominent features of management., because the survival of an organisation depends on some quality of human resources are available to use. Human Resource Department is needed to embrace the digital transformation and implemented good practices in the heart of its HR policy. Number of challenges which are faced by human resource management around the world. In the era of modern world, it was necessary for business concerns for trying to expand in to the international

market. For the HR practices, it is very challenging opportunity, trying to manage the complexities for changes and transformation. HR now a days is playing a very important role along with the business functions for creating the important momentum and the capabilities of the organisation. To change the competitive market environment, the responsibility of Human Resource Manager is involved the realization that HRM must play a very strategic function in the success of an organisation. The quality of human resources in the organisation depends on the success for recruiting process. Always the growth of an organisation is equally proportional to the growth of its work force. To retain the good employees is always as important as selection and recruitment to support them for giving their best. A consistent reward system is always interrelated with its objectives, which is defined and consistent performance appraisal system. Focus on the recognition of every employee's contribution , improve skills and train the development of the talented people. A good and advanced HR practice can be a reason to a success story of the organisation.

Innovative HR & Firm's Financial Performance

Digitization can be used as a key driver of many organisational evolution and technological innovation from its emergence in the 18th century. It effects the spread over maximum sphere in practice from the personal life to social life as well as from individual to organisational level. Now-a-Days it has become a fundamental part of most of the business operations. Several theories on information system had proposed to elucidate the worldwide use of IT in business. A few of them are resource based view (RBV), Coordination theory, transaction cost theory, social exchange theory and media richness theory. Each of these theories has an identical research domain. In strategic management RBV is a major theory among all these theories. RBV theory has been adopted by the organisations and explain the relationship between IT services and the firm's financial performance. According to RBV theory, the firm's financial performance is the determinant of the resources it owns. On the basis of these HR digital practices firm's competitive advantage is sustained. IT as a compliment of a firm's other resources increases the value of resources and its capability, which eventually increase the firm financial performance .On the basis of resource based theory any firm can enjoy sustained competitive advantage if the existing HR met the four necessary attribute such as valuable, inimitability, rare and non-substitute. In case the must add the value to the firm's production, process, secure the skills which are rare and non-imitable, and finally not replaced by any technology and the other substitutes. It is clear with the above discussion the digitization and HR are the firm's two pillars of success.

Literature Review

Bondarouk, T. V., & Ruël, H. J. (2009) the debate between the electronic HRM and Human Resource Information system had been done in different conferences which shows the conclusion the effect of digital HRM in the development and growth of the organisation. The E- HRM is a great development in the field of recruitment and selection. It plays the role as an umbrella which is covering the integration of IT and HRM. The digital HRM created the value for targeted managers and the employee. Definitely it's a new challenge. Parry, E., & Strohmeier, S. (2014).by increasing dominance of digital technologies the world is reaching the societal, cultural and economical changes. This present scenario is also called the 'Digital Age' which is playing a prominent role in both human resource management and the lives of employees, it seems to be affected in different ways. These changes in digital HRM leads a big change in to the work force and the delivering HRM activities. Hauptmann, S., & Steger, T. (2013) digitization and social media are offering different opportunities and at the same time many types of challenges. New pattern of behaviour is appreciable in the present scenario. And in emerging economy. Many of the disadvantages, threats and opportunities also analysed during the studies by the researchers in Human Resource Management. These types of analysis also supported by theories and research on reproduction of rules and regulations, on the other hand about the digital natives and Generation Y. Furtmueller, E., Wilderom, C., & Tate, M. (2011) in the present business scenario, recruiters in screening job applicants are especially dependent on information systems of digital

resume databases. This research specially focused on the understanding of different requirements in Human Resource Management and for the recruiters and specially for content analysis of the resume field analysis. Different e-Recruiting sites also analysed for this study. The area of research also found on the maintenance and the extension of online database and recommendations for digital resume design. Namgoong, W. (2014) human reject mixers (HRM) is using in wideband receivers to suppress the impact of spurious harmonic interferers. In the existing works, the local oscillator phases are to be assumed has been equally spaced. The drawback of equally-spaced LO phases is the signature vectors of the desired signals and a few harmonic interferers become aligned. It is limiting the number of interferers that may be attenuated. With non-uniform phase , a digital HRM can suppress the additional harmonics. A robust digital HRM presented in this paper with low complexity and adaptive. Candiloro, I. L., Mikeska, T., Hokland, P., & Dobrovic, A. (2008) for assessing the CDKN2B methylation MS-HRM has been used in acute myeloid leukaemia samples. All the samples of AML were methylated at the CDKN2B promotor was showing the varying degree of heterogeneous methylation. Six representative samples have been selected for different level of study. dMS-HRM was used to simultaneously assess the degree of methylation. Manuti, A., & de Palma, P. D. (2018) how a special platform created to HRM which can be beneficial for both organisation and the individuals, this type of results has been come from the presented study. Firstly, to explore the new communicative channels in and with the organisation and gaining the sense of agency and some responsibility that have inevitably impact on their performance. Secondly, to exploit the social network to develop and convey a shared sense of corporate identity which enhances the reputation and the commitment. Bondarouk, T., & Ruël, H. (2005) with in the organisational life E-HRM is coming to a full grown stage. The advantages of e-HRM has been much assumed and expressed, however the scientific proof is rare. Any clarity does not exist that the e-HRM contributes to HRM effectiveness. The actual use of the e-HRM application correlates with HR effectiveness. With the help of regression analysis, it was confirmed that the experienced quality of the e-HRM application is only a significant explanatory factor of strategic and technical HR effectiveness. Bondarouk, T., & Brewster, C. (2016) a significant changes in business environment is existing due to digital age. The modern technological environment and information technology have been influenced the development of many areas of business. IT receives a special role in the HRM. E-HRM involves the use of web-based technologies to provide the services related to the human resource management in the organisation. It has a wider range of organisation's stakeholders via managers to employees and the concept of e-HRM includes important features and advantages and potential drawbacks. Digital HRM is a kind innovation that promotes, facilitates and develops the practice of e-HRM. Velez, D. O., Mack, H., Jupe, J., Hawker, S., Kulkarni, N., Hedayatnia, B., ... & Fraley, S. I. (2017) the role of information technology examined directly on one central concept of work in the twenty first century. The long-established 'Harward model of Human Resource Management , offering a more contextualised view of Human Resource Management, very expensive view on stakeholders and a long term approach for outcomes. A rapid technological developments a tension has been seen in HRM responsibilities between HRM professionals and the organisational members. And the members of the organisation were not directly assigned HRM task.

Objective of Research

1. To examine a relationship between the applications of Digital HRM and firm financial performance in terms of income, profit, return on investments (ROI) and return on equity (ROE).

Hypothesis

H1: Application of digital HRM have direct and positive relation with the firm's financial results.

Research Methodology

For analysing the relationship between application of digital HRM and firm's financial performance, we have taken banking industry of India which has given a significant contribution to the country's GDP. From this industry we have taken around 20 scheduled banks having 4000 branches. Annual reports have been extracted from the year 2011. Financial results retrieved from the financial statements highlighted in the annual reports from 2011 to 2019. One HR manager surveyed to get idea about practices of digitization in HRM in their organisations. To test the hypothesis, the firm's financial indicators: revenue per employee, profit per employee, ROA, ROE and ROI regressed with the obtained Digital HRM results. We have developed an index of digital HRM activities. These activities further categorised in to several broad areas such as HR planning and analysis, equal employment, compensation and benefits and health and safety.

Data Analysis & Interpretation

Application of Digital HRM vary among the organisations, the study tested T-test to justify the significant variations among the organisations. The test found significance variance($t=0.000$) among the organisations. The results are showing in Table 1.

Table1: Results of one sample T-test

	N	Mean	Std. Dev.	T	Sig(2-tailed)
Digital HRM index	20	16.45	4.231	23.741	0.000

Table 2 is showing the results of regression analysis through five models for hypothesis. The first model is for income per employee as an control variable, the model estimates practical significance of the impact of Digital HRM applications. Findings of this model indicates that one standard deviation increase of Digital HRM applications raises oncome on an average 11.22% per year. Model 2 is showing the regression results of profit per employee. This substantial figure represents around 46.75% of the average annual profit an employee. Model 3 is highlighting the results of the return on investment (ROI). The findings indicates that the true impact of one standard deviation raises return around 6.71 % of the average annual return on investment. Model 4 highlights the regression results of the return on assets (ROA). Though beta score is significant at $p \leq 0.1$, but the model is not significant. On the other hand , the study did not find any significant relationship between the application of Digital HRM and return on equity ($p \leq 0.1$).

Table 2: Results of Regression Analysis for Firm's Financial Performance

	Model -1 (Income P/E)		Model 2 (Profit P/E)		Model 3 (ROI)		Model 4 (ROE)		Model 5 (ROA)	
	Beta	SE	Beta	SE	Beta	SE	Beta	SE	Beta	SE
Ownership pattern	0.023	0.662	0.29	0.157	0.006	1.538	0.538	4.279	-0.371	1.081
Number of Employees	-0.544*	0.000	-0.295**	0.000	0.138	0.000	0.089	0.001	0.071	0.000
Volume of Capital	0.165	0.000	0.295*	0.000	0.115	0.000	0.163	0.000	0.034	0.000
Operating Income	1.55*	0.000	-0.295***	0.000	-0.086	0.000	-0.076	0.000	-0.034	0.000
Operating Profit	-1.147	0.000	0.094	0.270	0.114	0.000	-0.068	0.001	0.281	0.185
Digital HRM Application	0.506*	0.113	0.706*	-	0.735 ***	0.283	-0.024	0.635	0.654 ***	-
R2	0.822	-	0.879	-	0.357	-	-0.021	-	0.04	-
R2 Change	0.857	-	0.903	-	0.511	-	0.020	-	0.233	-
F for R2 change	24.03	-	37.3426	-	3.311	-	0.906	-	1.216	-
N	20	-	20	-	18	-	15	-	17	-

Note : *p is significant at less than 0.01(2-tailed test)

**p is significant at less than 0.05(2-tailed test)

***p is significant at less than 0.10(2-tailed test)

Conclusion

This study is showing the impact of Digital HRM applications to firm's financial performance. Further it has explored the financial outcomes according to the applications of Digital HRM based on firm ownership patterns. The study used regression analysis while keeping a few factors as control

variables. According to the results, applications of Digital HRM have a direct and positive impact on the firm's financial results. If the HR managers are careful to select the suitable statistical tools for measurement, to find the financial aspects of Digital HRM applications will be easier. The financial with nonfinancial HR managers, intelligence may lead them to be strategic partners by contributing significant amount to the business success.

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A STUDY ON THE FACTORS IMPACTING ONLINE BUYING DURING COVID-19 IN PUNE CITY.

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Abstract:

Mankind is currently undergoing through one of the worst phases because of COVID-19. The virus, which emerged from Wuhan, has spread in almost every country and has costed lives of a large number of people. India, too is affected badly from the virus with more than 3 crore confirmed cases and more than 3.9 lakh deaths as of June 25, 2021. Currently, India is witnessing the decline of second wave. During the first and second wave of the pandemic, the online buying increased owing to factors like restrictions on movement, panic, and others. The objective of this research is to find the important factors contributing towards the surge in online buying and find about the consumer behavior and attitude towards online buying in the current scenario, as restrictions have eased. The research will be conducted through an online questionnaire among people spread across some specific states in India. The results will help us to know about the important factors that led to the surge in online buying and the scope of online buying in the current and upcoming scenarios.

Keywords : COVID-19, Online Buying, Behavior, Attitude.

Introduction:

COVID-19 is one of the worst pandemics that the mankind is currently facing. Unlike other diseases like malaria and flu, this virus has spread at a faster rate and has affected a large number of people.

The first case of COVID-19 was recorded in Wuhan, China and since then it has spread its roots in other countries. Today, almost every country has seen the wrath of the deadly virus with millions of people affected from the virus and a large number of people losing their lives.

India witnessed its first case of COVID-19 on January 31, 2020. Initially, the spread was slow, but gradually it was fast owing to the increased number of cases because of transmission from affected patients. India has witnessed more than 3 crore confirmed cases and 3.9 lakh fatalities by June 25, 2021. It is currently overcoming from the second wave of the pandemic.

The response towards COVID-19 in India has been noteworthy. The frontline workers have performed exceptionally well in saving the lives of millions. In this process, many sacrificed their lives also. The effect of the pandemic in India was even deadly during the second wave. There was shortage of oxygen cylinders needed for patients which led to a number of fatalities. India recorded more than 4,00,000 cases on a particular day in April, 2021 which was highest number of cases recorded in any country on a single day.

Restrictions were imposed to curb the spread of COVID-19 in the initial phase since there was no medicine or vaccine to treat the pandemic. Due to this, movement of people were restricted, people were working from their homes, and panic was also high. As the people were not moving out of their homes, there was an increased inclination towards online buying during the initial stages of the pandemic.

Schools and offices were shut and everything had gone online. Due to this, there was an increased

consumption of items like packed foods. This was also one of the factors responsible for the surge in online buying.

Currently, India is overcoming the second wave of the pandemic. So, it is important to analyze the factors that led to the surge in online buying during COVID-19 to understand the scope of online buying in the current scenario since restrictions are eased and the caseload is falling. Moreover, it is important to study the behavioral changes of consumer towards online buying to understand the future of online buying in India. Moreover, due to the possibility of a third wave in India, the need to analyze the factors become important.

Literature Review

The world has witnessed a number of pandemics, like the Spanish Flu which affected a third of the world population and took around 50 million lives (Arnstein Aassve, Guido Alfani, Francesco Gandolfi, Marco Le Moglie, 2021). Currently, the world is facing the wrath of COVID-19, which emerged from Wuhan but has spread in every country till now.

India too is affected badly from the virus with more than 3 crore confirmed cases and more than 3.9 lakh deaths reported as of 25 June, 2021. India currently is overcoming form the second wave of the virus, which was even deadly than the first wave.

The pandemic has accelerated notable structural changes worldwide, especially those of digital transformations of businesses (Kim 2020). Employees were working online, children were studying online, there has been a surge in revenue for OTT platforms. This is because of the restrictions on movement of people. All this had an effect on the behaviors depicted by people. One such shift noticed is the shift in online buying behavior.

The discovery of internet has proved as a blessing in the current scenario. It has made possible for people to stay at homes and carry on most of their activities. One such assistance is in facilitating online buying of goods and services through e-commerce websites. A study conducted in France also highlighted that online-shopping option softened the harshest effects of the pandemic on consumption expenditures while reflecting the resilience of a strong economy (Bounie, Youssouf and John, 2020).

A study has highlighted that the share of confirmed COVID-19 cases increases the possibility of consumers purchasing food online (Xuwen Gao, Xinjie Shi, Hongdong Guo, Yehong Liu, 2020). In early stages of the pandemic, consumer behavior echoed the behavior observed in previous historic shocks and led, for example, to panic buying (Julia Koch, Britta Frommeyer and Gerhard Schewe, 2020). This is because increased cases lead to social distancing, panic of getting transmitted and others. Social distancing is leading to a shift to online shopping among many consumers. This includes both groceries and durables. As a result, online stores are experiencing enormous increases in turnover (Janny C. Hoekstra & Peter S. H. Leeftang, 2020). According to a research 52% of consumers avoided going to go brick and mortar shopping and crowded areas (Anam Bhatti, Hamza Akram, Hafiz Muhammad Basit, Ahmed Usman Khan, Syeda Mahwish Raza Naqvi, Muhammad Bilal, 2020). Furthermore, 36% avoiding brick and mortar shopping until they get coronavirus vaccine. Another research highlighted that the online sales increased by 14% in the first half of 2020 as compared to the previous year (Dr. Bayad Jamal Ali, 2020). Another research highlights that out of traditional and online buying, consumers have online buying the most, followed a mix of both online and traditional buying (Mounika Veeragandham^{1*}, Nikhil Patnaik², Rishitha Tiruvaipati³, M. Guruprasad, 2020). All these facts point out that there has been a surge in online buying in the initial stages of COVID-19.

It is very important to understand the behavior of consumers toward online buying to understand their adaptability and acceptability towards online buying. A study reveals that security, personal hobby, payment method, appropriate pricing, privacy, social media and reference groups as the aspects which significantly affect consumers' intention towards online purchase (Hossain, Jamil, & Rahman, 2018).

Another study highlighted that perceived quality, price consciousness, brand consciousness, perceived risk, and advertisement were the five main factors that affected consumer behavior (Dr. Bayad Jamal Ali, 2020). Another research highlighted that social distancing, staying at home, lockdown are among the factors that are leading to an increased online buying (Meher Neger, 2020). Considering this, we can understand that a number of factors are affecting the behavior of consumers towards online buying.

Some researchers also highlight that there are some obstacles that hinder online buying. According to a previous research, the difficulty in using IT tools, the inability to physically see the products are among the few obstacles to online buying (Leonardo Salvatore Alaimo, Mariantonietta Fiore and Antonino Galati, 2020).

Due to restrictions and social distancing and panic during the early pandemic period, there was an increased inclination towards online buying. So, it is important to study the behavior of consumers towards online buying in the current scenario as restrictions have eased and movement is more. Moreover, due to the possibility of a third wave in India, it is important to study these factors for businesses to design their strategies. This research will also help to study the scope of online buying in the future.

Objectives

COVID-19 has brought unprecedented times. Everyone has been forced to change their behavior in many ways. The online buying witnessed a surge during initial stages of the pandemic. The objectives of this research are:

- 1) To study the factors affecting online buying among the respondents.
- 2) To study the behaviors depicted by people during covid – 19.

Research Design

This research was conducted to have an understanding of the factors impacting online buying among the people of Pune City and the behaviors depicted by them. The research has been conducted by including both primary and secondary data. The primary data has been collected with the help of an online questionnaire formed on the basis of the objectives. The results have been compiled by administrating responses from 126 respondents from Pune City.

Data Analysis has been done using MS Excel.

The research has also collected secondary data from sources like research articles, papers.

Data Analysis and Discussion

1) Demographic Details

Table 1: Demographic Details of the respondents

Description	Parameter	Number of Respondents
Gender	Male	67 (53%)
	Female	59 (47%)
Age Group	18-25	102 (81%)
	26-40	23 (18%)
	41-59	1 (1%)
Educational Level of the Respondent	Secondary	5 (4%)
	Senior Secondary	12 (10%)
	Graduate	54 (43%)
	Post-Graduate	55 (44%)
Occupation of the Respondent	Business	8 (6%)
	Housewife	1 (1%)
	Service	26 (21%)
	Student	91 (72%)
Family Size	1	3 (2%)
	2	3 (2%)
	3	19 (15%)
	4	51 (40%)
	5	30 (24%)
	6 and above	20 (16%)
Annual Family Income	< 5 Lakhs	34 (27%)
	5-10 Lakhs	51 (40%)
	10-20 Lakhs	29 (23%)
	21 Lakhs and above	12 (10%)

Table 1 shows the demographic details of the respondents. A total of 126 responses were administered for the survey. The number of male respondents (53%) were more than female (47%). A significant category of respondents belonged to the 18-25 age group (81%), followed by 26-40 group (18%). Most of the respondents were post-graduate (44%) and graduate (43%), followed by senior secondary (12%). 72% of the respondents were students, followed by 21% of service-class and 6% having their business. 80% of the respondents belonged to families with 4 or more members, while remaining 20% had 3 or less members.

The family income of the respondents is an important factor impacting the online buying decisions. A large section of the respondents (40%) belonged to the income group of 5-10 Lakhs, followed by 27% with less than 5 Lakhs and 23% between 10 and 20 Lakhs.

2) Factors impacting Online Buying

Table 2: Descriptive Statistics

Factor	N	Minimum	Maximum	Mean	Standard Deviation
Price	126	1	5	4.48	0.797337
Discount	126	1	5	4.05	0.893149
Delivery Time	126	1	5	4.19	0.900793
Return Policy	126	1	5	4.49	0.689882
Customer Reviews	126	1	5	4.24	0.823928
Security	126	1	5	4.53	0.744973
Payment Method	126	1	5	4.35	0.879249
Privacy	126	1	5	4.52	0.816963

Interpretation:

Table 3: Correlation Analysis

	Price	Discount	Delivery Time	Return Policy	Customer Reviews	Security	Payment Method	Privacy
Price	1							
Discount	0.405484618	1						
Delivery Time	0.171319279	0.346603	1					
Return Policy	0.247011331	0.325206	0.362905	1				
Customer Reviews	0.334591944	0.158409	0.283332	0.524099	1			
Security	0.330824744	0.274247	0.348557	0.592	0.378592	1		
Payment Method	0.418777556	0.426892	0.258771	0.439834	0.270817	0.544758	1	
Privacy	0.28305565	0.261567	0.482975	0.561012	0.46691	0.695412	0.467232	1

We have used MS Excel for analyzing the correlation between the different factors that impact online buying among the consumers. For our research, we have considered a correlation of 0.5 and above as considered important in their decision for online buying. On the basis of the results, the following factors are considered important by the respondents:

- 1) Return Policy plays a very important role in ensuring that the customers get liberty of exchanging, returning the product within a specified period of time.
- 2) The reviews by the customers also form an important basis for the decision in online buying. The more the number of positive reviews for the product, the more is the likeability of the product being bought.
- 3) The perceived level of security plays an important role in buying decision because the customers are sharing their personal details to the online vendor. Also, the customers are concerned about the security of sharing their credit card and debit card details.
- 4) The mode of payment plays an important role in online buying. Flexibility in modes of payment is required by the customers.
- 5) Privacy is another important factor considered by customers in their decision for online buying.

3) COVID-19 related Specific Factors

Table 4: COVID-19 related Specific Factors

Factor	Number of Respondents
Safety protocols by delivery agents	104 (83%)
Digital Payments	80 (63%)
Contactless Delivery	76 (60%)
Doorstep Delivery	81 (64%)

The results show that specific COVID-19 related factors play an important role in the buying decision of the customers during the pandemic. They are committed towards reducing contact and hence are focusing on the above factors.

The research also highlighted that the number of respondents who purchased at least once in a week using the online mode has increased from 25% to 40%. This clearly evidences on the point that the online buying has increased during COVID-19. Moreover, as high as 87% of the respondents are willing to continue buying online even after the pandemic. This tells about the high scope of online sellers in the future as well.

Findings and Recommendations

This research was conducted to find the factors impacting online buying during COVID-19 and the behaviours depicted by people during COVID-19. The results suggest that the return policy, reviews of the customers, perceived security, mode of payment and the privacy of the customer are the five most important factors considered by people during COVID-19. The results also suggest that the online buying has increased during COVID-19, which was also suggested as per previous studies. Moreover, the research also states that a large proportion of the respondents will continue to buy online even after COVID ends. This information can be useful for the businesses to decide their future course of action. Moreover, this research was limited to the Pune City. So, research can be conducted on a wider area with a larger population to get an understanding of the factors on a larger geography.

Conclusion

COVID-19 has impacted every section of the society. Schools, colleges and offices are shut and people are working from their homes. The government has imposed restrictions on the movement of the people to curb the spread of the deadly virus. Due to limited movement, online buying has seen an upward movement.

This research was conducted to understand the factors impacting online buying during COVID-19. The research highlights that COVID-19 related factors like social distancing, contactless delivery along with other factors like return policy, mode of payment, customer reviews, etc. play an important role in the buying decision of the customers. The research also highlighted that there is an increase in online buying during COVID-19 and there is a good scope for online businesses even post-COVID.

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COVID-19 AND EDUCATION: IMPACT, CHALLENGES, OPPORTUNITIES AND FUTURE AHEAD

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Abstract:

The sudden outbreak of a deadly disease called Covid-19 caused by a Corona Virus (SARS-CoV-2) shook the entire world. The pandemic led to the closure of educational institutions all over the world. Mandatory shutdowns shattered educational institutions and pushed most of the world into emergency remote learning situations. The pandemic pushed students and teachers alike into the digital era, regardless of their interest, skills, or level of education.

This study briefly reviews the relevant literature and attempts to gain a better understanding of how the COVID-19 crisis affected the teaching and learning. The challenges that education systems faced during the pandemic and the lessons learnt from these challenges.

It explores the various opportunities arise from the crisis. Many new learnings, new perspectives, new trends, new tools have emerged as the pandemic has fundamentally changed the education. It examines and suggests different ways COVID-19 is likely to shape and alter the future of education.

Keywords : Covid-19 pandemic, education, challenges, opportunities, Hybrid Learning Model.

Objectives

The paper is aimed:

- To highlight the impact and various challenges of Covid-19 on education.
- To explore the various opportunities, arise from the crisis.
- To examine and suggest different ways COVID-19 is likely to shape and alter the future of education. pandemic.

Methodology

The data and information presented in the study are collected from various national and international reports on covid-19 pandemic. Information are collected from various journals, e-content and authentic websites.

Introduction

The covid -19 crisis has affected the world and disrupted our lives as never before. The education sector is one of the sectors which has largely been impacted due to the health crisis. It has created one of the greatest disruptions of education in history.

The deadly pandemic lead to near closures of academic establishment, school, colleges and Universities. According to UNESCO over 1.6 billion students in 190 countries were out of school due to the COVID-19 pandemic. In India, over 320 million students have been affected. (1)

The educational institutions have been forced to suspend the physical classrooms training and shift to digital training. The concept of education changed overnight. The sudden spread of the pandemic lead to the transition of education from physical teaching to digital teaching. The transition was so fast that it hardly gave any time to plan. Even though there was a huge disruption in the school year, still the education continued with the help of technology and digital means. The digital learning emerged as the necessary resource required to offer continuity in learning. Most public and private educational institutions have adopted online teaching as a solution to compensate for huge deficits in instruction hours.

Given such a situation its important to study the challenges of the digital learning and teaching and reflect the potential opportunities to leverage.

Challenges

- **Educational inequality & a digital divide**

E-learning includes the use of technology, computers & the Internet forms. Therefore, the availability and accessibility of technology is important for e- learning. The long-standing issues of inequality and a digital divide has resurfaced due to sudden shift to e-learning platform.

A recent report on the latest National Sample Survey (NSS) conducted in 2017-18, on 'Household Social Consumption on Education in India' shows just how stark is the digital divide across States, cities and villages, and income groups. According to the final report: In India, only one in ten households have a computer be it a desktop, laptop, or tablet. However, almost a one fourth of all homes have Internet facilities, either through fixed or mobile network using any device, including smartphones.

The survey data indicates that only about 11% of rural and 40% of the urban population above 14 years of age can operate a computer as well as use the internet. It is a challenge to think of using digital platforms by poorly equipped communities. The existing digital capabilities remains limited for all socioeconomic strata even among upper socioeconomic strata. (2)

According to UNESCO the Indian Ministry of Human Resource Development (MHRD), the University Grants Commission (UGC), the National Institute of Open Schooling (NIOS) and the Indira Gandhi National Open University (IGNOU) have announced new measures to reach out to students from all economic, social, and cultural backgrounds. Digital learning is being widely promoted across all government and private educational institutes of India, and the Ministry has developed a rich variety accessible for students through their laptops, desktops and mobile phones. The efforts were also made to ensure the equity of education by undertaking initiative like broadcasting educational programmes on television & radio channels in remote areas. A detailed outline on these initiatives is available on UNESCO website. (3)

- **Passive learning by students**

The shift to online learning was sudden and rapid so there was not enough planning & requisite digital infrastructure ready for this shift, neither was the curriculum designed for such a format. This led to students becoming passive learners.

Dr. Alice Holland, a clinical neuropsychologist at Children's Health and UT Southwestern stated, "the brain is not designed to learn from the screen, the brain was designed to learn from human interaction and explore the natural environment." (NBC 5 News, 2020).

Educators struggle to gain students' attention at the time lectures. One of the researches conducted by Cornell University, the attention span of students starts to dwindle every 10-20 minutes. One of the solutions to this problem suggested by the researchers is active learning. (4)

Drawing reference from these findings we can say active listening is an important part of learning. Active listening is an essential skill to enhance student learning. Listening means giving full attention to the speaker and understanding the message the speakers has conveyed. It includes both verbal and non-verbal signs like question, paraphrasing, smiling, nodding head, gestures, posture & avoiding distractions.

But with distance learning, active listening & learning is a challenge among the students due to which they seem to be losing interest.

- **Lack of social and emotional learning of students**

Social and emotional learning like critical and creative thinking, empathy, cooperation, team building, respecting each other, negotiation skills are difficult to inculcate among students in online teaching.

It's not only about grades, exams, lectures, it's about the experience which train students to prepare them with necessary skills, experience, and knowledge important for them to prepare workforce of tomorrow when it comes to placement, internship program and research project.

- **Unprepared teachers for online education**

The pandemic has almost rewritten teachers' job descriptions. Remote teaching was the possible option. Initially many teachers tried replicating online what they do in physical classroom. But soon they realized the strategy was not practical. Many teachers had never dabbled in online teaching. The physical school shuttered by the coronavirus pandemic and the sudden shift to online teaching has left teachers and administrators unprepared.

According to experts' teachers need several days, week or even month of training to launch of online programme. Training to help teachers handle technology, digital tools, and strategies to make sessions engaging. But the challenge was due to the crisis the teachers did not receive sufficient training and time to have hands on experience before going live.

Teachers are insufficiently trained for offering online lessons using different digital platforms.

- **Curriculum**

Curriculum and teaching methodology that are successful in physical classroom teaching does not necessarily translate into remote teaching. Due to emergency response to covid -19 and time constraint the curriculum which was suitable for physical teaching did not translate into remote teaching. Experts recommends planning, designing, and implementing a high-quality online course.

- **Evaluation & Feedback a challenge**

The transition to remote learning was rapid and on a large scale therefore there was no formulated structure and system for the online assessment and evaluation. Not only the online teaching but assessment of students' learning is a daunting and important task. In order to carry on this task teachers should be provided with different assessment techniques and instruments.

When we assess and evaluate students' performance, feedback plays an important role of any assessment process. For students to improve their learning abilities its necessary to get their feedback for their performance.

