

# Emerging Trends in Post Covid-19 Pandemic



PROCEEDINGS OF  
INTERNATIONAL CONFERENCE



Department of Post Graduate Studies in Commerce  
**BESANT EVENING COLLEGE**  
Mangaluru

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## PREFACE

*Writing a research paper is a systematic way of presenting the ideas. To create a platform for developing academic writing skills, exchange of ideas and to discuss current issues and to develop research abilities among the academic community, the educational institutions create various initiatives through conducting programmes such as workshops, seminars, conferences, etc. Paper presentation is one among such initiatives which play a significant role in the students' life especially at Post-Graduation level. In this context the department of post graduate studies in commerce of Besant Evening College has initiated to organise seminars for the Post Graduate students and “ANVESHAN- Inter-collegiate PG Students Research Conclave” was an attempt in this direction. The first ANVESHAN was organised in the year 2018. The purpose of these seminars is to create a platform for exchange of ideas in various aspects of social sciencediscipline.*

*For ANVESHAN-2021-International level online/offline conference, the organizing team had selected the theme “Emerging Trends in Post Covid-19 Pandemic” because pandemic affected educational institutions and other fields as well. The sub-themes selected for the deliberations include- E-Commerce and Management, E-Education, Impact of Socio-economic overheads (Banking, Agriculture, Insurance, Health, Hospitality, Transportation etc.), Impact on Employment and Disaster Management. It is also pointed out that the topics mentioned are just indicative but not limited to. It was organized on 05th January 2021 and it has received overwhelming response and there were more than 75 registered participants.*

*The Conference is a memorable one for all of us since the theme of the conference was very apt which focuses on the development of the country and these types of conferences will definitely boost the morale of the young researchers and the academic community and will encourage them in their future research activities. We hope the delegates have received suggestions from the experts on research writing and will incorporate them in their future academic writings.*

*We are presenting to you this proceeding of the conference with ISBN. Research papers on the theme and sub-themes of ANVESHAN 2021 have been published in this proceeding. Efforts will be made to send the soft copies of this proceeding to all the participants and libraries of different colleges in and around Mangaluru.*

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**Happy Reading.....**

**Advisory Board**



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*Advisory Board*

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# **“PERCEPTION OF STUDENTS ABOUT ONLINE LEARNING IN HIGHER EDUCATION WITH REFERENCE TO MANGALURU CITY”**

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## **Introduction:**

Technology has impacted almost every aspect of life today and has profoundly changed education. It has greatly expanded the access to education making it easier for the teachers to create instructional materials and has enabled new way for individuals to learn and work together as well. Massive amount of information are available at one's fingertips through the internet which has led to the distinctive rise of e-learning. Opportunities for online formal learning are available worldwide through MOOCs, Udemy, Coursera, FutureLearn and such other.

Today, the situation is challenging with the outbreak of Corona virus which has affected all the aspects of human activities and educational institutions remain one of the most hit. There has been unplanned shift from traditional offline to virtual platforms to conduct classes online. Virtual classrooms using Google meet, Zoom, Google handout, Microsoft Team have replaced the real time classrooms and interaction. Pre-recorded videos, online study material and lecture link are provided before the commencement of lectures. Many online learning platforms are offering free access to their services in response to its significant demand.

Online classes have given an opportunity to overcome the hurdles created by the closure of academic institutions. Students have developed the ability to learn using different online tools and methods. Adapting to online environment can pose challenges like technical issues, complexity in use, feeling stressed and lack of interaction and so on.

## **Review of Literature:**

**Jenna Gillett-Swan (2017)** in the study 'The Challenges of online learning-supporting and engaging the isolated learner' reflects that there are a number of opportunities to minimise student barriers with different levels of facilitator, technological confidence and competence. Some of the student anxieties and issues with external delivery modes may be overcome by focusing on social relationship and community building in the online environment.

In the study 'Challenges and Opportunities for Online Education in India' Aman Jindal and **Dr. B P S Chahal (2018)** have identified key factors which will motivate online education in India. The factors are internet penetration, low cost of online education, ease of doing course, initiative by Government, employer's recognition and bridging gap. The factors that create hindrance in the growth of online education are insufficient digital infrastructure, credibility and language used in online education.

The study 'Online Learning and Emergency Remote Teaching: Opportunities and Challenges in Emergency Situations' by **Fernando Ferri, Patrizia Grifoni and Tiziana Guzzo (2020)** reveal technological challenges like unreliability of internet connections and some students lacking necessary electronic devices; pedagogical challenges being teachers' and learners' lacking digital skills, lack of structured content versus the abundance of online resources, learners' lack of interactivity and motivation and teachers' lack of social and cognitive presence. The social challenges mainly relates to the lack of human interaction between teachers and students as well as among the latter, the lack of physical spaces at home to receive lessons and lack of support of parents who are frequently working remotely in the same spaces.

**Ayman Bassam Nassoura (2020)** in the study 'Measuring Students' Perception of Online Learning in Higher Education' attempted to measure critical aspects such as, instructor characteristics, social presence, instructional design and trust. Instructors take on numerous responsibilities stemming from the provision of beneficial learning to support the active engagement of the students. Social presence can assist instructional designers to keep the quality of their online learning experience high. Instructional design aspects cover individual differences and student-centered course design, able to encourage students to take part in online learning. Learners' trust in online courses was considered to be the most important aspect when it comes to successful employment of e-learning.

### **Need of the Study**

The spread of global pandemic COVID19 has disrupted the traditional offline classes. There has been a significant surge in the usage of technology since COVID-19. This study aims to highlight the opportunities and challenges faced by the students in online learning. Global pandemic has given an opportunity to the teachers and students to discover new teaching-learning modes develop new skills and enrich their knowledge.

### **Objectives of the Study**

- To study the perception of students about online learning during COVID-19 pandemic.

- To examine the most challenging issues faced by the students in online learning during the pandemic
- To determine the most influencing factor in virtual learning.

### Research Design:

The study is based on empirical evidence, where the Primary Data is collected through an online survey using a structured questionnaire. The data is collected from a sample of 150 students of Mangaluru city. Convenience sampling method has been used to collect the data. The collected data has been coded, tabulated and analysed into logical statements. Descriptive statistical tool – percentage is being used to arrive at findings and conclusion. Secondary data is collected from the available literature through web search wherever fits.

### Limitations of the Study

- The study is confined to the students of Mangaluru city.
- Time constraint is one of the limitations of the study.
- The data has been collected from 150 students which may not be large enough to generalize the result.

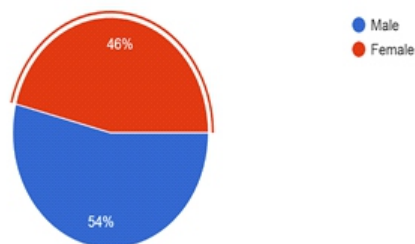
### Data analysis and Interpretation:

**Table I Showing the Gender of the respondents**

Gender	No.of Respondents	Percentage
Male	81	54%
Female	69	46%
<b>Total</b>	<b>150</b>	<b>100%</b>

**Chart I showing the gender of the respondents.**

II. Gender  
150 responses





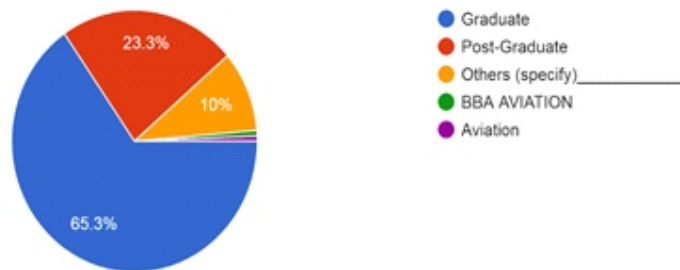
From the above chart we can observe that out of the total respondents, 54% are male and 46% are female.

**Table II showing the course taken up by the respondents**

Course	No.of Respondents	Percentage
Graduate	98	65.33%
Post-Graduate	35	23.33%
Others (aviation)	17	11.33%
<b>Total</b>	<b>150</b>	<b>100%</b>

**Chart II showing the course taken up by the respondents**

III. Course Studying  
150 responses



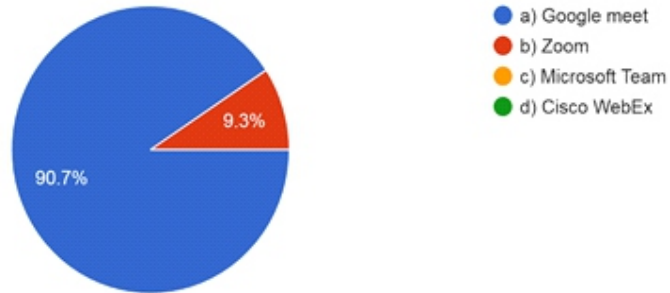
From the above chart it can be seen that majority of the respondents are graduates with 65.33% of responses.

**Table No 1: Showing the virtual learning platforms used by the respondents**

Virtual learning platforms	No.of Respondents	Percentage
Google meet	136	90.7%
Zoom	14	9.3%
Microsoft Team	-	-
Cisco WebEx	-	-
Others, Specify	-	-
<b>Total</b>	<b>150</b>	<b>100%</b>

**Chart no. 1: showing the virtual learning platforms used by the respondents**

150 responses



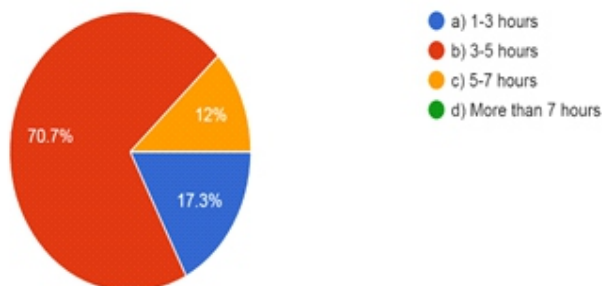
From the above chart it can be analysed that majority of the respondents use Google meet as a virtual learning platform. 9.3% of the respondents have used Zoom to attend online classes

**Table no 2: showing the time spent on online learning**

No. of hours	No. of Respondents	Percentage
1-3 hours	26	17.3%
3-5 hours	106	70.7%
5-7 hours	18	12%
More than 7 hours	-	-
<b>Total</b>	<b>150</b>	<b>100%</b>

**Chart no. 2: showing the time spent on online learning**

150 responses



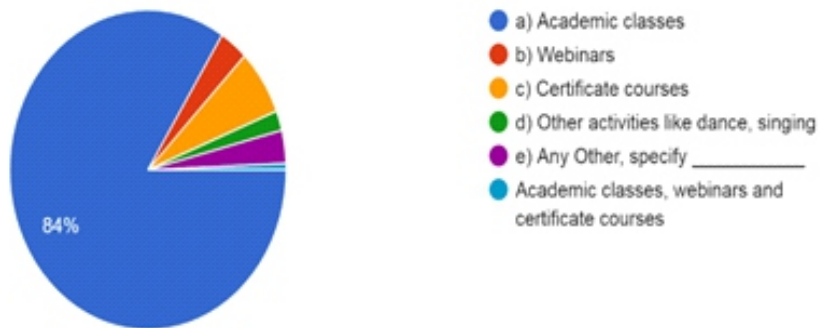
From the above chart we can say that 70.7% of the respondents spend nearly 3 to 5 hours per day on online learning. 17.3% of the respondents spend 1 to 3 hours per day while 12% spend nearly 5-7 hours on online learning.

**Table no 3: Showing the usage of the virtual learning platforms by the respondents**

Usage	No. of Respondents	Percentage
Academic classes	127	84.7%
Webinars	5	3.3%
Certificate courses	10	6.7%
Other activities like dance, singing	3	2%
Any Other	5	3.3%
<b>Total</b>	<b>150</b>	<b>100%</b>

**Chart no 3: Showing the usage of the virtual learning platforms by the respondents**

150 responses



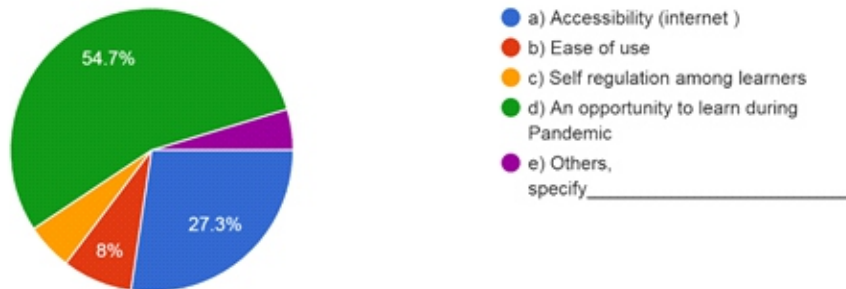
From the above chart we can observe that 84.7% of the respondents use virtual learning platform to attend academic classes whereas 2% of the respondents use it for other activities like dance and singing. Respondents also attend webinars (3.3%), certificate course (6.7%) and others (3.3%) using virtual platforms.

**Table no 4: showing the factors that keep us engaged in online learning**

Factors	No. of Respondents	Percentage
Accessibility (internet )	41	27.3%
Ease of use	12	8%
Self regulation among learners	8	5.3%
An opportunity to learn during Pandemic	82	54.7%
Others	7	4.7%
<b>Total</b>	<b>150</b>	<b>100%</b>

**Chart no 4: showing the factors that keep us engaged in online learning**

150 responses



From the above chart we can say that 54.7% of the respondents found that an opportunity to learn during pandemic is one of the factors that influenced them to attend online learning. 27.3% of the respondents were of the opinion that easy accessibility to internet is the factor that keeps them engaged in online learning. 8% of the respondents consider ease in use of virtual platforms. 5.3% of the respondents are of the perception that online learning instils self regulation among learners.

**Table no 5: Showing the issues or challenges of online learning**

Issues or challenges	No. of Respondents	Percentage
Technical issues	65	43.3%
Lack of in-person interaction	21	14%
Low level of digital competence (knowledge of technology)	-	-
Staying motivated and engaged during the class	8	5.3%
Time management	4	2.7%
Distractions	8	5.3%
Feel stressed	15	10%
Affects health (eye strain)	22	14.7%
Future uncertainty	5	3.3%
Others, Specify	2	1.3%
<b>Total</b>	<b>150</b>	<b>100%</b>

**Chart no 5: Showing the issues or challenges of online learning**

150 responses



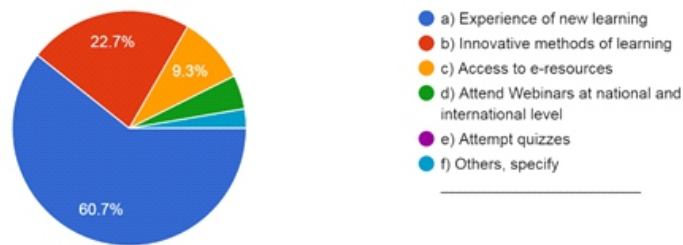
From the above chart we can analyse that 43.3% of the respondents say that technical issue is one of the most challenging issue faced during online learning and 14.7% of the respondents say that it has affected their health while attending online classes. 14% of the respondents consider lack of in-person interaction as a challenge, some of the respondents (10%) feel stressed while attending online classes. Staying motivated and engaged during the class and distractions are considered as a challenge among 5.3% of the respondents. Other challenges faced by the respondents are time management (2.7%) and future uncertainty (3.3%).

**Table no 6: Showing the Opportunities in virtual learning**

Opportunities	No. of Respondents	Percentage
Experience of new learning	91	60.7%
Innovative methods of learning	34	22.7%
Access to e-resources	14	9.3%
Attend Webinars at national and international level	7	4.7%
Attempt quizzes	-	-
Others, specify	4	2.6%
<b>Total</b>	<b>150</b>	<b>100%</b>

**Chart no 6: Showing the Opportunities in virtual learning**

150 responses



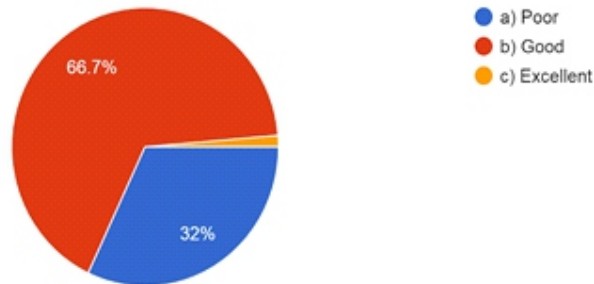
From the above chart we can say that 60.7% of the respondents suggest that experience of new learning is one of the opportunities in virtual learning. 22.7% of the respondents are of the opinion that innovative method of learning is one of the opportunities while 9.3% of the respondents consider that they can have access to e-resources. 4.7% of the respondents attend webinars at national and international level which becomes one of the opportunities to them.

**Table no 7: Showing the effectiveness in online learning**

Effectiveness	No. of Respondents	Percentage
Poor	48	32%
Good	100	66.7%
Excellent	2	1.3%
<b>Total</b>	<b>150</b>	<b>100%</b>

**Chart no 7: Showing the effectiveness in online learning**

150 responses



From the above chart 66.7% of the respondents feel good and effective in attending online learning, while 1.3% of the respondents are of the opinion that online learning is excellent. 32% of the respondents consider the effectiveness of online learning as poor.