Feedback should be continuous process, students should not only be assessed at time of exam or tests but assignment, class activities and projects. Amidst all the unplanned transition there was no online feedback system to evaluate student's performance in online setup.

Future Ahead

Sometime back in last year i.e., pre-covid era if someone has suggested that in coming times the education will be all online without any physical classroom or face to face teaching it would have seemed a farfetched idea. Crisis gave birth to issues which were pending from years.

It has changed the traditional method of chalk and talk to remote learning model. It pushed the educational institutions to go all out for the online education. The crisis has accelerated digital solutions.

Trial and error happened where schools, colleges, universities tested and evaluated various virtual modes and method of teaching. The method that worked best was adopted. Lot of learnings happened in the due process. There are many new ways and trends in the education sector which are picking up momentum across the world. Lockdown drove the demand for many Edu tech players like BYJU's, Unacademy, Vedantu, Educomp solution, Entri, Cuemath, Upgrad, Toppr.

The crisis has changed our outlook and pushed the world to reinvent itself in the field of education. Debate at the centre is how should the education be in the future - in-person, virtual or hybrid. Some scholars believe this method of online teaching and learning will continue even after the pandemic. In fact, the crisis has accelerated the digitalisation of education. It is an opportunity to reflect on how this crisis can help us design what learning should be like for future generations.

Role of technology in future of Global education

Educational institutes are assessing how they can use technology to create classrooms of the future. Planning & managing online initiatives and integrating them into the existing academic structure and processes will be important part of decision processes of the educational institutes in the post pandemic era. The online training is being recognized as an important and main component of educational institutions. The institutes must plan the online teaching strategies and design necessary technical structure.

Even the New Education Policy outlines the important role online learning could play in reforming India's education system and expanding access to higher education. According to the policy the Indian institutions can develop their own online programs and award credit for online programs offered by foreign institutions.

Looking forward the institutes should integrate classroom teaching with E-learning tools. There is a need for innovative curricula to adapt to digital learners. The technological tools help to create content for remote learning for students scattered around the world. Books are replaced by E-content. The lectures can be recorded or delivered through videoconferencing.

One of the Edutech companies like Coursera provides global online platform. It offers online courses and degrees from world-class universities and companies to students anywhere in world. It even offers courses from the Indian Institute of Management Calcutta and the Indian School of Business.

Many universities in India have now started offering online courses both at the local and global level. For example, the Amity Group with the approval from University Grant commission can now offer Online degree programmes, similarly Jaipur-based IIHMR University plans to expand the teaching module through the digital segment and has collaborated with resources that can help them provide this. Ask.Careers is a course application in which provides students a free access to course content for banking, digital marketing, BBA, MBA and more. (6)

Takshila Institution offers online education, it run courses on an integrated LMS with live webinars, live videos, and contact workshops.

Hybrid Learning Model

Hybrid Learning Model is one such model which would work best in future. Though it has been in existence over the last few decades, but it has gained momentum in last few months due to sudden outbreak of covid 19 pandemic.

Meaning

Hybrid Learning Model combine both remote and in-person learning in which some students attend classes in-person while some join the class virtually. Faculties teaches all the students whether they are in-person or remote at the same time using hardware and software tools like video conferencing. This approach combines the best aspects of in person and online learning. The course of hybrid learning should be tailored so as to make it successful. The idea of the model is to make the learning flexible and easily accessible for students living remotely.

Following criteria should be considered for the Hybrid Model to be successful:

- **Power the model by collaborating with the technology.**

To do away with “digital divides” there must be an even distribution of information and communication technologies (ICTs) in society. This means availability of good quality of the Internet connection with high speed and device connectivity for uninterrupted live streaming.

Collaborating technologies like HD videoconferencing solutions, noise-cancelling headsets, high quality microphones, broadband connectivity for live streaming without interruption, cameras.

- **Revamp Curricula**

It calls for major transformation of the present curricula, pedagogy and ways of delivery to make the teaching interesting for students. Restructuring of course content to meet the need on online teaching should be done and clear guidelines to be established to make the education more meaningful.

- **Enhancing teachers' digital skills**

Use of digital tools is expected as an integral skill for the profession of teachers. Teachers are required to become technology savvy. There is a need for the teachers to embrace the technology and, they need to be trained how to use these digital tools for making the teaching interesting and engaging.

Conclusion

Covid-19 pandemic has hugely impacted the education sector across the globe. The transition from physical teaching to online teaching was sudden and haphazard. Due to rapid transition, there were many challenges faced by the government, educational institutes, educators, and learners. Although there have been number of challenges, there were several opportunities created and lesson learnt from the crisis. The pandemic has pushed the world to drastically reinvent ways as we move forward in the field of global education. By addressing the challenges, we can maximize the learning opportunities and ensure fair, just, inclusive education in the future. We need to digitalize education and have greater integration of technology in education. Different ways, strategies, and model of online learning should be tested. Hybrid Learning model is one such approach that seemed most effective and interesting. The focus should be to redefine the nature of learning, which is not an option, but rather a strategic choice that has to be integrated in education systems.

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ASSESSMENT OF HEALTH SEEKING BEHAVIOR OF PEOPLE AMID COVID-19 AND AWARENESS REGARDING AAROGYA SETU MOBILE APPLICATION LAUNCHED BY NIC EGOV MOBILE APPS

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Abstract:

This paper explores the change in health seeking behavior of the people amid Covid19 and awareness regarding Aarogya setu mobile application launched by government of india for creating awareness and contact tracing for community exposure. The author found that the health seeking behavior changes during pandemic due to fear and false information received from various sources. By assessing health seeking behavior hospital management or government health sector can change their strategies to serve the community. A cross-sectional survey study was conducted on available Indian community people. 559 were willingly ready to participate in the study. Survey conducted by sending Google forms link to available population and telephonic interviews were taken and responses record to analyse. The author presented a general idea regarding health seeking behavior changes and surrounding factors which can be beneficial for healthcare marketing. This study shows the health seeking behavior of the people is changed due to fear of covid-19 and awareness about health conditions and their consequences. Also it shows that the socioeconomic condition affects health seeking behavior of the people. It also can be concluded that the government has taken successful efforts to create awareness through campaign, training with digital platforms, contact tracing by creating Arogya Setu Mobile application and increasing health promotion and education activities because of which most of the people were aware of Covid-19 & its consequences.

Keywords : *Health seeking behavior, Covid19 pandemic, Healthcare Services, Healthcare Marketing.*

Key Messages:

1. Implications for policy-makers

By analyzing the results the healthcare policy maker can understand the health seeking behavior pattern of the community they can use this data for the policy making of hospital and healthcare facilities more user friendly so the fear of pandemic can be reduced.

2. Implications for public

This study helps to understand the cause of change in health seeking behavior during pandemic or any other health related issues occur in the community. It also helpful for understanding the steps taken by government to prevent, protect and cure from pandemic by using various methods and how they conduct the health education and health promotion programs. It also helps to create healthcare awareness in community to prevent the infection during any pandemic or health related situations occur in the future.

Main Text:

Background:

Health behavior is a wider concept and health seeking behavior is part of that wider concept. There is an extensive literature on health behavior in general. This brief review will focus on health seeking behavior in general population during covid19 pandemic and it will also examine the strengths and weaknesses of commonly used approaches to investigating health behavior. In its widest sense, health behavior includes all those behaviors associated with establishing and retaining a healthy state. health seeking behavior is only a small part of a wider concept it has been realized when we see mechanics who refers “illness behavior”, a term which includes attention to pain and symptomatology, the processes by which symptoms are defined, accorded significance and socially labeled, to extent of seeking help, and the change in life regimen as a result.¹ In the modern health care facilities for the purposes of the use more specifically in planning health programs it is generally health seeking behavior which is of interest. According to this aspect it is important to recognize that this behavior does not exist in a vacuum, but is part of wider health behavior. Acceptability and accessibility is the most important factors on which Successful interventions will depend and both of which relate to broader social factors than simply decisions about “going to the doctor”.¹

The Pathway model and The Determinants model are two broad frameworks helps for looking at health seeking behavior. The first is the pathway model, which describes the steps of the process from recognition of symptoms to the use of particular health facilities. This method attempts to identify a logical sequence of steps, and looks at social and cultural factors which affect this sequence. This has been primarily and anthropological approach, with qualitative methods of investigation. The second is the determinants model, based on a more bio-medical and quantitative approach, where the focus is on outlining a set of determinants which are associated with the choice of different kinds of health service.²Differing models of health seeking behavior are still debated, but the growth of operational research into health service delivery has sponsored a more pragmatic approach to the area. In recent years the dichotomy of the “qualitative” versus the “quantitative” approach has been in part superseded at the level of measuring health seeking behavior by a combined approach associated with “rapid assessment” methods.³ The different models of health seeking behavior can be studied to produce a broad framework to inform investigation and intervention, particularly in the context of looking at use a non-use of “modern” medical services in developing countries. The framework includes the following categories of factors: characteristics of the subject, characteristics of the disease, and characteristics of the health service. Axel Kroeger suggests a summary of these¹

international reports on covid-19 pandemic. Information are collected from various journals, e-content and authentic websites.

	Subject characteristics	Disorder characteristics	Service characteristics	
Explanatory variables	Age Sex Marital status & position in household Ethnicity Formal education Occupation Resources (land, cash, etc) Interaction with family, community, etc.	Chronic or acute Severe or trivial Etiological model Expected benefits from treatment Psychosomatic vs somatic	Accessibility Appeal (opinions and attitudes towards traditional and modern healers) Acceptability Quality Communication Cost	
CHOICE OF HEALTH CARE RESOURCE				
Dependent variables	Traditional healer	Modern healer	Drug seller	Self-treatment Or no treatment

Table: The choice of healer in relation to various possible explanatory variables (after Kuoeger, 1983).

Healthcare professionals are usually sharing their health decisions with their patients in terms of the availability of medicines and its accessibility. Accordingly, patients are being more involved in taking actions either with or without direct healthcare professional guidance, seeking for other facilities to obtain medicines or tend to self-care.² Effective self-care is a complex process including diagnostic decision-making of disease and its causes, choosing the right medicine and ensuring the effectiveness of treatment.³ Self-medication involves the stopping or continuing of using medicines prescribed by a physician for chronic or recurring diseases or symptoms. Currently, self-medication is a common practice among many people and plays a major role in self-care.⁴ Health seeking behavior can be affected by self-individual, diseases, and the availability and accessibility of health services.⁵ Access to healthcare professionals and complying with their treatment plan can reduce the morbidity and thereby mortality.⁶ The behavioral model of using health services was defined by Andersen and Davidson as a multilevel model that includes individual and contextual determinants of using health services.⁷

Corona viruses are an outsized family of viruses which can cause illness in animals or humans. In humans, several corona viruses are known to cause respiratory infections starting from the cold to more severe diseases like Middle East Respiratory Syndrome (MERS) and Severe Acute Respiratory Syndrome (SARS). The most recently discovered corona virus causes corona virus disease COVID-19. This new virus and disease were unknown before the outbreak began in Wuhan, China, in December 2019. COVID-19 is now a pandemic affecting many countries globally.⁸ World Health Organization (WHO) study this pandemic situation daily and suggests and issues daily update and guidelines for general public, Medical Professionals and other healthcare sectors along with governments to control the disease and its spread and also these guidelines helps to make strategy for government to control the situation in respective areas of various country. But not everyone is aware of it hence government

tries to convey all the messages to each and every individual and confirm their individual health safety by running various program and advertisements and various hoardings and banners, also voice recordings on phones in such a way they try to convey message to all public interest.

To track the infected people in India government has taken an initiative and make strategy by using mobile GPS location and Bluetooth the person with Covid Positives somewhat easy to trace. Hence MyGov and NIC eGov mobile apps developed a mobile app called 'Aarogya Setu'. Aarogya Setu may be a mobile application developed by the govt. of India to attach essential health services with the people of India in our combined fight against COVID-19. The App is aimed at augmenting the initiatives of the Government of India, particularly the Department of Health, in proactively reaching out to and informing the users of the app regarding risks, best practices and relevant advisories pertaining to the containment of COVID-19.9

In this study by using simple questionnaire we try to assess the health seeking behavior of individuals during this pandemic and reviewing awareness of state initiatives and digital mobile tracking system. So that we can understand the people health seeking behavior and awareness about use of mobile application for health tracking hence it will helpful to understand government strategy and real awareness in public.

Methods

- **Procedure :** The cross sectional descriptive study conducted based on local community people of various places to explore the health seeking behaviour. However, samples of 559 were willingly ready to participate in the study. Survey conducted by sending Google forms link to available population and telephonic interviews were taken and responses record by asking to fill questionnaire which contains total 20 questions to analyse the health seeking behaviour of the people and awareness regarding amid covid19 and Arogya setu mobile application.

INCLUSION CRITERIA

- Participants from general population who are willing to participate in the study.

EXCLUSION CRITERIA

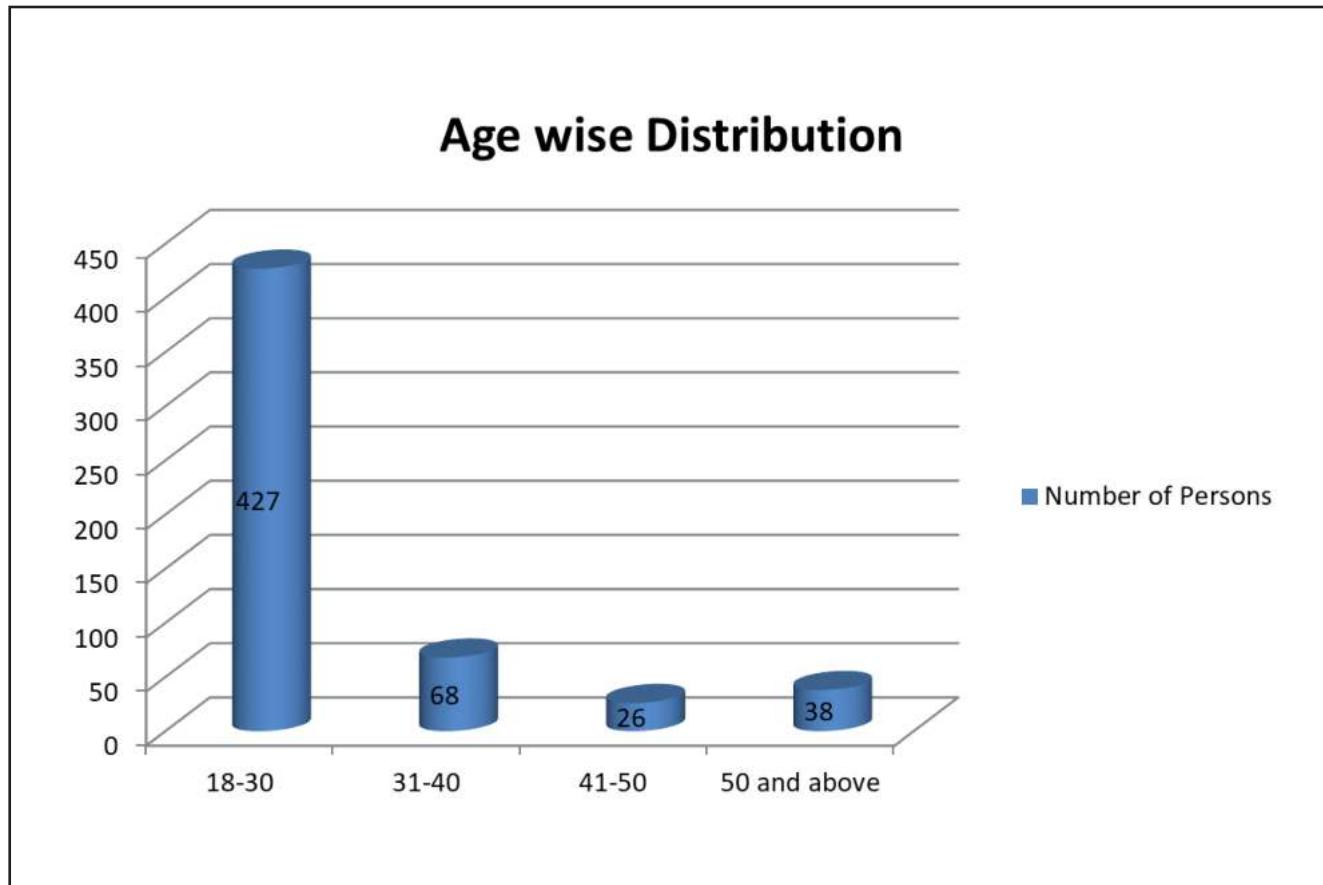
- Age below 18 years

Data analysis & Results:

DATA ANALYSIS AND RESULTS:

TABLE No. 1: Age wise distribution of participants included in the survey.

AGE	NO. OF PARTICIPANTS	PERCENTAGE
18-30	427	76 %
31-40	68	12 %
41-50	26	5 %
51 and above	38	7 %



Above graph shows total numbers of 559 participants from 18 years and above age group which consist of maximum 427 (76.38%) participants belonging from the 18 to 30 years of age and remaining others belonging from other age groups were interviewed.

TABLE No. 2: Gender wise distribution of total Participants.

Total Subjects	Male (%)	Female (%)	Transgender
559	311 (56%)	248 (44 %)	0

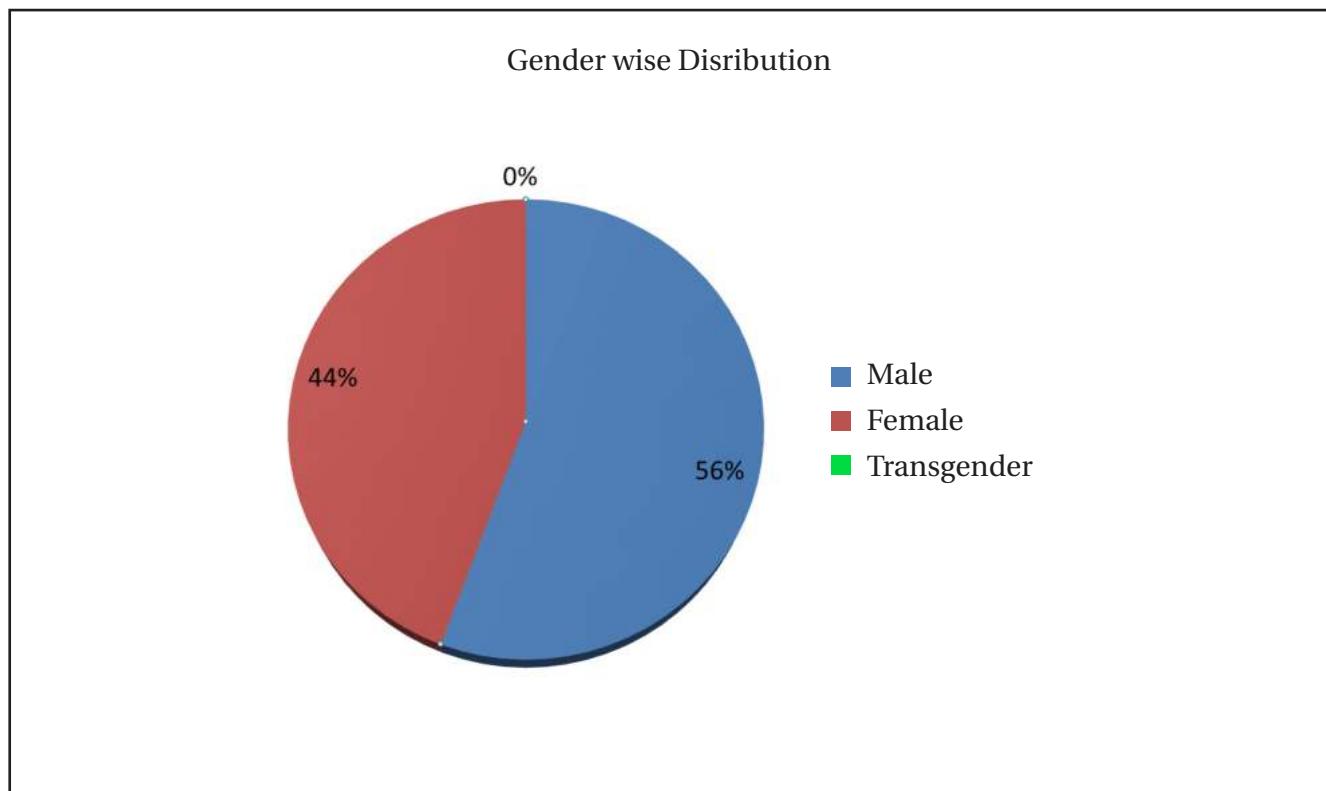


Fig. 2 shows the gender wise distribution of number of participants in study. Total Male Participants are 311(56%) and Female Participants are 248 (44%).

TABLE No. 3: Qualification level wise distribution of participants.

Sr. no.	Educational Qualification Level	No. of Participants	Percentages (%)
1	No Formal Education	11	2 %
2	Primary School	0	0 %
3	Secondary School	45	8 %
4	College/University	503	90 %

Educational qualification level wise distribution of the participants

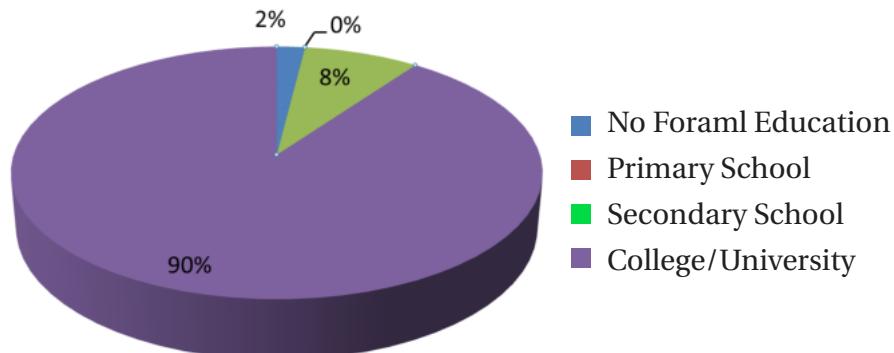


Fig. 3, shows 90% of participants were well educated from College/ University level and remaining 8 % were educated secondary school level and 2 % were belonging from no formal education taken.

TABLE No. 4: Occupation wise distribution of participants.

Sr. no.	Occupation	No. of Participants	Percentages (%)
1	Govt. Job	59	11 %
2	Private job / Self employed	187	0 %
3	Retired / Unemployed	35	8 %
4	Student	278	90 %

Occupation wise distribution of the participants

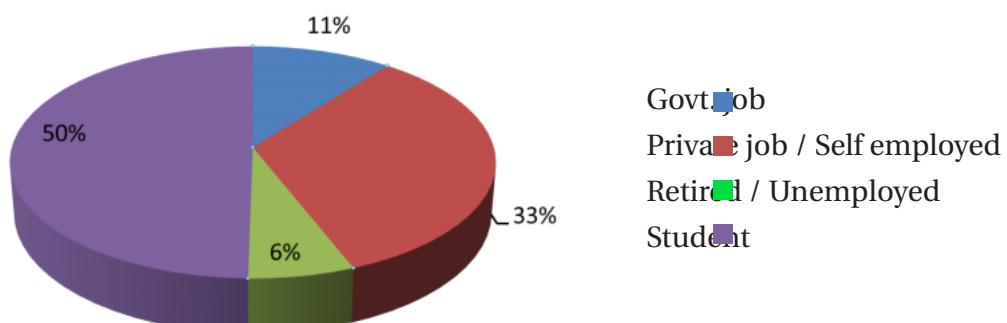


Fig. 4, shows 50% of participants are students and 33% are self-employed, 11% are from Govt. Jobs and 6% were unemployed/ Retired. Hence equal numbers of participants were from student category and working categories.

TABLE No. 5: Categorizations of the participants according to their socioeconomic status.

Sr. no.	Monthly Income (in INR)	No. of Participants	Percentages (%)
1	Up to 15000	192	34 %
2	15,001 to 35,000	102	18 %
3	35,001 to 50,000	115	21 %
4	50,001 and above	150	27 %

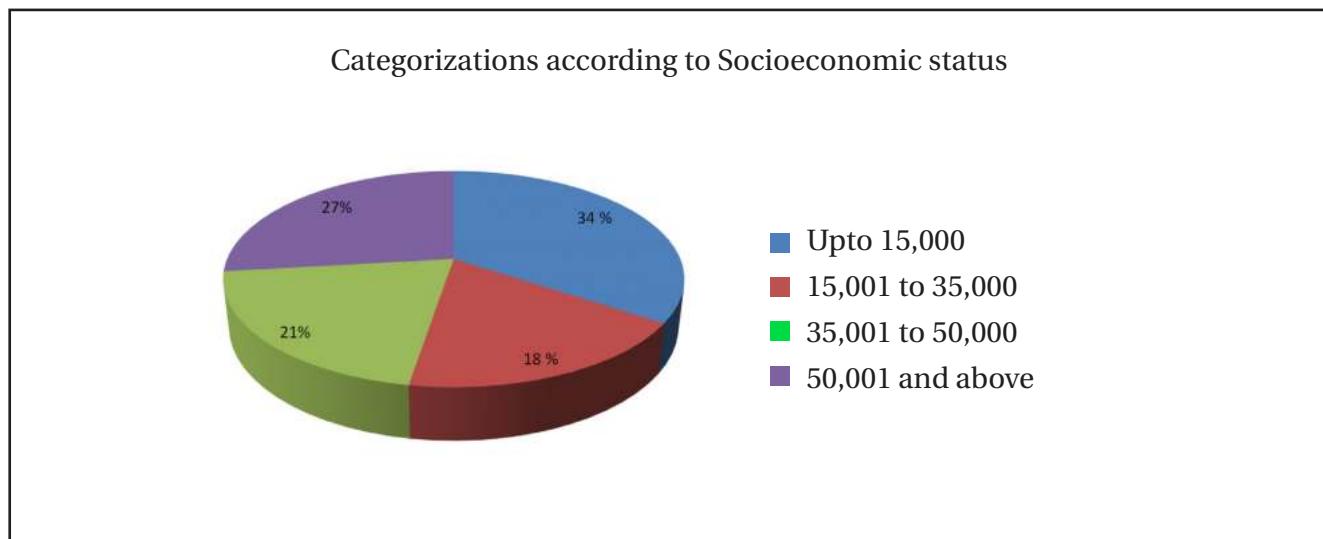


Fig. 5, Shows 34 % of participants were belonging from the socioeconomic group of upto 15000 rs income per month which is significantly lower than business and professional's income groups which is 21% and remaining 18% are from middle income group. Also 27 % of participants were belonging from high income group Rs. 50,001 and above.

TABLE No. 6: How do you feel about your health in past 3 months?

Sr. no.	Perception of Health	No. of Participants	Percentages (%)
1	Excellent	218	39 %
2	Good	298	53 %
3	Average	33	6 %
4	Need Improvement	10	2 %

Distribution by perception of health in past 3 months

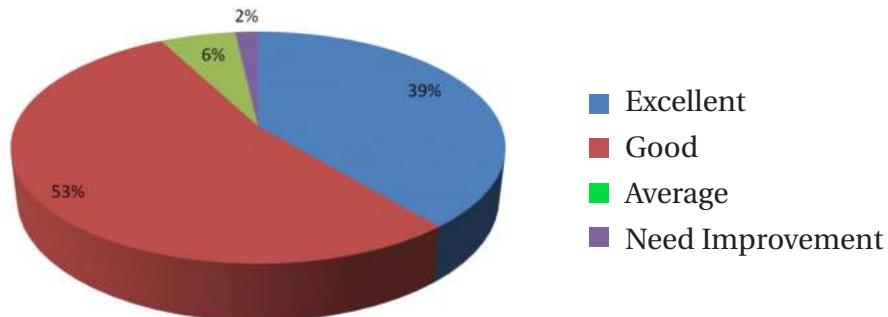


Fig. 6, Distribution of participants according to their perception about their health in the past 3 months is Good (53%) and 39 % is Excellent hence it is observed that people's thoughts about their health is overall good in the pandemic but still 8 % people were facing issues with their health.

TABLE No. 7: Are you aware about Covid-19?

Sr. no.	Are you aware about Covid-19	No. of Participants	Percentages (%)
1	Yes	549	98 %
2	No	10	2 %

Are you aware about Covid-19

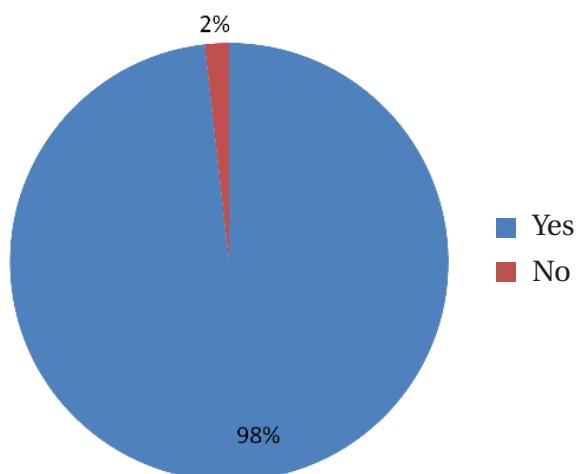


Fig. 7, In this pandemic people were well aware about Covid 19 situation only 2 % peoples were not aware about Covid 19 which is not significant as compare to other participants who aware about Covid 19 which is 98 %.

TABLE No. 8: Are you aware about consequences of not following and maintaining social distancing and other preventive measures?