**Findings**

- It can be observed that out of the total respondents 54% are male and 46% are female.
- Majority of the respondents are graduates with 65.33% of responses who attend regular online classes
- It can be analysed that majority of the respondents use Google meet as a virtual learning platform as it is convenient and easy to use.
- It is found that 70.7% of the respondents spend nearly 3-5 hours per day on online learning.
- It is observed that 84.7% of the respondents use virtual learning platform to attend academic classes whereas 2% of the respondents use it for other activities like dance and singing.
- It was found that 54.7% of the respondents felt that it was an opportunity to learn during pandemic.
- Accessibility was another factor which kept them engaged in attending online classes.
- Technical issues is one of the biggest challenges faced by most of the respondents while attending online learning

- 14.7% of the respondents say that it has affected their health while attending online classes.
- 60.7% of the respondents are of the opinion that the experience of new learning is one of the opportunities in virtual learning.
- Most of the respondents feel good while attending online learning. While 1.3% of the respondents are of the opinion that online learning is excellent. 32% of the respondents consider the effectiveness of online learning as poor due to lack of concentration and distraction while attending classes and hence they are not satisfied.
- Respondents are of the perception that online class is a new experience of learning. It is the best initiative during COVID 19 pandemic. The focus of learning shifts from covering the curriculum to working with ideas. Some of the respondents feel comfortable to ask questions and to interact with lecturers in online classes. But it is not free from drawbacks. Network issue is one of the drawbacks and it is one of the reasons where students lose concentration and they find it difficult to understand the practical subjects.

### **Suggestions**

- As network issue is one of the biggest challenges, technical support services can be availed as a valuable resource. Government can take up stringent action to resolve the issue as well.
- Frequent breaks can be given in between the class hours to overcome the stress and strain on students.
- Lack of in-person interaction can be overcome through the learning platforms like Google meet and Zoom where they can interact virtually with their lecturers and classmates.
- Staying in touch with classmates and reaching out to faculty can help motivate the students to stay engaged and motivated in online learning.
- Distraction and time management is regarded as another challenge in online learning as while studying from home there can be more distractions with family around and having additional responsibilities. Students can try to identify a quiet time and place in their house to concentrate on learning.
- Required assistance can be made available to the students to overcome few of the challenges.



**Conclusion**

Online learning is proving helpful during the pandemic situation to safeguard the health of the students and faculty. It also presents challenges which need to be fixed to make the transition from traditional learning to online learning a good experience to both the students and facilitators as well.

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## “IMPACT OF TRANSITION TO ONLINE TEACHING ON TEACHING FACULTIES DURING THE COVID-19 PANDEMIC”

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### **Abstract**

*Education is very necessary for each and everyone in order to improve knowledge, way of living as well as social and economic status throughout the life. Online education is electronically supported learning that relies on the Internet for teacher/student interaction and the distribution of class materials. The researcher has chosen Mangaluru city for the study on the Impact of transition to online teaching during the pandemic on the point of view of the teaching faculties. The study is based on primary data collected through distribution of questionnaires. Due to the sudden breakdown of the pandemic the respondents had to adapt to the changes as there was no other option. The respondents are not satisfied with the effectiveness of the online teaching and learning. Acquiring of various resources was also a difficulty. As the respondents did not have any prior training as to how to take up the classes they found it difficult to adapt to the new technologies. In future schools and colleges must encourage both offline and online teaching and also the teachers must be well trained in advance and also provide with resources so that they won't face any difficulties.*

**Keywords:** Online classes, Covid-19 pandemic, Technology

### **Introduction**

India is a vast country with much diversity – in culture, language, heritage etc. and so is its education system. We have schools with all digitised air-conditioned classrooms as well as the transportation; there are schools which believe in emphasising on value education by following Guru Kul system where students are taught under the trees despite of having world-class infrastructure. At the same time there are schools which emphasise on books and physical development of students by conducting in-house activities whereas others can afford international exchange programs and have been able to send their students even to NASA. At the same time we have schools where students struggle for books.

Over a period of time many changes have occurred in different sectors of economy including the education system. Education sector unlike any other sector has seen many stages in its evolution. From Gurukul system of conducting the class in open garden under

the trees to closed class room lectures, presentation form of teaching with the aid of LCD touch-screen projector to online notes and now instant Whatsapp messages is the buzzword among the students.

After COVID-19 outbreak was declared as pandemic, many countries including India faced mounting pressure to close universities. After lockdown was imposed by the Government of India on 24th March, 2020 for 21 days universities moved with swift action to switch to online classes.

One of the biggest casualties of the Covid-19 pandemic and the resultant lockdown has been institutionalised education. Schools have been shut to prevent the spread of the virus and this has given way to online classrooms, a very new concept in India even for the most sophisticated schools. We are certainly in unique times. Suddenly, thousands of teachers and millions of students have been thrust into the world of online education.

Some believe that the unplanned and rapid move to online learning – with no training, insufficient bandwidth, and little preparation – will result in a poor user experience that is unproductive to sustained growth; others believe that a new hybrid model of education will emerge, with significant benefits. “I believe that the integration of information technology in education will be further accelerated and that online education will eventually become an integral component of school education,” says Wang Tao, Vice President of Tencent Cloud and Vice President of Tencent Education.

### **Conceptual Framework**

#### **Online teaching:**

Online teaching is the process of educating others via the internet. Various methods can be used, such as one-on-one video calls, group video calls, and webinars. Interactions with students will take place through messaging platforms, email, and video calls. Also, many online teachers need to create digital resources to share with their students, such as PowerPoint presentations, videos, audio lectures, and PDF guides. Nevertheless, the effectiveness of online learning varies amongst age groups. The general consensus on children, especially younger ones, is that a structured environment is required, because kids are more easily distracted. To get the full benefit of online learning, there needs to be a concerted effort to provide this structure and go beyond replicating a physical class/lecture through video capabilities, instead, using a range of collaboration tools and engagement methods that promote “inclusion, personalization and intelligence”

### Applications used for online teaching:

#### 1) Zoom

Zoom Video Communications, Inc. (or simply Zoom) is an American communications Technology Company headquartered in San Jose, California. It provides video telephony and online chat services through a cloud-based peer-to-peer software platform and is used for teleconferencing, telecommuting, distance education, and social relations. Beginning in early 2020, Zoom's software usage saw a significant global increase following the introduction of quarantine measures adopted in response to the COVID-19 pandemic.

Some of the most exciting features of Zoom Meetings include:

- Easy adoption with WebRTC technology
- Join from anywhere on any device
- Access robust security solutions throughout
- Built-in tools for screen sharing
- HD video and audio calls
- Support for up to 1,000 video participants and 49 videos
- Meet securely with role-based user permissions
- Streamlined calendaring services with Outlook and Google
- Built-in recording and transcripts
- Team chat both for groups and one-on-one messaging
- Access to extra features like webinars, chat, and phone

#### 2) Google Meet

Google Meet (formerly known as Hangouts Meet) is a video-communication service developed by Google. It is one of two apps that constitute the replacement for Google Hangouts, the other being Google Chat. Features of Google Meet include:

- Two-way and multi-way audio and video calls with a resolution up to 720p
- An accompanying chat
- Call encryption between all users
- Noise cancelling audio filter
- Low-light mode for video

- Ability to join meetings through a web browser or through Android or iOS apps
- Integration with Google Calendar and Google Contacts for one-click meeting calls
- Screen-sharing to present documents, spreadsheets, presentations, or (if using a browser) other browser tabs
- Ability to call into meetings using a dial-in number in the US
- Hosts being able to deny entry and remove users during a call.

### 3) Impartus

Impartus is a Bangalore-based start up specializing in video technology. The flagship product of Impartus is an automated lecture capture system. Any typical classroom can be equipped with Impartus and all the lectures are recorded based upon the pre-configured schedule. Some of the features are as follows:

- Automated recording and distribution of classroom lectures
- Multi-view synchronized playback
- In-Video Search
- Flipped Lectures Recording
- Usage Analytics

### **Objective of the Study**

The study is intended to achieve the following objectives:

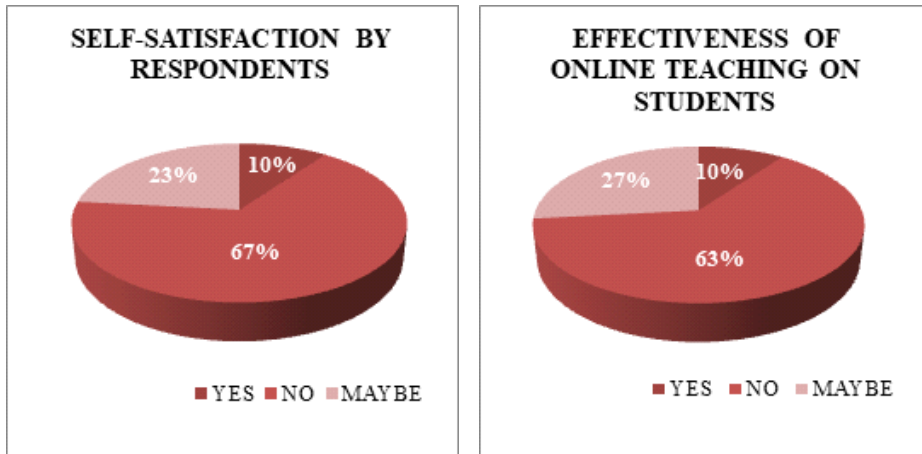
1. To know the effectiveness of online classes.
2. To know about the availability of resources.
3. To know about their adaptation to technology.

### **Methodology**

The study is based on primary data. The researcher has prepared questionnaire and distributed through Google forms and have collected back 60 responses. The respondents include faculties of both U.G and P.G of Mangaluru City. Available secondary data was extensively used for the study.

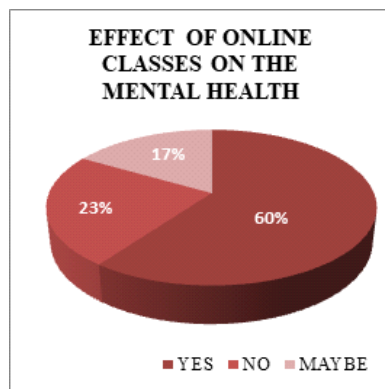
## Scope and Limitations

1. The following chart shows the satisfaction level of respondents who are teaching online and also effectiveness on students.



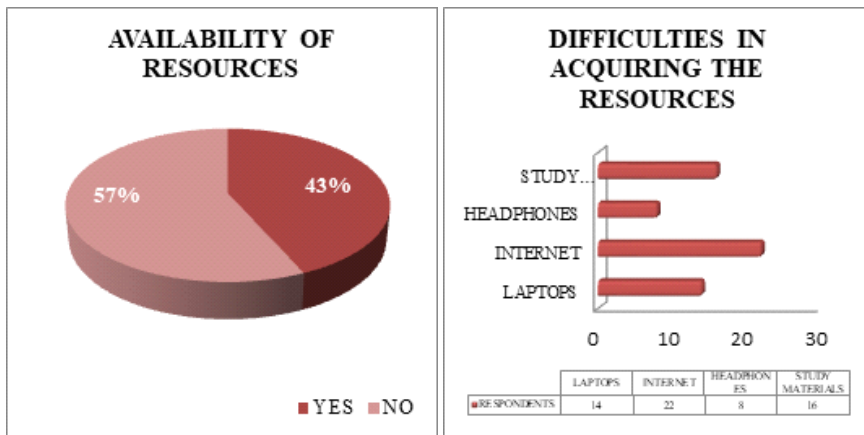
**Interpretation:** Out of 60 respondents, 10% were fully self satisfied, possibly 23% were also satisfied but 67% of the respondents were not self satisfied. According to the respondents the effectiveness of online teaching on students is 10% of them feel online classes are effective, possibly 27% also feel it to be effective, but 63% of the respondents feel it to be not effective at all.

2. There can be n number of things to manage while working from home. The following chart shows the effect on mental health of the respondents who are taking uponline classes.



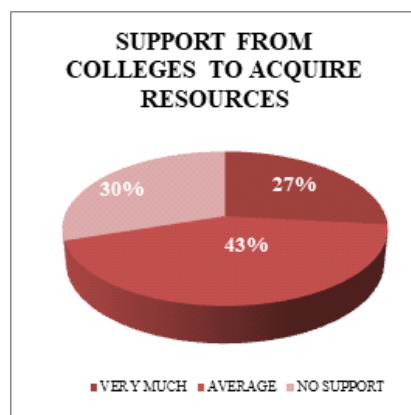
**Interpretation:** Out of 60 respondents, 23% feel their mental health has not been affected, 60% of them feel taking up online classes has definitely affected their mental health, perhaps 17% also felt their mental health has been affected.

3. Taking up online classes requires various resources. The following charts shows the availability of resources for the respondents and difficulties faced while acquiring the resources.



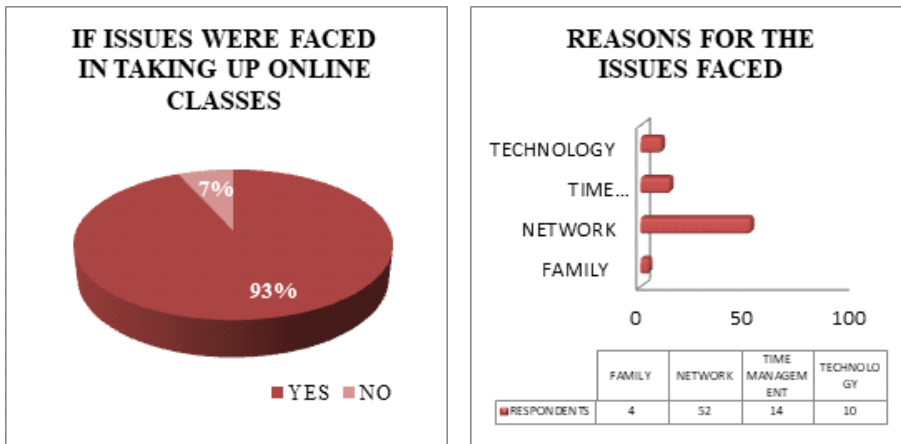
**Interpretation:** Out of 60 respondents, 43% were readily available with resources but 57% of them found it to be difficult to avail the resources to take up online classes. Out of 57%, 14 of them faced difficulties in acquiring laptops or computers, 22 of them in establishing a stable network, 8 of the respondents in acquiring earphones or headphones and 16 of them in finding the required study materials.

4 The following chart shows the helpfulness the schools/colleges have been in offering the respondents with resources to teach from home.



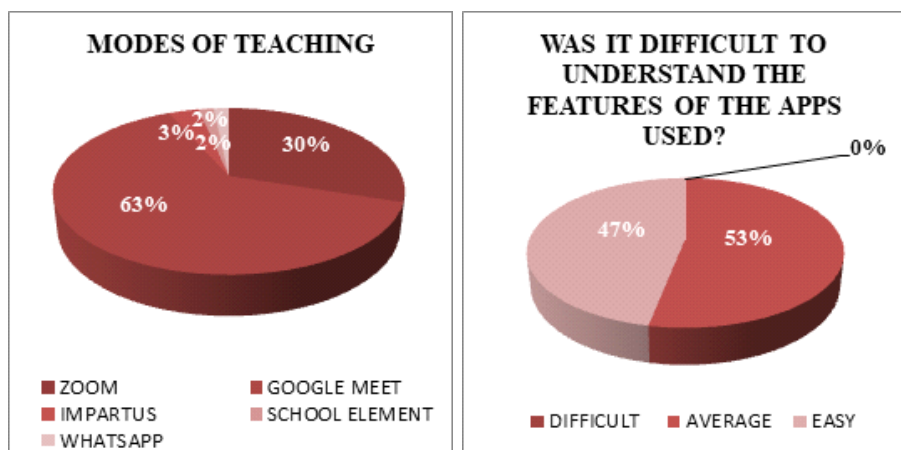
**Interpretation:** Out of 60 respondents 27% of the respondents got very much support from their respective colleges, 43% received average support, whereas 30% of the respondents did not receive any support.

5. There are various issues faced by the respondents while taking up online classes. The following chart shows the reasons of the issues faced by them.



**Interpretation:** Out of 60 respondents, 93% of them faced issues while taking up online classes, whereas 7% did not. Out of 93%, 4 of them faced family issues, 52 of them faced network problems, 14 of them faced difficulties in time management and 10 of them in adapting to technology.

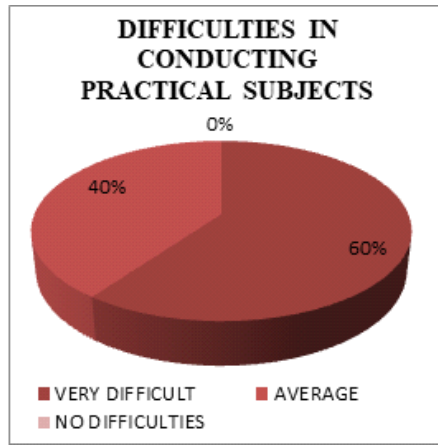
6. Technology can be a game-changer when it comes to online education. The following charts represent the mode of teaching used and also whether it was difficult to understand the various features of the apps used to teach online.