Sr. no.	Awareness about Consequences	No. of Participants	Percentages (%)
1	Yes	549	98 %
2	No	10	2 %

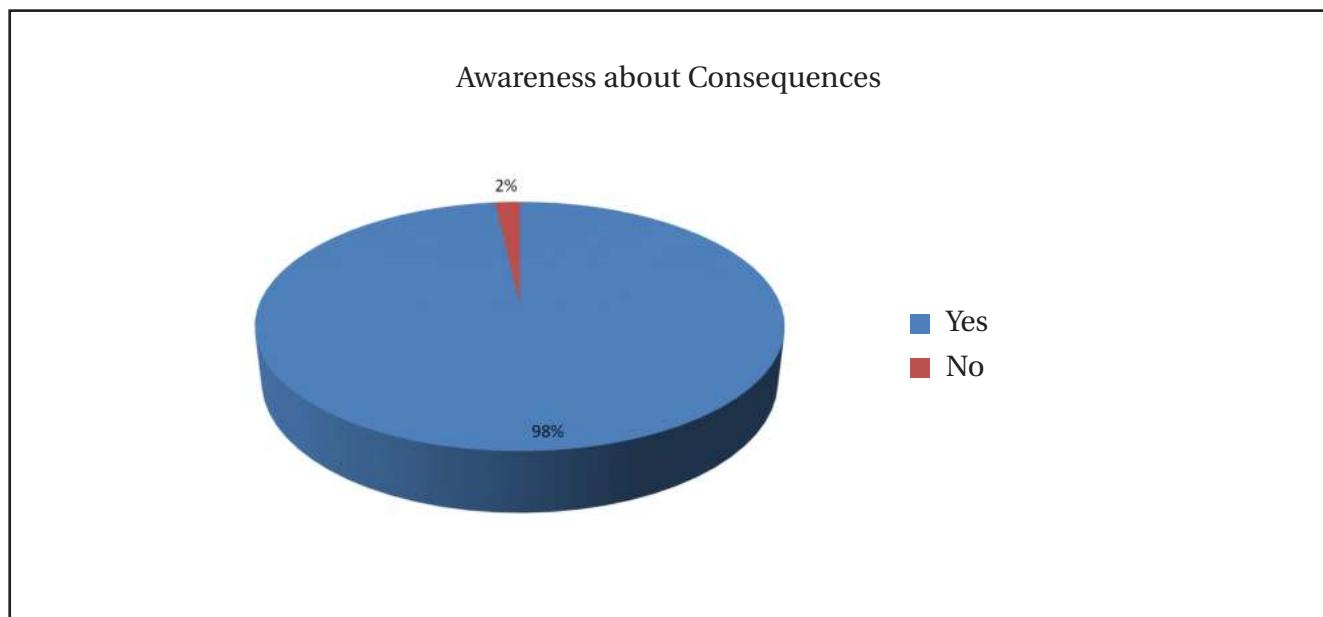


Fig. 8, The Maximum 98percent of participants were well aware about consequences of not following the social distancing and other preventive measures. Only 2 % people were not sure about consequences or they were not ready to accept the situation.

TABLE No. 9: Do you have any chronic illnesses?

Sr. no.	Do you have any chronic illnesses	No. of Participants	Percentages (%)
1	Yes	18	3 %
2	No	541	97 %

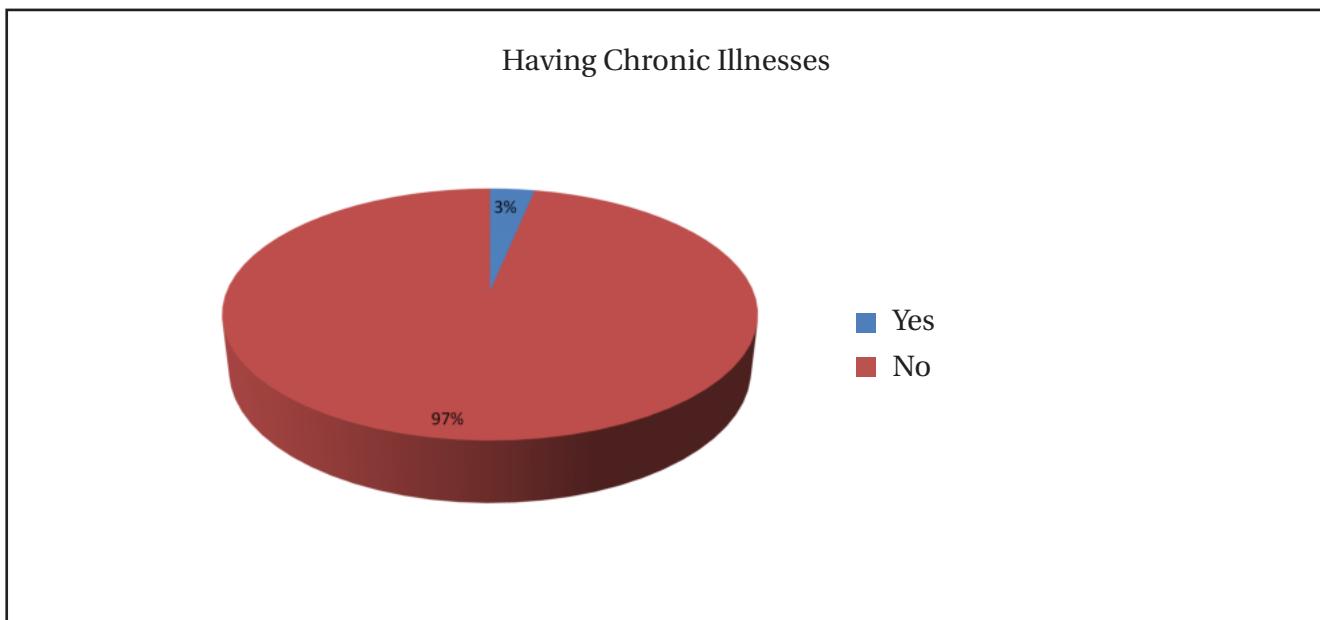


Fig. 9, According to Survey only 3 % of participants were having Chronic Illnesses this result can be false because of people having tendency to not disclosed their personal health issues publically.

TABLE No. 10: Do you Practice Self-medication to treat your health problem?

Sr. no.	Practice of Self Medication	No. of Participants	Percentages (%)
1	Yes	209	37 %
2	No	350	63 %

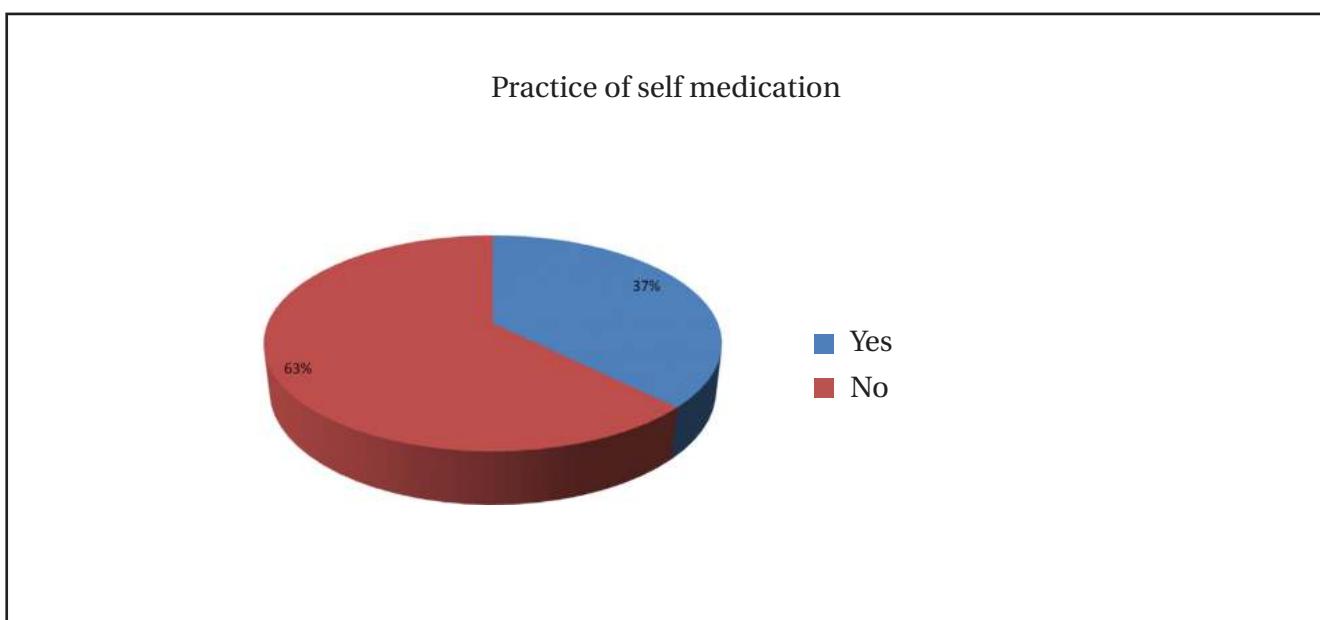


Fig. 10, it has been observed that during the survey 63 % people were not go for self-medication in this Covid 19 Pandemic possibly due to fear.

TABLE No. 11: In Past 3 months how did you take medicines to treat your health problem?

Sr. no.	Treatment Choices	No. of Participants	Percentages (%)
1	Based on Physician advice	483	86 %
2	Based on Past experience	65	12 %
3	Based on advice from relative, friends, Media	11	2 %
4	No treatment taken	0	0 %

Participants on Basis of Treatment Choices.

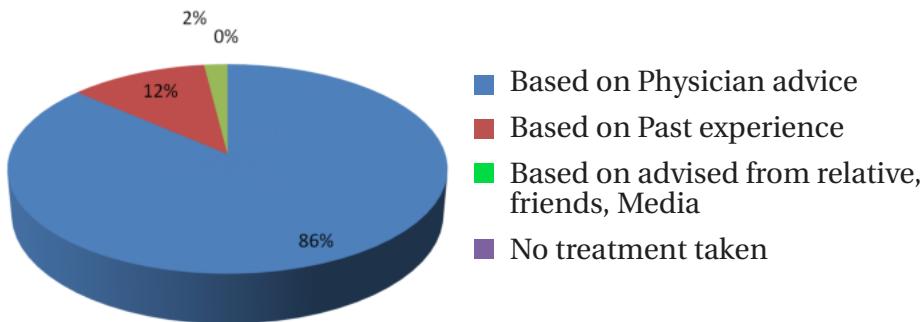


Fig. 11, During this survey we found that 86 % People were prefer to take medicine or treatment based on physicians advised and 12 % were taking medication based on their past experience with same symptoms they may face.

TABLE No. 12: Have you experienced any health related symptoms in lockdown period?

Sr. no.		No. of Participants	Percentages (%)
1	No any symptoms presents	490	88 %
2	1 or 2 mild symptoms presents	57	10 %
3	More than 2 moderate symptoms	8	1 %
4	Few severe symptoms requiring medical attention	4	1 %

Distribution of the participants based on Symptoms they felt

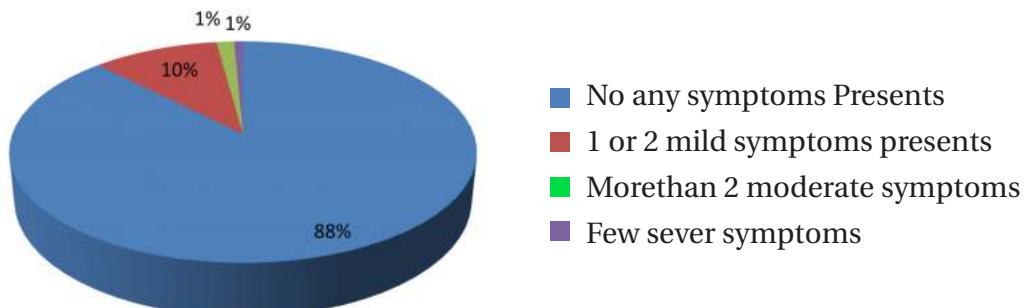
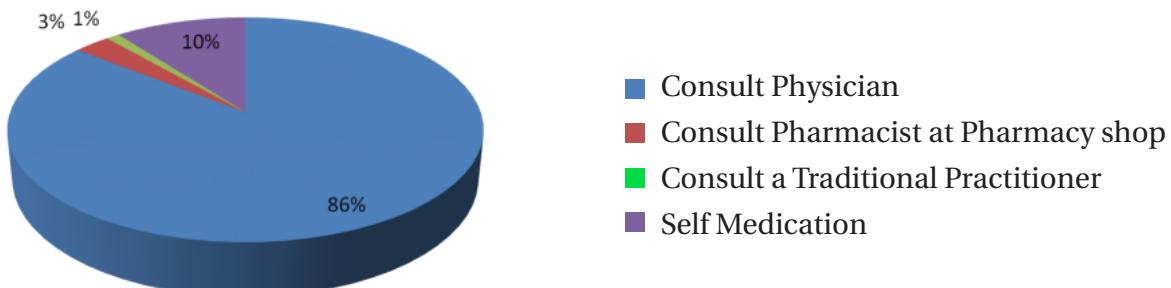


Fig. 12, 88 % of the participants having no symptoms, 10 % having one or 2 mild symptoms and 2 % participants facing few severe symptoms which requires medical attention during the survey.

TABLE No. 13: If you are experiencing any health problem what is the first action that you will take?

Sr. no.		No. of Participants	Percentages (%)
1	Consult Physician	479	86 %
2	Consult a Pharmacist at Pharmacy shop	16	3 %
3	Consult a Traditional Practitioner	6	1 %
4	Self-Medication	58	10 %

No. of Participants Based on their First action taken on facing health problems



Here are some variations in the first action taken by participants while facing health issues in this situation is visibly seen that 86 % peoples were consult with physician and only 14 % people were go for self-medication or pharmacy shop suggestions by pharmacist and uses traditional methods.

TABLE No. 14: What measures you will take to prevent Covid-19?

		No. of Participants	Percentages (%)
1	Washing hands regularly with soap& using sanitizer to clean hands	16	3 %
2	Maintain Social Distancing	7	1 %
3	Uses face mask	6	1 %
4	All of the above	530	95 %

Distribution of the participants based on Measures taken to prevent Covid19.

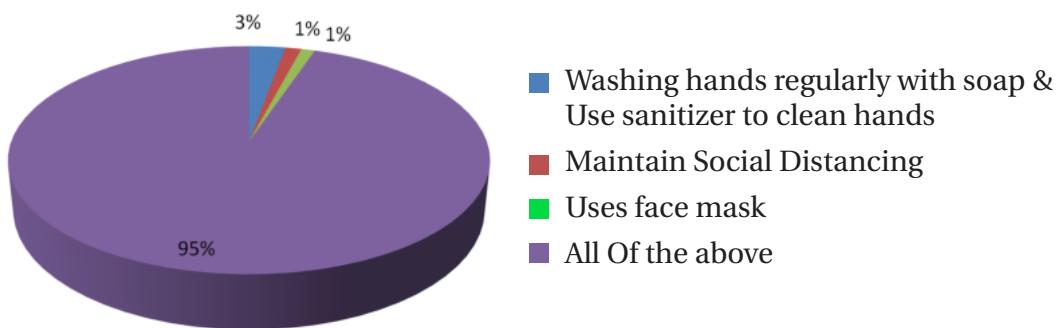


Fig. 14, the 100 % of the Participants was taking measures to prevent Covid 19 infection.

TABLE No. 15: What influenced you for healthcare seeking if you experience Covid-19 like symptoms?

Sr. No	Factors	No. of Participants	Percentages (%)
1	Official Messages	140	25 %
2	Past Experience	7	1 %
3	Rumors and Stories	9	2 %
4	Trust on Healthcare Services	403	72 %

Influencing factor while seeking healthcare in amid Covid-19.

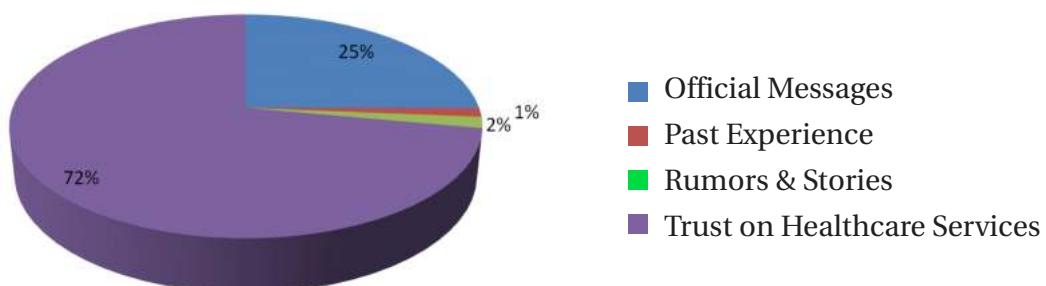


Fig.15, In the survey it has been observed that 72 % influencing factor is the trust on healthcare services which is provided by government and private healthcare facilities and 25 % are official messages who influence people to take care in Covid19 pandemic.

TABLE No. 16: Which healthcare facilities do you prefer during Covid-19 situation?

Sr. No	Healthcare Facilities	No. of Participants	Percentages (%)
1	Government	465	83 %
2	Non Govt. / Private	94	17 %

Preference to Healthcare facilities in Covid19

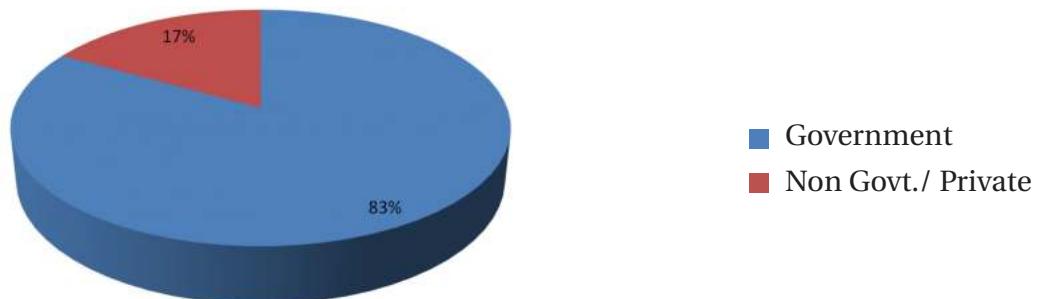


Fig. 16, 83 % of the participants were prefer to attend Govt. Healthcare Facilities and 17 % Prefers to go with Private healthcare organizations.

TABLE No. 17: What is your action if the screening of Covid-19 in private healthcare organization is not affordable?

		No. of Participants	Percentages (%)
1	Still you go for screening	55	10 %
2	You prefer to go Govt. Organization	376	67 %
3	Never doing testing	9	2 %
4	Not sure	119	21 %

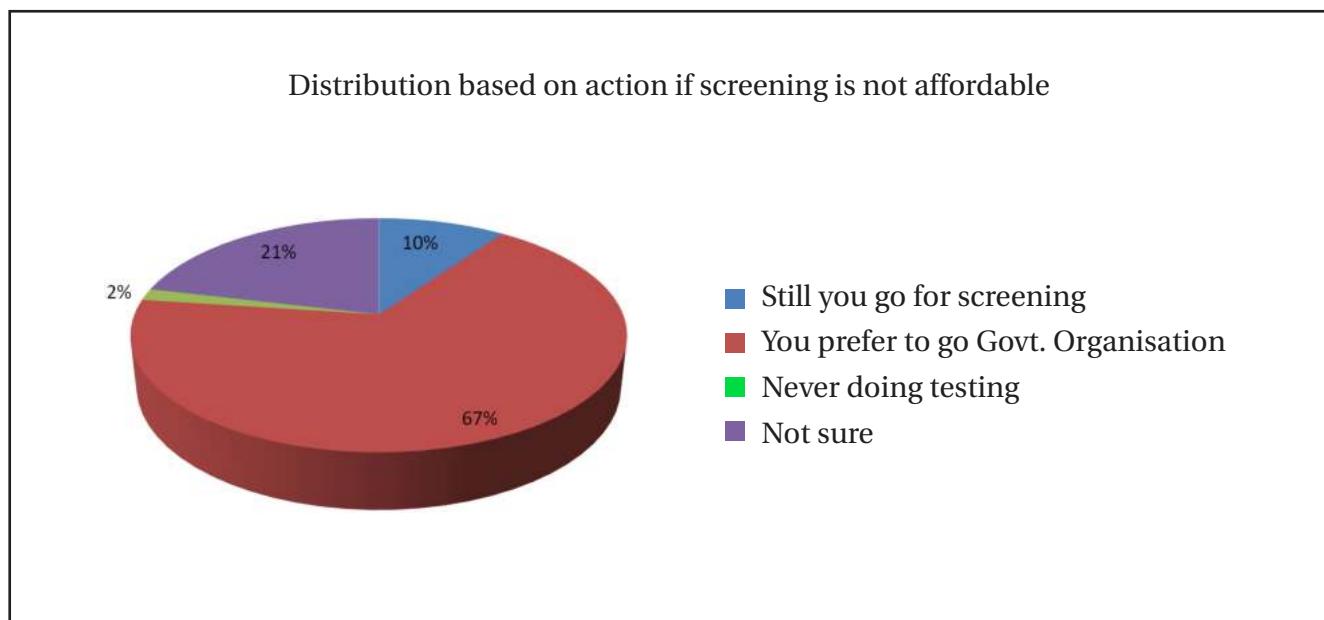


Fig. 17, 67 % participants would prefer to go for testing (Screening) of Covid 19 in the government organizations and 21 % were not sure if the cost of testing is higher or not affordable to all population from various income groups. 10 % were ready to done testing with high cost.

TABLE No. 18: Which healthcare facilities do you prefer during Covid-19 situation?

		No. of Participants	Percentages (%)
1	Yes	533	95 %
2	No	26	5 %

Distribution based on action if screening is not affordable

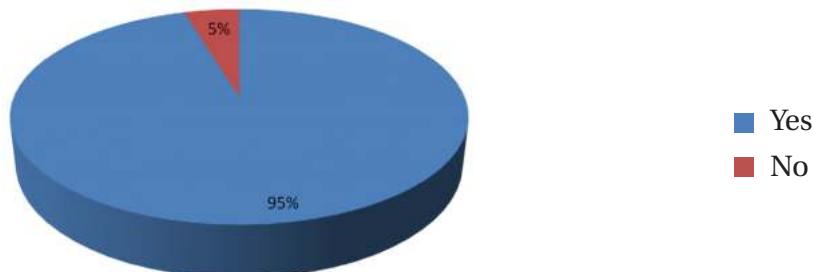


Fig. 18, around 95 % participants were aware about the Aarogya Setu Mobile application launched by eNIC govt.

TABLE No. 19: If you are user of Aarogya Setu app, What do you feel about its content about Covid-19 ?

		No. of Participants	Percentages (%)
1	Useful	388	69 %
2	Not Useful	5	1 %
3	Need Improvement	129	22 %
4	App. Never used	42	8 %

Distribution based on information on Aarogya Setu mobile Application

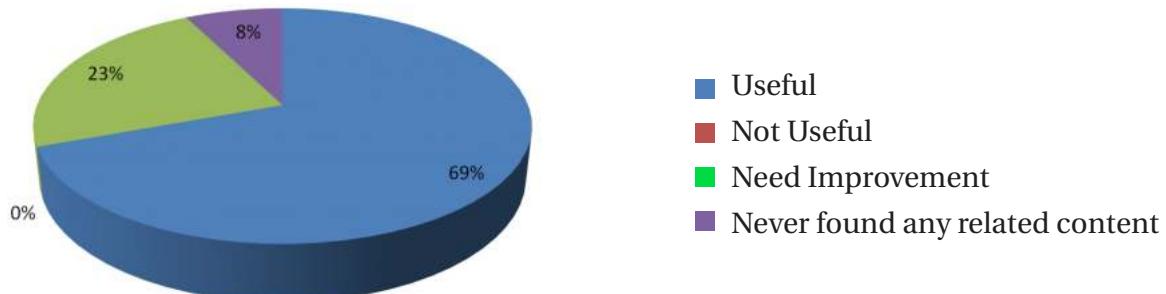


Fig.19, 92 % Participants found the content in the application is Useful and need more improvement and 8 % participants were not found any content regarding Covid-19 in the application.

TABLE No. 19: If you are user of Aarogya Setu app, What do you feel about its content about Covid-19 ?

		No. of Participants	Percentages (%)
1	Social Media or News	340	61 %
2	Government circular	133	24 %
3	University/ College Circular	26	4 %
4	Friends, co-workers or other sources	60	11 %

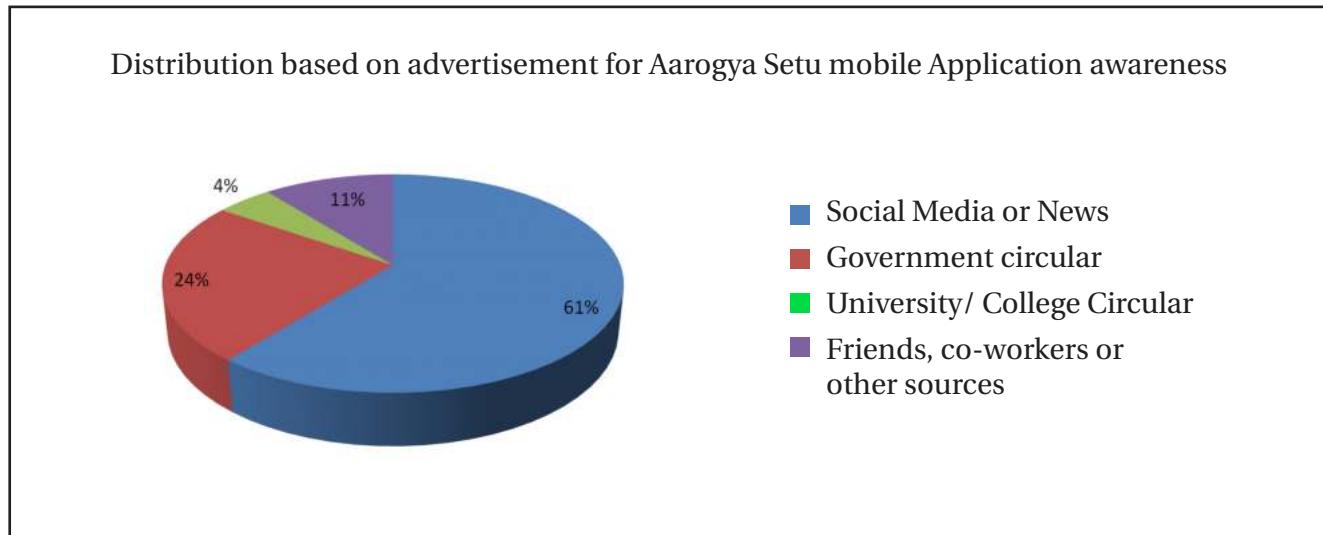


Fig.20, around 72 % participants found information about Arogya Setu Application is from Social Media, News or from Friends and co workers and other sources. But 28 % peoples found information in government circular and college/ university Circulars.

Discussion

Maximum number of participants as possible were interviewed with goggle forms and telephonic interviews and it was found that the maximum number of participants were students and between 18 yrs to 30 yrs of age group. Also it was found that the middle income and low income group is higher than the income group whose income was above 50,001 rs. It is because of the maximum number of the participants were students and low income sources available other than the pocket money. Also there were low educational qualification and less job remuneration system maybe this differentiation was seen in the form of survey results. Distribution of participants according to their perception about their health in the past 3 months is good and excellent because of people's thoughts about their health is changed perception of the health seeking behavior, fear of getting infected and awareness regarding health issues. In this pandemic people were well aware about Covid-19 situation. Highest number of participants were well aware about the consequences of not following the preventive measures during covid-19 pandemic by the campaign, social awareness, government initiatives and other health education and promotional activities.

According to Survey only 3 % of participants were having Chronic Illnesses this result can be false because of people having tendency to not disclosed their personal health issues publically. It has been observed that people were not go for self-medication in this Covid 19 pandemic possibly due to fear of getting infected or not sure about the Covid19 infection symptoms and consequences of diseases. Maximum number of participants were prefer to take medicine or treatment based on physicians advised as they saw everyday situation of the spreading Covid19 infection as situation is worsening day by day people never wanted to disclose their symptoms and previous illnesses or chronic conditions as they got fear of getting positive from screening false results or any other knowledge coming from the social media that co morbidity is the one of the causative factor for getting infected with covid-19 and causes death.

As disease condition spreading vigorously the community health seeking behavior is chanced now their first choice is getting consulted with physician otherwise people always try to avoid their health issues and takes general medication on their past experiences. In the survey it has been observed that the most influencing factor is the trust on healthcare services which is provided by government and private healthcare facilities in Covid19 pandemic. In India there have very good quality healthcare facilities and well educated doctors and healthcare staff. And due to unaffordable treatment cost 83 % of the participants were prefer to attend Govt. healthcare facilities and 17 % Prefers to go with private healthcare organizations due to their choices and financial securities they have. Huge demand and maximum screening cost at earlier stage of covid-19 pandemic in India there were 67 % participants would prefer to go for testing (Screening) of Covid 19 in the government organizations and 21 % were not sure if the cost of testing is higher or not affordable to all population from various income groups. 10 % were ready to done testing with high cost.

Awareness about the Aarogya Setu Mobile application launched by eNIC govt. which is developed by govt. of India to trace the contact of positive patients and other surrounding close contacts it almost all participants well aware about application. Participants found the content in the application is Useful and need more improvement 5% participant was unaware about the application. Participants found information about Arogya Setu Application is from Social Media, News or from Friends and coworkers and other sources. Also found information in government circular and college/ university Circulars Hence it has been observed that governments all efforts for creating awareness and spreading health education and health promotion is successfully taken care by various levels and organizations and choose medium is effectively working to create awareness regarding Covid19 pandemic.

The efforts taken by government and various agencies, healthcare organizations and NGO's were effectively seen during the survey.

CONCLUSION

This study shows the health seeking behavior of the people is changed due to fear of covid-19 and awareness about health conditions and their consequences. Also it shows that the socioeconomic condition affects health seeking behavior of the people. It also can be concluded that the government has taken successful efforts to create awareness through campaign, training with digital platforms, contact tracing by creating Arogya Setu Mobile application and increasing health promotion and education activities because of which most of the people were aware of Covid-19 & its consequences

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CYBER-SECURITY AND COVID-19: UNCOMMON EVOLUTION IN UNUSUAL TIMES.

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Abstract:

Amidst the covid-19 pandemic, the major challenge for businesses was to remain functional and protected from disasters/attacks in the cyber space. Cybersecurity technology and service providers shifted gears to support clients in their efforts to maintain business continuity, remote access, and employee safety (physical and cyber).

The existing remote access infrastructure for majority of organizations was limited to only a fraction of their entire workforce and required unprecedent over haul and scale up. VPN vendors provided the much support and so did the Cloud service providers and ISP's.

New threats targeting remote workers and remote infrastructure hit an all-time high. The online ecommerce surge also poses significant challenges to protect customers and businesses alike. Phishing and social engineering attacks on individuals and automated attacks on RDP servers increased 7 folds according to some reports.

Securing the fundamentals and adopting cutting-edge technology has become the new theme for the cybersecurity domain and organizations are rapidly moving their digitization programs to start early and adopt fast. The weakest link is human and to secure that, a lot of awareness campaigns target user education and awareness are seen taking place.

The pandemic positioned cybersecurity as a critical business enabler, and this will have far reaching effects in the future of cybersecurity.

Keywords : cybersecurity, covid-19, digital transformation, remote access, cloud.

I. INTRODUCTION

Covid-19 pandemic proved to be a global disruption and impacted economic and social interactions of the world of humans. Community interactions were limited, production activities were halted and business severely affected. The law and order situations were stressed due to hoarding and supply chains were stressed due to low production and reduced transportation.

Virtual -remote operations for business continuity is an up-hill battle which all industries had to face. The IT enablement of remote work is coupled with cybersecurity teams ramping up and keeping all operations secure and available throughout. The cybersecurity team undertook a lot of ingenuine activities to perform such task and help enable secure and reliable remote work environment.

II. ENABLE REMOTE PRESENCE [CHALLENGES & MITIGATIONS]

The pandemic driven, remote work culture, required organizations to enable their employees to be present in regular business activities like meetings, calls, reviews, online. Online presence required several technological challenges to be overcome as below:

A. *Scale up VPN/Remote connection technology*

The Challenge: Typically, any organization only accounts for merely 15-25% of their workforce to be mobile and requiring such VPN access. The pandemic asked us to scale up these numbers to 100% of their workforce. This posed significant challenges like:

1. VPN endpoint licenses
2. VPN terminator bandwidth
3. Administration & rollout issues for MFA tokens

The Mitigation: Most organizations resorted to additional purchase of licenses, however, VPN vendors started providing discounted rates, staggered payment terms to help and ease out the burden along with (in some cases) free set-up support to help cope with the pandemic generated demand.

The second challenge was eased out by enabling backup ISP connectivity to be turned up as primary connectivity thereby increasing the overall available bandwidth to the enterprise.

The third challenge of administration was mitigated by utilizing a combination of soft tokens for VPN authentication, courier distribution of hard tokens and utilizing Microsoft cloud MFA, to enable VPN authentication over cloud environments.

B. *Provide physical hardware to all employees at home*

The Challenge: Contrary to the belief, India has a huge number of IT enabled professionals in IT, ITES, Banking, finance, marketing, retail and other technology enabled sectors, however, a sizable population still relies on the company provided desktop to carry on routine tasks. Many tasks themselves require a lot of proprietary software's to work (even MS office) and cannot be installed on personal systems.

The questions being asked were:

1. Purchase 100% laptops or allow employees to take the desktop from office?
2. Adopt BYOD for remote work?
3. Provide remote desktops over cloud?

The Mitigation: Most organizations have desktops at their office premises, however as many offices are in SEZ zones and STPI zones in India, there are strict laws regarding equipment movement. Local authorities provided exceptions, however those came at a much later date during the pandemic.

Many started to distribute reserved laptops (for use during disaster recovery) for critical functions, a sizable lot of new systems were purchased and a novel idea of allowing employees to directly purchase necessary equipment and reimbursing also happened.

Wherever feasible, remote desktop solutions enabled uphold the compliance and regulations amid the pandemic and enable remote working,

C. High bandwidth video conferencing

The Challenge: Video conferencing became the new “regular” team interaction and meeting approach. Each employee is now required to have an audio-video capability. This posed a lot of stress on the cost and required novel approaches for solution.

The existing VC options were costly and new purchase were essential. The questions faced by organizations were:

1. Purchase how many licenses?
2. Integrated solutions to reduce costs?
3. (small organizations) can we use free software?
4. How to secure such an approach?

The Mitigation: in times of crisis, the video conferencing companies were presented with an unprecedented opportunity to expand and make a difference. Most companies offered their platform at reduced cost or free of charge for primary education and government agencies. Interestingly, Zoom Inc. offered free of cost, their app, for home or limited usage.

Microsoft “Teams” is an impressive collaboration platform along with video conference capabilities extended over open internet using Microsoft 365 licensing. The leader players like Cisco, Google started to offer discounted licensing for purchase.

The major challenge came up during the Zoom breach. Without proper administrative and security controls, there was possibility for call hopping in zoom. Nevertheless, the video capabilities were ramped up and enabled all employees to use video conferring for calls etc.

III. ENTERPRISE SECURITY @ HOME [CHALLENGES: MITIGATIONS]

The traditional security models have always been upfront to secure the perimeter and let newbies play in the internal network without risk of compromise. This scenario completely changed during the pandemic, due to remote access from home networks and many other challenges as we discuss below:

A. Dealing with employee education and negligence

The Challenge: Organization rely on their policies, procedures, awareness trainings and perimeter protection technologies to prevent data loss, however traditional controls are less effective on remote workforce.

The major scenarios emerging out of the pandemic are as below:

1. “IT is not watching at home” so risky behavior is acceptable.
2. Use of unapproved cloud storage solutions eases my work
3. Being distracted, so clicked on a link (susceptible to phishing attacks)

The Mitigation: Human error is the single most crucial issue for inadvertent data loss for organizations which can result into compliance issues and possible fines from regulators. (consider a patient health records being sent to a wrong email id. It's a HIPPA violation and possible case for a fine, depends on number of compromised records).

Training & Awareness campaigns help employees to feel connected and safe:

- a. Mailers detailing new actions taken for data protection/employee safety
- b. Training sessions and quizzes for awareness initiatives
- c. Monday mailers with quick 1 min security awareness videos on relevant topics.

The above provides a social connect during the pandemic for cybersecurity and employees to understand what organizations are doing to protect itself and employees which dissipate a sense of belongingness.

B. End-Point protection and Data-Loss Prevention

The Challenge: The biggest risk is not knowing what the threat is, as without perimeter security present, the endpoint device is more vulnerable; coupled with insecure behaviors which can result in data loss.

Employees have reported that although security has strengthened during pandemic, still it is not sufficient to address all threats:

1. Riskier apps are not prohibited to install.
2. No antivirus on systems (Linux/Mac's)
3. Patching and health monitoring of endpoints
4. DLP solutions are costly and require a long learning period to detect real threats.
5. Organizations don't follow data classification religiously.

The Mitigation: This pandemic accelerated adoption for some potent new technologies for end point security like EDR, DLP, sandboxing and Next-Gen Firewalls and host-based protections.

The two biggest threats 1) USB usage and 2) unpatched endpoints can wreak havoc in a ransomware situation for any organization. The simplest solutions employed by IT teams was to enable group policy updates to restrict such usage and removing administrative access of employees on laptops / endpoint systems.

Mobile devices have also been used to open company mails etc., hence a lot of organizations resorted towards Mobile device management software's and primarily towards Microsoft Intune, VMWare AirWatch and a few others.

Data Loss Prevention (DLP) systems protect against data exfiltration; however, they require a gradual learning curve, hence, to start with, data classification and employee awareness campaigns are readily carried out to enable a culture of security in the organizations.

C. Adoption of Zero-Trust Model principles for cloud-based development

The Challenge: When perimeter security is not able to protect your environments, the identity becomes your primary protection layer. The identity layer allows for RBAC and authentication mechanisms like OAuth, OpenID, Federation/SSO technologies to extend organizational boundaries.

All these technologies are the child of the “Zero-Trust Model”, simply put a ZT is a term for a security paradigm that asks for a no implicit trust on requests, resources, and actions. It requires that all actions requested are authenticated and authorized in a standard procedure.

The present challenges warranting ZT implementation:

1. Who has access to what resources?

2. How to implement company policies and procedures on open networks?
3. How to secure the development lifecycle environments?

The Mitigation: There are many technologies and strategies to help cloud adoption and implement ZT in an easier manner and provide more visibility to corporate IT security teams to leverage the benefits.

Some basic technologies which ease the woes of security teams and provide the necessary controls and visibility are as below:

1. Cloud Access Security Brokers (CASB)

CASB are on-premises, or cloud-based security policy enforcement points, placed between cloud service consumers and cloud service providers to combine and interject enterprise security policies as the cloud-based resources are accessed.

In essence, CASB tries to restrict sensitive data movement from on-prem to cloud in a risky/non-approved manner. It also integrates with Web proxy/gateways, firewalls and DLP to achieve such policy enforcement, monitoring and logging capabilities.

Some basic use cases are as below:

- i. Find all cloud services currently in use (risky, legitimate).
- ii. Create an audit trail for forensic investigations to identify user activity.
- iii. Implement policies for data uploaded and stored in the cloud.

2. Cloud Security Posture Management (CSPM)

CSPM solutions assess, detect, log, report, and automate issue remediation on cloud deployed services and systems. CSPM solutions are also capable of discovering all assets, detecting unused assets, enforcing a security baseline, and helping stay compliant with security standards and regulations.

Some typical use cases are as below:

- I. Lack of encryption on databases or data storage and data-in-motion.
- II. Overly liberal account permissions.
- III. Data storage exposed directly to the internet.

3. Cloud Workload Protection Platform (CWPP)

According to Gartner, CWPPs are workload-centric security offerings that target the unique protection requirements of workloads in modern hybrid, multi-cloud data center architectures.

CWPP typically include functions like system hardening, vulnerability management, host-based segmentation, system integrity monitoring, and application allow lists.

In the Microsoft azure environment, we have the Defender as the CWPP solution which integrates with Qualys for vulnerability management and compliance audit. The Defender also integrated with key vault, databases and VM's for their protection.

The above technologies provide a plethora of tools and capabilities to address security in cloud.

IV. CYBER-ATTACKS IN THE PANDEMIC

The pandemic resulted increased internet traffic, open enterprise VPN, video conferencing and other

connectivity activities provide huge opportunities for cybercriminals. Some major trends as seen in 2020 are as below:

Exploit COVID-19 Themes for phishing: Email phishing is one of the most prevalent types of attacks in the coronavirus era. Phishing /social engineering exploits the fear and anxiety in people during this pandemic.

Brute-Force Attacks on Remote Workers: As millions of employees were sent home, to work remotely in 2020, cybersecurity measures were an afterthought for many organizations. Cybercriminals, suspecting this, targeted employees logging in to corporate resources from personal devices and on unsecured home networks.

Cyberattacks on Collaboration Platforms Ramp Up: Cyber-attacks have also gone after users of various cloud services, especially collaboration services - like Flock, GotoMeeting, HighFive, Join.me, Lifesize, MS Teams, Slack, Webex and Zoom.

The only way to protect ourselves is to be vigilant and aware about security of our online presence. Organizations investing in awareness programs are taking the right steps and others should follow suite.

V. CYBERSECURITY IN POST-COVID ERA

during pandemic, the cybersecurity domain evolved from being a technology driven gatekeeper to a partner in ensuring digital trust, for the organization's customers and stakeholders. CISO's are now more in line with business or vice-versa and a lot of communication will keep on happening between CEO and CISO's across organizations.

Although technology budget spending may reduce due to pandemic, many surveys point to the opposite and maintains that cybersecurity will have more budget at their disposal to address the heightened digital threat landscape and instill trust in their operational resiliency.

There are few key trends as outlined by the “world economic forum” on cybersecurity leadership in Covid19 times and PWC global digital trust insights survey, which collectively gives us a glimpse of what is in store in 2021.

Some key strategic trends emerging in post Covid19 era are as below:

A. Education, Awareness and Collaboration

Organizations should utilize their existing collaboration platforms to dissipate knowledge about how to stay safe in digital world. Most organizations may not need to spend huge sums of budget, but to re-channelize their approach and interactions with business and other stakeholders at large.

B. Cybersecurity as a business enabler and partner

Rapid adoption resulted in overlooked, due-diligence activities to keep business enabled. Now those very aspects may become business disruptors and hence proactive review and remediations are to be followed quickly.

C. Secure baselining to protect existing critical assets

Abnormal activity on critical systems are to be monitored using all the available technologies in

old and new systems. Privilege access to implement strong control should be reviewed.

D. Risk-aware, data-driven prioritization and Zero-Trust model

Remediation activities should shift to more quantifiable risk metrics, and “reduced risk score” should be the next best metrics to track. Budget priorities must be made and do more with less will remain the theme.

E. Build resiliency for emerging threats

Solely identify, analyze risks is not enough, they need to develop response and recovery capabilities to increase the security posture. New SIEM + SOAR technologies reduce response time and provide mitigation approaches in a ready to deploy status. These must be developed across organizations.

There are a few operational aspects also which needs attention due to the rapid digitization. These are as below:

1. Risk of trojan horse or dormant malware

Plan to perform external and thorough, disk scanning for potential malware waiting to be inside a corporate network and start data exfiltration.

2. Improper security configuration

All IT systems whether endpoints, or remote servers which were provisioned during the pandemic must be systematically scanned for misconfigurations. Proactive review is better than reactive remediations.

3. Security assessment of new technologies and infrastructure

New systems must be tested for security by ethical hackers for vulnerabilities and exploits.

4. Privilege access reviews to critical system functions

Administrators must reach critical systems after multi-factor authentication and all privilege actions must be logged and monitored.

VI. CONCLUSION

The new normal as we call it, opens new possibility and challenges. The world is adopting and coming of age to accept the tectonic shift in how we do business and how business perceive cyber security. Zero-Trust is a reality and IT must adopt it, cybersecurity is a business enabler in today's digital era and organizations C-suite must be vigilant about new threats and mitigation plans if they want to be afloat in business.

Some of the potent strategies as used by organizations across the world to enable rapid remote work adoption along with challenges and practices to deal with them are presented.

Technological transformation, cloud adoption and risk-based prioritization have come up as the emerging themes for 2021 and beyond.

The adoption of new tools and procedure must be made in conjugation with the risk appetite and business directions of the organizations, also upskilling on existing talent and talent management are going to be in focus.

With effective cyber-risk management and cyber-resilience practices, organizations can achieve the digital transformation in a secure manner and drive business growth and efficiency.

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INSPECTIVE STUDY OF DETERMINANTS OF FINANCIAL KNOWLEDGE STOCK MARKET INVESTORS OWN AND ITS INFLUENCE ON THE STOCK MARKET INVESTMENT DECISIONS

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Abstract:

Against the classical theories of investment which assume investor as rational and market are perfect behavioral theories of investor's evidences the investor as normal instate of rational. Investors either do not have or use sufficient information or do not possess the necessary analytical skills to process the information to take rational investment decision. Along with this investment decision get affected by behavioral biases such as overconfidence, heard behavior, loss aversion, disposition effect and representativeness, called bounded rationality, which becomes the major reasons to create market insufficiency. The study investigates the association of financial knowledge and existence of behavioral biases in stock market investor. The impartial of this study is to find the determinants of financial knowledge obligatory for stock market investment decisions. The study also verdict the association between financial knowledge and presence of behavioral biases viz. overconfidence, representativeness, heard behavior, disposition effect etc. Descriptive research being used, respondents were interviewed through structured questionnaires from Pune city. Logistic regression is used to find out the association between financial knowledge and behavioral biases, the results of the study evidence the association between the two.

Keywords : Financial Knowledge, Biases, Overconfidence, Heard Behavior, Overconfidence, Disposition Effect

I. INTRODUCTION

"In Traditional finance people are Rational."

"In Behavioural finance people are Normal"

M. Statemon

Behavioural Finance is the field of knowledge which emphasizes on the study of psychological deviations from rationality. The cause of Irrational financial behaviour is limitation of human brain, mental short cut as well as the emotional biases which deviate the rational thinking process. Behavioural finance integrates psychology and economics in finance theory. It is a new paradigm of finance which seeks to supplement the modern theories of finance by introducing behavioural aspect to provide explanation for why investors make irrational decision. Behavioural finance combines insights from economics, finance and psychology. Its insights are of growing importance to financial advisors in serving clients. It is a specific sub discipline within the field of economics, at the intersection of traditional economics and the broader social sciences. Many researches have proven the presence of vivid biases namely Heard Behaviour, Overconfidence, Representativeness, Loss Aversion, disposition effect, availability Biases etc. Investors do not use the available information needed to take investment decisions, in

addition to this they do not possess the enough analytical skills to process the information, besides investors suffer by Heuristics & Emotional Biases. This paper aimed at to find out the association between the Financial Knowledge Individual Investor possess and the biases he or she suffer. In this paper researcher has designed a questionnaire to judge the financial knowledge of the stock market investor by enquiring mathematical ability, awareness about stock market operations, compound rate interest calculation, time value of money, mutual funds etc. Questions are asked to check the presence biases viz. Heard Behaviour, Overconfidence, Representativeness and Loss Aversion. The association of the score of financial knowledge and Behavioural Biases is found out by using statistical tools like regression analysis and Chi-square.

Behavioural Biases – A cognitive bias is a type of error in thinking that occurs when people are processing and interpreting information in the world around them. Cognitive biases are often a result of our attempt to simplify information processing. They are rules of thumb that help us make sense of the world and reach decisions with relative speed. Unfortunately, these biases sometimes trip us up, leading to poor decisions and bad judgments.

Disposition Effect- The disposition effect refers to people's tendency to hang on to losers too long and sell the winners too soon, this allows investor to enjoy the feeling of winning faster and defer the pain of loss.

Anchoring- Anchors affect an investor's frame of reference. Common investment anchors are Investment indices, Other financial advisors,Cocktail party chatter,Neighbors, relatives, co-workers.

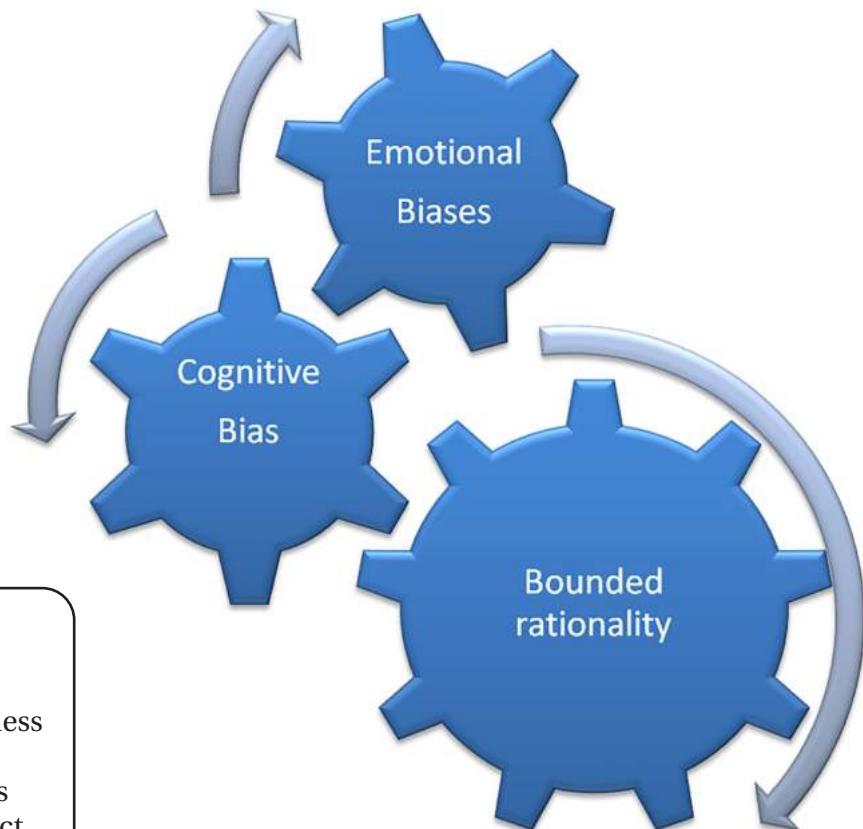
Herd Behaviour- Investors have a tendency toward “herd behavior”,“Line” study on the effects of herd behavior.

Media Response Study of the effects of news on investment decisions. People often feel the need to react to new information.News is often irrelevant to long-term performance and is often misinterpreted, information overload can cause stress

Optimism- People believe it is likely that,good things will happen to them, bad things will happen to others ,they believe others are more likely to, become an alcoholic, have a heart attack, develop cancer They believe others are less likely to, become rich, become famous

Representativeness- It is a judgment based on overreliance stereotypes. The investors' recent success; tend to continue into the future also. The tendency of decisions of the investors to make based on experiences is known as stereotype

Overconfidence Bias- “In this most basic form, Overconfidence can be summarized as unwarranted faith in one's intuitive reasoning, judgments, and cognitive abilities”. Psychologists have determined that Overconfidence causes people to overestimate their knowledge, underestimate risks, and exaggerate their ability to control events.



2. Objectives of the study

1. To investigate the presence of Bounded Rationality in stock market Investor
2. To investigate the determinants of Financial Knowledge of Stock Market Investors
3. To investigate the Association of Bounded Rationality of Stock Market Investors Over Financial Knowledge ownership

3. Framing of Hypothesis

H1- Financial Knowledge diverge by Age

H2- Financial Knowledge is differ by Gender

H3- Financial Knowledge is differ by Educational Qualification

H4- Financial Knowledge is differ by Profession

H5- Financial knowledge is differ by Investment Experience

H6- There is association of Financial Knowledge of the Investor on the occurrence of Overconfidence

H7- There is association of Financial Knowledge of the Investor on the occurrence of Heard Behaviour

H8- There is association of Financial Knowledge of the Investor on the occurrence of Representativeness

H9- There is association of Financial Knowledge of the Investor on the occurrence of Loss aversion

4. Research Methodology

To achieve the stated objective Descriptive research design was used, survey of stock market investors (D-mat account holders) was conducted with the help of structured questionnaire. Non probability Convenience sampling design was used for the study. The lead of the investors was taken from Brokerage firm. To get insight into the research area and to develop the theoretical framework and hypothesis, the secondary information was collected from various books, magazines, journals, newspapers, web sites, research projects, reports published by Government and private research firms at national and international level. In the present study authors designed structured questionnaire for Stock market Investors to find out occurrence of Financial Knowledge and to investigate the presence of Heuristics & Emotional Biases and to recognize the association of Financial Knowledge with Behavioural Biases of the Investors. The questionnaire was divided into 3 parts, Part A focuses on the demographic information of the investors, in Part B MCQs were asked to judge the Financial Knowledge of the investors, questions are based on mathematical ability, interest calculation, time value of money, inflation rate, mutual fund diversification, stock market awareness etc. In Part C Investors were scrutinized for the presence of Heuristics & Emotional Biases Overconfidence, Heard Behavior, Loss Aversion, Overconfidence. The target respondents for the survey was stock market investors, to solve the purpose list of clients of leading stock market brokerage Company is used. The filled response of 88 investors is selected for the further analysis. The data was collected in the month of November and December 2020.

5. Survey Report

The purpose of the study was to understand the Investment Behaviour of the Stock Market investors. 88 respondents were studied to investigate the objectives, were in the age group of 26-53 years, 28% respondents were under 25 years, 16% respondents were in the age group of 36-50 years, and 6% respondents are 51 years above. 84% investors were male and only 6% were female investors. Most of the (58%) investors were graduate, 30% were post-graduate, 8% undergraduate and 4% were Doctorate Investors. Most of the respondents were young investors (60%) having less than 5 years.

Financial Knowledge Score							
Question	Right	% Right	Wrong	% Wrong	Don't Know	% Don't Know	Grand Total
Q1. Numerical competency	52	59.09	28	24.64	8	7.04	88
Q2. Interest Calculation	48	54.55	28	24.64	12	10.56	88
Q3. Interest Rates	28	31.82	48	42.24	12	10.56	88
Q4. Stock Market	48	54.55	36	31.68	4	3.52	88
Q5. Bond Market	52	59.09	28	24.64	8	7.04	88
Q6. Credit Rating	52	59.09	20	17.6	16	14.08	88
Q7. Company type	24	27.27	56	49.28	8	7.04	88
Q8. Stock Market Index	56	63.64	24	21.12	8	7.04	88
Total	360	51.14	268	38.07	76	10.80	704

6. Result of Logistic Regression

In the survey three parts of data is collected. Part 1 is about demographic information of the Respondent, in part 2 - Respondents are asked eight questions which will judge the Financial knowledge, questions were based on Numerical competency, Interest calculation , stock market awareness etc .Under part 3- Respondents biases like overconfidence, heard behaviour, representativeness and loss aversion is being judged by asking four questions related to each bias.

By analysing data of part 2 the knowledge index of the respondent is calculated- the population is divided into two groups (group 1 – respondent with at least four correct score out of eight, group 0- respondents with less than four score)

A logistic regression analysis is run to find out the association between demographic factors like Age, gender, educational qualification, profession, Investment Experience, Behavioural biases with the Financial Knowledge Index.

Variables	coeff b	s.e.	Wald	p-value	exp(b)	lower	upper
Intercept	-6.3100857	3.163653589	3.978255422	0.04609128	0.001817878		
Age	-0.6048265	0.436507361	1.919899249	0.16586777	0.546169194	0.232151482	1.28494
Gender	-2.2891257	0.954302046	5.75396984	0.01645144	0.101355036	0.015614999	0.657883
Educational Qualification	1.96730725	0.602817081	10.65058067	0.00110036	7.151393632	2.194177988	23.30824
Profession	1.38843991	0.486951909	8.129840638	0.00435426	4.008591412	1.543467806	10.41085
Investment Experience	0.52425587	0.385406804	1.850324313	0.17374568	1.689201402	0.793638206	3.595343
Overconfidence	-0.9673078	0.281764436	11.78574578	0.00059686	0.380104962	0.218809018	0.660301
Heard Behaviour	-1.3153648	0.407684782	10.40982467	0.00125347	0.268376408	0.120704211	0.596714
Representativeness	-0.9241712	1.285122705	0.517148938	0.4720604	0.396860213	0.031969742	4.926472
Loss Aversion	1.29989597	0.388392315	11.20149367	0.00081732	3.668914966	1.7137107	7.854848

Hypothesis	P Value	Remark
H1- Financial Knowledge diverge by Age	0.16586777	Rejected
H2- Financial Knowledge is differ by Gender	0.01645144	Rejected
H3- Financial Knowledge is differ by Educational Qualification	0.00110036	Accepted
H4 - Financial Knowledge is differ by Profession	0.00435426	Accepted
H5- Financial knowledge is differ by Investment Experience	0.17374568	Rejected
H6- There is association of Financial Knowledge of the Investor on the occurrence of Overconfidence	0.00059686	Accepted
H7- There is association of Financial Knowledge of the Investor on the occurrence of Heard Behaviour	0.00125347	Accepted
H8- There is association of Financial Knowledge of the Investor on the occurrence of Representativeness	0.4720604	Rejected
H9- There is association of Financial Knowledge of the Investor on the occurrence of Loss aversion	0.00081732	Accepted

7. Conclusion

Behavioral finance explains Investor as Bounded Rational with limited information and analytical skills and occurrence of Heuristics and emotional biases also contributes towards it. Based on the statistical analysis Demographic factors Age, Gender and Investment Experience do not affect the level of financial knowledge needed for stock market Investment decisions. Whereas Educational qualification and Profession of the respondent do affect the financial knowledge an Investor posse. Presence of Behavioural biases do have the fair association with the financial knowledge of the Investor. Overconfidence, heard behaviour and loss aversion has the correlation with financial knowledge of the Investor , whereas Representativeness did not showed any relevance with the existence of Financial knowledge.

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IMPACT OF COVID-19 ON EDUCATION IN GUNTUR DISTRICT, ANDHRA PRADESH

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Abstract:

The effect of pandemic COVID-19 is located in each area all at some point of the planet. The coaching areas of India further as global are severely impacted with the aid of using this. It has maintained the overall lock down having amazingly horrendous impact at the understudies' life. Around 10 lakhs understudies stopped to transport schools/faculties and all academic sports completed in Guntur District, Andhra Pradesh. The scene of COVID-19 has skilled us that extrade is unpreventable. It has crammed in as a using pressure for the enlightening institutions to create and select out ranges with headways, that have now no longer been used beforehand. The tutoring vicinity has been attractive to undergo the crises with a replacement philosophy and digitizing the hardships to scrub away the chance of the pandemic. This paper consists of more than one value determinations taken with the aid of using Govt. of Andhra Pradesh to provide consistent steering within the Andhra Pradesh. Both the tremendous and unfavourable results of COVID-19 on steering are inspected and a few beneficial guidelines are in like way featured do enlightening sports in the course of the pandemic situation.