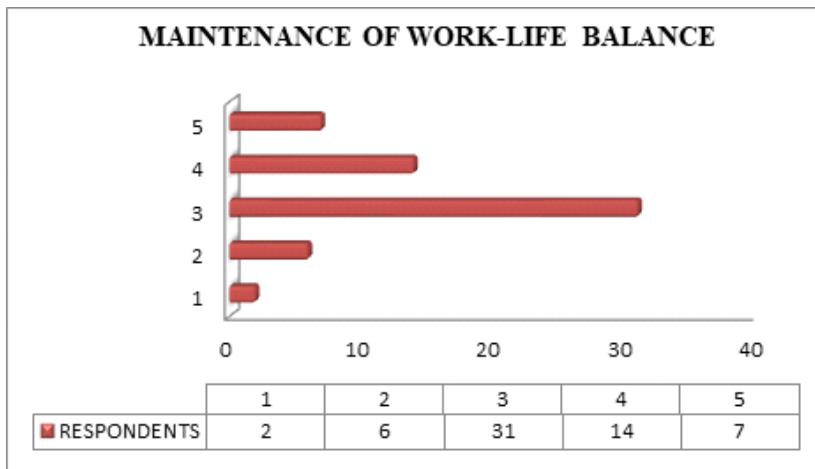
**Interpretation:** Out of 60 respondents, 30% of them used Zoom as a platform for online teaching, 63% of them used Google Meet, 3% Impartus, 2% School Element and other 2% Whatsapp. In understanding the features of the apps 47% of the respondents found it to be easy and 53% found the difficulty level to be average.

7. The following chart shows if the respondents felt difficult taking up practical subjects online.



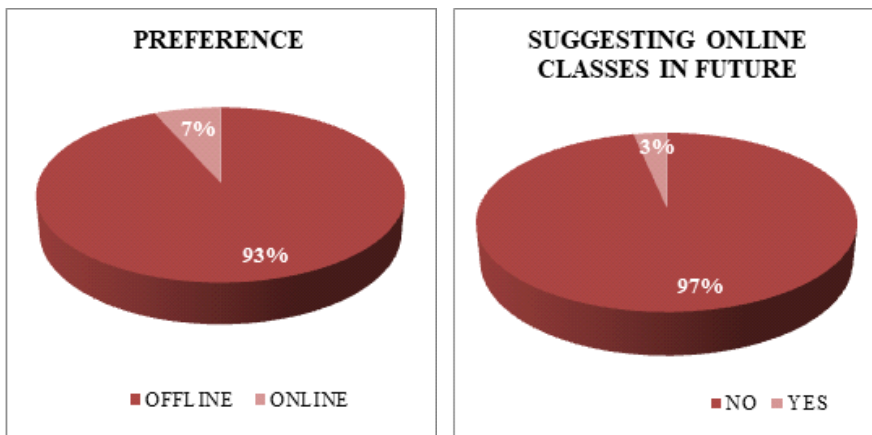
**Interpretation:** out of 60 respondents, 63% of the respondents take up practical subjects, out of those 63%, 60% of them felt it to be difficult to take up practical subjects online whereas 40% of them thought it to be average.

8. Juggling work and chores at home can be stressful for many people. The following chart shows how the respondents could maintain work-life balance.



**Interpretation:** Out of 60 respondents, to rate their maintenance of work life balance on a rate of 1-5, 2 of them rates it to be 1, 6 of them to 2, 31 to 3, 14 to 4 and 7 of them rates it to be 5.

9. The Covid-19 pandemic changed the ways we live our lives. It was never required earlier to teach students from home. The following charts show the respondents' experience, preference and suggestions towards online teaching.



**Interpretation:** Out of 60 respondents, 93% of them prefer offline classes and only 7% would prefer online classes. And also 97% of the respondents would suggest offline classes in future and only 3% would suggest online.

### Findings

The major findings of the study are:

- Taking up classes online was the need of the hour. However most of the respondents were not self satisfied taking classes online and also according to them it is not effective enough for students to understand the classes easily. Taking up online classes has also affected their mental health to some extent.
- Various kinds of resources are required to take up classes online. Most of the respondents faced difficulties in collecting the resources such as laptops, stable internet connections, headphones, study materials, etc. Support from their respective schools and colleges to acquire such resources have also been minimal.
- Technology plays an important role in online teaching. Adapting to such technology was required at the breakdown of the pandemic. Age played an important factor here. Faculties below the age of 30, found it easy to understand the

technology, whereas others found it to be a bit difficult. Also, faculties teaching practical subjects found it very difficult to teach such subjects.

- Though the faculties had to have a transition from physical teaching to online teaching during the pandemic, most of them still prefer offline teaching and also suggest the same even after the pandemic ends.

### **Suggestions**

- The respective schools and colleges should provide required materials to the lecturers and should reduce their burden.
- Teaching should be made a combination of both offline and online, so that at the time of need as in the pandemic now, the transition would be smooth for both the mentors as well as the learners.

### **Conclusion**

The education landscape of India has evolved considerably since we achieved our Independence. The intervention of technology has made it easier and much more insightful than it ever was. The benefits of imparting relevant education have been understood by the governments which have done their bit to boost the existing system for all sections of the society. Owing to the global disruption that the COVID-19 pandemic has created, most of the schools and colleges have moved to online teaching. People do not have an option but to accept the changes. It's been a challenging time for the teaching faculties who had to rapidly, almost overnight switch from chalk and board to PPTs and Google meets. Schools/ colleges/ universities must support the teaching faculties in the hour of the need so that they can give their best. Teacher needs is hands-on training on the various tools available, how to work within the handicaps of the medium, and use the advantages to deliver a more effective class. Most of the teaching faculties believe in offline teaching and say that though online mode was the need of the hour, it can never be a substitute for offline teaching.

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## STUDY ON THE IMPACT OF “E- EDUCATION”.

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### Abstract

*E-Learning is an important tool for delivery, interaction, and facilitation of both teaching and learning processes. Faculty members at the University of all the College of Education are being encouraged to become involved in e-learning activities. To assess faculty opinions on e-learning, a questionnaire was sent to faculty members, students and parents of the different schools and colleges of Education to determine how they perceive e-learning, and how they might choose to integrate it into their everyday teaching activities. Data was collected and analysed by using descriptive statistics. Results indicate that faculty generally perceive e-learning as a positive force in helping students' achieve their learning objectives. Other baseline prerequisites are: staff training, well prepared online courses and learning materials, sufficient groundwork for the smooth transition from traditional modes of learning towards e-learning delivery, and the implementation of a more robust technological infrastructure to support all the technical aspects necessary to launch and sustain e-learning.*

### Introduction :

The COVID-19 pandemic changed learning in many unprecedented ways. Students had to not just move to online learning but also keep a social distance from their friends and family. It was quite challenging for some to adjust to the 'new normal' and missed the in-person interaction with their teachers. For some, it simply meant spending more time with the parents.

Schools and colleges need to know how students feel about e- education and learn more about their experiences. To collect data, they can send out a survey on remote learning for students and parents. Once they have the results, the management team can know what students like in the existing setup and what they would like to change.

Owing to the global disruption that the COVID-19 pandemic has created, most schools and universities have moved to online teaching. If there is a shift in the commonly used standards and process models, it is essential to measure the success to make sure you are heading in the right direction.

While there has been a general disgust for the remote set-up, be it learning or work, people do not have an option but to accept the change. For teachers to succeed in e-education, they must feel comfortable and satisfied while doing their jobs.

Schools, universities, and all academic institutions must support teachers in the hour of need so that they can give their best. Here's a list of questions to include in e-education survey for teachers, students and parent's that we must ask if we are teaching online. We can also use a free template for teachers. To get started, log into our account or create a one.

Both pre-lecture activities and during lecture activities are included, with a focus on activities to engage students and encourage increased discussion and reflections, as well as what to think about when choosing learning activities and how and why it is important to teach students to think and act like professionals in ecology. While changing teaching methods takes investment of time, time that is limited for many researchers, even small changes in your teaching can make big differences in learning, and the investment will hopefully pay back by making teaching more fun and rewarding. The suggestions presented are understandable without being be conversant in the 'education literature', but will provide us with a vocabulary of teaching activities that will be useful if we are inspired to find more information and learn more about teaching.

**E-education derives numerous benefits to meet the objectives of continuous learning:**

- It provides online materials and self-assessments to guide students' learning processes
- It increases access to content-rich learning materials
- It facilitates interest via increased interaction
- It provides immediate feedback and positive reinforcement
- It creates a flexible learning environment conducive to students' busy lifestyles and employment schedules
- It provides ongoing support for teachers
- It creates balance between different sources of information

**History of the research:**

June 30, 1891 is a golden letter day in the history of Canara, because it was on this auspicious day that the seed of "CANARA". A great Educational Institution was shown by the great legendary soul. Sri Ammembal Subba Rao Pai was along with four visionaries accomplished this noble task in the form of Canara High School. With a view to encouraging the education of girls, he started the Canara High School. Old students and well-wishers of the Canara high school associations and a general need to have an institution of higher learning which could impart the qualitative education at an affordable cost in Mangalore has established Canara College. The foundation stone of the college building was laid on July 12, 1972, new buildings for the three High Schools, Junior College and the present First Grade College, which was declared open on July 04, 1973.

Canara Group of Educational Institutions with its fourteen institutions imparts education from pre-kinder garden to post graduation. As we progressively march ahead in this noble vision, we are glad to remark that Canara College is a name to reckon within the district of Dakshina Kannada. Our College with its noble vision to prepare educationally strong and culturally vibrant students; is a prestigious institute for higher learning, well acclaimed to have its deep-rooted existence since 1973 with its moral ideals, rich core values and fusion of cultural ethos. Its motto of “Educating for Righteous Life” and philosophy of commitment towards offering quality education at affordable cost, it is located centrally in the coastal educational hub of Mangaluru city.

Our Management has spread its wings of expansion through all the courses. The Post-Graduate has been established and Post Graduate course in Commerce has commenced from the academic year 2012-13.

### **Methodology:**

Sources of Data: a) Primary Data and original sources are collected from students, staffs and parents.

b) Secondary data is obtained from Journals, Research articles, several websites and Various Magazines.

### **Sampling:**

1. Sampling unit: The Sampling unit for the study was 10 Students, 10 staffs and 10 parents from different schools and College of Mangalore.
2. Geographical location: The area where the study has been undertaken is nearby Canara College, M.G.Road, Kodialbail and Mangalore.
3. Sample Size: The sample size was taken for the study is 10 students, 10 staffs and 10 parents of Mangalore.

**Data Analysis:** It should be analysed with various statistical tools. It should be analysed with various statistical tools.

**Table: 1 Total number of the students in different location**

<b>Genders of Students</b>	<b>Total Numbers</b>	<b>%</b>
Female	05	50
Male	05	50

**Table: 2 Total number of the staffs in different location**

Genders of Students	Total Numbers	%
Female	08	80
Male	02	20

**Table: 3 Total number of the parents in different location**

Genders of Students	Total Numbers	%
Female	07	70
Male	03	30

**Table: 4 Percentages and mean ratings of responses on quantitative items on Survey.**

Items	5-Strongly Agree (%)	4-Agree (%)	3-Neutral (%)	2-Disagree (%)	1-Strongly Disagree (%)
Online format worked out well	20	60	10	0	10
Enabled more flexibility in learning	50	30	10	0	10
Online teaching is suitable	20	20	40	10	10
Materials and tools were satisfactory for learning	30	30	20	10	10
Presentation	50	30	0	10	10
Online advanced level course	20	30	20	0	30
Learning initiatives	20	30	20	0	30
Work-life balance	20	30	20	20	10
Communication between students and teachers	40	30	10	10	10
Blended Learning	30	20	30	10	10
Computer-Internet based	50	30	10	10	10

**Findings:**

The response rate was 65 %. All schools had implemented e-education, but mainly as an optional supplement to the curriculum. E-education involved a wide range of formats across all disciplines. Online learning platforms were used by 97 % of the schools as well as colleges. Full-time e-education staff was employed by 85 %, and these had a positive and significant effect on the presence of e-education in the corresponding schools and colleges. In addition, 76 % offered training programs and qualifications for their teachers and 54 % awarded performance-oriented benefits, with 15 % giving these for e-education tasks. Realization of e-education offers was rewarded by 33 %, with 27 % recognizing this as part of the teaching load.

**Literature Review**

Educational processes have undergone many of changes during the last century. From print learning materials mailed to students' homes, to educational radio broadcasts, to educational television programming, to recent forays in interactive Web-based e-education, ongoing technological changes have been reflected in the evolving role of teachers and students in the learning equation. Technological changes – particularly Web-based e-learning technologies – have resulted in new curriculum design and teaching strategies, new and emerging organizational structures, and it has even transformed learning itself.

McKenzie (1998) said that technology would transform the act of teaching, whether or not teachers or students are ready for this inevitable change. According to McKenzie, when faced with new technology, students and/ or teachers would likely adopt one of two approaches: they would either embrace it or they would dismiss it. In other words, teachers and students will either learn how to use new technology, or they would ignore it – the latter of which would put them at disadvantage compared to their more technologically literate peers.

Ballard opined that technology is reshaping today's school systems and educational institutions by offering students new ways of seeing and learning; giving teachers new ways of teaching and imparting knowledge; and administrators new ways of organizing our educational system (Ballard, 2000).

Innovations in teaching and learning have emerged, and educators are in the midst of becoming more adept at using new educational technologies. This fact is reflected in our changing language. Terms such as “open education,” “distance education,” “distance learning,” “virtual learning,” “remote learning,” “online learning,” and “e-learning” are now part of educators' everyday lexicon. Use of such terminology helps to define and



shape the creative innovations taking place. However, many overlaps can be seen within these terms.

Urdan and Weggen (2000), for instance, found that that online learning constitutes just one part of e-learning; and further define it as learning processes that take place via the Internet and in blended classroom contexts. They specified that e-learning covers a wide spectrum of applications and processes, including virtual classrooms and digital collaboration.

With the introduction of the Internet, an invention of the US Military designed for robust communication and sharing of scarce resources, and CERN (see <http://public.web.cern.ch/public/>) the world's largest particle physics laboratory and the birthplace of the Web (Hauben, 2002), there has been a boom in applications commonly known as e-business, e-commerce, e-government, and e-education. How is Web-based technology used in a given cultural/ educational context? How effectively will it work? How will people deal with it? Educators the world round are seeking to come to grips with the human complexities of Web-based learning technologies.

Becker (1991) opines that e-education covers a wider set of applications and processes, which include Web-based learning and virtual classrooms.

Hall and Snider (2000) define e-education as the process of learning via computers over the Internet and Intranets. For the purposes of this article, the author will say that e-learning can be defined as “acquisition and use of information distributed and perceived by technological means.”

Definitions are important, and when one adds the ability of the Internet to bridge time and space, e-learning truly has the ability to re-invent itself again and again, particularly when it is applied in different cultural contexts. Digital educational delivery knows few, if any, boundaries. E-education has the ability to bridge cultures and open doors to new ways of thinking. Clearly such implications are beyond the scope of this article, but are important to consider when introducing a new learning technology into any cultural context.

Cultural implications aside, there are several cogent reasons for adopting and implementing e-education into an educational system:

The growth of information technology: e-Learning has become an ideal delivery vehicle for education and learning.

It is information rich: e-Learning offers both teachers and learners access to anywhere, anytime “information rich” resources.

Alternative learning strategy: e-Learning can reach those previously denied access (e.g., students with physical disabilities)

Blended learning: e-Learning can augment traditional classroom offerings, thereby freeing up valuable resources and expanding the offering to greater numbers of campus-based students (Spender, 2001).

In light of e-learning's flexibility, Spender (2001) asserts that e-learning is the next generation of learning. However, Spender also cautions that the shelf-life of knowledge is usually very short in today's globalizing economy; therefore, one way students can meet the demands of their continuous learning curve, is to engage in e-education a time and place convenient to them.

But the process is more complicated than simply saying teachers are “open to e-learning.” According to Mason (2001), comprehensive staff training initiatives are necessary to allow those involved to become proficient in the technical and educational aspects of e-education. Training initiatives must integrate “learning about educational design” with hands-on “learning how to use the technological devices and tools” to teach. Teachers therefore must be encouraged to become active participants in the design and implementation of e-education processes, instead of having it imposed upon them. Involving teachers in the design and implementation phases compels them to become proactively involved, and more importantly, supportive of e-education initiatives at the institutional level (Mason, 2001).

For e-education to take root and grow, a robust technical infrastructure must also be in place to support all the technical aspects necessary for the production of course materials, delivery of e-education courses, and teacher and student support (Mason, 2001).