Keywords : COVID-2019 pandemic, Battle, Emergency, Impetus, Digitalization

INTRODUCTION

The pandemic Covid-19 has spread over whole international and obliged the human subculture to preserve up agreeable disposing of. It has in a state-of-the-art experience disappointed the lessons area it's an vital determinant of a u.s. of america of the us's economic future. February 11, 2020, the World Health Organization (proposed a characteristic name of the contamination as COVID condensing for Coronavirus disorder 2019. It come to be first recognized in Wuhan, China on December 31, 2019. First passing thru COVID 19 come to be the 61-year older individual in Wuhan, China 2020. WHO broadcasted COVID-19 as a virulent disease on 2020? The vital occasion of the COVID-19 pandemic gave insights about 30 January 2020 within the area of Kerala and the affected had a development information from Wuhan, China (Wikipedia). The principle downfall in moderate of COVID-19 come to be represented in India on Walk 12, 2020. It has impacted more than 4.5 million social commands all within the direction of the planet (WHO). According to the UNESCO report, it had affected more than 90% of outright international's understudy people in the course of mid April 2020 it's right now dwindled to almost 67% in the course of June 2020. Scene of COVI-19 has advocated in more of 100 twenty crores of understudies and youngsters during the planet. In India, more than 32 crores of understudies had been tormented by the various impediments and the crosscountry lockdown for COVI-19. As indicated thru the UNESCO report, spherical 14 crores of crucial and 13 crores of helper understudies are affected which is probably for the most element impacted ranges in India. In the wake of seeing the Covid pandemic scenario the WHO advised to preserve up cordial disposing of due to the fact the chief expectation step. Along the ones lines, each u.s. of america of the us started

out the movement of lockdown to isolate the dirtied people. The instruction bunch tallying schools, schools and universities had been given closed. Classes suspended and all evaluations of schools, schools furthermore, universities along with get right of entry to checks were deferred uncertainly. Thusly, the lockdown demolished the schedules of each understudy. Regardless of the way that it's far an remarkable scenario withinside the direction of the complete existence of guidance, COVID opportunities to upward push up out of the intensive examination lobby training model to 3 specific season of advanced model. The lockdown has pressured various enlightening establishments to drop their commands, evaluations, transitory positions, and so on and to pick out the net modes. From the beginning, the academics and the understudies were extraordinarily harassed and did not apprehend the manner to adjust as a great deal because the scenario of this sudden catastrophe that pressured quit of the informative sports activities. In any case, preserve taking place virtually sorted it out that the lockdown has taught such innumerable sports activities to govern with the improvement of such pandemics. In like way, COVID set out various hardships and entryways for the enlightening establishments to build up their to establishment (Pravat, 2020a). The lockdown has given them a moderate emission for instructors and understudies to transport in advance than their educational sports activities through on the internet. The teachers named art work to understudies through internet, passed on addresses video conferencing the use of unmistakable Apps like Zoom, Google meet, Facebook, YouTube, and Skype, and so on there are WhatsApp social sports of watchmen, educators, understudies and gatekeepers for loaded with feeling correspondence through which they will be reliably in touch to percent their issues through this e-medium. In a rustic like China that practices an astonishingly more centralization structure, a change to cutting element reading may be more clear. Without a doubt, even in a rustic much like the U.S.A, there are some low reimbursement understudies who do now no longer push in the direction of sweeping gatherings and incorrect to use modernized reading plan (Study Abroad Life). The comparable is the scenario that takes region with India in which now not each understudy is wonderful with the quick internet and virtual gadgets and are therefore of persevere. Different advanced enlightening establishments in India are not furthermore prepared with cutting element places of work right at present to adjust as a great deal as startling change from not unusual tutoring set up to the on the internet making prepared framework.

OBJECTIVES OF THE STUDY

The present research paper focused on the following objectives:

- To light up special estimates taken via way of means of Govt. of Andhra Pradesh for training place all through this pandemic.
- To function special effective impact of COVID-19 on training.
- To join a few terrible outcomes of COVID-19 and to position a few compelling thoughts for intending with training all through the pandemic circumstance.

METHODOLOGY

Data and records offered in modern-day take a look at are accumulated from diverse reviews organized via way of means of state, country wide and worldwide businesses on COVID-19 pandemic. Information is accumulated from diverse genuine websites. Some journals and e-contents regarding effect of COVID-19 on instructional machine are referred

Initiatives of Govt. of India on education during Covid-19

To prevent spread of pandemic COVID-19, the Government of India has taken style of preventive measures. The association government delivered a rustic extensive lock-down of all instructive establishments on 16 March 2020. Focal Board of Secondary Education (CBSE) deferred all assessments of non-obligatory and higher auxiliary faculties on March 18, 2020 at some point of India. CBSE brought updated guidelines for assessment focuses to manual assessments via keeping

a separation of somewhere spherical 1 meter many of the understudies taking the test with a class now not having in greater of 24 understudies. Assuming the rooms of the assessment organizations are little, the understudies need to be partitioned into severa rooms as needs be. The Union Public Service Commission (UPSC) not on time the meeting for the Civil Services Examination 2019 (Wikipedia). Additionally the greater part of the usa Governments and special instructive sheets deferred assessments because of flare-up of COVID-19. Govt. of India has located in some unspecified time in the future pass america Janta-check in time on March 22 and carry out lockdown from March 25, 2020 onwards in severa stages. Govt. of India has been stretching out lockdown durations on occasion embracing severa techniques to war with the pandemic however instructive establishments stayed near ceaselessly. The lockdown 6.0 modified into proclaimed on June 29, which is robust from first July to 31st July 2020 with some a good deal much less hassle in unique areas other than training. Practically all usa government services have taken measures to guarantee that the scholastic bodily sports of faculties and universities do now no longer bog down during the lockdown time body. They have prepared the faculties to preserve all of their classes on the net. The lockdown has increased allotment of decreasing component advancement. It has offered a chance to end up over and above anyone's expectations capable capacities/facts via net analyzing in extra powerful and powerful manner. Online analyzing is the awesome course of movement during this pandemic Covid-19 situation (Pravat, 2020b). Accordingly, the mechanized India vision of the overall public authority is growing as an crucial device for settling the present day catastrophe due to Covid-19. Development based definitely steering is extra smooth with all respect. Seeing this trial of colleges and faculties being near, lawmaking body of India, in addition as usa governments likewise, personal game enthusiasts have endeavored real bodily sports. The Service of Human Resource Development (MHRD) has made a couple of blueprints, remembering for the net doorways and educational channels via Direct to Home TV, Radios for understudies to keep to learn. During lockdown, understudies are the usage of awesome online media devices like WhatsApp, Zoom, Google meet, Telegram, Youtube live, Facebook live, and so on for on the net showing analyzing structure. ICT movement of MHRD (e-Broucher-<https://mhrd.gov.in/ict-bodily-sports>) is an super degree which solidifies all immoderate degree belongings for on the net tutoring. The virtual bodily sports of MHRD for discretionary actually as immoderate degree training during COVID-19 are recorded as underneath:

Secondary Education

Diksha entryway includes e-Learning content material cloth for understudies, educators, and gatekeepers changed in accordance with the instructive program, consisting of video works out, worksheets, course books and examinations. Under the heading of its public sheets of preparing (CBSE) and NCERT, the substance has been made with the useful resource of the use of extra than 250 teachers who teach in particular lingos. The software is available to use disengaged. It has extra than 80,000 computerized books for commands 1 to 12 made with the useful resource of the use of CBSE, NCERT in severa lingos. The substance can in like manner be seen through QR codes on information cloth. The software can be downloaded from IOS and Google Play Store. Site: <https://diksha.qov>.

E-Pathshala Is an e-Learning application with the resource of the usage of NCERT for commands 1 to 12 in severa vernaculars. The application houses books, accounts, sound, and so on zeroed in on understudies, teachers and watchmen in severa tongues including Hindi, Urdu, and English. In this on line interface NCERT has exceeded on 1886 sounds, 2000 accounts, 696 advanced books and 504 Flip Books for commands 1 to 12 in precise tongues. Portable Apps is open. Website: <http://epathshala.nic.in> or <http://epathshala.qov.in>.

National Repository of Open Educational Resources (NROER) Entryway offers an sizable accumulating of assets for understudies and instructors in numerous tongues such as books, smart modules and money owed such as a big accumulating of STEM-primarily based totally games. Content is needed to the instructive software for instructions 1-12, such as modified assets for instructors. It

has an quantity of 14527 statistics such as 401collections, 2779 reports, 1345 instinctive, 1664 sounds, 2586 photos and 6153 money owed on exceptional tongues. Website: <http://nroer.qov.in/welcome>

Higher Education

Swayam is the general public on-line steering degree operating with 1900 publications protecting each school (instructions nine to 12) and excessive stage training (beneathneath graduate, put up graduated magnificence programs) through and massive topics such as planning, humanities and humanistic systems, regulation and the leaders publications. The precise phase is that, it's far fused with the regular preparing. Credit actions are serviceable for SWAYAM publications (max. 20%).Website: <https://swayam.gov.in> E-PG Pathshala is supposed for postgraduate understudies. Postgraduate understudies can get to this degree for superior books, on-line publications and examine substances in the course of this lockdown period. The that means of this degree is that understudies can get to those offices while not having net for the complete day. Site: <https://epgp.inflibnet.ac.in/>

Initiatives of Govt. of Andhra Pradesh on education during Covid-19

The Department of School Education of Andhra Pradesh has frequent multiple sporting events to lighten the effect of Covid-19 on college preparing, with the goal of presenting induction to top notch high-satisfactory enlightening substance for understudies from the consolation in their homes. Schools had been closed on the grounds that lengthy in mild of Covid-19, therefore, it has come to be good sized that youngsters need to be allowed the possibility to examine, make and learn, whilst staying of their homes. Keeping in see teachers' potential for high-satisfactory trades in homerooms, on-line levels, on-line YouTube channel, internet making plans via unique levels had been masterminded and finished effectively.

T.V Lessons

Vidyamrutham is a video sporting events software communicated via Doordarshan for sophistication X Students, with the aim of giving difficulty associated statistics to understudies and recapping of the thoughts in all topics. This Program turned into deliberate from April 8th 2020 to May thirtieth 2020.

Radio Lessons

VidyaKalasham is a radio software conveyed via All India Radio for sophistication X Students with the goal of giving difficulty associated statistics to understudies and recapping the massive mind through and huge topics. This software turned into reserved from twenty second April 2020 to thirtieth May 2020 of every 7 FM Stations of All India Radio throughout the State.

Webinar Based ICT Training

SCERT Andhra Pradesh notion approximately the primary taken into consideration giving a clever communication to crosscountry professionals with teachers, via Webinars, on severa fascinating topics like internet crawlers, CC-Rules (Creative Commons), photograph and video vaults, photograph converting digital objects like Photoshop, FOSS (Free and open supply touchy item) instruments, Video making systems. These had been visible every day through 50,000 all round knowledgeable teachers who in like way gave evaluation in a comparable spot.

Webinar and Abhyasa APP based English Training

By becoming a member of the web training and Abhyasa APP, net getting geared up is given to educators in domains, as an example, - new instructive arrangement, displaying approach techniques,

imparted in English, and so on little by little one lakh instructors are looking the web training, and teaming up via communicate boxes. A comparative video is made to be had in Abhyasa App and except in YouTube. Consistently critiques are given in Abhyasa APP, and checking is being finished with the assist of dashboards to be had withinside the APP.

E-Content at finger tips for students

The School Education Department made wise PDFs, wherein if understudy faucets concerning any count, associated e-Content will open hastily at the bendy or tab, and so on Because of that, the everyday usage of DIKSHA degree prolonged from common of 2500 to 100000. Understudies inclusive of non-public understudies are the usage of this assistance.

Bridge course to primary students through T.V

Vidya Varadhi is a application deliberate for essential training (first to fifth) containing levels – 1 and 2. This is an growth direction to paintings on key functionality and numeracy. For this direction fabric is in particular organized and surpassed directly to the understudies. A T.V application via Doordarshan is conveyed for the understudies to supervise them on essential functionality/numeracy associated with interface direction. Class 6-7 and sophistication 8-nine understudies are supplied 3 months of steering practices with starting mind via T.V works out. Complete three hours of stay training are surpassed on via Doordarshan.

TOLL free Call centre to students for clearing their doubts

The School Education Department evolved a corresponding name place (with quantity - 1800 123 124). Any understudy from any aspect of Andhra Pradesh can flow in the direction of this corresponding quantity; IVRS will lead the understudy to the essential teacher. Understudies can pose inquiries with recognize to any count associated count and get clarifications from an professional teacher. This tele-making ready middle works for the variety of faculty timings. For this action, two hundred educators have been pooled and geared up on retaining an eye fixed at the inquiries of the understudies. An wise PDF is in like way made and despatched throughout to instructors and understudies wherein, an understudy can faucet at the quantity withinside the pdf and it'll actually make a unfastened desire to the trainer as an example understudy want now no longer to kind the overall quantity to name.

Creation of WhatsApp Groups for sending 10th class

Further, 2543 WhatsApp bunches have been made at District, Sub District, Mandal and faculty stage inclusive of Teachers and Students of sophistication X for Sending massive version exercise query papers to understudies synchronizing with the sports on TV and Radio. The previous day the request paper is despatched withinside the WhatsApp Group and following day the useful resource man or woman inspects some thing essentially the equal in Doordarshan vidyamrutham application. In the wake of seeing video practices understudies are posting their inquiries withinside the WhatsApp packs from their houses and educators are clarifying the inquiries. This is beneficial for understudies, as improvement permits instinctive sports and info.

Positive impact of COVID-19 on education

However the episode of COVID-19 contrarily impacts education, instructive foundations of India have recounted the needs and making an sincere attempt to provide regular assist administrations to the understudies throughout the pandemic. Indian education framework were given the threat for alternate from traditional framework to every other period. The accompanying focuses is probably taken into consideration because the advantageous effects.

Improvement in collaborative work- There is one greater possibility wherein synergistic educating and gaining knowledge of can tackle new constructions. Facilitated endeavors can furthermore show up amongst hard work force/teachers internationally to gain through every other (Misra, 2020).

Rise in online meetings-

The pandemic has made an vast ascent in remotely coordinating, digital gatherings, on-line instructions and e-conferencing openings.

Enhanced Digital Literacy: The pandemic scenario induced humans to research and employ advanced innovation and brought about growing the automated proficiency

Improved the use of electronic media for sharing information: Learning materials are divided a few of the understudies efficaciously and the related inquiries are settled through email, SMS, calls and using numerous social Medias like WhatsApp or Facebook.

Demand for Open and Distance Learning (ODL) During the pandemic situation the more a part of the understudies favoured ODL mode because it helps self-taking in giving freedoms to advantage from diverse belongings and adjusted gaining knowledge of in step with their necessities..

Negative impact of COVID-19 on education

Education zone has suffered loads because of the outbreak of COVID-19. It has created many bad affects on schooling and a number of them are as pointed below:

Educational activity hampered: Classes were suspended and checks at numerous stages deferred. Various sheets have correctly deferred the every year checks and passageway checks. Affirmation degree were given postponed. Because of congruity in lockdown, understudy persisted a deficiency of just about three months of the overall scholarly 12 months of 2020-21 in an effort to moreover weaken the situation of development in education and the as understudies could confront quite a few hassle in persevering with tutoring once more after a giant gap. Impact on employment: A huge part of the enlistment were given deferred due to COVID-19 Placements for understudies might also additionally likewise be stimulated with companies suspending the on board of understudies. Joblessness fee is needed to be multiplied due to this pandemic. In India, there may be no enlistment in Govt. place and new alumni dread withdrawal in their paintings gives from non-public regions due to the modern-day situation. The Centre for Monitoring Indian Economy's value determinations on joblessness shot up from 8.4% in mid-March to 23% towards the start of April and the metropolitan joblessness fee to 30.9% (Educationasia.in). At the factor whilst the joblessness expands then the education little by little diminishes as individual's struggle for meals in place of instruction.

Unprepared teachers/students for online education Not all teachers/understudies are suited at it or likely now no longer each one in every of them had been organized for this sudden development from one face to some other identifying the way to net gaining knowledge of. The more a part of the educators are genuinely directing talks on video stages, for example, Zoom, Google meet and so forth which might not be true internet primarily based totally gaining knowledge of without a committed net gaining knowledge of stage.

Increased responsibility of parents to educate their wards Some knowledgeable guardians can manipulate but a few may not have the nice diploma of training predicted to expose children withinside the house. Access to virtual world: As numerous understudies have constrained or no internet get admission to and numerous understudies will absolute confidence now no longer be capable of address the fee of PC, PC or helping telephones of their homes, on-line teaching gaining knowledge of may make a modernized cut up among understudies. The lockdown has hit the

defenseless undergraduates difficult in India as maximum of them can not have a look at internet getting the cling of in step with numerous reports. Thusly the net education gaining knowledge of method in the course of pandemic COVID-19 may overhaul the hole among rich/negative and metropolitan/country.

Payment of Schools, Colleges fee got delayed:

During this lockdown an extensive piece of the watchmen will face the joblessness scenario so they may certainly now no longer be capable of pay the fee for that precise time intervals which would possibly effect the non-public foundations.

Suggestions

- India must make inventive approaches to make certain that every one kids must have sensible induction to getting the hold of throughout pandemic COVID-19. The Indian recreation plans must consolidate numerous people from grouped institutions inclusive of a long way away regions, restricted and minority bundles for powerful transport.
- Quick measures are anticipated to lessen the consequences of the pandemic on suggestions for paintings, impermanent function undertakings, and research tasks
- Numerous net studying tiers provide one of a kind obligations on similar topics with one of a kind tiers of declarations, method and evaluation limits. Hence, the concept of sports would possibly range throughout one of a kind net studying tiers. Thusly, status quo of extensive really well worth confirmation gadgets and best benchmark for on-line studying tasks must be made and presented with the aid of using Higher Education Institutions (HEIs) in India persevering with to keep in mind short development of the digital studying tiers
- Across the globe, Indian wellknown information is outstanding for its sensible headways, traits and advantages to make green advances and treatments and this information structures in one of a kind fields must be facilitated with a present-day wellknown excessive degree schooling structure.
- Govt and academic institutions must plan to hold with the informative sports maintaining up nicely disposed eliminating. 30-40% undergraduates and instructors would possibly visit schools/schools in tendencies each day to hold on informative sports with the aid of using consenting to regulations for COVID-19. At contemporary occasions, admittance to innovation and net is a essential prerequisite. In this way, the automatic capacities and the essential basis must attain to the remotest and least lucky networks to inspire the undergraduates to continue with their education throughout the pandemics. There is a want to ship public belongings to repair the net hollow and assure that undergraduates preserve on adapting carefully. The kingdom governments/non-public institutions must concoct mind to deal with this problem of superior instruction.
- Some big problems associated with distance studying structures just like the accessibility and admittance to automatic devices with net availability, the requirement for secure studying spaces, making capabilities for instructors, households and undergraduates to paintings and discover superior devices, and drawing in workout plans for incapacitated undergraduates and different minimized gatherings must be tended to with the aid of using Govt. also, the partners.

Conclusion

Covid has inspired hugely to the steerage area of India. Disregarding the manner that it has made diverse challenges, diverse possibilities are further evolved. The Indian Govt. besides, exclusive accomplices of steering have explored the shot at Open and Distance learning (ODL) via way of means of accepting unique improved advances to regulate as much as the contemporary disaster of COVID-19. India is not completely geared up to reason getting ready to reveal up in any respect facets of the u . s . thru slicing part tiers. The undergraduates who are not advantaged just like the others will go through in view of the contemporary desire of slicing part tiers. Nevertheless, colleges and

the general public authority of India are progressively endeavoring to reflect onconsideration on a reaction for remedy this issue. The want have to be to make use of mechanized development to make a beneficial condition for a tremendous range of younger understudies in India. It is want essential for the enlightening foundations to aid their understanding and Information Technology status quo to be geared up for defying COVID-19 like conditions. Whether or now no longer the COVID-19 disaster broadens longer, there's a honest want to take attempts on maximum outrageous usage of on-line tiers so understudies now no longer truly whole their certificates on this insightful yr but moreover to devise for the destiny modernized organized environment. The opportunity of "paintings from home" has greater critical congruity in such pandemic scenario to lessen unfold of COVID-19. India have to make innovative approaches to make certain that every one youths should have realistic induction to getting the grasp of throughout pandemic COVID-19. The Indian strategies have to be a part of diverse people from organized institutions consisting of a long way off areas, constrained and minority bundles for convincing motion of steering. As on-line exercise is benefitting the understudies gigantically, it have to be endured after the lockdown. Further factor via way of means of factor quantifiable exam can be endeavored to analyze the effect of COVID-19 on tutoring plan of India.

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IMPACT OF COVID-19 ON HUMAN RESOURCE MANAGEMENT WITH REFERENCE TO WORK- LIFE BALANCE

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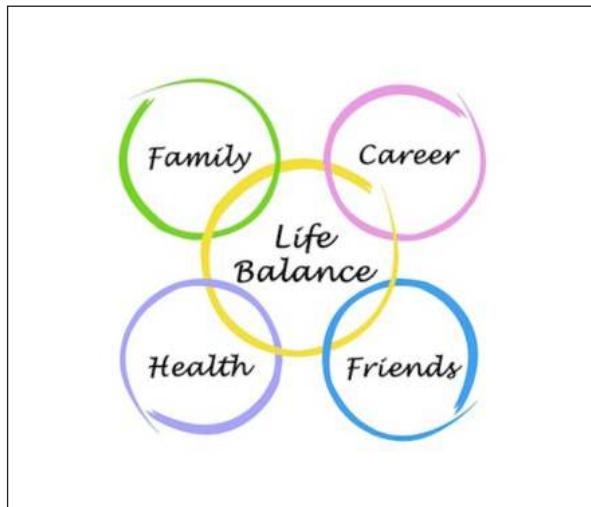
Abstract:

Remarkable adjustments introduced approximately with the aid of using COVID-19 have upheld businesses round the arena to quicken development to superior enterprise measures. Human Resource Management (HRM) is within the center of those adjustments supporting institutions with exploring within the doubtful gift and unforeseeable destiny. HRM wishes to supervise people in businesses at some stage in the emergency to empower enterprise coherence and assure concord among severe and amusing times. Since the destiny will deliver extra adaptable, remote neighbourly, automated running standards, the changes in strategies, measures, workspaces, cooperation frameworks, and consultant fitness are of gradually dire significance. The paper examines the problems HRM is asking due to the modern emergency concerning remote running, and distinguishes the ramifications the pandemic has on HR. The grasp interviews led in India display that HRM must reflect on consideration on processes to develop new preparations for 1/2 of breed running fashions as a response to the modern pandemic emergency.

Keywords : Pandemic COVID-19, HRM, Exploring, Work Spaces, Ramification

INTRODUCTION

The new adjustments delivered with the aid of using the general pandemic (Covid-19) have compelled institutions to hurry up development to superior activities. This pass has restricted the human asset the board (HRM) to discover employees on this extraordinary circumstance. Human Resource Management has a sizable venture to perform from one attitude to assist employees in utilising superior ranges to admittance to their positions, and however to assist institutions of their endeavours to continue with enterprise measures. Harmony among critical and a laugh instances is - Extent to which one's obvious designation of physical, mental, and passionate belongings among the paintings and non-paintings areas coordinates with one's assumptions, man or woman and professional goals. For People around the world today, the brand new COVID-19 flare-up is an photo of ways sensitive and whimsical our lives may be in abnormal circumstances. The contamination which has modified the way with the aid of using which the extra a part of us live, paintings or performs out our critical ordinary capacities is intending to construct its grip at a worrying price with the impact being felt at distinctive tiers bringing approximately financial log jam, enterprise interruption, change blocks, tour deterrents, public detachment, etc. On near domestic facet the equilibrium of own circle of relatives has underlined on wellbeing, vocation and companions, all people are currently privy to man or woman and encompassing cleanliness and the manner of collaboration with people.



The progressions achieved in the way of life of individuals due to the pandemic were;

- Global/ National/Local -Lock down
- Housework (Atmanirbhar)
- Health and Hygiene consciousness for building immunity
- Social distancing
- No domestic help
- Responsibility sharing
- No external walks, and exercise
- Time to do office work
- Space for office work
- Skill up gradation
- Dependence on digital modes for work

Preference for Work from Home:

As for the coherence of business, groups around the world have exchanged over to at the web/digital strategies of operating at the same time as international portability has floor to a halt. In India, distinct states had been provided to a condition of whole lockdown which has pushed bosses to ponder upon how they are able to shield their kin, incorporate the unfold of the contamination and continue with their sports correctly all through this exceptional emergency. Telecommuting has now infiltrated greater regular areas in this era of pandemic. Indeed, even those who had been already dubious approximately undertaking productiveness in circulated organizations are currently accepting it as every other approach of operating. Utilizing automated ranges to stay associated: Since real gatherings or catch-ups are not, at this factor conceivable, it's miles vital to address the pressure of superior ranges that can help you with making sure the coherence of sports even in remote conditions. This can arise through:-

- Enabling suitable admittance to innovation through making sure that all of your people has the vital tech equipment like PCs, tremendous internet association, VPN association, automatic data base frameworks and so forth set up
- Using digital ranges to have conversations, gatherings and one-to-ones: In request to preserve up proposal and enhance efficiency, it's far primary to have normal organization gatherings/ cooperation with one's friends. Computerized ranges, for example, Microsoft Teams, Zoom and so forth are a primary advantage for this case and may assist people live refreshed and sense related even at the same time as telecommuting.

Having a proper communication approach –

Understanding the importance of responsibilities and interdependencies we've on every other, powerful conversation becomes a key component at the same time as running distantly and therefore it's miles precious to have, time to time updates and information on strategies of running.



OBJECTIVES OF THE STUDY:

1. To study the changes on way of life of individuals because of the pandemic circumstance.
2. To see how individuals are will to adjust to changes and utilization of innovation for work.
3. To understand the physical and mental flexibility of individuals in the pandemic stage.

Literature Review:

The cutting-edge disaster of the brand new coronavirus pandemic initiated dramatic modifications round the sector. In this context, each corporations and clients switched immediately to virtual models. The Covid- 19 has intensified virtual transformation for corporations, and lots of people round the sector want to have essential capabilities to apply technology (Sheppard, 2020) if you want to carry out their jobs remotely. The virtual technology allow digital paintings in addition to to automate obligations and make decisions (Parry & Battista, 2019). The pandemic has made it seen that the maximum demanded capabilities for the personnel are virtual, however additionally collaborative (Sheppard, 2020). Any troubles going on withinside the interconnected international inspire groups of any length to reply and adapt to the change, in addition to control their personnel accordingly (Carnevale & Hatak, 2020). Recently, the Covid-19 pandemic has fashioned incredible annoying situations for human aid management. HR managers must assist their personnel to deal with with the fast modifications in each the place of business and the society (Carnevale & Hatak, 2020).

Moreover, Covid-19 will effect profoundly at the employment, and might reason profession surprise for people (Akkermans, Richardson, & Kraimer, 2020). HRM desires now to address the growing pressure in their group of workers as a result of far off operating while paintings and own circle of relatives limitations have blurred (Giurge & Bohns, 2020). Previous reviews expected that the tendencies toward on-line people and platform workforces increase, which gives reskilling desires from employers and people (World Economic Forum, 2018). According to the Sheppard (2020), groups need to put together to adjustments and turbulence within the destiny through introducing and adopting platform-primary based totally technologies, and increase commercial enterprise fashions accordingly (Sheppard, 2020). The Covid-19 pandemic has alarming implications for man or woman and collective fitness and emotional and social functioning. In addition to imparting clinical care, already stretched fitness care companies have an vital position in tracking psychosocial desires and handing over psychosocial aid to their patients, fitness care companies, and the general public sports that need to be included into widespread pandemic fitness care.

Research Methodology:

As the purpose of this studies is to recognize the effect of the Covid-19 pandemic disaster at the Human Resource Management, digitalization, and work-lifestyles balance, qualitative studies method changed into used.

The semi-based open interview with specialists presents the gap to expose opinions, thoughts, and reflections of an expert, and hence, it changed into taken into consideration to be suitable for this study. The converting lifestyles kinds of humans have introduced approximately an amaze for all, on this pandemic, a ancient section. This studies paper research the effect of this section on hired humans.

Effect of Remote Working on Work-life Balance from the Perspective of HRM

During the pandemic lockdown, the a long way off running troubles had been visible via way of means of the specialists. The representatives being busy running are targeted on their positions for round 7-eight hours, whilst telecommuting consists of massive interruptions, as an instance, teenager care, own circle of relatives errands, and henceforth, representatives want to play out the relegated undertakings round nighttime time. Numerous Indian representatives have griped that they did not realise after they commenced and after they finished the paintings as an instance in which become the road amongst paintings and home. "The territory in which they refreshed, the house, is mixed in with the paintings connections" (R6, my interpretation). Simultaneously, if one of a kind people from the own circle of relatives likewise labored distantly and the research has been executed on line too, there was a remarkable deal of intellectual urgent component and pressure. Along those lines, HRM must help the exertions pressure with orchestrating the gap and timetables for running distantly mulling over the character contrasts or situations to preserve up concord among extreme and amusing times. Albeit running at the internet may be useful for organizations, its best burden is a scarcity of socialization. The respondents observed that there must be a room left whilst converting to the remote mode to coordinate gatherings in places of work incidentally. This will set off extra agreeable attitude and mental wellbeing bringing approximately stepped forward proposal and performance of the staff. In the evaluation of the specialists, irrespective of whether or not some positions continue to be absolutely distantly there must anyhow be prepared up near and private gatherings periodically to conquer separation and inspire social family members for workers.

Conclusion

- In this paper, the eye became due to Covid-19 emergency on HRM simply as digitalization and its going with equilibrium among amusing and extreme stuff issues.
- Subjective grasp communicate with method became implemented for this exploration as a primary heading to extra comfortably form the demanding situations introduced approximately through the cutting-edge pandemic emergency. The factor of the exam became to find the hierarchical alternatives and to discover approximately the a part of HRM at some stage in the emergency.
- The professionals' choices had been hooked up on their perception and man or woman experience. During the exam, correlations had been made trailed through facts translations, conversations of discoveries, and ends.
- The scientists have speculated the comparative styles skilled at some stage in the emergency situation with reference to human asset the board and impact on employee prosperity. The talked with professionals moreover noticed that paintings requirements occupied the non-public area that has been lately held for man or woman life. Numerous representatives in Georgia performed out their positions round nighttime time. They were straying to unplug from paintings and unwind. Hence, take out on-line gatherings on particular days will deal with this issue. As remote operating has ascended at some stage in the lockdown, it's miles anticipated to alter the brand new operating life.
- To alter hastily to changes, upgrading correspondence is of important significance.
- The HR directors do not must display closely the representatives paintings physical games at some stage in some distance off filling in as they could carry out undertakings autonomously with obligation. The exertions pressure has increased necessity to guard well-being, and workers' well-being and protection is also conclusive for agencies to make hierarchical traits and lengthy haul brand. Subsequently, thinking about representatives equilibrium among amusing and extreme stuff at some stage in digitalization degree is important.
- Given that some representatives want to maintain to telecommute even as others enterprise to get returned to workplaces, the brand new HR method need to allow the exertions pressure to select out the paintings mode. HR chiefs are finally entreated to create methodologies in like manner. Additionally, the method with reference to travel, tours for paintings, and company events want likewise to be changed.
- Today, the precept targets agencies set in courting with HR the board are to prepare combination version to allow the exertions pressure to preserve operating distantly, to overtake authoritative tradition correspondingly, to enlist some distance off representatives, and make automatic workplace spaces.

Future Research: Founding at the effects of grasp meets, the ballot can be meant for the destiny quantitative review of HR supervisors to pay attention altogether the impact of Covid-19 pandemic emergency at the organizations, representatives, groups, and at the HRM framework in Georgia. Additionally, it's miles charming to gather data approximately the effect of digitalization and some distance off paintings on employee conduct, on representatives' relatives, and on the overall public at the loose.

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POSTULATING THE UNDERLYING IMPLICATION OF ISSUE OF DEVELOPMENT AND POVERTY ON INDIAN ECONOMY AS A RESULT OF THE COVID 19 PANDEMIC

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Abstract:

It has been 73 long years since India has achieved independence; a journey wherein the country has witnessed several policies, reforms and actions taken by the Government from time to time and yet poverty has always remained a serious point of concern, which is deep and chronic. Hegel has termed poverty as a "social phenomenon". Poverty in India has two facets; social and socio-economic. It has been noted that it is usually counted in absolute terms. As per the SDG Index Baseline report 2018, 21.92% of India's population was below poverty line. The country has made remarkable progress in the years 2005-2016 eradicating the social evil to a great extent. However, the advent of the 2020 pandemic has certainly taken the records to an all-time low. With a large number of poverty alleviation programmes announced by the Government, it is expected that this situation can be handled better. This research paper aims at asserting the different factors responsible for slowing down the curve of development in India in context of the COVID 19 pandemic. An attempt has also been made to compare the different neoclassical theories put forth explaining the vicious circle of poverty.

INTRODUCTION

It is incredible to note that India has pulled out almost 271 million people out of multidimensional poverty till 2016 while having a strong check over its poverty population. However, the apparatus to measure poverty leaves out a significant number of households that fall in and out of poverty over the course of time. It is imperative to note that 85% of the households in India are engaged directly or indirectly to in the unorganised sector. There is a significant proportion of people who are at a number of times exposed to vulnerable situations which challenge the longevity and livelihood of many at large.

Research Methodology

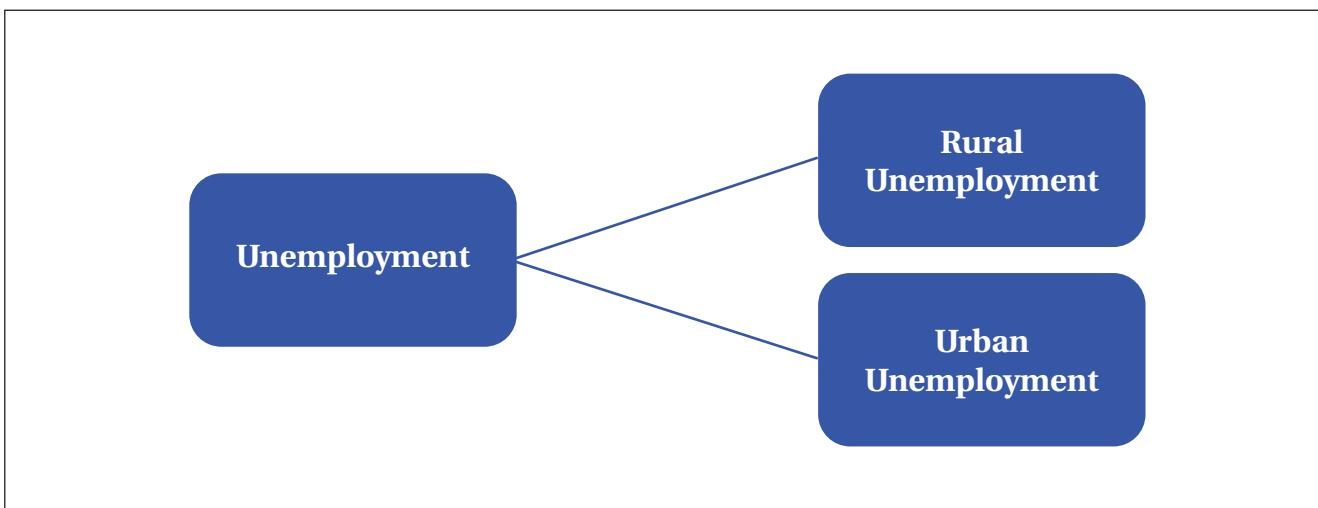
Keeping this huge ratio in mind, a discreet survey was conducted across India. The panel survey collects evidence from 241 microfinance households from various parts of the nation. The main objective of carrying out this survey was to find and analyse the impact of the Covid-19 pandemic on the various households of the nation and also the methods they are trying to use to tackle with the situation. The study led to the revelation of the downfall in the income of the households due to various reasons. The main reasons for the elevation of poverty level in the country are listed below:

Data Analysis:

I. Causes of Poverty:

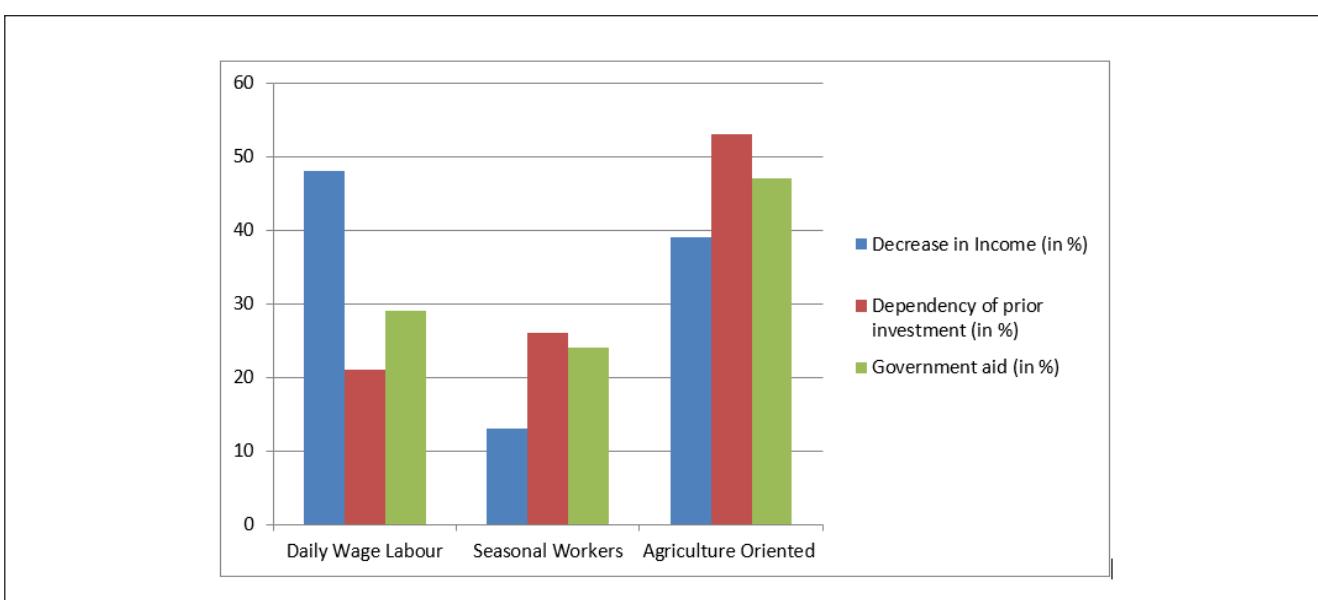
1. Unemployment

The survey was carried out at a time when lockdown in the entire nation was in force and was lifted in very few areas depending upon the situation of the deadly virus. A large number of populations had to lose their employment and were rendered helpless at the need of the hour. In order to understand this situation better, this has been divided into 2 parts:



1.1 Rural Unemployment:

The rural population has, in its course, had its own suffering during the lockdown of the country. Of the chosen sample size, many families were such which were thriving well in their day-to-day life until the lockdown reality hit them hard. The following graph shows the drastic loss and reduction in income since the country was put under lockdown:



As shown in the figure above, the decrease in income was the highest in daily wage labourers which was 48% as compared to that of seasonal workers which was 13% and for those who are engaged in agricultural activities it is 39%. There was a considerable and sudden drop in income of those receiving daily wages as the sudden lockdown led to the closure of many industries at large. The agriculture sector also received a heavy blow as the demand of certain goods had radically decreased.

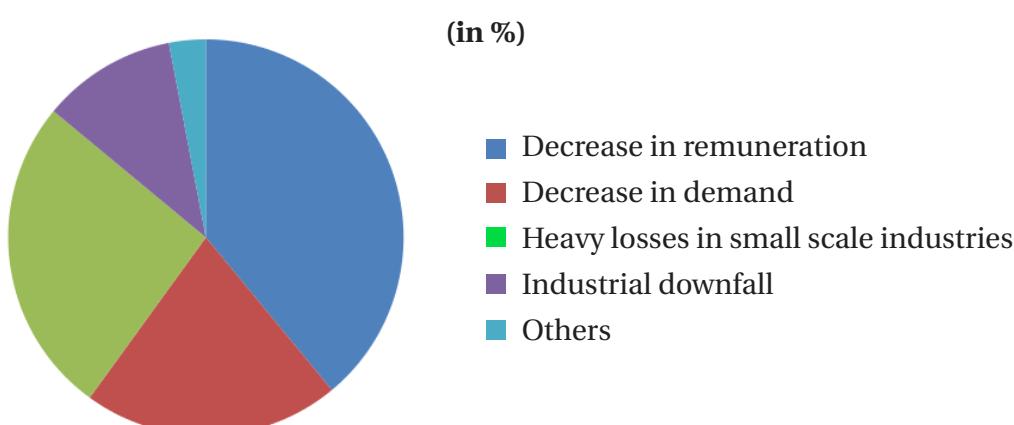
As soon as these families faced distress, their only way out was their prior made investments or savings. As it is, savings are extremely little with those having limited means and the time of the pandemic brought in its wake the realisation of dependence on investment. How meagre they may be, a total of 21% of daily wage labours were dependent on their previous investments and 26% of seasonal workers had similar inclination. However, this dependence was as high as 53% among those involved in agriculture sectors. This was not to last long as it was not clear as to when the lockdown shall be lifted and life would get back to normal.

When all means of livelihood were getting slowly exhausted, families took help from the Government in the form of financial or ration aid. As seen in the figure, 29% daily wage labourers sought help from the government in the form of different aids and financial support whereas the same was taken by 24% seasonal workers. A large number of people in India are directly or indirectly engaged in agriculture. A huge number of 47% of the agricultural population had to rely on the many measures taken by the Government to curb the financial crisis and lend a helping hand to all those in need.

Despite the rigorous actions taken by the Government from time to time and the efforts put in by these families, a lot of suffering had to be endured by the individuals thus leading them to migrate back to their hometowns and thereby falling prey to poverty. With no employment in sight and insufficient help received, major group of families bounced back to being below the poverty line in 2020. The financial crunch was also felt in huge numbers in the agricultural sector where the debts had begun to pile up with absolutely no increase in demand whatsoever.

1.2 Urban Unemployment

When the pandemic led to the nationwide lockdown many families employed in urban areas too had to undergo a lot of struggles. People living in a certain manner had to compromise more than needed in order to survive without a stroke of income. Thousands of individuals had to lose their job owing the direct drop in demand and hence business. Businesses were forced to shut down, many of which could not re-open once the country started gaining normalcy. The following figure shows the reasons of major losses caused due to unemployment in the urban areas which led to the increase in the advent of poverty:



The causes due to which poverty increased rationally in urban areas (as illustrated above) are as follows:

- i. There was a decrease in the remuneration that individuals received earlier with no amount of increment or increase in the overall pay whatsoever. This was estimated around 39% which is a huge loss to cover up. This led to the imbalance of the lifestyle that people were initially leading with ease and comfort.
- ii. There was a heavy decrease in demand (around 21%) of non-essential commodities which affected the market in a way that cannot be overcome easily. The fall in demand ultimately led to the fall in production which eventually led to people losing their jobs thereby creating mass unemployment.
- iii. Small scale industries had to suffer a huge blow during the lockdown as their businesses are much dependent on the overall growth and progress of the country. Around 26% of the small-scale industries in India had to either shut down or suffer humungous losses which led them to take serious decisions of either reducing labour or production which, both, increased unemployment and hence, poverty.
- iv. Many industries had to face a sudden downfall which contributed to almost 11% of the poverty enhancement in the nation. This constitutes mostly those involved in the business of perishable items such as restaurants, eateries, etc. But the industry that had to suffer the most was that of tourism which was at a complete closure with absolutely everything closed, no transport and no accommodation.
- v. There were many other factors which also led to decrease in finances such as too much dependency on internet, increased competition amongst those who had recently lost their jobs and those who were seeking to start afresh, online availability of essentials which leads to reduced income of local shopkeepers and vendors, and so on.

2. Illiteracy

In a huge country like India, it is extremely difficult to provide literacy to all individuals. People are still not aware about the importance of education and most of them cannot provide their children with more than basic education with the minimal amount of income earned. This in turn has brought about serious impact during the pandemic with the loss of jobs and insufficient or no qualification, it has become a herculean task for individuals to search for appropriate employment opportunities. This also makes it difficult to survive in the ever-growing competition.

3. Loopholes in Government Policies

In the advent of the pandemic hitting the nation, the Government has come up with lucrative offers and schemes for the benefit for the public at large. However, despite its many efforts, there are certain loopholes in the execution of those policies as observed during the survey:

- i. The information regarding the various schemes set forth by the Government could not reach the entire masses as many were not aware of the benefits being provided.
- ii. Due to lack of education and knowledge, the offers put forth by the Government were not availed by many. A lot of people had to also face a number of difficulties in order to understand the procedures to attain the benefits extended by the Government.
- iii. The banking sector in India is highly unorganised. The provision of cash deposits for the people living below poverty line was a thoughtful move but could not reach everyone in need. This happened collectively due to lack of knowledge, little or no information of the transaction, etc. In many rural areas banks are not available at the disposal of the people as it was required during the pandemic.

4. Inflation

The sudden increase in demand of necessities and the curtailed supply led to an increase in the price of essential goods. Lockdown triggered a fear in the minds of the people about the unavailability of essential commodities which escalated the demand manifolds thereby creating a scarcity. This scarcity in turn led to heavily increased prices thereby leading to inflation. In certain cases, suppliers tried to create a monopoly for commodities such as masks, sanitisers, etc. which were then considered to be essential goods. However, this inflationary hike in prices further deterred demand thereby decreasing production and hence contributing towards poverty.

5. Population Explosion

Given the lockdown circumstances a steep rise in population has been noted in the first quarter of 2021. The rise in population and the parallel reduction in per capita income created a wide gap between income and savings. Lesser savings relates to increased expenditure along with no increment in salary or remuneration. The lethal combination of these factors further the cause of poverty in the nation.

Coping Mechanisms

During the survey it was noted that as most of the families have had an extremely challenging time trying to cover for their losses, they have also tried certain means to cope with the ongoing situation. Following are few methods inculcated by families to cope with the differential income crisis:

1. Most people tried to meet their demands by use of funds in their bank savings and by liquefying other assets and bonds. This is an example of the neoclassical theory put forth by John Maynard Keynes, "The Liquidity Preference Theory". In this theory Keynes points out that in every household liquid money should be essentially maintained for 3 purposes: transaction motive, precautionary motive and speculative motive. Although in this theory, Keynes laid emphasis on the fact that this should be done in order to face untimely expenses that come one's way and most importantly to offer when interest rates are higher to gain out of the liquid money. When, in need, people tried to fulfil their day to day needs with the savings and investments made earlier.
2. Another resort to solve the monetary crisis was borrowing from banks and financial institutions at high interest rates. This option was availed by all those who were in need of lump sum amount of money and due to the crunch situation, also agreed to high interest rates.
3. The increase in loans and borrowings and reduced income ultimately widened the gap between income and savings and led households to 'debt trap'.
4. The decreased income forced people to curtail demands of both essential and non-essential commodities.

Impact on Country

The coping mechanisms used by individuals and households did not make much of difference towards the gaining side of monetary functions. The basic problem of low income, unemployment and exhausting the savings & investments, gave rise to poverty like never before. The impact this had on the nation can be summed up as follows:

1. Excessive increase in poverty.
2. Galloping inflation rate.
3. Reduced productivity.
4. Low per capita income.
5. Migration of labour

6. Increased inequalities of income and wealth
7. Downfall in GDP
8. Low rate of Foreign Direct Investment.
9. Psychological implications
10. Increased crime rate.

Conclusion

During the survey, it was clear that the struggle of individuals and households have been truly exhausting and overwhelming. The research led to the belief that Government intervention is highly needed at this hour to educate and make the people aware of proper economic management along with creation of employment and reduction of inflation. These are major hurdles which need to be dealt with due precaution by maintaining stability through the introduction of stringent economic and monetary policies which will benefit both the urban as well as rural masses at large. Employment is the dire need of the hour but alongside, plans and policies also need to be carved about the management of money supply in the economy and prices of essential goods during a time of emergency. It is absolutely applaud worthy to note the incredible and massive measures taken by the Indian Government to control the spread of the disease, but it is also time to cover the loopholes and consider the nuances in order to help the economy bounce back.

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IMPACT OF COVID-19 ON EMPLOYEE ENGAGEMENT

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Abstract:

Due to COVID -19 pandemic situation lot of changes occurred in organisational environmentAgility, creativity and flexibility - these are the traits of lockdown scenario demonstrated by HR. Because of this uncertainty situation it should become challenging task to balance employee satisfaction and non-violation of the organisation culture. It becomes very difficult status quo to management to motivate employee in proper manner and do not disturb the employee engagement. For this organisations follow various factors to avoid distraction of working environment. The corona virus crisis has contributed to the highlighting of the value HR brings to maintaining employees committed, motivated, safe and productive. The paper deals in the present scenario with the challenges of HR fraternity. In this process, I am trying to demonstrate the influence on human resources management of Covid-19.

Keywords: Pandemic COVID-19, Organisation culture, employee satisfaction, employee engagement, motivation.

INTRODUCTION

The global pandemic's economic impact including digitalization accellence (Covid-19). Companies must now use digital platforms to enable employees to immediately access work. The management of human resources plays an important role in helping organisations cope with dramatic changes in the pandemic lock-down. The investigation was based on the situation where the rules preventing Covid-19 spread, which resulted in the rejection or reduction of personnel, have affected the continuity of business processes. The purpose of this research is to assess the level and the size of companies' HRM challenges and to measure the impact of expected changes.

In order to establish the analytical direction of this study, the theoretical framework and research questions were used to organise data collection.

For this study, the following questions were identified.

RQ1: Why and how did Covid-19 affect businesses and employees generally?

RQ2: How and why did HRM practise affect pandemic circumstances in companies?

RQ3: What was the reaction of HRM in the post-pandemic crisis and the development of the HRM strategy?

The research results give HR managers and organisations remarkable insights. Managers of human resources need to know how, while taking personal stress into account, to increase staff well-being in virtual work in crisis situations. The company's brand image should also comply in turbulent times with the company's workforce approach. Therefore, when companies are reduced to cut or dismiss employees, the main problems of a pandemic block are a recession. In general, its proposal constitutes the contribution to a research programme. Research results recommend that human resources managers recognise their dominant role in changing digitalization processes in the direction of remote work models and in developing new human resources policies. Overcoming strategies are crucial to resilience, flexibility, and adaptability.

That's how the rest of this paper is arranged. First, the literature is presented about the Covid- 19 pandemic crisis. Next there is a conceptualization of the method and analysis framework for empirical data collection. Subsequently, the primary research findings and conclusions are discussed. Future research topics are finally taken into account.

Literature Review

The role of HRM in workforce adaptation

The recently created demanding conditions for managers of human resources for the Covid- 19 pandemic. In view of the dramatic world change caused by the pandemic, organisations need to respond, adapt and manage employees accordingly (Carnevale & Hatak, 2020). Sheppard (2020) claims that companies should prepare themselves for additional changes and turbulence. They should develop new business models and adopt technology based on platforms (Sheppard, 2020). HRM is instrumental in helping employees to overcome unforeseen work environments and social changes (Carnevale & Hatak, 2020). Digital and collaborative capabilities of employees should also be virtualized (Sheppard, 2020).

HRM must cope with the stress of its employees in removing family and work limits from home (Giurge & Bohns, 2020).

In addition, rising unemployment caused by the recession puts more pressure on the people. This year ILO (2020) estimates that 195 million full time workers will lose worldwide (ILO, 2020). Employees must therefore acquire new skills to enhance digital use (Sheppard, 2020). HR managers should develop employee strategies using advanced technologies to update their digital capabilities (Parry & Battista, 2019). Lifelong learning and talent development are still important, but online training still exists (Narayandas, Hebbar, & Liangliang, 2020). Interestingly, the surveyed Chinese leaders did not preserve resources but invested heavily in improving their competitiveness (Narayandas, Hebbar, & Liangliang, 2020).

HR professionals contribute to and promote the change while ensuring that their skills and abilities are retained (Parry & Battista, 2019). The restructuring or improvement of employees must also prioritise resilience in the strategy of companies (Kirby, 2020) A thorough study of 869 teams and 11,011 employees in Europe shows that remote work is of no use and reduces team performance even if team members are working remote (particularly if they work for more than 8 hours a week). HRM work should also be coordinated flexibly or hybirdly to take account of different efficiency factors (e.g.). (Van der Lippe & Lipényi, 2019). Furthermore, employees' health and well-being has implications for their results. The key challenge HRM faces in remote work can be work and privacy (Peasley, Hochstein, Britton, Srivastava, & Stewart, 2020).

Research by Microsoft shows that continuity of business, staff wellness and customer orientation were the main problems during this pandemic (Singer-Velush, Sherman, & Anderson, 2020).

Managers strive to minimise the harmful effects of homework by prioritising workers (Singer-Velush, Sherman, & Anderson, 2020). However, the health of workers during the pandemic is less affected by socialisation. HR practitioners must therefore respond to this challenge by holding online meetings or relationships to maintain motivated and productive employees (Singer-Velush, Sherman, & Anderson, 2020).

In addition, remote work makes controlling and monitoring their businesses difficult for employees. Potential solution managers use online dashboards and digital data for workload and performance evaluation (Narayandas, Hebbar, & Liangliang, 2020).

For a flexible culture, creativity and agility must be possible without a formal policy guide and each employee's individual requirements must be considered (Donovan, 2019). Flexibility means happy and productive employees of Donovan (2019).

HRM should thus help organisations, while taking their know-how and mental well-being into consideration, to navigate uncertainties. Companies which plan ahead must concentrate both on business continuity and on the promotion of organisational health.

Organizations' crisis effects Covid-19

In its ever changing dimensions, Covid-19 has a complex and fluid effect on the health, economy and markets. One of the most visible effects on organisations and workplaces was the virus. As the corona virus spreads invisibly all over the world, nation by nation lockouts have been declared; organisations have struggled to maintain lockouts. Work-of-home was the immediate solution (WFH).

Agility, creativity and flexibility - these are the features of the HR lockdown. With staff logging remotely, HR functions in brick and mortar offices have become increasingly common almost overnight. Guidelines were to be quickly defined and distributed seamlessly and safely in employee management of WFH. In order to ensure business continuity, the digital infrastructure, laptops and data cards often needed to be supported.

The pandemic with the corona virus increased attention to the human connection aspect of the HR function. The HR functions aim to provide critical information in the context of rapidly developing health crises on security protocols, medical practises, emergencies, hospital listings, quarantine and isolation guidelines and much more. Many organisations have taken a further step towards helping employees manage stress through online training on motivation and well-being of employees.

Staff safety has become a priority and HR teams have been working together to identify ways to guarantee safety compliance and social distance in ongoing operational facilities. An important element in safeguarding employees has been regular de-contamination of facilities, offices, buses and colonies. Even though the supplies are low on the market, it was important to obtain masks, washing hands or sanitizers.

The Corona virus crisis has helped highlight the value of HR for committed, motivated, secure and productive personnel. However, it is likely that the WFH concept and the minimal employee situation will take time. The very nature of the virus and its transmissibility have demonstrated that for at least a year social distancing has been the new normal. The pandemic thus affects human resources practises, such as recruitment, boarding and learning and development. Cruising focuses on technology experts who are able to do better in a predominantly digital environment. To become fully digital, new recruitment processes must be changed. Only on-line training and skills are reconfigured.

Certain changes have an exciting transformation potential. In this appreciated future HR, the nature of the workplace will be defined, perhaps permanently. For example, the standard policies for attendance and departure will no longer work. Companies need to increase confidence in the integrity and dedication of remote employees. Because of the limits of video conference platforms, WFH can affect decision-making structures. Smaller teams can work together more quickly. WFH may in some respects be a masked blessing. Capable of working at home, people can more effectively balance work and personal problems. More women and disabled people can become workers.

The employee impact factors

Enterprises will enhance technological adoption and digitalisation, enable dispersed operations and cooperate with larger remote staff. There is a drastic reduction in the need for office space and workstations as businesses are more comfortable with remote staff. In order to reduce cost for property and brick-and-mortar infrastructure, organisations can use the WFH concept.

Many of these changes have been made now, with organisations constantly reinventing almost any process and policy. It is silver on how organisations with smaller resources find new ways of being more productive than this unprecedented health crisis is. In the post- Corona world, the mantra does more with less. When the world with the corona virus pandemic has virtually changed overnight, organisations. The industry watches over our eyes to reinvent the workplace.

Data analyses

The data were interpreted and analysed through an expert interview with a qualitative content analysis during the analysis stage.

The systemic assessment consists of concepts, subjects and data-based categories (Silverman, 2000). Similar elements were found in the thematic sections and passages (Bogner, Litting & Menz, 2009). The data were also grouped and categorised and the connections determined according to relevant research topics (Flick, 2014).

Themes, issues, categories, content patterns and proper labelling were identified. Similar subjects and sub-themes and contradictory perspectives were then sorted for data. Similar subjects have been compiled during various interviews in order to conceptualise and reveal common expert opinions as Bogner, Litting and Menz have described it (2009).

Findings Research

Pandemic-related HRM disruptions

“Some companies are not flexible; it is particularly difficult for large companies to quickly transfer all online processes” “

First, although Covid-19 has adversely affected most industries, it has been positive for certain industries and industries. Many health and social care, government, financial, insurance and mining respondents in Australia for example reported positive effects, among others. The majority of our respondents worked as expected remotely, but most did not work and they worked without government subsidies to retain their staff. Some sectors have taken on additional jobs, with most hiring freezes.

Second, while many commentators predict that remote work will continue to increase in the future, our replies to now remain completely unclear. Organizations look almost daily for remote work

efficiency, as we would expect, but many still commit themselves to long-term remote work. As most of them use the device for the first time, it seems that the organisations don't yet know how remote operations affect performance and productivity. New remote operating systems, policies and procedures are also necessary which cannot be implemented in Australia with due diligence. The issue is certainly being discussed by organisations that have yet to decide whether remote work will continue beyond the pandemic.

3. The respondents highlight some of the key issues of various management issues in order to address changing working practises. The general impression was that as a result of the changing situation, the management of individuals should become agile and responsive. The respondents said that compliance with Australian circumstances (e.g. compliance with change in legal circumstances) and compliance with internal politics and procedures should be differentiated in order to enhance flexibility and agility. This balancing law is not applicable in all domestic environments where labour law can be ignored and manipulated.

In particular, participants expressed their own appreciation as many of the key issues relating to the continuity of business relate to the work and management of employees. These participants emphasise the greater prosaic challenge of ensuring employees are provided with domestic work technology, efficient communication, surveillance, productivity and performance management, staff participation and support and employee reorientation and remote design policy. Many organisations have stepped up the role of HR professionals and their expertise while trying to adapt efficiently and agilly in Australia.

Fourthly, our study also shows the well-being and safety of employees. Even in Australia, where full locking has not been carried out, moving to a remote workplace is not an issue for everybody. Many elements are obviously involved. In order to influence well-being and safety, it is important not just for individuals to respond differently to remote work requirements, but also in the homes, In the context of space arrangements and family requirements, for example. These aspects of employee welfare require the use of various new HR expertise domains in organisations.

Fifthly, respondents highlight the behaviours and actions of their employees that they regard as being of assistance in their ongoing activities. For example, employees are open to working together and employee professionals and departments to make amendments and the employees' willingness to be flexible and flexible; they are willing to comply with the safety measures necessary and they are ready to learn quickly. Certain organisations have managed such positive behaviour effectively. With regard to helpless behaviour, respondents said managers found it difficult to accept remote work as they perceived performance to have a negative impact that leads to micro management. Staff professionals should be experts in management advice about managing the performance of remote staff effectively, whereas the question of micro-management is often a concern of the lack of confidence managers that are 'invisible' for their staff.

In terms of employees attitudes of companies, respondents have generally mentioned three types of instances they observed: (1) Some firms were closed and thus all employees were dismissed. (2) By sending out unpaid leaves, many companies have retained staff. (3) There are businesses that have retained salaries for employees. However, some companies only managed to keep senior employees paid. developed and flexible with certain old practise. You must learn how to support remote activities very quickly. These include performance issues, changing scenarios and psychological well-being. In addition, issues of trust management are addressed relating to remote and micro management.

We say that by providing support and other areas for their role as HR professionals they must be far better "tech experts." They are They need to develop new policies and, more importantly, performance management practises. The respondents emphasised that business continuity plans

and management plans now become much more pressing for the future.

If our global study produces and collects data from seven countries and continues to collect data from Australia, the effects of the Covid-19 pandemic on work practise and HRM systems are becoming ever more detailed. In many countries, we could presume that some of these problems are common.