Students are likewise an important factor in the mix of potential problems that may arise. Close attention must be paid to students' perceived expectations versus their actual learning needs. Like teachers, students tend to be creatures of habit and used to status quo teaching methods. While it is clear that changes must take place within Bahrain's learning system, it must be at a pace that students are comfortable with. Students must therefore be strategically transitioned to e-education and not simply dumped into the deep-end of the ocean and told to sink or swim. Students must be transitioned from the teacher-centric environment found in traditional classroom settings, to a student-centric model of e-education where students are in charge of their own learning outcomes, and where teachers' roles move from the “sage on the stage” to “proactive facilitators of learning.” Students must first be taught “how to learn.” They must be given access to the new tools (e-learning) and taught how to self-direct their learning – necessary elements in a student-centric environment, which is a typical outcome of e-learning. This will require that students transform how they perceive their teachers' role, and as such, plans must be in place to

transition them towards a fundamentally different view of how they perceive their teachers' work.

**Conclusion:**

Parents must talk to their kids regularly and check in on them about remote learning. It is essential to ensure distance learning works, and the kids get the same amount of fun and learning as they would in regular school. Parents need to ensure students have all the necessary tools and technology to make distance learning success. It's not clear by when we may have a COVID-19 vaccine and return to regular schools. Till then, stay safe!

Online learning or e-education has become increasingly popular in primary and secondary schooling over the last decade. The goal of this study was to examine how effective an online advanced level summer course could be, with respect to learning gains as well as student's perceptions. The pre-test and post test data showed significant gains in various knowledge, thereby supporting the effectiveness of these types of courses. The survey data showed mixed student opinions and students particularly highlighted the advantages of the self-paced nature of the course, as well as discussed several obstacles, some of which may be connected to the course's fast paced nature. In addition to the significant improvement found through the beginning of course test to the end of course test which suggests that students can make gains in their content knowledge through online advanced level summer courses, there are also specific conclusions that can be drawn from the mixed results found in the survey data. Flexibility in learning can be one of the largest benefits of this type of online course. In particular, self-paced learning allows students to work at their own speed and at their own speed and at resume, which can also help them to develop important time management skills overall. Moreover, this type of course is highly convenient for learners with respect to scheduling. Students can take the course remotely from anywhere, and it can help them with on-time graduation. This can be especially useful for those students who have more than one major, and therefore who have to take many required courses.

By the end of the presentation each student should be able:

- Define learning objectives.
- Differentiate between Goal and objectives.
- Explain the importance of learning objectives.
- Discuss types of educational objectives.
- Discuss components of educational objectives.

**E-education survey questions for students**

1. How do you feel overall about e-education?  
Poor below Average Average Good Excellent
2. Do you have access to a device for learning online?  
Yes Yes, but it doesn't work well No, I share with others
3. What device do you use for e-education?  
Laptop Desktop Tablet Smartphone
4. How much time do you spend each day on an average on e-education?  
1-3 hours 3-5 hours 5-7 hours 7-10 hours
5. How effective has remote learning been for you?  
Not at all effective slightly effective moderately effective Very effective  
Extremely effective
6. How helpful your college has been in offering you the resources to learn from home?  
Not at all helpful slightly helpful moderately helpful Very helpful extremely helpful
7. How stressful is e-education for you during the COVID-19 pandemic?  
Write in a word or one sentence.
8. How well could you manage time while learning remotely? (Consider 5 being extremely well and 1 being not at all)  
Playtime Academic schedule
9. Do you enjoy learning remotely?  
Yes, absolutely Yes, but I would like to change a few things  
No, there are quite a few challenges No, not at all
10. How helpful are your teachers while studying online?  
Not at all helpful slightly helpful moderately helpful  
Very helpful extremely helpful

**E-education survey questions for staffs:**

1. How is your college delivering distance learning?
2. Do you have access to a device for learning online?
3. What device do you use for distance learning?

4. Are you satisfied with the technology and software you are using for online teaching?
5. How stressful do you find teaching remotely during the COVID-19 pandemic?
6. How stressful were your students while learning remotely during the COVID-19 pandemic?
7. How well could you maintain a work-life balance while teaching remotely?
8. Are you enjoying teaching your students remotely?
9. What kind of response have you got so far from your students?
10. How can your [School or University] support you further?

**E-education survey questions for parents (Choose any 10 questions)**

1. What kind of internet access does your home have?
2. Do data limit your internet access?
3. Do all adults in your family work?
4. Are you comfortable picking up all supplies necessary for your child's/children's distance learning?
5. If the school decided to send supplies necessary for distance learning, which one of the options would you prefer?
6. How soon do you feel you will be comfortable with your child/children returning to school?
7. How happy are you with the apps/platforms used for distance learning?
8. Rate your distance learning experience so far.
9. What more can we do to improve our distance learning initiatives?
10. How worried are you about your child/children's social-emotional health?
11. Do you feel the communication is smooth between students and teachers?
12. Are you confident your child will make adequate academic progress through remote learning?
13. How frequently do you assist your child with their schoolwork?
14. What medium do you prefer the school to communicate with you?
15. How can your district support you in making distance learning a success?

16. In the past 3-4 weeks, how often has your child interacted spoken with teachers or other members of the educational facility?
17. Do you feel the communication is smooth between parents and teachers?
18. How anxious are you about your child/children's peer relationships due to physical and social distancing?
19. What advice would you give the teachers to improve student engagement?

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## CUSTOMERS PERCEPTION ON CASHLESS BANKING (WITH RELATION TO PUBLIC SECTOR BANK)

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### Abstract

*There is a revolution taking place in the field of financial system, cashless transaction is become the advantage dealing with the payment without any problem. The amount of money in the economy at any instant is guided by the market forces of demand and supply and the central authority which is in charge takes the initiative to regulate the flow of cash in the economy. When the nation is taking step towards a cashless economy, it can boost economic growth*

*Cash transaction had become popular mainly because of its advantages like easy to carry, no transaction fees, less hassle, immediate access etc. It also carried disadvantage like theft, expensive to print, not track able in nature. Going cashless eases, one's life. It helps to curb corruption and the flow of black money the expenditure incurred on printing, transport can also be reduced. In nation like India cash less system should be widespread. We need to avoid the technological gap and proper education should be given. The government have already taken the initiative where we are moving towards cashless system which is the sign of development. The government can also track the culprit through which burglary and assault can be dropped. There can be social welfare. The government, however has to take measures to reduce the online scam and identify the thefts.*

*Covid impact: In addition to this due to the pandemic we see that going cashless has advantage. With physical currency the chance of spreading germs can be more. Reducing the use of physical cash is the only means to reduce it. Fears are emerging that bank notes carry the coronavirus. WHO also provides timely information on the spread and the progress of the virus. As money changes hands frequently it can pick up all sorts of bacteria and virus. That is why it is a good idea to use contactless payments*

*The paper defines the use of cashless system.*

**Keywords:** Online scam, Covid, WHO, virus

### Introduction

We might think of cashless transaction as a modern phenomenon, but the origination of cashless payment could be seen with the Mesopotamians creating a cashless barter. Today we see that country like India have already made a move to creating a totally cashless economy.



Aimed at reducing corruption, black money and covid we see that there is chaos taking place. Also many people do not want to deal with physical cash. Even the vegetable vendors and small traders have started to use cashless payments like PAYTM, UPI, MOBIKWIK, Card swiping etc.

Citizens had to wait in ques, fill up number of forms, negotiate their ways through inter mediatries. And that is the real problem problem our government through digital India has set out to resolve e-taal electronic transactions is an aggregate index that picks up the number of transaction that are moving from the paper to the digital world. And in e-taal we have moved from about 29crore transaction per month to 64 crore transaction per month. India has emerged as major electronic manufacturing hub for Indians and others which has helped to go cashless. RBI Can be benefited by reducing the printing the cash and save the cost.

The study is mainly done to identify the customer's perception,

### **Objectives of the Study**

- The objective of this study is to study and evaluate the cashless system.
- To examine and suggest the effectiveness and implementation of different methods of going cashless.
- To create awareness about digital services.
- To come out with the innovative idea which was dreamt by honorable Prime Minister Narendra Modi envisions to transform our country to a better society.

### **Review of literature:**

The review of literature gives us a clear understanding of the area of research already undertaken by other researchers. It helps us to fill the research gap and gives us an idea of area for further research. The review of some of the important studies are

. **Sedhirkumarsharma, Vandanalama and Nidhe Goyal (2015)** In their study digital India concept explained the motive to build participative transparent and responsive system and provide assistance to people to electronically and promote digital awareness.

**Piyuth Kumar (2015)** Reveals that in his study to assess the behaviour towards cashless transactions system and how far they are adopted to this new world of cashless society.

**SushanaPatil (2014)** In their study customers have showed their preference over the usage of plastic money generally over a period of time in the banking process. Various types of plastic cards provided by banks in India are ATM cards, smart cards etc.

**Moses Ashike (2011)** the functioning of the cashless economy are enhanced by e-finance, e-money, exchange. These all refers to how transactions and payments are effected in a

cashless economy. Roth (2010) Reveals that in his study to a have extent are moving away from paper payment instruments toward electronic ones, especially payment cards, **Jain P.M (2006)** In this study cashless transaction system taking fullest advantage of technology, quick payments and remittance will ensure optimal use of available funds for banks, financial institutions and common people of India. Further focus on the need for e payment and modes of e- payments and communication networks.

### Research Methodology:

Secondary data: Questionnaire survey. Information are collected from books and different websites.

To arrive at the objectives, a sample of 150 customer's opinions are collected under convenient sampling method.

## ANALYSIS OF THE SURVEY

**Table 1. Age of the respondents**

20-30	81
30-40	21
40-50	20
50-60	21
Above 60	7

Source: Survey

**Interpretation:** Majority of the respondents were from the age group between 20-30 that is 54%.

14 % of the respondents were under the age group 30-40

13 % of the respondents were under the age group 40-50

14 % of the respondents were under the age group 50-60

4% of the respondents were under the age group above 60

**Table 2. Gender.**

Male	90
Female	60
other	

Source: Survey

**Interpretation:** 40% of the respondents were female and 60 % of respondents were male.

**Table 3: Awareness of digital India.**

Yes	130
No	30

Source: Survey

**Interpretation:** Majority of the respondent's opinion that they knew about digital India and 20 % of the respondents were unaware.

**Table 4: To live in digitalized city.**

Yes	102
No	45
May be	3

Source: Survey

**Interpretation:** 68% responded that they want to live in digitalized India. 30 % responded that they don't want to live in digitalized India. 2 % responded that they may want to live in digitalized India,

**Table 5. View of cashless or digital India**

Internet connection in every rural area	135
Free Wi-Fi at all public places	6
Digital literacy	9

Source: Survey

**Interpretation:** 90% responded that having internet connection is digital India. 4 % had an opinion that having free W-FI is digital India and the remaining. 6 % had an opinion that having digital literacy is digital India.

**Table 6: JAN DHAN account or private bank account**

Yes	54
No	46

Source: Survey

**Interpretation:** 36% don't not have JAN DHAN account or private bank account. 64 % have JAN DHAN account or private bank account.

**Table 7. Which mode would one like to opt?**

UPI	12
PAYTM	56
POS MACHINE	2
SBI BUDDY	4
PHONE PAY	29
Bank related mode	36
OTHER	11

Source: Survey

**Interpretation:** Majority of the respondents would like to transact through PAYTM i.e. 37%. And 8 % would like to transact with UPI.

**Table 8: If Cashless System is used would you like to use ?**

MORE	111
LESS	39

Source: Survey

**Interpretation:** 74% of the respondents would like to use cashless system whereas 26% would like the conventional mode

**Table 8. Which sector would cashless transaction would benefit more?**

Education	24
Hospital sector	54
IT sector	54
Hotel\hospitality sector	75
Others	18

Source: Survey

**Interpretation:** Majority of the respondent's opinion 50% that in hotel sector they would like to use cashless system. 12% others. 16% education sector. 36% hospital sector. 36% would like to use in IT sector.

**Table 6: which sector bank do you consider as most technologically**

Public sector bank	30
Private sector bank	105
Others	15

Source: Survey

**Interpretation:** 70% were of the opinion that private sector bank are technologically advanced. 20% in public sector banks. 2% were of the opinion of others

**Findings :**

- People are aware of the digital India project.
- Making India cashless can make it move towards improvement to become advanced country.
- After going cashless education, awareness has to be given
- Availability of Wi-Fi at all public places should be made so that people are convenient to use this system without hassle.
- According to the customers of the bank they feel that it will be of great success.
- Government is accessible to citizen through initiative like mygov.
- Faceless, paperless, cashless system should be used.
- We have moved out of ATMS.
- Money transfer even during holidays such as republic days, festive days has become possible through digital payment.
- The billers such as government. Quasi – government entities have to integrate their billing system with banking system then only mobile payment or payment can be possible.

**Suggestions:**

- Digital literacy to people who are not aware of this system
- The right use of technology should be made.
- Government and bank should encourage people to use this system.
- Rural internet access should be given.
- Cybercrimes should be reduced where cards are used to hack effective measures should be taken for this purpose.

- All payment companies such as electricity companies, gas companies, all wallet companies such as paytm, free charge, etc. should become the part of the system.

**Limitations:**

The study is confined with minimal sample size and they may not reflect the opinion or response of the entire population in general. There were only 150 respondents taken for the study.

**Conclusion:**

Our country is moving towards advancement. We need to bring out new innovate ideas. our counties economists, statisticians, information technology department. government etc. should come together and cooperate a with each other to make India grow and have its glory towards achievement. Economies dependence on use of physical cash should be reduced. As we have seen the crash of our economy, being cashless can boost our economy. We should have good internet connections in every places where people can have an access to this system.

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# A STUDY ON BLENDED LEARNING MODEL IN HIGHER EDUCATION AND THE IMPACT OF ITS INCLUSION ON LEARNING AND TEACHING SPECIFIC TO MANGALURU CITY.

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## Abstract

*The purpose of this paper is to provide an introduction to our research which is the study of blended learning and its impact on current and future practices of learning and teaching in Mangaluru city. This Paper is a work on Blended learning and its models. The paper also focuses on advantages and disadvantages of blended learning.*

*This paper uses primary method of data collection. Here the data was collected with the help of google form questionnaire. This study comprises of 2 questionnaires i.e., one for the students to fill and the other one was for the teachers to fill. Both questionnaires were required in order to have the clear picture of the impact that blended learning has on the teachers as well as the students.*

**Keywords:** Blended learning, Mixed Learning, Active Learning, Learning Models, Hybrid Learning, and Technology based training, Online Lab Model, flex model.

## Introduction

**Blended learning** is an approach to education that combines online educational materials and opportunities for interaction online with traditional place-based classroom methods. It requires the physical presence of both teacher and student, with some elements of student control over time, place, path, or pace. While students still attend "brick-and-mortar" schools with a teacher present, face-to-face classroom practices are combined with computer-mediated activities regarding content and delivery. Blended learning is also used in professional development and training settings.

Blended learning is highly context-dependent, therefore a universal conception of it is difficult. Some reports have claimed that a lack of consensus on a hard definition of blended learning has led to difficulties in research on its effectiveness. A well-cited 2013 study broadly defined blended learning as a mixture of online and in-person delivery where the online portion effectively replaces some of the face-to-face contact time rather than supplementing it.

The terms "blended learning", "hybrid learning", "technology-mediated instruction", "web-enhanced instruction", and "mixed-mode instruction" are often used interchangeably in research literature.

The term "blended learning" was initially vague, encompassing a wide variety of technologies and pedagogical methods in varying combinations.

### **MODELS of Blended Learning:**

There are distinct blended learning models suggested by some researchers and educational think-tanks. These models include: [19]

#### **1) Face-to-Face Driver Model**

Of all the blended learning models, face-to-face driver is the closest to a typical school structure. With this approach, the introduction of online instruction is decided on a case-by-case basis, meaning only certain students in a given class will participate in any form of blended learning. The face-to-face driver approach allows students who are struggling or working above their grade level to progress at their own pace using technology in the classroom.

#### **2) Rotation Model**

In this form of blended learning, students rotate between different stations on a fixed schedule – either working online or spending face-to-face time with the teacher. The rotational model is more widely used in elementary schools – 80 percent of elementary schools in California that use blended learning follow the rotational model – because many are already set up to have students rotate between stations.

In a case study of IDEA Public Schools in Texas published by Dream Box Learning, the rotational model of blended learning was determined to be an effective means of increasing the achievement of students in this Title 1 School. IDEA students rotated between learning labs, where they used intelligent adaptive learning software to learn math concepts, and a traditional classroom.

#### **3) Flex Model**

Schools who are supporting a large number of non-traditional or at-risk students often choose the flex model of blended learning. With this approach, material is primarily delivered online. Although teachers are in the room to provide on-site support as needed, learning is primarily self-guided, as students independently learn and practice new concepts in a digital environment. The flex model is an approach used by the Advance Path Academy, a blended learning school, which works with school district partners to address the needs of students with behavioural, academic and/or socio-economic challenges.



Students at Advance Path spend most of their time in a computer lab learning online. However, certified teachers are also on-site to work with students on reading and writing, lead small-group work, and provide help as needed. More than 90 percent of students enrolled at Advance Path either graduate from high school, transfer to other schools to complete their studies, or are on track for graduation. These are promising results, considering that only three out of 10 students who drop out of high school manage to earn a degree by age 25.