HRM's key employee impediments

In the interviews, experts reported that the crisis reflects the corporate and corporate culture significantly. The pandemic crisis has shown how the corporate brand matches brand communication and that management-employee relationships had a positive or a significant negative effect. The company's image may address the pandemic challenge of the company's employee attitude. Also, in internal business communications experts note major failures.

Some companies have high turnover during the pandemic because their employee values are different. Not all companies have naturally taken on their employees' responsibilities. Redundancies, wage cuts, unpaid leaves were the main reasons for the change in behaviour of the organisation.

Strategies for motives

"The individual who is in such a situation because of their lack of other employment opportunities is demotivated, which in the short- and medium-term affects the company and has an impact on the quality of services, products and customers"

Even if not all employees have a psychological stress, awe, and insecurity, the loyalties in organisations are reduced. Further, when employees leave companies, they can eventually lose knowledge such as knowledge, skill, internal communication and organisational culture. Although many companies are facing many problems of lockouts, most of them have not yet developed a mechanism for prevention.

During the Covid-19 crisis, participants expressed their concern about the challenges facing human resources managers. HR personnel had to try to avoid employees being dismissed and retain them.

With regard to the effect on employee growth, the pandemic in Georgia is unable or prepared to invest in the development of human potential. As management strives to save costs, it can nevertheless build employees without training, consultation and coaching, making it hard for HRM to achieve the goals. Companies spend less on the development of employees which will influence the drive, retention and prosperity of their companies, efficiency, future developments and ultimate success.

The main challenge experts thought was to switch from office to remote systems with online tools quickly to different behaviour. However, not everybody could make such significant changes, but rather the operations stopped until the virus passed because they believe it would all go back to the usual circle.

Furthermore, the HRM feature has no technological know-how and can thus take the lead alone. Management challenges, such as dismissal management, regulations and others were also addressed. Many HR specialists, for example, have not been able to take internet training which they have been postponing until they can. Some companies have still invited motivational speakers to speak to their staff online.

HR managers were also faced with safety challenges and concerned that their employees might suffer from the virus. The HRM was concerned with the interpretation and clarification of the rules for the corona virus. As experts said, the administrative burden of the HR professionals was reduced for a

distant period of work, but new rules for their companies and places of work had to be determined and interpreted.

The pandemic crisis challenges

Challenging areas for organisations	Challenges to Employees	Challenges to HRM
<ul style="list-style-type: none"> • Towards the corporate brand • Organizational values of culture/organization • Close Business Closure / Suspended operations Crises Management • The Regulations/Fines Taxed • The Financial Hardship • Flexibility • Digitalisation 	<ul style="list-style-type: none"> • Stress • Unemployment • Unpaid leave • Remote work adaptation • Failure to know online tools 	<ul style="list-style-type: none"> • Panic management • Preventing dismissals • Retaining of staff • Management Remote / Online • Technological lack of knowledge • Lack of skills and knowledge in crisis management • New regulations on safety

The Future Roles of HRM

Experts say employees still need more skills and multidisciplinary training, but generally flexible employees will increase competition in future. Jobs will be significantly transformed. "The workers therefore think about developing skills needed to work in a digital environment, including digital sales, digital channel development, digital services, and so forth."

The competition is enormous, the companies require well-defined, well-developed people with the knowledge needed, but especially special skills for quickly adapting to the environment, mastering new skills, opening themselves to innovation, learning and developing innovative competences. The employees should also develop themselves. Companies must develop business continuity and human resources development plans, open internal resources and capabilities, develop flexible processes, adopt new technology, and develop business continuity scenarios.

Senior managers and HRM have recommended working together on crisis management strategies for flexibility and adaptability. The development of 'what if' scenarios can also help a company to prepare for future uncertainties. In the organisational culture, the pandemic also plays an important role. HRM frequently has to communicate with employees and connect with them closely. When HR leadership promotes, mobilises, maintains employees with their views and easily solves crisis-related problems.

While the respondents say that the crisis has so suddenly occurred that companies are unable to formally alter their HRM approaches, it is expected to revise crisis management, business continuity and HRM process strategy.

Remote work seems to be no longer understood for many companies, however and specialists in human resources now believe that training, meetings or recruitment and on-line employment are possible. Moreover, as management once thought, close supervision of the personnel is not necessary: "the person can work independently."

HRM needs to emphasise emotional intelligence, so that appropriate management decisions that attempt to resolve a sudden crisis can be taken and that employees who have their own needs or pandemic problems also face them.

Conclusion

Qualitative expert interviews were used as an initial guidance to better structure the current crisis problem. The experts' views were based on their personal understanding. Data were interpreted and comparisons with key issues, similarities and differences were made in expert replies.

The objective was to investigate the effect of the pandemic Covid 19 deals with the activities of human resources managers and how the organisations responded to the crisis with regard to the HRM.

The experts interviewed in Georgia have almost the same trends as in the literature review worldwide in this pandemic crisis. Similar trends in human resources management and in the impact on employees have been theorised by researchers during the crisis.

Current business processes in the pandemic response are complex, with a large number of positive but negative outcomes. To achieve results, staff and organisations adapt to the new reality. In order to adapt quickly, the internal communication should be stressed.

The spirit of teamwork, friendships, cooperation and cooperation in this changing climate are therefore crucial for survival. The introduction of online HR processes and trainers, in addition to the skills needed for the present positions, should the situation change, but also for the development of skills necessary for the future. Management of HR makes a major contribution. In staff development programmes, HRM should focus on these issues.

Employees should develop their human resources, on the one hand, to better deal with the uncertainties. The management of crisis requires businesses, on the other hand, to reduce costs

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THE DIGITAL LEARNING MODEL: OPPORTUNITIES AND CHALLENGES IN THE POST- COVID WORLD WITH REFERENCE TO THE INDIAN ED-TECH SECTOR

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Abstract:

The paper is set to establish the ramifications of the COVID-19 pandemic on a positive scale by seeing it in consonance with the exponential rise of Indian EdTechs and the staggering response that digital education received in the wake of the pandemic crises. As such, the transition to digital education has produced some unique changes to the Indian learning environment, since on the one hand it exposed the existing loopholes in the education system that is unfavorable for the switch to digital; while on the other, emerging trends show that India is expanding as a global market for EdTechs to flourish. Therefore, the paradigm shift that the new age learners, parents and other stakeholders in the Indian education system would face, must be addressed and reconciled with the market needs so that digital learning flourishes alongside the necessity to raise a skilled workforce. The positive synergy between education and technology would in turn bring out the growth of the Indian EdTech sector on a progressive scale and help propel the Indian economy. The proposed research reiterates the indispensability of adopting the digital learning model for Indian education to advance with the needs of changing times, and endeavors to bring out the new thrust areas and opportunities for EdTechs to chart their growth trajectories by overcoming some of the key challenges that the Indian learning milieu presents.

Keywords: e-Learning, EdTech, pedagogy, digitization, education

Student Life in 2020: An Overview

The year 2020 will be etched in collective memory as a year that revolutionized every aspect of human society across the globe. The COVID-19 phenomenon has hijacked all areas of human lives, and we humans are trying to brave our new reality by devising innovative ways to dispel the dystopia surrounding our stark living conditions. The process is still continuing. As such, the digital world has opened up new vistas to perceive this new collective reality from varied nuances. From museums opening up virtual tours to armchair travel, lifestyles have altered and people are reimaging social spaces in unique ways. 'Work from home' is the new norm for professionals while the academic world is functioning through remote learning via webinars, online meets and web lectures. Every strata of society underwent sweeping shifts in their overall lifestyle and functioning. Students and migrant workers faced the worst onslaughts of the pandemic. Reverse migration was at an all-time high especially in countries like India, while students studying abroad were forced to make arrangements to leave campuses in foreign lands and return home, amidst the urgency of rising infections and economic uncertainties.

Student life in 2020 has thus been overwhelmingly reimaged, and a kind of renaissance towards greater digitization of education has ushered in a new era of shifting learning trends. The situation is varyingly distinct for every country and region. In the Indian context, 2020 witnessed a great boost

to the digital learning space both from private players and the government. The Indian government undertook organized efforts to make education accessible to every child despite the challenges posed by the pandemic and the lockdown. A comprehensive initiative called PM eVidya was announced on May 17, 2020, which aimed to unify all efforts related to digital/online/on-air education to enable equitable multi-mode access to education" (MHRD, June 2020). Mobile applications like DIKSHA (Digital Infrastructure for Knowledge Sharing) was announced, Swayam Prabha TV channels were telecasted, radio broadcasting through Shiksha Vani was started, e-textbooks were disseminated through the mobile app e-Pathshala, National Repository of Open Educational Resources (NROER) was publicized, among others. These were some of the many initiatives that the government undertook to sustain the Indian education system during the pandemic. Even free platforms like YouTube received great traction for learning during the lockdown.

Despite these efforts, there was a glaring uncertainty that loomed largely over the future of Indian students, as news about the inherent gaps in the existing infrastructure brought to the fore, the many challenges that digital learning initiatives still pose to the Indian environment. The barrage of problems like expected fee hike to deal with the economic crunch, uncertainty about exams and results, or the large-scale adoption of the hybrid learning model, were some of the most common experiences of people from both urban and rural backgrounds. A research survey conducted by Oxfam India found that "whatsapp was the most popular delivery medium for school education across government and private schools", especially in the states of UP, Bihar, Odisha, Jharkhand and Chhattisgarh. Moreover, only 41% parents from the states surveyed by Oxfam could attest that education was delivered during lockdown. Unfortunately, 82% parents faced challenges in supporting their children to access digital education; signal and internet speed were the biggest issues" (Vyas, September 2020). The unavailability of handsets and devices was another significant concern which cannot be ignored. All this brings us to some very important questions in the Indian educational sector, which also form the crux of this research paper - What is the future of the Indian education system, does it need to be reconsidered? Is the conventional model viable in the post-pandemic world? What are the myriad opportunities and challenges that the digital learning model can be built up on? All this needs to be analyzed against the backdrop of the unprecedented rise of the EdTech sector in India, especially during the pandemic, and how its rise can be effectively reconciled to make digital education more accessible to Indian students in the post-pandemic world.

The Need to Accept and Ramp-up the Digital Learning Model

Given the economic crunch, digital learning has become more economically feasible for parents with its many perks like indemnification policies, one-to-one teaching, customized learning plans for every child's aptitude, and much more, which was not possible with the conventional education system. COVID-19 has really proved that digital learning and leveraging the internet for educational needs is the way forward. There are numerous reports and evidences to prove that coding picked up in the pandemic era and how parents slowly realized the need for skill-based education for their children, especially with the collapse of the traditional structure of instruction and an uncertain future. "As per one of the October 2020 reports by the World Economic Forum, 80% of businesses plan to accelerate the automation of work processes over the next five years. Moreover, COVID-19 has created an urgent need for businesses to rapidly adopt online-first operating models as working from home becomes the norm." Richard Wang, CEO of Coding Dojo deduced that it was the mass redundancies caused by the pandemic and an uncertain job market that spiked the shift to online learning ventures like coding. "Research from Coding Dojo suggested that unemployment in the development space actually went down by around 15% between February and May – when unemployment in most industries was skyrocketing." (Hughes, 2020). Thus, cut-throat competition will be the future of job markets and that would call for skills that are in line with rising technological needs of businesses. The professional world would increasingly come to be divided on the lines of 'high skill-high pay' and 'low skill-low pay' in the near future. The conventional learning model is simply inadequate to fulfil those needs.

It is no surprise that some of the sectors like information technology, healthcare, pharmaceuticals and particularly EdTechs, sustained their progressive economic terrain even during the pandemic. A triangulation of digital learning, Indian education system and the rise of EdTechs can effectively collaborate to fill the lacunae that the existing Indian educational infrastructure is ill-equipped to. It is believed that the Indian EdTech industry is set to touch \$3.5 billion by 2022. Moreover, since India is largely a young demography, EdTechs have a great potential to expand, which they can leverage not only to make learning accessible via digital learning initiatives, but also help bridge the wide chasm in delivering quality and skill-based content to young learners, keeping up with the needs of the 21st century job market.

DO YOU THINK THE SKILLS TO DO YOUR JOB WILL CHANGE WITHIN FIVE YEARS?



Figure 1. Global Skills Gap Report

Source: Udemy, 2019/2020

The indispensability of application-based learning and the need to build day-zero professionals with requisite industry exposure at the learning stage, would help raise a workforce that is both technically equipped and intellectually ready to tackle the challenges of the highly competitive and globalized world. In a recent McKinsey Global Survey, 87% of respondents reiterated that they are currently experiencing or are expecting workforce skills gaps in the next few years. Reports like these must nudge us out of our delusions that without incorporating technology in our education system, a whole generation of potential employees would simply not be technically competent to handle the work environment of our rapidly advancing worlds. Even the New Education Policy 2020, introduced by the Indian government, recognizes the role of technology in enhancing education and expanding digital learning initiatives thus: "The Digital India Campaign is helping to transform the entire nation into a digitally empowered society and knowledge economy. While education will play a critical role in this transformation, technology itself will play an important role in the improvement of educational processes and outcomes; thus, the relationship between technology and education at all levels is bi-directional." (MHRD, education.gov.in, 2020)

Since India is a huge market for digital education to really expand under the flagship of several EdTechs, the wide resource gap and the challenges associated with switching to an entirely digital model of learning, pose several questions for the Indian education environment in the post- pandemic world. It is this challenging path that Indian EdTechs must find ways to traverse and thus increase their

market penetration to build a strong digital learner base in our country. A brief snapshot into the rise of some well-known EdTech companies will lend us a background into how the industry has functioned and scaled in the past decade.

The Rise and Growth of Some Popular EdTechs: Brief Insights

Until 2020, the Indian Ed-Tech pool was broadly classified into sub-sectors targeting some of the common beliefs of the typical parent-student mindset. These sub-sectors like Test Preparation, K- 12, Certification Courses and Skill Development were highly aligned with the traditional needs of students. The likes of startups such as Byju's, Vedantu, Unacademy, Toppr and others, focused primarily on preparing students for several competitive exams like IIT-JEE, MH-CET, AIEEE, UPSC, and the like. This is the most sought after category in India, thanks to the country's perennial obsession with grades and government jobs. Likewise, certification courses were also active as a supplement category, but was popular with a small bracket of students who were interested to top up their skills with a specialization alongside their core subjects. Collaboration with colleges and universities was an opportunity that was exploited by startups such as Coursera, Eruditus, Springboard, upGrad, and many others year after year.

One of the most sought after category, K-12 learning, saw high adoption by the target audience as soon as it was introduced, primarily catering to the massive strength of Indian school students. Applications were crafted by EdTechs like WhiteHatJr (WHJ), Lido and several others, to suit the needs of students up to class 12, and the trend saw massive adoption from Indian students to supplement their school curriculums. In addition, 'upgrade' and 'up-skill' were the two buzz words that EdTechs banked on to expand their market size in the last five years, especially targeting employees seeking to reconfigure their skills with added technical competence. This gave a strong boost to the Skill Development sub-sector that many companies aligned their market goals with. Latest technologies were roped in and users were given the opportunity to find customized learning options to up-skill themselves. Edureka, InterviewBit, Quizziz, are some of the start-ups that have thrived in this sub-sector.

One of the first EdTech start-ups in India, BYJU'S, has only recorded a positive growth since its inception in 2011. So far it has acquired seven companies. Vidyartha, Tutorvista and Edurite were merged with BYJU's in 2017, whereas the acquisition of Math Adventures and Osmo came in 2018 and 2019 respectively. WhiteHatJr and LabInApp were recently acquired in 2020. Byju's is also the first EdTech start-up to cross \$2 billion in investments from as many as 17 rounds from 21 investors (Chengappa, 2020). Another big fish in the market, WhiteHatJr, entering the scene as late as 2018, began as a small coding venture for kids in Karan Bajaj's Mumbai apartment, and overtime grew as one of the most successful Indian EdTechs in a short span. "At least 45 per cent of our traffic is now coming from non-metros. We expect this trend to grow even further as there is greater awareness among parents about the benefits that come with learning future-oriented skills like coding," says Mr. Bajaj (Singhal, 2020).

Another renowned player in the EdTech market is Classplus, which was founded in 2015 as XPrep, a coaching management platform based in Noida, Uttar Pradesh. Until 2020, it has secured over \$4 million investments from some leading investors like Sequoia Capital India, Blume Ventures and Times India. It has adopted both, a B2B and B2C approach by collaborating with coaching institutes on one hand, and reaching out to students and parents directly by providing end-to-end solutions in academics. Classplus had erected a strong user base within a short time from its inception and networked with over 1200 coaching centres, dispersed across 50+ Indian cities (YourStory, n.d.). Thus, while the target audience considered by companies differs in each case - since students are a large, segmented category by themselves - there is a difference in their approach too in terms of market. So while Udemy students pay for each course and earn certificates on the completion of every course

separately, Skillshare offers economical monthly subscriptions which gives unlimited access to all classes and upholds a project-based learning approach (IMHO Reviews, 2021).

To lend a more comprehensive view, the case of Eruditus, founded in 2010, is also very interesting. Over their decade long successful journey, the founders recalled, "we have played a small but significant role in imparting high quality professional education to over 100,000 students from across 80+ countries." [...] We were excited by the ability of online education to scale access but we were clear that we want to scale with high impact learning outcomes." (Ashwin Damera and Chaitanya Kalipatnapu, 2020). The founders set out to create Emeritus as a platform to provide online courses, in collaboration with MIT Sloan, Columbia Business School, and Tuck, which helped them to define the market for Small Private Online Courses (SPOCs) instead of MOOC. This shows that entrepreneurs and investors have been mindful of the new age needs of learners and introduced their merchandise and services accordingly.

Thus, a brief analysis of different start-ups show that most of these EdTechs began with a specific vision, focusing on key target groups to pitch their product lines. The likes of Eruditus and LinkedIn Learning provided sophisticated upskilling opportunities to professionals, while Skillshare focused primarily on students bent towards creativity and life skills, combining technology with courses in web development, marketing, creative writing, photography, etc. Likewise, edX and Coursera predominantly targeted college students and offered exhaustive graduate and master's level courses in collaboration with some top universities of the world, across varied disciplines of learning. MasterClass grew as a unique online learning platform, especially designed to impart instruction by veterans in every field, be it film making, business, sports, fashion, etc. These varied insights demonstrate that EdTech start-ups were already a thriving industry in the last decade and even before the pandemic, most were largely catering to their own arenas of growth. However, with the pandemic outbreak, trends shifted, and with it the focus and approaches of EdTechs too underwent drastic changes. Let us now analyze the year 2020 to understand some of the global and local (India) transitions in the EdTech industry and evaluate how the pandemic year panned out for companies.

The Year 2020 for the EdTech Sector: Perspectives in Business

The year of the pandemic witnessed a massive boom for the EdTech sector, and particularly proved to be favorable for India. It was already a buzzing industry with several players in the market banking on the great need for digitization of learning amongst students. It has been recorded that from 2014-2020, India's EdTech landscape has seen 4,450 startups (although more than 1,150 had been shut down) with a backing of 475+ investors. This accounted for a total funding of \$2.2 billion raised until the first half of FY 2020 (Sandeepr Singh, Vaishnavi Dayalani, 2020). As per Google trends, 'edtech' searches gained 60 percent traction on the Indian internet between April and December 2020. Searches for individual companies like Vedantu, BYJU'S, Toppr, and others, gained even more. "The frenzied activity on the consumer side was matched on the business side too, since EdTech was one of the top-three funded sectors in terms of deal volume (84) in 2020. In terms of capital raised, edtech startups came out on top, with a whopping \$1.8 billion, according to YourStory research" (Mitter, 2020). In 2020, EdTechs managed to attract a funding of close to \$1.43Bn compared to \$1.8 Bn raised by EdTech startups across 303 deals between 2014 and 2019. (Naik, 2021). Thus, the community of investors too invested ambitiously in India, especially in the second half of the year 2020.

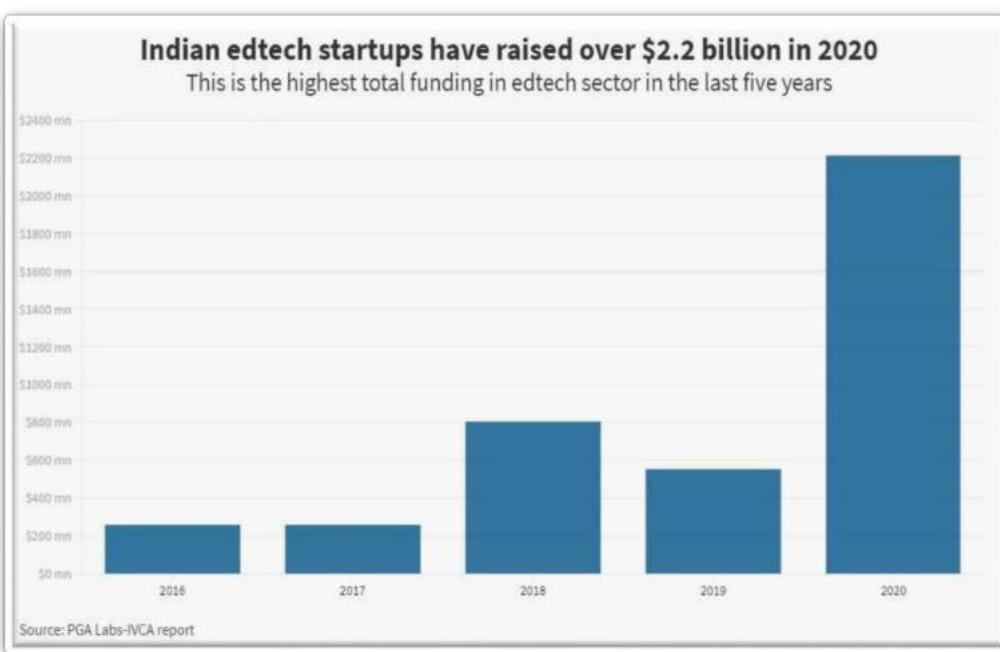


Figure 2. The Exponential Rise of Indian EdTechs in 2020

Source: PGA Labs and IVCA

One of the path-breaking announcements of 2020 in the Indian EdTech sector came up with the procurement of WhiteHatJr by Byju's. Commenting on the acquisition, Karan Bajaj says, "When BYJU'S approached us in June our revenue run rate was at \$75 million, when the acquisition was completed in July we were at \$150 million and in the first month of acquisition, in August the revenue run rate was \$220 million." (Sabherwal, 2020)

According to the "Future of EdTech in India Report 2020" by Inc42 Plus, Blume Ventures is one of the most active EdTech investor in India. The aforementioned report has taken into account the top 38 EdTechs in the Indian market and analyzed their future scope and growth trajectories. Some key findings of the Inc42 Report are:

- 8 out of the top 38 are EBITDA positive.
- The year 2020 was also a year of Mergers and Acquisitions in this sector.
- Product innovation to capitalize on an existing database were the hot spots for such investments.

Additionally, a sub sector that was formally existent in the EdTech landscape but gained momentum with the pandemic was 'Enterprise Solutions.' Enterprise Solution implies merging various sub-sectors that operate as separate categories in the EdTech market, to create an intersectional model of learning for building a workforce that is technically equipped to handle the rigors of a technology-driven work environment. This segment has witnessed enormous growth in 2020, as companies are integrating such solutions to stay sustainable in a pandemic world. Traditional educational institutions are mostly reluctant to adopt new technologies, but now this has become a primary tool for trade (Sandeep Singh, Vaishnavi Dayalani, 2020).

Thus, some of the key shifts that EdTechs recorded in the pandemic and post-pandemic market are:

- Intersectionality of sub-sectors with no rigid barriers of target audience.
- Global to Glocal, wherein there were no borders to communication and free interflow of learning was effectuated across countries, so digital education in a way, really flourished as part of a globalized world. For instance, Coursera, an American MOOC platform collaborated with Indian universities and provided learning opportunities to Indian students in higher learning free of cost, so that education goes unhindered in the pandemic.
- Free trial trend boomed (given more time on hand for students), and most EdTechs offered their users the opportunity to test the quality of their product/service and then sign up for it. This has now become a standard practice across companies.
- Remote training alongside remote learning, which meant that training and induction programmes, orientations, etc. in the professional world too went online.
- Shift to product mindset and “Everything-as-a-Service (XaaS) model” flourished.

Another aspect that investors and companies in the education space have focused in 2020 is the use of AI and Machine Learning, as part of the global macro trends to continue drive growth. “Immersive technologies gain investor interest...” (Steven Southwick, 2020). Virtual realities, robotics, AI, and AR in education are all creative methods for driving learner interests, with which the market is completely abuzz. For instance, WhiteHatJr has its entire coding curriculum designed on AI while Vedantu has launched its largest live video learning platform, W.A.V.E., that takes into account teacher engagement quotient, helps teachers in identifying a student’s attention level, increases student-teacher interaction, doubt-solving, participation in gamified quizzes, and customization of teaching patterns owing to constant feedback. (Azmi, 2020). Of course all this was already being leveraged, but now companies are seeing technologies like ML, AI, AR and robotics as imperative to enhance their products based on latest expertise to stay abreast in terms of the quality of their services and also to outshine their competitors in the dazzling EdTech market. However, despite all the positive market trends for EdTechs in the coming years, the challenges that the industry faces in the Indian learning environment are considerably nuanced and multi-dimensional.

Challenges for Digital Education in India

With the New Education Policy 2020, the Indian government is deeply committed to galvanize the country's digital learning spaces. The policy recommends the following key initiatives: (MHRD, education.gov.in, 2020).

- Pilot studies for online education
- Digital infrastructure
- Online teaching platform and tools
- Content creation, digital repository, and dissemination
- Addressing the digital divide
- Virtual Labs
- Training and incentives for teachers
- Online assessment and examinations
- Blended models of learning
- Laying down standards

However, the complete shutdown of educational institutions did not allow everyone to enjoy the fruits of digital or remote learning. Despite multiple central and state government initiatives to keep learning unimpeded in the pandemic, states like Bihar recorded “100% non-delivery of education during pandemic” (Vyas, September 2020). Another challenge is the great lifestyle shift that Indian students handled in terms of complete closure of schools and colleges for almost a year and that would really affect the induction of lower-income group students back into the schooling system.

Moreover, the economic volatility that the pandemic brought for the marginalized sections forced parents to dislodge their children from educational institutions and deploy them in some form of earning livelihood. Numerous research surveys point out to the rise in drop-out rates amongst children especially in the aftermath of epidemic and mass illness outbreaks. "According to the UN (2020), an additional 24 million children across the world might drop out of school in the aftermath of the pandemic, a large percentage of which are likely to join the workforce, given the rise in poverty – A report by ILO and UNICEF (2020) estimates that a 1 % increase in poverty leads to a 0.7% increase in child labor. Experts estimate that out of school children in India will double wherein marginalized social groups such as Dalits, Adivasis and Muslims will be disproportionately affected" (Seetalakshmi, 2020).

In addition, the massive and often unnerving resource gap in India is a humongous challenge. Infrastructural inadequacies, lack of devices, poor broadband services, lack of high speed internet and content streaming challenges, are major dividers that end-users of technology in India face on a daily basis. A survey conducted by Maharashtra State Council of Educational Research and Training (MSCERT) and the United Nations International Children's Emergency Fund (UNICEF) before the beginning of the academic year in June 2020, found that students in remote parts of Maharashtra like Gadchiroli and Palghar were simply unable to attend online classes due to poor network and lack of digital resources (Bhatkhande, 2021). The problem of digital inter-connectivity is much more serious in conflict zones like Kashmir and the challenges for digital education in such regions can make for a case study by themselves. Coupled with infrastructural shortfalls, technological gaps are also widespread in the Indian population and every region fares differently in terms of exposure to digital platforms, resource availability, literacy, etc. Thus, not all end users are tech-savvy.

Teacher training and pedagogical challenges faced due to digital education is another serious issue that cannot be overlooked. Oxfam India Report of 2020 says that 84% teachers from UP, Odisha, Bihar, Jharkhand, Chhattisgarh faced challenges in delivering education digitally and only 20% received orientation for delivering the same. In the recently announced 2021-22 Financial Budget of India, the Centre has slashed allocation for education by about 6%, i.e. portion for the education ministry has been cut to Rs 93,223 crore from Rs 99,311 crore. (ET Bureau, 2021). Thus, lack of resources for the already underprivileged sections will suffer grossly in the race for digital up-scaling.

In addition, language barriers in online learning are also quite blatant in India and there is a considerable demand for vernacular instruction. Interestingly, even the Indian government has pitched in for the learning of regional languages by students in specific regions with its New Education Policy, 2020. Besides, digital learning environment also faces the onslaught of consistent psychological and non-verbal limitations to instruction. Since young students are usually fidgety and have relatively low-attention spans in front of a screen, managing virtual classroom behavior of students is very challenging for teachers.

Moreover, mindset is a big challenge to going digital. Indians students and parents are propelled by grades, certifications and bonuses and not the quest for real learning. "While parents remain skeptical about screen time and buying EdTech products online, students do not see the real value as these are not recognized or accredited. Apps are just used as supplement tool to gain knowledge. Industry and institutional collaborations for accreditations and certifications can build a lot of confidence moving forward. Behavioral science and data analytics will play a big role in engaging users who just need a nudge to engage with apps in a meaningful way." (Neernidhi Samtani, 2019)

Another big challenge that Indian students usually face are the problems of space, low attention span, laxity and lack of self-motivation to pursue learning outside the conventional structure. Human limitations to learning coupled with operational inconveniences simply demotivate students to explore and leverage self-learning platforms. The challenges for students from lower socio-economic

backgrounds is much more added. For some students, in-person instruction and being on campus is critical to their academic, physical and psychological wellbeing. (Bolumole, 2020). Thus, altered social interactions is also a significant challenge in the post-pandemic world. Corridor time as against screen time is a great miss-out for students, since a lot of socialization and learning takes place with inter-personal interactions, while a fixed screen offers relatively low opportunities of engagement.