#### **4) Online Lab Model**

As schools face increasingly tighter resource constraints, the online lab model of blended learning is a viable option for helping student's complete courses, including those not offered at the specific school site. In this scenario, students learn entirely online but travel to a dedicated computer lab to complete their coursework. Adults supervise the lab, but they are not trained teachers. This not only allows schools to offer courses for which they have no teacher or not enough teachers, but also allows students to work at a pace and in a subject area that suits them without affecting the learning environment of other students.

In a case study published by Dream Box Learning, the Inner City Education Foundation demonstrated how vital online lab programs can be for school districts facing budgetary and resource shortfalls. The ICEF Vista Elementary Academy in Los Angeles faced significant state funding cuts in 2010, so school leaders instituted learning labs in an attempt to give students quality digital learning experiences because they had fewer teachers. The result? Students in need of intervention had more face time with teachers and the school's second and third graders demonstrated improved math skills.

#### **5) Self-Blend Model**

Popular in high schools, the self-blend model of blended learning gives students the opportunity to take classes beyond what is already offered at their school. While these individuals will attend a traditional school environment, they also opt to supplement their learning through online courses offered remotely. In order for this method of blended learning to be successful, students must be highly self-motivated. Self-blend is ideal for the student who wants to take additional Advanced Placement courses, or who has interest in a subject area that is not covered in the traditional course catalo.

#### **6) Online Driver Model**

At the opposite end of the spectrum from face-to-face driver we have online driver, which is a form of blended learning in which students work remotely and material is primarily delivered via an online platform. Although face-to-face check-ins are

optional, students can usually chat with teachers online if they have questions. This model of blended learning is ideal for students who need more flexibility and independence in their daily schedules. This approach is becoming increasingly popular – each year, the number of students participating in online driver programs increases by about 15 percent.

It is important to note that even blended learning models can be blended together and many implementations use some, many, or even all of these as dimensions of larger blended learning strategy. These models, for the most part, are not mutually exclusive.[28]

There are many components that can comprise a blended learning model, including "instructor-delivered content, e-learning, webinars, conference calls, live or online sessions with instructors, and other media and events, for example, Facebook, e-mail, chat rooms, blogs, podcasting, Twitter, YouTube, Skype and web boards".

#### **ADVANTAGES:**

Blended instruction is reportedly more effective than purely face-to-face or purely online classes. Blended learning methods can also result in high levels of student achievement more effective than face-to-face learning.

By using a combination of digital instruction and one-on-one face time, students can work on their own with new concepts which frees teachers up to circulate and support individual students who may need individualized attention. Rather than playing to the lowest common denominator – as they would in a traditional classroom – teachers can now streamline their instruction to help all students reach their full potential.

Proponents of blended learning argue that incorporating the asynchronous Internet communication technology into higher education courses serves to facilitate a simultaneous independent and collaborative learning experience.

This incorporation is a major contributor to student satisfaction and success in such courses. The use of information and communication technologies have been found to improve student attitudes towards learning.

By incorporating information technology into class projects, communication between lecturers and part-time students has improved, and students were able to better evaluate their understanding of course material via the use of computer-based qualitative and quantitative assessment modules.

Blended learning also has the potential to reduce educational expenses, although some dispute that blended learning is inherently less expensive than traditional classroom learning.

Blended learning can lower costs by putting classrooms in the online space and it essentially replaces pricey textbooks with electronic devices that students often bring themselves to class. E-textbooks, which can be accessed digitally, may also help to drive down textbook budgets. Proponents of blended learning cite the opportunity for data collection and customization of instruction and assessment as two major benefits of this approach.

Blended learning often includes software that automatically collects student data and measures academic progress, providing teachers, students and parents' detailed students' data. Often, tests are automatically scored, providing instantaneous feedback. Student logins and work times are also measured to ensure accountability. Schools with blended learning programs may also choose to reallocate resources to boost student achievement outcomes.

Students with special talents or interests outside of the available curricula use educational technology to advance their skills or exceed grade restrictions. Blended learning allows for personalized education, replacing the model where a teacher stands in front of the classroom and everyone is expected to stay at the same pace. Blended learning allows students to work at their own pace, making sure they fully understand new concepts before moving on.

A classroom environment that incorporates blended learning naturally requires learners to demonstrate more autonomy, self-regulation, and independence in order to succeed. If teachers offer a form of initial program orientation before introducing blended learning strategies, it can better prepare students to feel confident navigating the different components and developing a stronger sense of independence.

Some online institutions connect students with instructors via web conference technology to form a digital classroom. These institutions borrow many of the technologies that have popularized online courses at the university level. Some advantages of blended learning, particularly at a Kindergarten to grade 12 level of education, can be found under the general concept of educational technology. It is also one of the most effective ways for personalized learning at scale.

Blended learning supports the use of standards as a way to manage quality and ease of use. This includes multiple kinds of standards: interoperability standards like the SIF specification from A4L or the Learning Tools Interoperability specification from IMS Global Consortium or academic standards like state standards and Common Core State Standards, which encourage integration of technology into a variety of subjects.

A learning management system, or federation of systems, helps develop a better feel for an online community where discussions can be held to better aid students.

This virtual learning environment helps connect professors with students without physically being present, thus making this a 'virtual café'. Many schools use this online tool for online classes, classwork, question & answer forums, and other school related work. Blended learning yielded positive results from the online community. Such results were compared and showed similar results from that of Alcoholics Anonymous and Weight Watchers.

The advantages of blended learning are dependent on the quality of the programs being implemented. Some indicators of excellent blended learning programs are facilitating student learning, communicating ideas effectively, demonstrating an interest in learning, organizing effectively, showing respect for students, and assessing progress fairly.

#### **DISADVANTAGES:**

Unless successfully planned and executed, blended learning could have disadvantages in technical aspects since it has a strong dependence on the technical resources or tools with which the blended learning experience is delivered. These tools need to be reliable, easy to use, and up to date, for them to have a meaningful impact on the learning experience.

IT literacy can serve as a significant barrier for students attempting to get access to the course materials, making the availability of high-quality technical support paramount. Other aspects of blended learning that can be challenging is group work because of difficulties with management in an online setting.

Reportedly the use of lecture recording technologies can result in students falling behind on the materials. In a study performed across four different universities, it was found that only half of the students watched the lecture videos on a regular basis, and nearly 40% of students watched several weeks' worth of videos in one sitting. This has further implications for the educator and in how much online resources need to be revealed to the student but also ensure it is at the right level for the intended student.

From an educator's perspective, most recently, it has been noted that providing effective feedback is more time-consuming (and therefore more expensive) when electronic media are used, in comparison to traditional (e.g. paper-based) assessments. Using e-learning platforms can be more time-consuming than traditional methods and can also come with new costs as e-learning platforms and service providers may charge user fees to educators.

Another critical issue is access to network infrastructure. Although the digital divide is narrowing as the Internet becomes more pervasive, many students do not have pervasive

and ubiquitous access to the Internet – even in their classrooms. Any attempt to incorporate blended learning strategies into an organization's pedagogical strategy needs to account for this. This is why learning centres are built with good Wi-Fi connections to make sure this issue is addressed.

### Objectives of the Study

- To Understand the different models of blended learning
- To analyse the students' attitude towards blended learning
- To examine the Teaching effectiveness of teachers in blended learning mode

### METHODOLOGY

Primary data collection. This study uses Two Questionnaires. One for Teachers and one for Students.

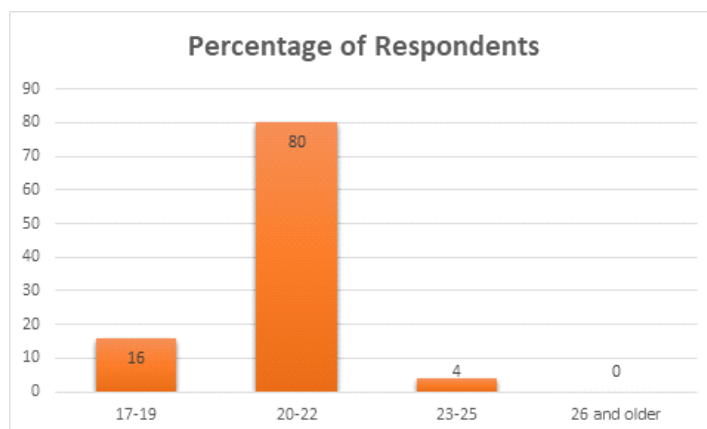
### DATA ANALYSIS :

#### Part A: Students' Responses

Chart 1.1: Age

Age	No. of respondents	Percentage of respondents
17 – 19	08	16%
20 - 22	40	80%
23 - 25	02	4%
26 and above	0	-
Total	50	100%

The above details are shown in the below graph



### Interpretation

The above diagram shows that 80% of the student respondents belong to the age group of 20 – 22, 16% respondents belong to the age group of 17 – 19 years and 4% respondents belong to the age group of 23 – 25 years.

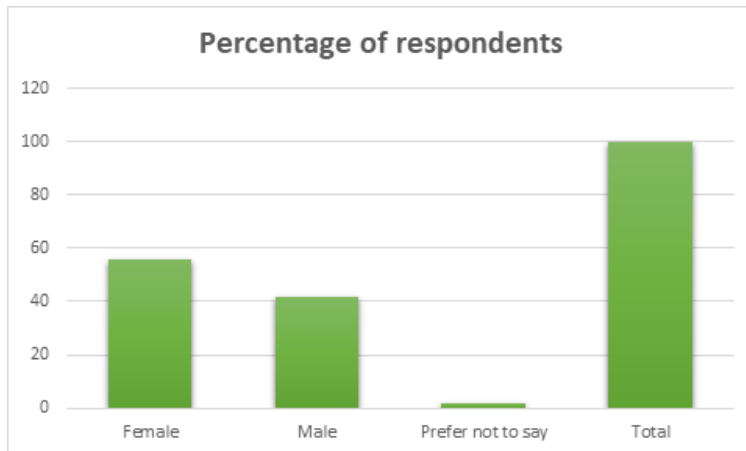
### Inference:

From the above graph it is clear that the majority of the student respondents are degree students.

**Chart 1.2 Gender**

Gender	No. of Respondents	Percentage of Respondents
Female	28	56
Male	21	42
Prefer not to say	1	2
Total	50	100

Graphical representation of the above data



### Interpretation

The above chart shows that 56% of the respondents are female, 42% of respondents are male and 1% do not prefer to reveal their gender.

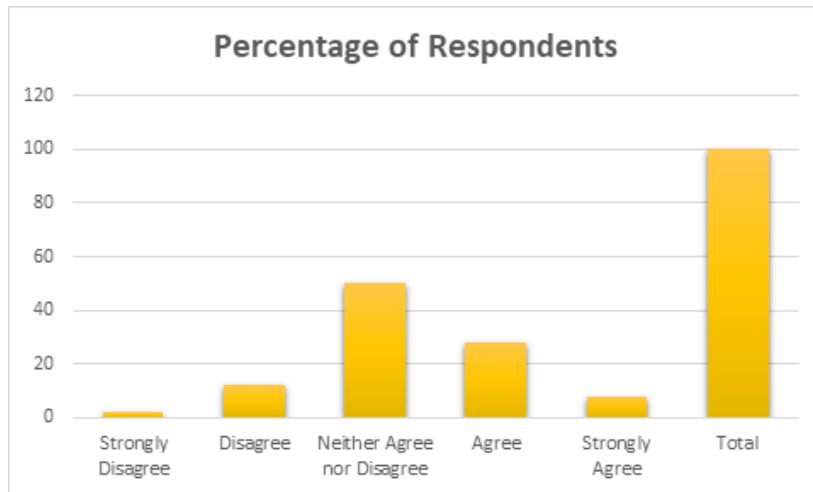
### Inference:

From the above graph, it is clear that majority of the students respondents are female.

**Chart 1.3 Blended Learning affects the speed of learning**

Particulars	No. of Respondents	Percentage of Respondents
Strongly Disagree	1	2
Disagree	6	12
Neither Agree nor Disagree	25	50
Agree	14	28
Strongly Agree	4	8
Total	50	100

Graphical representation of the above data



### Interpretation

From the above graph, it is evident that 50% of the respondents neither agree nor disagree that blended learning approach affects the speed of their learning. 28% of the respondents say that blended learning affects their learning speed, whereas 28% respondents have agreed on the same and 8% respondents don't think blended learning affects their learning speed and 2% strongly disagree.

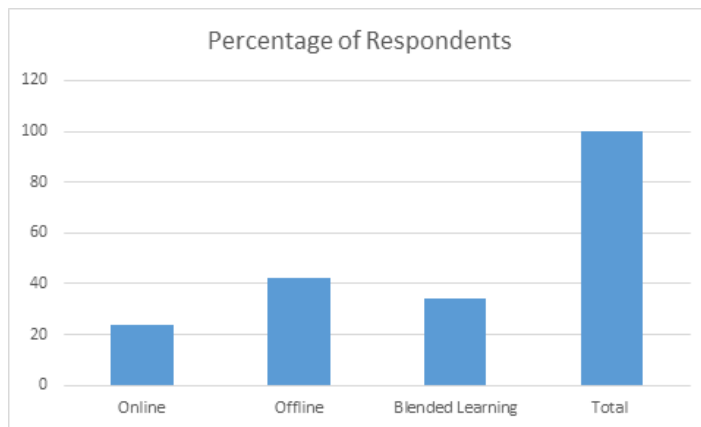
### Inference:

From the above Graph it's clear that respondents are neutral about the blended learning affecting their learning speed.

**Chart 1.4 Approaches preferred by the respondents**

Particulars	No. of Respondents	Percentage of Respondents
Online	12	24
Offline	21	42
Blended Learning	17	34
Total	50	100

Graphical representation of the above data



### Interpretation

From the chart, it is clear that 24% of the respondents prefer online learning. 42% of the respondents prefer offline learning whereas only 34% of respondents prefer Blended Learning.

### Inference:

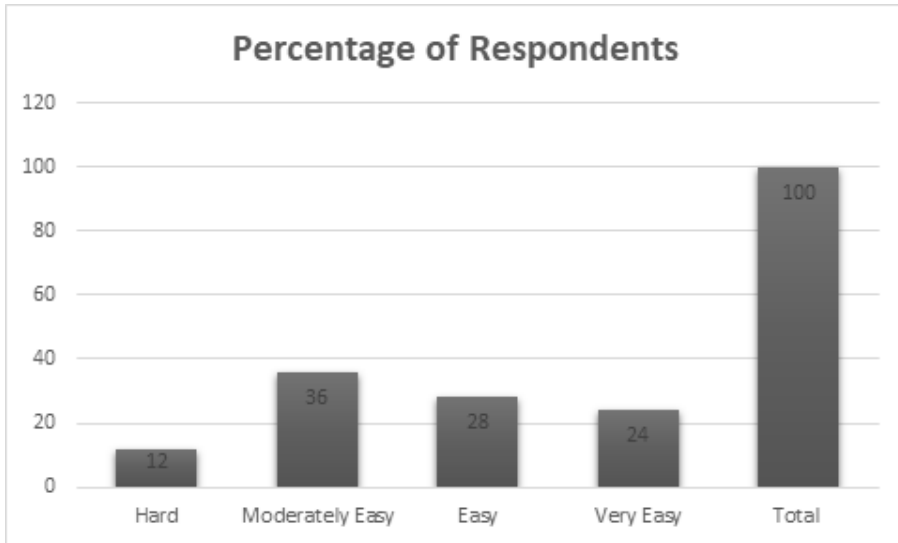
From the above graph it is clear that when compared to different modes of learning, respondents find office learning is effective.

**Chart 1.5 Level of ease in terms of answering tests and submit assignments online.**

Particulars	No. of Respondents	Percentage of Respondents
Hard	6	12
Moderately Easy	18	36
Easy	14	28
Very Easy	12	24
Total	50	100



Graphical representation of the above data



### Interpretation

From the above graph it is visible that 36% of the respondents feel that it is moderately easy to answer tests and assignments online. 28% of the respondents feel that it's easy, whereas 24% of the respondents find it very easy online and rest of the 12% find it hard.

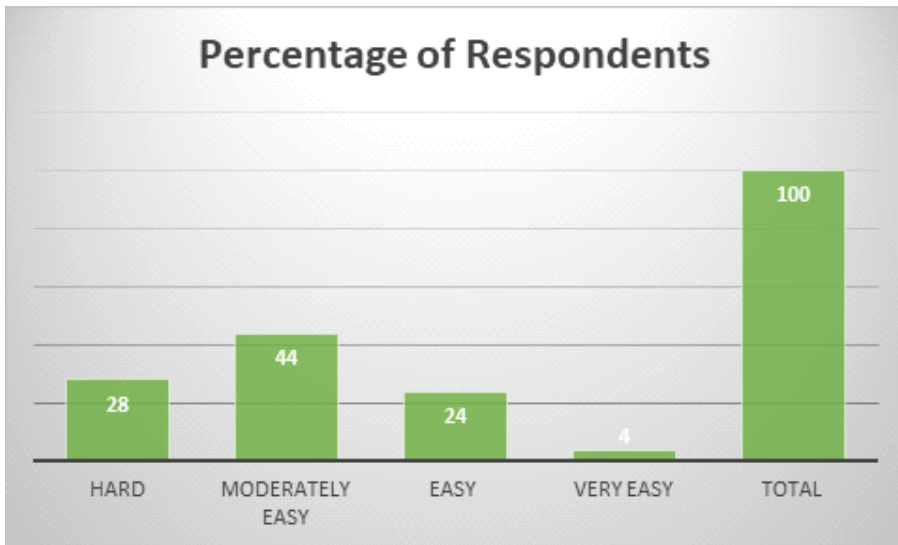
### Inference:

From the above graph, it is clear that 36% of the respondents find it moderately easy online.

**Chart 1.6 Level of ease in getting assistance in case of any online queries**

Particulars	No. of Respondents	Percentage of Respondents
Hard	14	28
Moderately Easy	22	44
Easy	12	24
Very Easy	2	4
Total	50	100

Graphical representation of the above data.



### Interpretation

From the above Diagram it is clear that 44% of the respondents find it moderately easy to ask online queries, whereas 28% of the respondents feel it's hard to ask for teacher's assistance online. 24% of the respondents find it easy and 4% of the respondents find it very easy.

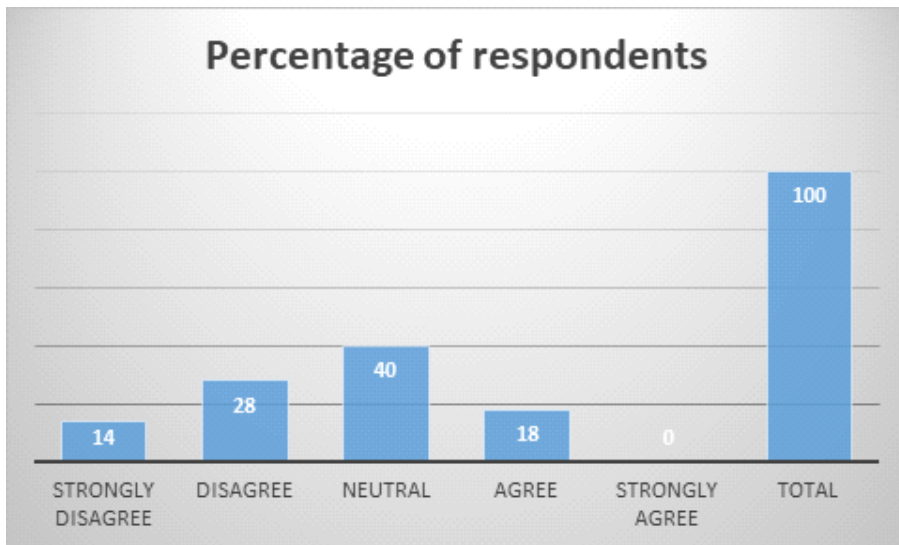
### Inference:

From the above interpretation, we can conclude that majority of the respondents find it moderately easy to ask for assistance online.

**Chart 1.7 Feeling actively Engaged during class**

Particulars	No. of Respondents	Percentage of Respondents
Strongly Disagree	7	14
Disagree	14	28
Neither Agree nor Disagree	20	40
Agree	9	18
Strongly Agree	0	0
Total	50	100

Graphical representation of the above data.



### Interpretation

From the above graph, it is clear that 40% of the respondents are neither agree nor disagree that they are active during the class. 28% respondents think that they are not active during online class. Whereas 18% of the respondents find themselves active and remaining 14% respondents strongly disagree about being active online.

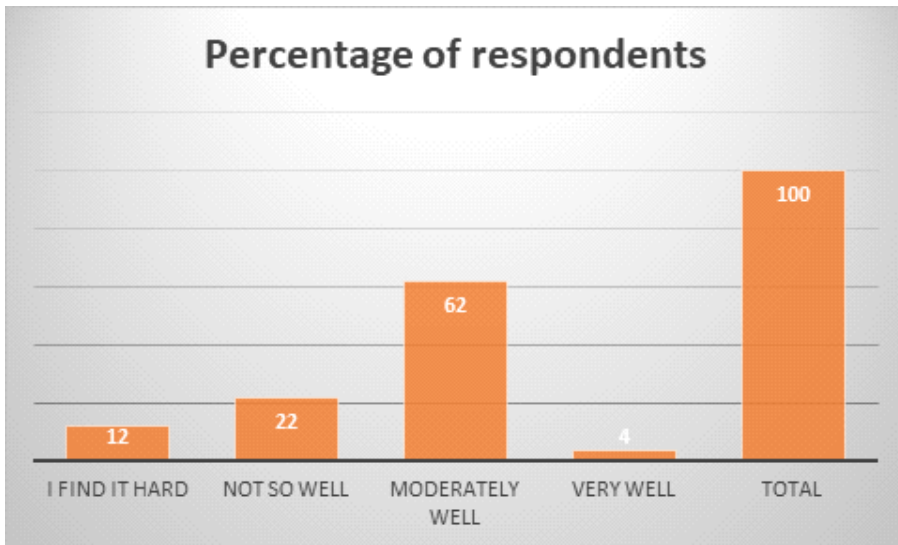
### Inference:

From the above interpretation, majority of the respondents are neutral about being active online.

**Chart 1.8 Ability to cope up with the newly adopted system of Learning**

Particulars	No. of Respondents	Percentage of Respondents
I find it hard	6	12
Not so well	11	22
Moderately well	31	62
Very well	2	4
Total	50	100

Graphical representation of the above data.



### Interpretation

From the above graph it is clear that 62% of the respondents are able to cope with the newly adopted system of learning. 22% of the respondents say they are not so well versed in adopting new learning system. 12% of the respondents find it hard to adopt to new system and very few say it's easily adoptable.

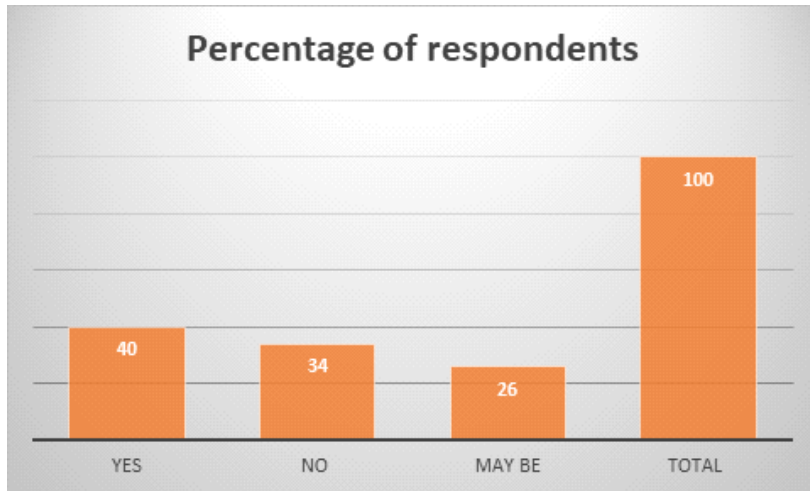
### Inference:

From the above interpretation, it can be concluded that majority of the respondents can adopt new learning system.

**Chart 1.9 Blended learning resulted in learning something new**

Particulars	No. of respondents	Percentage of respondents
Yes	20	40
No	17	34
May be	13	26
Total	50	100

Graphical representation of the above data.



### Interpretation

From the above graph, it is clear that 40% of the respondents believe that blended learning concept has made them learn something new. 34% of the respondents disagree on it and 26% of the respondents are neutral.

### Inference:

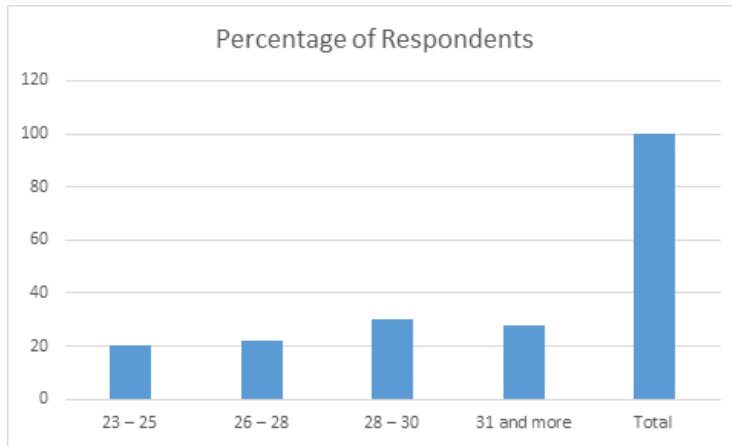
From the above interpretation, it is clear that majority of the respondents feel that new blended learning has made them learn new things.

## PART B: RESPONSES OF THE TEACHERS ON BLENDED LEARNING

Chart 2.1 Age of the respondents

Age	No. of respondents	Percentage of respondents
23 – 25	10	20
26 – 28	11	22
28 – 30	15	30
31 and more	14	28
Total	50	100

Graphical representation of the above data.



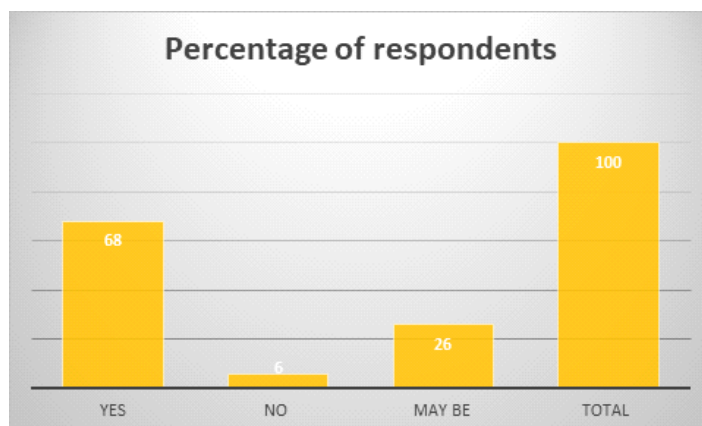
### Interpretation

From the above data, it is clear that 30% of the respondents belong to the age group of 28–30 years.

### 2.2 Blended learning is the opportunity to acquire new knowledge

Particulars	No. of Respondents	Percentage of Respondents
Yes	34	68
No	3	6
May be	13	26
Total	50	100

Graphical representation of the above data



### Interpretation

From the above graph, it is clear that 68% of the teachers feel that Blended Learning is the opportunity to learn something new. 6% of the teachers don't agree with the same, whereas, 26% of the teachers are confused.

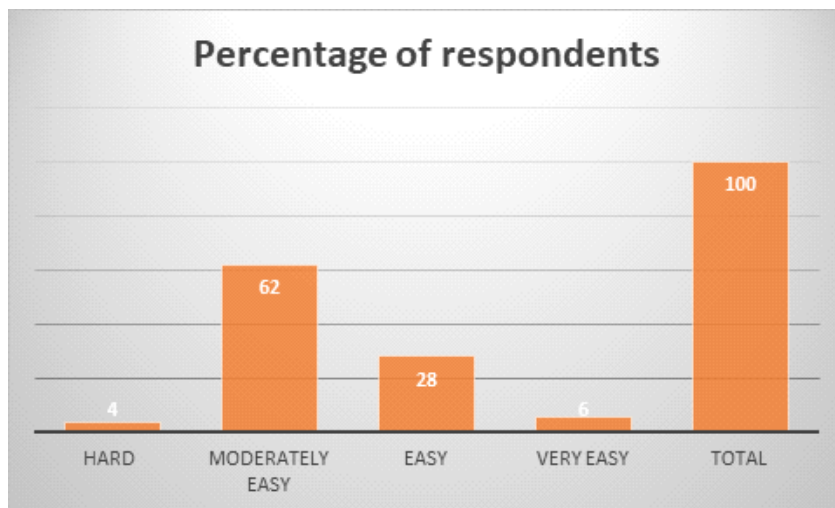
### Inference:

From the above Interpretation, it is clear that majority of the teachers believe that blended learning helped them to acquire new knowledge.

**Chart 2.3 Ease to cope with the emerging Technology**

Particulars	No. of Respondents	Percentage of Respondents
Hard	2	4
Moderately Easy	31	62
Easy	14	28
Very Easy	3	6
Total	50	100

Graphical representation of the above data.



### Interpretation

From the above graph, it is clear that 62% of the respondents find it moderately easy to cope with the emerging technology. 28% of the respondents find it easy to cope up with new technology, whereas, 4% of the respondent find it hard in terms of new technology.

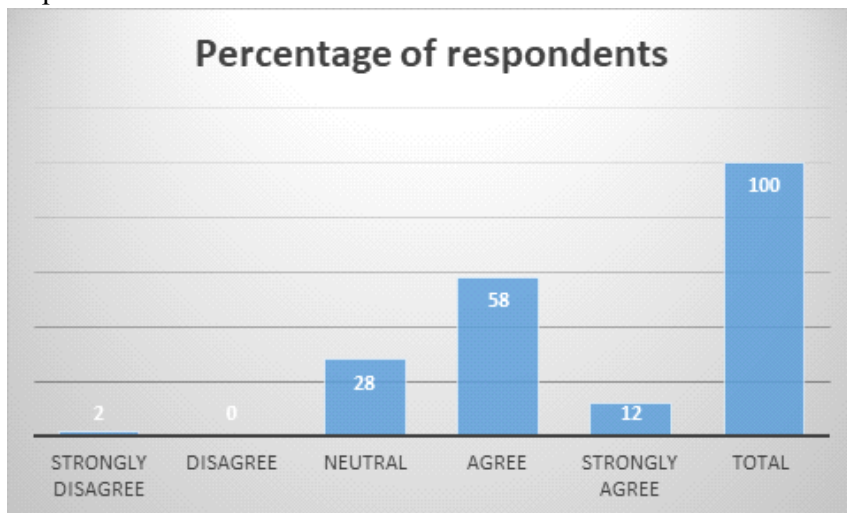
**Inference:**

From the above interpretation it is clear that majority of the teachers are getting adjusted to new technology.

**Chart 2.4 Adopting Different methods of teaching to help students understand better**

Particulars	No. of Respondents	Percentage of Respondents
Strongly Disagree	1	2
Disagree	0	0
Neither Agree nor Disagree	14	28
Agree	29	58
Strongly Agree	6	12
Total	50	100

Graphical representation of the above data.

**Interpretation**

From the above graph, it is clear that 58% of the teachers adopt different methods of teaching to help their students understand better. 28% of the respondents still stay neutral whereas 12% of the teachers strongly agree on adopting different methods in teaching.

**Inference:**

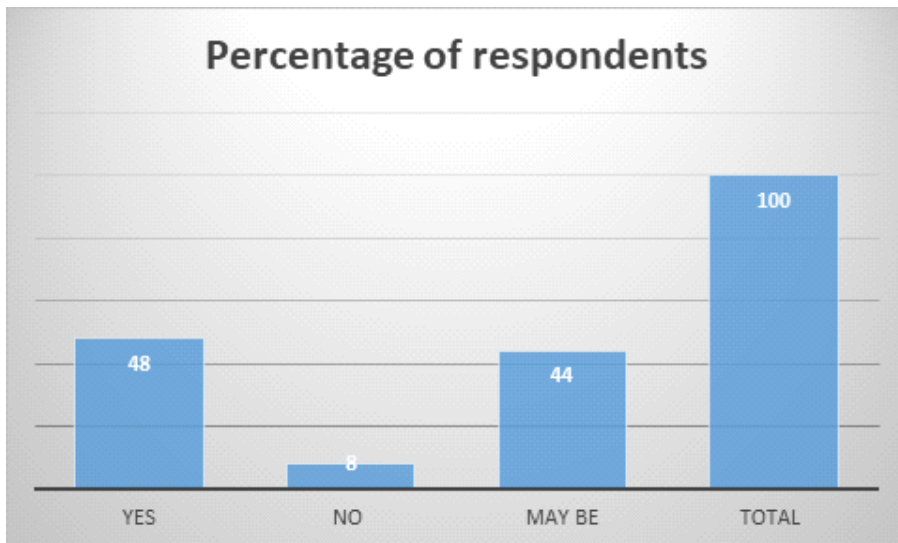
From the above interpretation, it is clear that majority of the teachers adopt different methods of teaching to help their students be attentive in the class..



**Chart 2.5 Teachers adapting to major changes made in the education system**

Particulars	No. of Respondents	Percentage of Respondents
Yes	24	48
No	4	8
May be	22	44
Total	50	100

Graphical representation of the above data

**Interpretation:**

From the above graph, it is clear that 48% of the respondents are positive towards adapting changes in education system. Whereas, 44% of the teachers are still neutral and 8% of the teachers are negative about adapting to changes in education system.

**Inference:**

From the above interpretation, majority of the respondents are positive towards adapting to changing education system.