Coming to one of the most challenging aspects of digital learning is the impact it has generated on women in the pandemic and post-pandemic era. Several researches have clearly corroborated the fact that a mere access to digital devices is also gendered. The problem is humongous especially in the context of a traditional society like India, with deep gender gaps. "Not only is technology ownership among women still low, but the gender gap is wide. Estimates suggest that 46 per cent of Indian women between the ages of 15 to 65 own a mobile phone. Put another way, approximately half of the women in this age group still do not own one, and this figure is much lower than the 79 per cent ownership among Indian men. What is equally glaring is that of these women who own a mobile phone, only 24 per cent – less than one in four – own a smartphone." (Dewan, 2020). A report by Harvard Kennedy School researchers titled, *A Tough Call: Understanding Barriers to and Impacts of Women's Mobile Phone Adoption in India*, ratifies that "gender gap can exacerbate other important forms of inequality – in earnings, networking opportunities, and access to information."

Against this backdrop, some of the key challenges and risks that Indian EdTechs face are:

- Massive Digital Divide in India
- Inadequate Infrastructure
- Poor Digital Literacy and Lack of Trained Labor force
- Pedagogical Shift from Conventional to Online
- User Engagement and Drawbacks of Individual Learning
- Low Recognition of Online Certifications in comparison to Traditional Learning.
- Lack of a Standard Operating Procedure for integrating the abundant Open Learning Resources.

These challenges form the focus areas for EdTechs to reconsider their approach on how digital learning can be made remotely accessible and what new sales pitch and products they can offer to integrate the massively cross-sectional and divided demography like India, particularly on the economic front. Let us move towards the realm of opportunities that these challenges present to EdTechs and how they can effectively bank upon these drawbacks to build their market strategies for consistent growth.

Focus Areas and Opportunities for Ed-Techs

Multiple estimates suggest that EdTechs are the one of the biggest markets in current times, set to grow about 3.7 times until 2025. Trends show that as digital learning expands, EdTechs will see a massive rise in paid users. Following are some vital considerations that EdTechs must refrain from missing out:

Technological breakthroughs are much needed. Companies and start-ups must up their game with using technology not just in enhancing their products, but also in their operational structure. Automation tools, chat bots, help centres for self-service, and a clear-cut workflow structure with standardized protocols would help companies to improve their functionality, both for the employees and the users. Cloud-based platforms like Zendesk, Slack, Salesforce, etc. help in addressing grievances and improving customer experiences. Of course content-driven mindset will get the returns, but that should not be the only approach when it comes to leveraging technology. Planning for future growth and expansion at an early stage is crucial.

While AI, VR and ML are continuously being leveraged to enhance user experiences, it has been projected that EdTechs focusing on online coaching, skill development and language instruction will be the key players in the market. It would be interesting to see how EdTechs would capitalize on these relatively neglected opportunities, especially multi-lingual learning prospects, which can make professionals, global-employees and help widen their economic horizons. Likewise, adaptive learning tools can be effectively applied to language learning that would enable crisp pronunciations, offering personalized test papers and quizzes, and integrated leaderboard options to check personal growth alongside users across the globe. The success of adaptive learning tools like Mindspark, demonstrate that learning gaps can be overcome using AR and ML algorithms. "The Harvard Business School research showed that Mindspark has successfully benefitted over 3.5 lakh students across India. Owing to its quantifiable results in private schools, it was piloted by governments of Rajasthan and Gujarat, who witnessed visible improvements in the learning levels of children in the semi-urban areas at a nominal cost." (Das, 2017)

B2B tie-ups and vendor management for tackling resource gaps and infrastructural insufficiencies, must also be a key focus area for EdTechs. Additionally, client-building and management must be of paramount concern. In the case of WHJ, daily parent-teacher interactions, certificates from Google and Discovery, ISRO trips, Robotics tool kit offers, and proposals like '15 under 15 model' for sponsoring students' research and development, are some of the client garnering and management tactics. Moreover, "given the volatility and shifting customer demands, businesses need to adopt a data-centric and agile approach to build a competitive edge through customer experience (CX). Although there is no magic formula for faster growth, our Startup CX Benchmark Report, which looked at more than 4,400 startups worldwide, found a clear link between better CX and faster growth." (KT Prasad, 2020). Therefore, client management and an active database management is imperative. Gender equality should also be a top priority, both in recruitment and in reaching out to end-users. EdTechs like WHJ uphold 'women teachers with kids' as a mandatory recruitment policy. Besides, cohort or peer-based learning model would go a long way in eliminating expensive subscriptions, bringing women into the learning fold, and also pave way for collaborative learning approaches.

Furthermore, most experts are unanimous on the point that Innovation is the key. "Some illustrate complex topics with whizzy animations, others offer tutorials from human tutors, a few have gamified the whole process for building a more interactive experience, many are trying to bring the tech to traditional classrooms as well instead of the other way and much more. Available courses also span across a wide range of demographics including K-12 classes, professionals who are looking to upskill their abilities, entrance exams preparation, colleges, vocational training and just about everything else" (Agarwal, 2019). According to WEF report, studies show that video games have emerged as a crucial platform that enables authentic and collaborative play that broadens perspective and builds new communities by connecting people who may otherwise have never met. This is one another power that entrepreneurs should know how to leverage - Creating a global community (Taneja, 2020). Additionally, The GoI has proposed building an online platform under the NEP 2020, wherein the National Educational Technology Forum (NETF), a virtual lab, has been announced for enhancing digital learning across the country. Thus, companies must seek to design content that has real-world applicability.

Also, clear insights into user experience can drive future growth. Companies therefore, must stay abreast with latest user experiences and functional patterns. Experts say that gamified and creative ways to learning receive maximum traction. "As more parents take cognizance of the time spent by kids on screens and passive entertainment, augmented reality-based platforms will see a further boost in demand. Research in this area also points out the added benefits of AR – children are not only engaged better but learn faster as well. [...] More and more start-ups are trying to cater to this growing market. [...] A study found out that kids would be 'substantially' behind in subjects like Math..." (Somshubro Pal Choudhury and Pratyush Kumar, 2021). Research outputs like these help channel

business models for companies, like WHJ recently announced the math curriculum initiative called "Create with Math."

Moreover, robust marketing is required to sustain the turf. Good strategies for penetrating a developing market, pitching the creator idea, market share, market spend, entry and exit barriers are some of the points that start-ups must bear in mind. Post learning, value added services like life-long membership, continuous interaction with master teachers, etc. can be introduced as an added advantage that can attract traction. Besides, collaborating with governmental initiatives as well as private players can be very beneficial for EdTechs. For instance, the Trans-Asian partnership between India, Japan and UAE recently announced in NEP 2020 for vocational upskiling has been seen as a welcome move, and EdTechs see it as an opportunity to outgrow their market. Another example can be Facebook's collaboration with CBSE for training in Digital Safety using AR. Building franchises and forging tie ups with schools and coaching centres can be effective for the industry in the long run too.

Another crucial point to buck up market growth is possessing strong financial management partners for easy finance-handling of clients, like managing EMIs, loans, etc. that can help EdTechs to expand and fortify their consumer base. Companies like Bajaj FinServ, PropellD, Zest, Credence, and many others demonstrate a global presence. Further, pitching for employment especially in developing countries can be a great opportunity for EdTechs, since the industry provided jobs in the pandemic and saved livelihoods of millions who were laid back due to the lockdown. Local hiring in South-American countries is a major trend due to language barriers. Working in-toto with the labor force to offer them career opportunities and also push the economy would possibly garner governmental assistance for EdTechs across various countries. Statistics to corroborate mass hiring in India is enough to demonstrate the career opportunities that the industry can offer. Vedantu recently announced that it aims to hire 2,500 employees in the next three months across the board, like product, technology, academics and business, to make deeper inroads into smaller towns and cities. (SiliconIndia, 2021). Moreover, understanding the Demand v/s Expectation norm is pivotal to the survival of many players in the EdTech industry. For instance, Udemy is also catering to Non-English consumers by offering courses in Russian, Japanese, Chinese, Portuguese, German, Spanish, etc. Likewise, vernacular teachers are roped in to cater to the vernacular learner base. These are just examples to understand how the demand-expectation dyad must be fulfilled by EdTechs, given the massive competition in the market.

In addition, bringing disadvantaged sections into mainstream is the need of the hour. For instance, WHJ recently announced a survey for parents paying school fee of less than 20K annually, in order to understand the needs and challenges of learners from such underprivileged backgrounds. Based on this finding, it can accordingly plan its approach to bring such students under its purview. Resource centres can be also set up for the purpose. Since basic foundational learning and numeracy is the biggest challenge in India, EdTechs need to understand the learners' needs especially in rural India. They can set up resource centres in remote regions for students to come together and operate in a cohesive environment under the guidance of trained company staffs that can pitch their products locally and build a strong regional user-base. Brand discovery and advertisement cannot be neglected either. For example, Brainly's mantra is 'No one knows everything, but everyone knows something' (Azmi, 2020). Such effective taglines help users to immediately connect with the platform and leverage it for their need. The key is to project yourself as *universal and one-stop solution* to all queries. Engaging, swift and easy content, would go a long way in students opting for your platform.

Moreover, insuring a secure funding-base is extremely necessary. Companies must indulge in rigorous networking with like-minded individuals. For instance, Doubtnut has raised a total of \$50 million funding from investors like SIG and James Murdoch's Lupa Systems, besides existing investors, Sequoia Capital India, Omidyar Network India and Waterbridge Ventures. "The fresh capital raised will be used for expansion into more languages and curriculum subjects and to launch new paid

courses." (Ahmad, 2021). Recently, Newton School, has raised USD five million Series A round of financing, led by RTP Global (Business Standard, 2021). The current Indian EdTech market leader, Byju's, is set to acquire the test preparation firm Aakash Educational Deal, which estimates say might close roughly on \$800 Mn (Abrar, 2021). Such trusted investors will boost your growth. Likewise, a growth-oriented approach is much needed by EdTechs. "Making its first acquisition in the Edtech space, live learning platform Vedantu has acquired Instasolv, a doubt-solving app for students from Classes 6 to 12 for science, mathematics, IITJEE, and NEET. This also marks Vedantu's growing focus into tier-2 and tier-3 towns as Instasolv's core focus is in these regions" (Ahmad, Business Standard, 2021). Lastly, outsourcing and harnessing the potential of gig workers is another rising opportunity that EdTechs can use to expand their businesses alongside trained workforce.

Thus, it is for EdTechs to understand the multiplicity of user needs, consumption patterns and resource divide, particularly in developing countries like India, to drive their growth curves. "Ultimately, the best companies, investors, and impactors in this space will be those who put the student at the center. Finding ways to reduce costs, deliver quality pedagogy, and demonstrate impactful outcomes will prove to be the long-term winners as the EdTech market grows and matures" (Steven Southwick, 2020).

The Way Forward

In the EdTech Revolution that the world is witnessing, India has all the potential to be a leader, especially if companies for the time being, do not function solely with a profit-oriented approach. As an industry deeply connected with education, they can first take measures to root the digital learning model in the Indian population so that individuals adapt to this change and then overtime, with greater digitization, learning new technologies and skills would become indispensable to survive in the 21st century. With it, EdTechs could enhance their products and services and students would come to rely on their assistance to excel in their domains. Investment would not be an issue since investors and entrepreneurs are ready to take the risk of backing such technology-driven initiatives in learning, especially if start-ups have the idea. As the Chairman of the World Economic Forum formerly reiterated: "I am convinced of one thing — that in the future, talent, more than capital, will represent the critical factor of production..." (Klaus Schwab, 2016).

Therefore, it is for all the stakeholders to collaborate and come together to upskill the young population of our country and COVID-19 has given us an opportunity to bridge that divide by working from a common sub-stratum of going digital in all areas of life. We must begin to act from that sub-stratum and at the same time, build the same foundational base for those that are yet outside the purview of it, to embark on a journey that is revolutionizing both for Indian education as well as the Indian job market. In the case of adopting the digital learning model, the utilitarian maxim of 'maximum benefit of the largest number' should impel us to join hands, whether as private players, the State, civil society or individuals.

As Arundhati Roy puts it - "*India lives in several centuries at the same time*" - it is up to us to understand these lacunae and societal chasms, and find resolutions to bridge these 'time gaps', for building a strong digital infrastructure in our country. That is the way forward.

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IMPACT OF COVID-19 PANDEMIC ON EDUCATION IN INDIA

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Abstract:

ABSTRACT

The COVID-19 pandemic which affected all educational systems in India and because of that it lead to near-total closures of colleges, university and schools. Most governments in India decided to close their educational institutions so that they can reduce the spread of this virus. As per UNICEF report, worldwide around 23 countries implementing nationwide closures which affect 47 percent of the world's student population and it is a very big number.

In this paper we discuss impact of covid pandemic on education of India.

Keywords: Pandemic, covid, education, technology, online

INTRODUCTION:

The Covid-19 has spread over the world and make human world to maintain the social distancing among them. If we see latest current data, we get to know that.

ACTIVE CASES		
21,933,761 Currently Infected Patients	21,840,498 (99.6%) in Mild Condition	93,263 (0.4%) Serious or Critical
CLOSED CASES		
105,374,267 Cases which had an outcome	102,584,317 (97%) Recovered / Discharged	2,789,950 (3%) Deaths

As of 15 march,2021

Though everyone deals with covid -19, but this virus is very contagious and spread very fast from one person to another. But most worrying thin is that no vaccination (100% percent effective) available in market till now. Covid-19 lead to very dangerous health issue, even death also.

The rate of Coronavirus spread is very high in many regions in India which forced the central and state governments for school and colleges closures as a precautionary measure.

All exams in India are get being postponed and it became challenge for institutes/colleges/school to finish their syllabus within time and without affecting education quality. Due to delay in exams academic year of the students already suffer.

Due to which many students get affected so to overcome this our country move toward online classes or we can say that e-learning methodology.

Many institutes offer free online classes and attractive e-learning modules. But here also problem is that still India is not 100% internet connected and network wise also lacking behind.

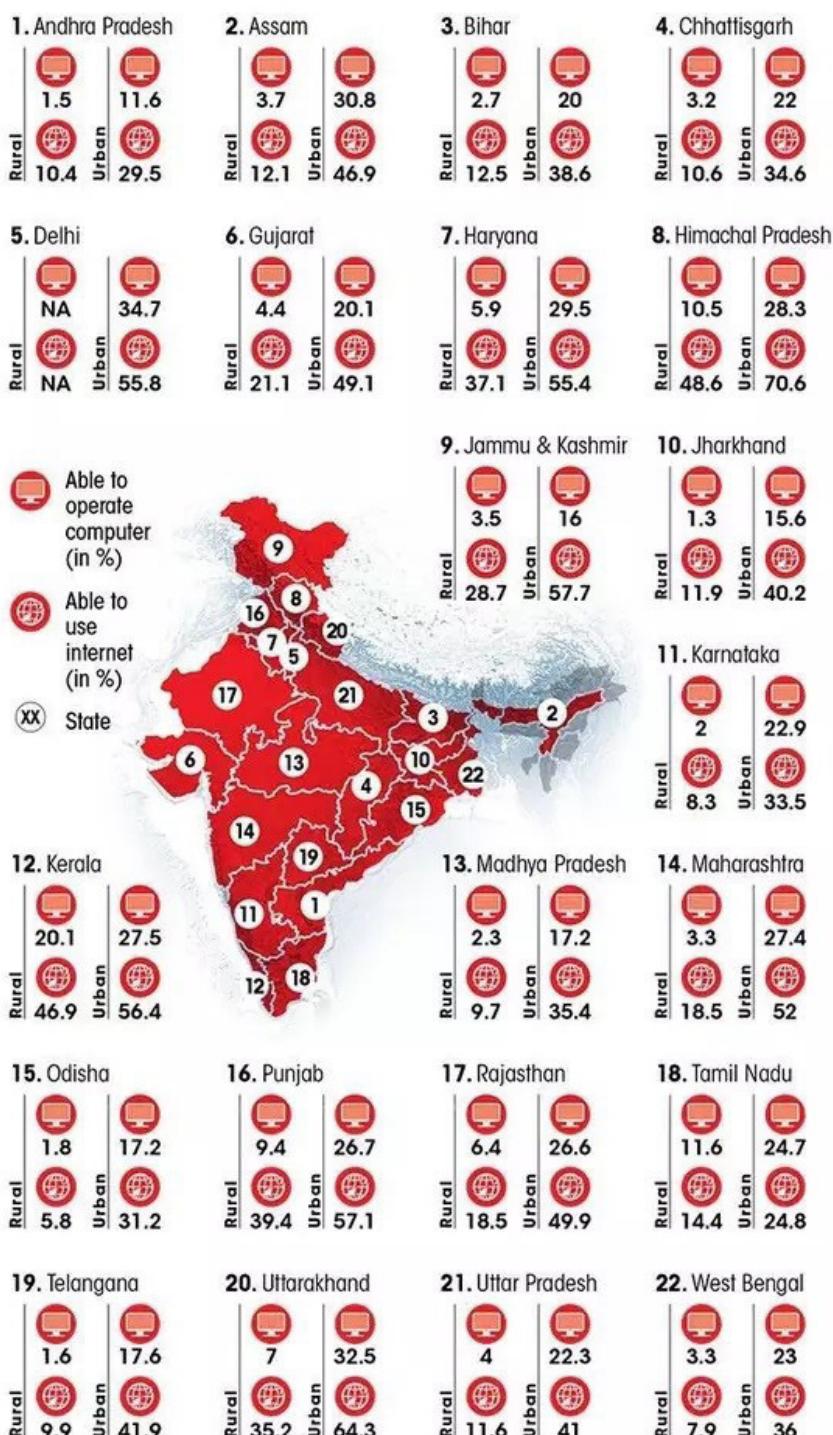
So, if we see situation very deeply, we get to know that it deeply disturbs the education sector in India and affect economic future. On February 11, 2020, the World Health Organisation explain the starting of this virus which stated as, it was firstly detect in Wuhan, China on 31 December 2019. And after first death and by seeing its spread WHO declared COVID-19 as a pandemic disease in 2020. In India first case of this COVID-19 pandemic Jan 2020 in the state of Kerala and reason is that person having history from Wuhan, first death due to COVID-19 was in India on 12 march, 2020 and after that it spread like fire currently India going through 2nd wave of covid 19 where every day around 4 lakh peoples affected from this disease and death count per day is now around 4000 In India. Due to which around 36 crores of students have been affected due to various restrictions and lockdown in all state for COVID-19. According to UNESCO report, around 16 crores of primary and 14 crores of secondary students are affected in India.

After getting information and observing the corona virus situation the WHO advised all countries to maintain social distancing among peoples which is a first prevention step. Therefore, now every country started their action to minimize this pandemic by implementing lockdown and create many rules regarding it like who can travel, vaccination, covid test etc. And many education sectors including schools, institutes, colleges, and universities became closed. All Classes suspended and all practices, examinations of schools, colleges and universities including yearend exam, semester exam, entrance tests were postponed to indefinitely date. The lockdown therefore destroyed the schedules, plan, and growth of every student. Though it is an exceptional or we can say new situation in the education history, COVID opportunities start new classroom teaching methodology to a new era of digital model or digital world. The lockdown has made many educational institutions, colleges and schools to cancel their classes, placement, examinations, internships etc. and to choose the online mode for education. Initially, the teachers and the students all confused and did not understand how to handle situation which arise due to this crisis that compelled closure of all educational activities. But latter on all teachers and student which are in lockdown learn so many lessons to manage with the emergence of such pandemics. Now, COVID created many opportunities and challenges for the educational institutes, colleges, and schools to strengthen their infrastructure. The lockdown has given new way or hope for teachers and students to continue their educational work and activities through online. The teachers take their lecture and assign work to students via online quiz, internet, take lectures through video conferencing using different Apps like Microsoft team, Zoom, webX, Google meet, Facebook, YouTube etc. There are telegram, hike and WhatsApp groups of teachers, students, and their parents for communication through which they discuss all issue their whether it related to education or some e activity. But in a nation like China or U.S.A, there are some economically backward students who don't able to do computerized learning arrangement and the same is the

situation that happens with India where many student does not have high-speed internet and digital devices and then face this lines of suffer.

Regional disparity

There is significant difference among states in their ability to access internet and operate computers

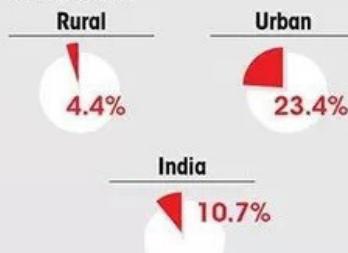


Source: 75th Round of National Sample Survey conducted between July 2017 and June 2018

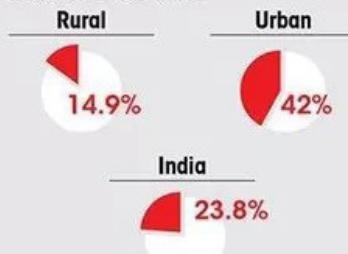
Network strength

Urban and rural India greatly differ in access to internet and computers

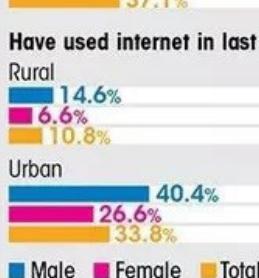
HOUSEHOLDS THAT OWN COMPUTER



HOUSEHOLDS WITH INTERNET FACILITY



PERSONS OF AGE 5 YEARS AND ABOVE WHO:



Data from weforum.org

As a surprise fact that Many advanced educational institutions, colleges in India are till now not also equipped with digital facilities right now to face sudden change from traditional/offline education set up to the online education system/e-learning.

OBJECTIVES:

The present research paper basically focused on the following objectives:

- Focus various measures taken by Indian government for education sector during this covid-19 pandemic.
- focus on various positive impact of COVID-19 on education and how to manage it.
- focus on various negative impact of COVID-19 on education and how to overcome it.
- focus to put suggestions for ongoing education during this pandemic situation.

METHODOLOGY:

Data and information which presented in current research paper were collected from various sources and reports prepared by national and international agencies on current COVID-19 pandemic. Data and Information is collected/recorded from various online platforms and authentic websites. Some ugc care listed journals and e-contents which relating to impact of COVID-19 on Indian educational system are also referred.

Steps and Initiatives taken by Govt. of India for education system during Covid-19.

To control and prevent spread of pandemic COVID-19, the Indian government has taken many numbers of preventive measures. The union government declared a countrywide lock-down of all educational institutions time to time according to active corona patients count in 2020 and now in 2021 also because as for now India face 2nd wave of this pandemic. Central Board of Secondary Education (CBSE) and ISCE (Indian School Certificate examination) also postponed all examinations of secondary and higher secondary schools throughout the India and also released revised guidelines/rules for all examination centres to conduct exams by all preventive measures for example if classrooms of the examination centres are small with respect to student count according to preventive measure rules then the students should be divided into different rooms accordingly. The Union Public Service Commission (UPSC) also postponed the interview. Similarly, most of the state Governments and other educational institutes and boards postponed their examinations due to current outbreak of COVID-19. Many times, Indian government has observed nationwide Janata-curfew. Govt. of India also time to time extend lockdown periods but educational institutions remained closed continuously. To avoid loss in academic activities almost all state government ministries instructed the colleges, institutes, and schools to hold all their classes online. Due to pandemic digital technology come in focus and used in every sector, digital technology provided a opportunity to develop new and improved professional skills/knowledge through online learning which is more efficient and which in more productive way. Online learning/education is the best solution during this situation of pandemic Covid-19 situation. So, the digital India vision of the government play vital important tool for solving the present crisis due to this Covid-19 pandemic. As we all know that technology-based education is more transparent in every respect. The Ministry of Human Resource Development (MHRD) has made several arrangements which include online portals, online platforms, and educational channels through free online home services, Direct to Home TV, Radios for students to continue e-learning. In lockdown, students are use many popular social media tools like Ms team, WhatsApp, Zoom, Google meet, Telegram, YouTube live, Facebook live etc. for online learning and teaching system. ICT initiative of MHRD is also a unique platform which combines all digital resources for online education and provide easy way of learning to students at one place. Digital initiatives which taken by MHRD for secondary as well as higher education institutes, government institutes during COVID-19 are listed as below:

- **Diksha portal:** DIKSHA is a unique online education portal for flexible digital infrastructures, while maintain teachers at the center. Teachers can use DIKSHA's features to create:

Subject related In-class resources
 Extra Teacher training content
 Methods of Assessment aids
 Maintain Teacher profile
 Release News and announcement
 Touch with Teacher community

It contains e-Learning material/content for students, teachers, and parents aligned to the syllabus, including quiz, video lessons, worksheets, textbooks, and assessments. Under the guidance of its national boards of education (CBSE) and NCERT, the content has been created by more than 300 teachers who teach in multiple languages. It available to use offline. It has more than 90,000 e-Books for classes created by CBSE, NCERT in multiple languages. The contents in this portal can also be viewed through QR codes on textbooks.

Website: <https://diksha.qov.in> or <https://seshaqun.qov.in/shaqun>

- **e-Pathshala** is an e-Learning app develop by NCERT for their classes from 1 to 12 and it also available in multiple languages. The website/app houses online notes, books, videos, audio, etc. with having aimed at students, educators and parents in multiple languages including Hindi, Urdu, and English. In this e-pathshala web portal NCERT has deployed 1900 audios, 2300 videos, 723 e-Books and 504 Flip Books for all classes from 1 to 12 in different languages.

Website: <http://epathshala.nic.in> or <http://epathshala.qov.in>.

- **National Repository of Open Educational Resources (NROER)** portal also provides several resources for students and teachers in many languages including notes, books, interactive modules, and videos including a host of STEM-based games. Content is according to curriculum for classes 1 to 12, including aligned resources for all teachers.

Website: <http://nroer.qov.in/welcome>

For Higher Education:

- **Swayam** is a national online education platform which currently host 2000 courses covering both school and higher education programs in all subjects including science, computer science, engineering, humanities and social sciences, law, and management courses. Main feature of Swayam is, it is integrated with the conventional education.

Website: <https://swayam.gov.in/>

- **Swayam Prabha** is video portal which has 32 DTH TV channels transmitting educational contents on 24 x 7 basis. It available free for on DD Free Dish Set Top Box and Antenna for viewing. The channels cover both school education and higher education in arts, commerce, science, performing arts, social sciences and humanities subjects, engineering, technology, law.

Website: <https://swayamprabha.gov.in/>

- **e-PG Pathshala** web portal is for postgraduate students. All Postgraduate students can access this platform for e-books, online videos, repositories, online courses, and study materials during this lockdown period. Here students can access these facilities without having internet (offline mode available) for the whole day.

Website: <https://epgp.inflibnet.ac.in>

In this pandemic we must choose digital way or online learning methodology which have its own advantage and disadvantage

Advantage of Online learning

1.) You can Work from anywhere, at any time.

It is very beneficial for students as everything is available online, accessing class materials and submitting work is very easy.

2.) Students can review lectures.

Due to online medium, students can review lecture of teachers which help them to understand point properly.

3.) Students can share thoughts with everyone.

Students which are not comfortable speaking in public or suffering from speech anxiety, they now show better class participation.

4.) Student now get more time to think before share anything.

Now students can spend much time for thinking and for share their ideas, which increase their confidence.

5.) Students now actively work and participate in ideas.

As now body language not interfering students with their message, they confidently work on their ideas.

6.) Build quality in students to work as team.

Good virtual communication allows students to work with their team members by using email, chat rooms and so on.

7.) Students get flexible learning timetable.

It especially helpful for those students who do not enjoy lecture from one place like a classroom in offline mode.

8.) Help student to pay less fees.

Now students can save money by avoiding many like lab fees, parking, hostels, etc.

9.) Students get Diversity with respect to knowledge as well as teachers.

Students get lecture from teachers from many places.

10.) Students feel comfortable from their home.

Students feel confident when they are in their home and which increase their confidence and motivate to do lots of thing.

Disadvantage of Online Learning:

1. In online learning there is lack of face-to-face interaction due to which student never able to properly interact with all.
2. As per student point of view Online learning requires greater amount of reading and assignments than the normal classes.
3. Students' health also affected due to continuous sitting in front of computer.
4. Cheating prevention in exam become very difficult.
5. There is no proper internet in every area in India which lead to difficult access for lectures.
6. If trainer have not proper taking of online lectures it affects the overall quality of that education.
7. Students lack with respect to practical experiments or sessions.
8. online education also led to lack of enthusiasm in students.
9. It became difficult for a student to be responsible for his/her own learning without someone say to do that.
10. Online learning isolates students from their fellow classmates.
11. There is no physical activity due to online learning which lead hindering physical development.
12. In online learning there is lot of distractions on the internet either by adverts, videos etc. Which disturb learning.

Some suggestions to overcome impact of covid 19:

- India should work on to develop creative strategies and develop new Indian policies which must include various individuals/student from diverse backgrounds including backward class, remote regions, marginalised and minority groups for effective delivery.
- Immediate preventive measures are required for minimize effects of the pandemic on placements, internship programs, and research projects/work.
- Government should check and maintain the quality of programmes may be available on differ across different online learning platforms.
- The knowledge systems in different fields should be integrated with a present-day mainstream higher education system curriculum.
- All institutes including government institutes should plan for continue the educational activities maintaining social distancing and following all preventive protocols. students and teachers may attend schools/colleges day after tomorrow basis or in two shifts to carry ongoing educational work by follow guidelines for COVID-19.
- Government should work on digital capabilities and the required infrastructure must reach to the remotest and poorest students in all areas. The state governments/private organisations should take participate in this to overcome this issue.

CONCLUSION:

As online education has some advantage and disadvantage but now this the only way to teach students so for that instructor/teachers should focus on overall components of a well-developed course/syllabus, in such a way that it supports the teachers and students, by devoting their appropriate time and embedding the applicable course elements into the e-learning environment. Though we use technology but till now many areas are does not have good internet connection for that government should have to take necessary steps for connect them. As we say Learning, is a continuous and ever-evolving process, now it's on hand of educational institutions in India can use this present adversity as a blessing and make online education a main part of the learning process for all students in the future.

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