**Findings :**

- Both Teachers as well as students feel that blended learning approach is an opportunity to acquire new knowledge.
- Majority of the teachers as well as students prefer offline mode of teaching and learning

- Teachers are happily using different methods of teaching to make their students understand the concept
- Majority of the teachers are satisfied by the facilities given by their institution to facilitate their teaching
- Both teachers and students are quick at adapting to major changes made in the education system.
- Students feel it is moderately easy to submit tests and assignments online.

**SUGGESTIONS:**

- Since majority of the students were neutral when it came to feeling actively engaged in class, it would be better if teachers would come up with creative sessions like positive reinforcement.
- In this study since 12% of the students found it hard to cope with newly adopted system, it would be better if teachers would train their students on operating the basic system.
- In order to prevent students' mind from getting diverted, teachers can ask the students to mute and talk so that the students ever ready.

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# NOVEL STRATEGIES TO COMBAT CHALLENGES IN LOGISTICS POST PANDEMIC - A CASE STUDY

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**Abstract**

*During this pandemic period, there have been many industries & businesses which have been impacted. Transport and Logistics is no different with numerous borders been closed yet the need for essential commodities to be shipped always remained the primary focus with loads of challenges. A ton of business has endured confronting misfortunes with some in any event, being compelled to close down for time being or forever. This has also created a huge challenge for the supply chain and logistics industry too. The current situation is a gigantic test which serves as a chance on the off chance that we think about different necessities of individuals and organizations the whole way across the world. If novel ideas to create an impactful logistical system can be put into place a Win-Win circumstance can truly arise. With the advent and rise of Technology, the scope has further enhanced.*

**Keywords:** Novel Logistics Ideas, Logistics Post Pandemic, Challenges in Logistics Post Pandemic

**I. Introduction**

Coronavirus' exceptional impact on the worldwide economy has been detrimental for its synchronous disturbance of both interest and supply. As countries and enterprises restart the economy, reviving stockpile chains is basic need of the hour.

Close term issues - The closure of the car business set off by Covid has suddenly stifled incomes, driving numerous providers, particularly the more modest ones, to intense monetary pressure. With restricted stores huge numbers of them may not endure the late spring. Welcoming elective providers on stream at short notification isn't simple. Making new apparatuses and creation frameworks with imperative quality requires significant

investment, exertion and consumption — difficult in an economy simply blending from upheld hibernation.

Moreover, the lopsided speed of resumption of action across locales and areas brings about vulnerability across all components of the worth chain. Numerous providers rely upon provisional work — frequently transient workers who have experienced impressive difficulty and will set aside some effort to re-visitation of work.

Key difficulties - The foreseen downturn and comparing request languor for the close to term will energize scaling back of limit and thusly this is probably going to propel industry combination. Indeed, even before Covid, getting ready for a move towards zap and a bigger part for gadgets, the automobile business had dispatched a whirlwind of acquisitions and consolidations among providers. Presently, providers whose accounts have been attacked will empower a new flood of acquisitions by generally very much supported adversaries.

There will be a major change in the entire system of inventory network after the pandemic, more spotlight will be on examining the vulnerability in future which can assist with keeping the progression of products unintervened. There will likewise be need to deal with the workers

Organizations have an occasion to reshape their coordination's working model to expand adequacy, proficiency and flexibility.

## **II. Literature Review**

### **FOOD INDUSTRY**

As indicated by Staniforth,2020; Every industry on the planet hopes to perceive how the COVID-19 flare-up will influence the assembling business, and the food business is the same as different enterprises. Notwithstanding, the distinction in the food business from different enterprises is to deliver items that are fundamental for every day life. Everyone realizes that on the off chance that one industrial facility shuts, a specific number of individuals who works at these plants can possibly starve, however on the off chance that processors and wholesalers are contaminated, all individuals are in danger. Also, the food business is a significant area with respect to economy. Nonetheless, food area faces various arrangements of difficulties contrasted and different areas that are not basic for every day life, for example, the travel industry and aeronautics during a pandemic.

### **SUPPLY CHAIN**

As per Devereux et al., 2020; Flynn, 2020; The supply chain influences makers, merchants, and shoppers, yet in addition food-preparing plants that are work concentrated. Creation was diminished, suspended, or briefly ended in numerous plants because of the laborers who were discovered to be COVID-19 positive and who were hesitant to go to work,

feeling that they would become ill grinding away, generally in meat-handling food organizations at the hour of the flare-up. Hence, it was believed that the creation limit of pork offices diminished by around 25% in late April.

### LOGISTICS SYSTEM

As per, Li and Haimes, 1992, Li, 1993, Logistics frameworks are mind boggling frameworks. It is anything but difficult to plan it into the arrangement of frameworks (SoS) area. In earlier investigations, for example, the ones evaluated in, the examination regularly doesn't zero in overall framework with the full contemplations of the particular convoluted collaborations. With regards to SoS or enormous scope frameworks when all is said in done, the particular improvement issues generally include different targets in a mind boggling setting. This calls for new examination to look at logistics frameworks from the SoS approach. This is particularly noticeable as COVID-19 is a powerful change which influences one individual from the logistics framework, yet fundamentally all individuals. All things considered, an all-encompassing frameworks approach should be received to determine weighty answers for help. This additionally identifies with strategy producers (e.g., governments) just as worldwide bodies.

### Economical SUPPLY CHAIN

As per Dubey et al. 2017 Chi, Huang, and George 2020; Sustainable Supply Chain (SSC) is the crossing point of supply chain and feasible turn of events. It incorporates monetary, social and climate issues to deal with their associations with providers. In the pandemic circumstance, the associations are moving towards request driven model for dealing with their SCs. The COVID-19 has made extreme tension on the associations to give both center and non-center administrations and subsequently they are changing to new types of SCs. The organizations rethink outsiders and use their SC network joint efforts with multi-level providers to satisfy the interest and supply. The GSCs are using computerized and non-advanced structures to build up their compass through both the structures for supporting on the lookout. The SCs oversaw stock gives admittance to continuous stock data, request estimate and request subtleties to the provider that gives advantages to the upstream provider. The focal point of the SCs is zeroing in on extra organizations, coordinated efforts, esteem expansion, co-creation, enhancement of conveyance and pickup choices, omni-channel supply chains, overseeing unpredictable interest, request satisfaction, embracing advanced applications, and group and asset the board. According to data sharing, examines assign that an association structure of the firm is subject to coordinated effort. The unsure circumstance has implemented the SCs to team up with various accomplices all together for lessening danger and vulnerability. This coordinated effort has upgraded the presentation of the SCs by diminishing a company's expense and improving incomes. The cooperation of retailers and providers helps in dropping the bullwhip impact

in SCs. The supply chains take various structures, the partnership of various areas, in unmistakable sizes target remembering enduring of the influenced populace.

### **III. The Objectives & Methods of the Study**

The objectives of the present study is focused on how new ideas can be formulated in logistics post pandemic. In this present study in order to get a basic understanding of challenges in Logistics, the data has been collected from secondary sources along with primary data from observational methods and creative thinking.

### **IV. Strategies to combat Logistics Challenges**

#### 1. Living Segmentation

Expanded number of more modest measured client portions to fulfill different prerequisites and altering and refining them powerfully on a "living" premise

#### 2. Partnerships and Collaborative Platforms

Dynamic commitment of outer accomplices to give resources and administrations to clients, empowered by computerized stages that associate resources, individuals, cycles and things to expand coordinated effort

#### 3. Applied Intelligence and Performance Management

Utilization of examination, "consider the possibility that" situation displaying, nonstop measurements observing and execution improvement wanting to upgrade activities and convey enhanced the client.

#### 4. Continuous Innovation

An "probe the-go" way to deal with drive development and increment client esteem for each supply chain with an attention on feasible practices

#### 5. Communicate adequately

Guarantee proactive correspondence with on location and telecommuters, providers, transporters and clients. In this season of serious interruption, standard, clear and compelling correspondence across the entire logistics biological system is fundamental.

#### 6. Support the labor force

Address the actual wellbeing and mental prosperity of the center labor force just as the all-encompassing logistics labor force.

#### 7. Technology Usage

With new technologies like block-chain in huge demand, logistics management will surely benefit and all the stakeholders involved would find the challenges can be

converted into smart opportunities post pandemic. Already it is been used in certain sections and is proving to be a real game changer.

## V. Conclusion

When challenges surfaces, there are always new opportunities too which presents itself. With the rapid change in technologies and invention of new ideas and collaboration which are not restricted to any geographical or political boundaries, challenges created during pandemic in logistics can be converted into opportunities with the right mindset which has to be flexible, robust, technology driven, efficient, collaborative. That is the only way the challenges in logistics can be tipped to magnificent opportunities.

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## EVALUATING THE EFFECTIVENESS OF INTERNSHIP PROGRAM : FROM STUDENTS PERSPECTIVE

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### Abstract

*Internships are very important part of our education program, first and foremost. In setting up professional internships, not only will we be able to offer students a chance to work with industry professionals, but the students also will be able to take the theory they learn in the classroom and put it into practice here, in whichever activity they're focused.- Craig Mille . Internship is like a practical education. Through internship program intern acquire more knowledge, skills, and value, Hence we can say that Internship program is an act of Improving knowledge and skills of a student which they learn in the form or theory.*

*The main purpose of the study is to evaluate the effectiveness of internship program on students . Primary data is used as a major tool for the data collection . Primary data is collected through google form*

### Introduction

An internship is a period of work experience offered by the organization for a limited period of time . Once limited to medical graduates, internship is used for a wide range of placements in businesses, non-profit organizations and government agencies. They are undertaken by students of graduation and post graduation who are looking forward to gain skills and experience in a particular field. Employers benefit from these placements because they often recruit employees from their best interns, who have known capabilities, thus saving time and money in the long run. Internships are usually arranged by third-party organizations that recruit interns on behalf of industry groups

We can say that internship is an important step in establishing a solid career. we can find Internships through listings on job hunting and corporate websites, while some companies recruit on college campuses.

It is agreed that internships is an amazing way to apply the students knowledge from the classroom to real world experience . Learning is one thing, but on the other hand taking those skills into the workforce and implementing them is a great way to explore different career paths and specializations that suit individual interests.



The important part of internships is that it helps the students integrate classroom knowledge and theory with practical application and skills developed in professional or community settings. They also bring wealth of benefits to students, both while completing a degree and when seeking a career path post-graduate.

### OBJECTIVES :

- To evaluate the students satisfaction about the internship program
- To evaluate the effectiveness of internship program
- To examine the students internship experience & determine whether it has helped the students to improve their knowledge and skill

### SCOPE OF STUDY

Internships are the major part of the learning experience in college, they convert what is learned in the classroom to the working world. The purpose of the study is designed to evaluate effectiveness of internship program , and investigate how this has helped the students .

### LITERATURE REVIEW

SI.NO	TITLE	NAME OF THE AUTHOR	YEAR
1	Evaluation of an interview based internship class in construction management curriculum: A case study of the university of Nebraska- lincoln	Stuart Bernstein, Mohammadsoroush, Arash Taghinezhad and Arefeh Mohammadi	2020

**Summary :** This paper demonstrates the structure of an interview – based internship class and investigates its effectiveness. They have focused on the CM program at the University of Nebraska-Lincoln (UNL) as a case study . the results indicate that despite some challenges to meet the requirements of the class, the students , their mentors, and the professors found the class beneficial .

SI.NO	TITLE	NAME OF THE AUTHOR	YEAR
2.	Students perception on the effectiveness of industrial internship program	Kingsley Karunaratne, Niroshani Perera	2019

**Summary :** The main objective of this paper is to explore the effectiveness of the industrial internship program offered by Department of Textile of the University of

Moratuwa (UoM) in collaboration with one of the leading apparel manufacturers in Sri Lanka.

As per the findings of the study the students' positive learning experiences are the chance to build up a relationship with the industry, acquire industry work culture, develop self-confidence, execute problem solving activities, develop social interaction skill, and aspire future education and career. However, the students negatively ranked the internship program in providing opportunities for creativity build up activities, working in teams, develop managerial skills

SI.NO	TITLE	NAME OF THE AUTHOR	YEAR
3	Impact of internship programs on professional and personal development of business students : a case study from Pakistan	Sadia Anjum	2020

**Summary :** This study aims to evaluate the impact of internship programs on the professional as well as on personal development and skills of business students in Pakistan. The study employed descriptive analysis to evaluate demographic information and central tendencies of the responses. The results of the study depict that internship programs have an impact on the professional growth and skills of the business students of Pakistan, affecting their personal development, skills, and capabilities.

SI.NO	TITLE	NAME OF THE AUTHOR	YEAR
4	Determinants of Internship Effectiveness: An Exploratory Model	V. K. Narayanan, Paul M. Olk and Cynthia V. Fukami	2017

**Summary :** This study has investigated the causes and effectiveness of internships. The study has consolidated the discoveries from the examinations with experiences from the faculty and information move written works to recognize the various jobs of three entertainers—students, university, and business—and to propose a multistage model of determinants of effectiveness. The findings reveal two separate sets of relationships, namely, that the determinants of the outcome of project implementation are distinct from the determinants of the outcomes of student learning and satisfaction.

SI.NO	TITLE	NAME OF THE AUTHOR	YEAR
5	Evaluating the Effectiveness of an Internship Program	Daniel Jacke	2011

**Summary :** The main aim of this study is to examine the student's internship experience and determine whether it helped to enhance his or her ability to achieve the predicted outcomes of the internship program. A combination of quantitative and subjective systems was considered for observational examination. This evaluation project measured enhancement outcomes of an internship program, which rationalized potential designs for the undergraduate sociology major/minor and the undergraduate criminology minor, offered by a higher educational institution.

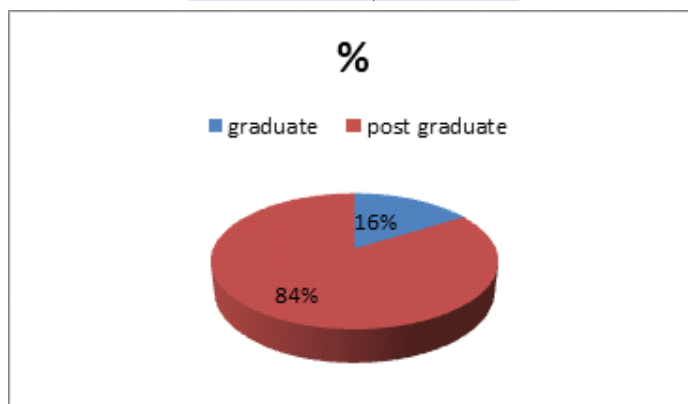
## RESEARCH METHODOLOGY

The study includes collection of data from Primary Source and secondary source. The primary data is collected from in the form of G-Forms, i.e. Google Forms. With the help of G-Forms. 31 responses were collected, these were believed to be effective means to fulfill the objectives. Process of google form investigation mode enables the subject to get analyzed and offer vivid as well as dependent responses which are received by research in the way of providing information that others technique can overlook. The secondary data was collected from research paper and Articles.

## DATAINTEPRETATION

### 1. Qualification

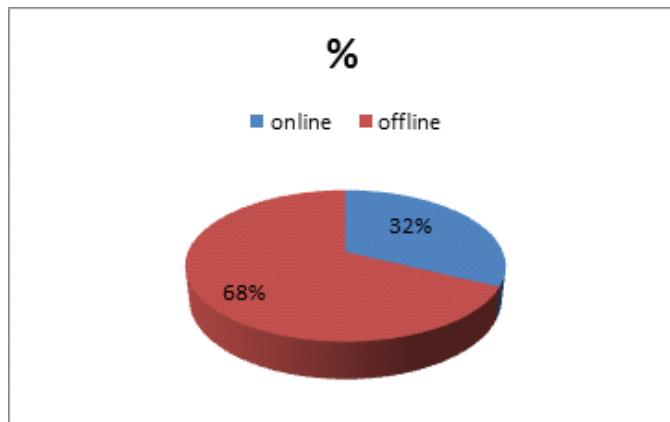
choices	%
graduate	16.13
post graduate	83.87



**Interpretation** - 84% Of the respondents are graduate, 16 % of the respondents are post graduate

## 2. Mode of internship

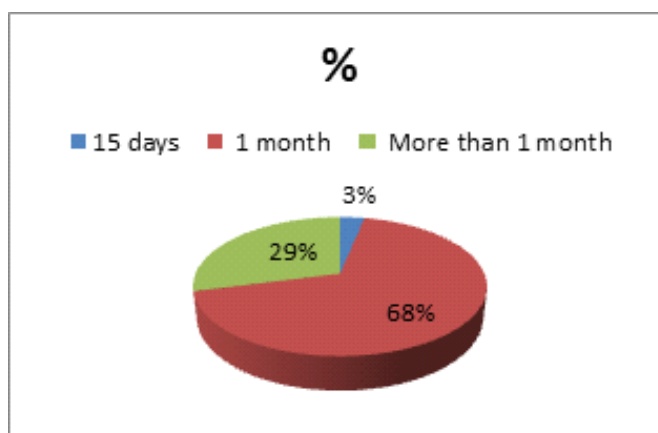
Choices	%
online	32.26
offline	67.74



**Interpretation** - 68% of the respondents have done internship offline, 32% online .

## 3. length of internship

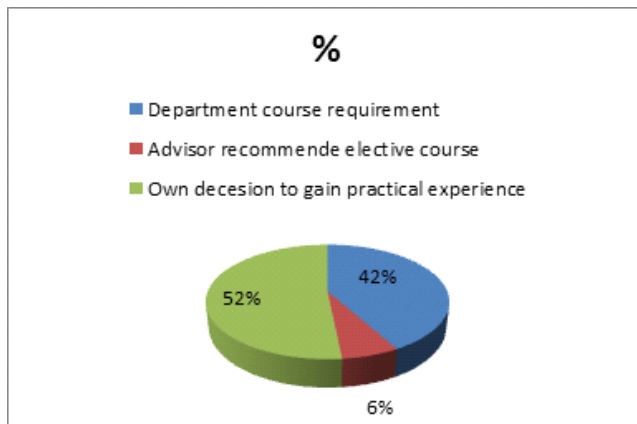
choices	%
15 days	3.23
1 month	67.74
More than 1 month	29.03



**Interpretation** - 3% Of the respondents have done internship for 15 days , 68% of the respondents for 1 month 29% , for more than 1 month

#### 4. Why did you decide to involve in internship program ?

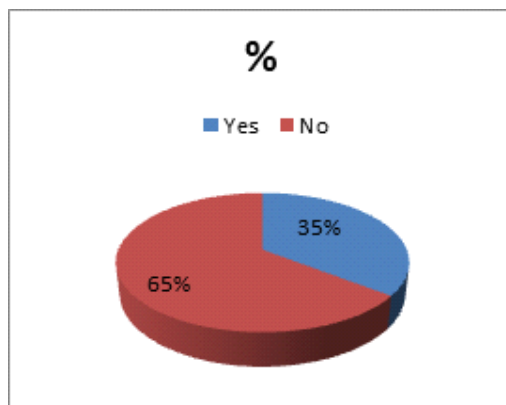
choices	%
Department course requirement	41.94
Advisor recommended elective course	6.45
Own decision to gain practical experience	51.61



**Interpretation** - 42% of the respondents involved in internship program because of department course requirement, 6% because of advisor recommended elective course, 52% because of own decision to gain practical experience.

#### 5. Did you get paid for your internship ?

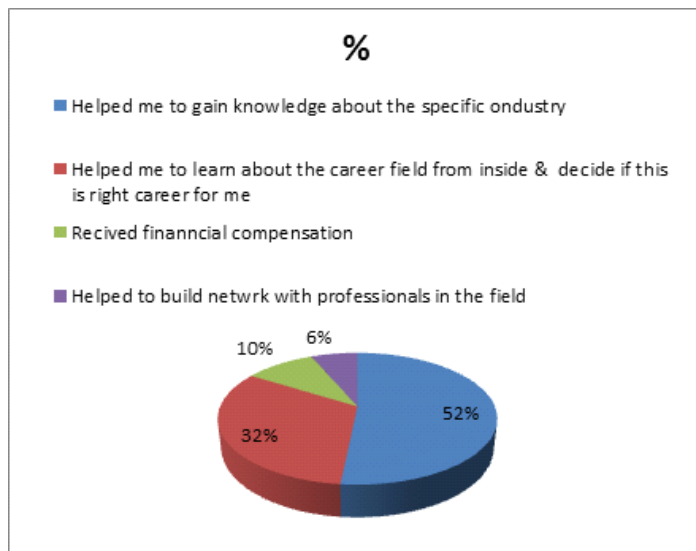
Choices	%
Yes	35.48
No	64.52



**Interpretation** - 35% Of the respondents were paid for internship, 65% were not paid for internship .

### 6. What benefits did you get from the internship program ?

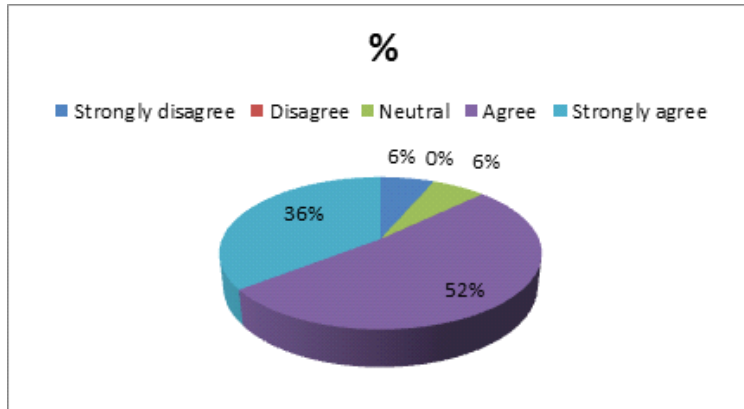
Choices	%
Helped me to gain knowledge about the specific industry	51.61
Helped me to learn about the career field from inside & decide if this is right career for me	32.26
Received financial compensation	9.68
Helped to build network with professionals in the field	6.45



**Interpretation** - 52% Of the respondents says that internship has helped them to gain knowledge about specific , 32% helped them to learn about the career field , 10% says that they received financial compensation , 6% says that helped to build network with professionals .

### 7. I have acquired knowledge from the duties I performed .

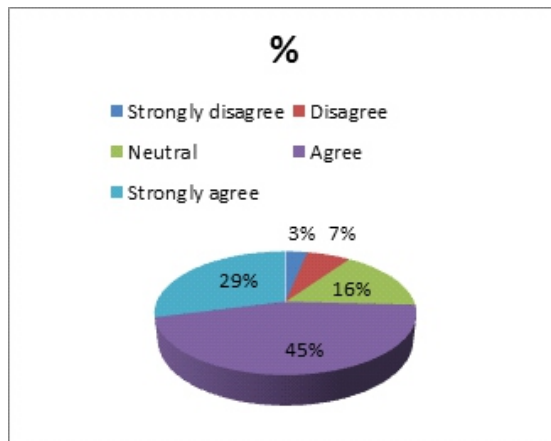
Choices	%
Strongly disagree	6.45
Disagree	0
Neutral	6.45
Agree	51.61
Strongly agree	35.48



**Interpretation** -36 % Of the respondents strongly agree that they have acquired knowledge from the duties they performed . 52% of the respondents agree, 6% neutral, 0 % of the respondents disagree with this, 6% of the respondents strongly disagree with this.

**8. I have developed the ability to connect academic subject matter to the real world .**

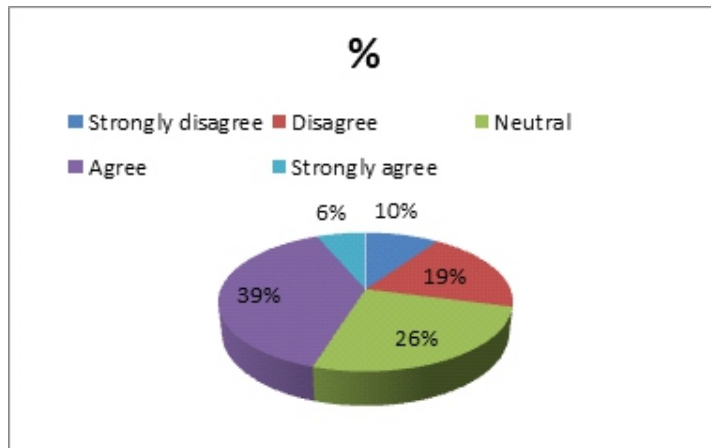
Choices	%
Strongly disagree	3.23
Disagree	6.45
Neutral	16.13
Agree	45.16
Strongly agree	29.03



**Interpretation** -- 29% Of the respondents strongly agree that they have developed ability to connect academic subject matter to the real world. 45% Of the respondents agree .16% neutral ,7% of the respondents disagree with this, 3% of the respondents strongly disagree

### 9. I have faced constraints during internship

Choices	%
Strongly disagree	9.68
Disagree	19.35
Neutral	25.81
Agree	38.71
Strongly agree	6.45

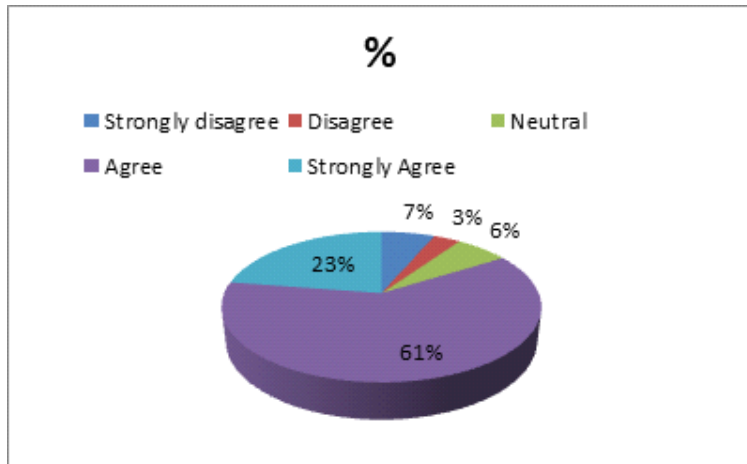


**Interpretation** -6% Of the respondents strongly agree that they have faced constraints during the internship, 39% of the respondents agree, 26% of the respondents says neutral ,19 % of the respondents disagree , 10% of the respondents strongly disagree.

### 10. I have gained the capacity to be more productive .

Choices	%
Strongly disagree	6.45
Disagree	3.23
Neutral	6.45
Agree	61.29
Strongly Agree	22.58

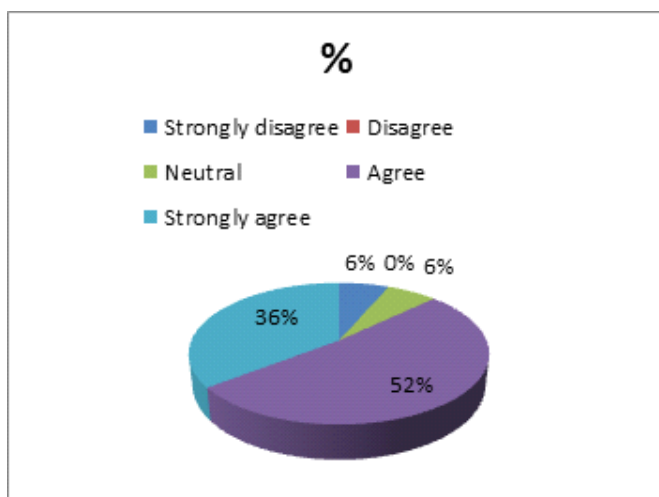




**Interpretation** - 23% Of the respondents strongly agree that they have gained the capacity to be more productive. 61% Of the respondents agree, 6% of the respondents neutral , 3% of the respondents disagree, 7% of the respondents strongly disagree.

**11.I have sense of satisfaction of doing something productive.**

Choices	%
Strongly disagree	6.45
Disagree	0
Neutral	6.45
Agree	51.61
Strongly agree	35.48



**Interpretation** - 36% Of the respondents strongly agree says that they have sense of satisfaction in doing something worth, 52% of the respondents agree, 6% of the respondents neutral, 0% of the respondents disagree, 6% of the respondents strongly disagree.

**Findings :**

- 32.26% of respondents have done internship online, 67.74% offline
- 41.94 % Of the respondents have done internship has department course requirement.
- Most of the Students worked as Management Trainee, Audit-intern, Assistant accountant Digital marketer, Technical intern.
- 35.48% Of the respondents were paid during internship
- 51.61 % Of the respondents agreed that they have acquired knowledge from the duties they performed
- 45.16% Of the respondents feel that they have developed the ability to connect academic subject matter to the real world
- 38.71 Of the respondents faced constraints during internship.
- 51.61% Of the respondents have sense of satisfaction in doing something productive.

**SUGGESTIONS :**

- Encouraging the interns to ask questions and seek assistance when needed so that interns will not face any constraints
- organization should stay connected with interns after they leave. If they feel that interns were a good fit for their organization, Organization should et them know about upcoming opportunities and new job openings.

**CONCLUSION**

Based on the results of our research , it can be concluded that, Through internship students can associate the knowledge learned in the classroom with real life applications . There is a huge difference between learning the information required to be successful in the future and actually implementing it. Internships are like strong foundation that that help students get a head start on their future while building a resume. They give students an idea of what a job in their selected major would look like, & also provides valuable “real world” experience. Through internships, students are able to understand & observe how a

professional workspace operates. In addition, internships helps the students to build network with professionals in the field.

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## “E-EDUCATION – A PRAGMATIC PERSPECTIVE”

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### **Abstract**

*E-education is playing a pivotal role in the higher education scenario in India. A system that was considered as an alternative approach to traditional teaching methodologies has almost taken center-stage today. Especially in the recent times of the pandemic, its importance in the growth of teachers as well as students was realized more than ever. Though a herculean task, given the various conditions, particularly in rural India, the government of India is also striving hard to provide E-education to this elephantine student population. This paper has attempted to explore the experiences and challenges of e-Learning mechanism in the higher education system of India. A study was conducted on an experimental basis amongst teachers of higher education in the city of Mangalore to find out the convenience of online teaching. Hence this paper is restricted to the teaching profession alone.*

**Keywords:** E-education, higher education.

### **Introduction**

India, the land of temples and palaces, the land that has endless varieties of physical features and cultural patterns, the land that gave birth to yoga and Ayurveda. On the one hand we have these features to boast about and on the other we are also suffering from a huge socio-economic divide. A miniscule part of the elephantine Indian student population has access to online education right now. The reasons may vary from interrupted power supply to weak internet connectivity, from job losses to economic crisis. The fact remains that e-education is here to stay; if we have to survive this pandemic and emerge as winners we have to learn to swim in this vast ocean of e-education in India, irrespective of the factors that are detrimental to the growth of e-learning.

E-learning or e-education means the delivery of education or any type of training by electronic teaching methods. Such electronic methods include a personal computer or a smartphone where teaching material is accessed by use of the internet. Other than this, CDs, television and other similar tools can also be used for E-learning. Although computers were first introduced in India, in 1955, which was imported and installed in Indian Statistical Institute, Kolkata, it was only after Prime Minister Rajiv Gandhi rose to

power in 1984, that the computer became the emblem of his ambitious plan to modernize this country. However, the fact remains that the benefits of computerization are limited largely to major cities and have not yet percolated down. Even in the so called sophisticated urban pockets, roadblocks to computerization remain. The story of the rural regions are better left unsaid.

Having said that we cannot negate the fact that computers are definitely making progress in India. Slowly but steadily it is taking centre stage in most organisations and households. In short computers have found a place in the personal and professional lives of people in India. Accordingly, it is now playing a major role in education as well. Gone are the days of the gurukul system and the traditional chalk & talk methods, today's generation is looking for more efficient and effective modes of education. This has paved the way for a paradigm shift in both teaching and learning system in India. COVID – 19 pandemic has made E-learning the only means of survival for all concerned in the education sector. The shutdown of all educational institutes due to the rapid spread of coronavirus in the country has impacted the entire education sector in India. The education sector is facing unprecedented challenges and needs to adapt and find solutions to these everyday challenges.

#### **LITERATURE REVIEW:**

E-learning can be described in many forms such as computer-based training, web-based learning, internet based learning, online training, m-learning (mobile learning), computer-aided distance education and so on. However the underlining fact is that online education is basically supported and relies on the internet for teacher/student interaction and the distribution of class materials. Online learning has been described by Khan (1997) as the delivery of instruction to a remote audience using the web as an intermediary. Elaine Allen, Jeff Seaman (2011) have defined Online courses as those in which minimum eighty percent of the course content is delivered online and offline or face to face instructions are those courses in which less than thirty percent of the content is delivered online.

Several systematic reviews and studies on the effectiveness of e-Learning have been made. These studies have included various criteria as for its effectiveness and have proved without doubt its relevance in the present day education sector. Nelasco, Arputhraj & Paul (2007) in their paper studied the various facets of E-Learning for Higher Studies in India. They laid emphasis on the pros and cons of E-Learning and future of E-Learning in India. Kalaivani (2014) discussed the role of E-Learning in improvement of quality in Higher Education. She promotes E-Learning in India citing that the youth constitute India's major population and there is no other way to improve education quality, without the intervention of technology. Several papers have used both 'learning outcome' and 'satisfaction' as

definitions for effectiveness (Harrington and Walker, 2009; Jung et al, 2002; Maloney et al, 2011).

### **RESEARCH METHODOLOGY:**

**Objectives:** The objective of this paper is to understand the concept of e-learning and also analyse the expertise and infrastructure available in the country for promoting the same. This paper tries to discuss the issues and challenges faced by the teachers in promoting e-learning.

**Methodology & Data Collection:** This paper is drafted solely with the help of secondary data. The researchers tried to collect primary information through direct personal interview with 30 teachers in higher education in the city of Mangalore. In this exploratory paper, we briefly summarize some of the key challenges that are prima facie obstructing the growth of e-learning in India. In doing the same a comprehensive analysis of the concept of e-learning has been made based on the information derived from the secondary sources like articles, research papers, journals, newspapers, magazines and publications on e-learning from recognized bodies and associations.

**Limitation:** The present study is limited to highlight the importance of e-learning in India and analyse the challenges, issues and trends towards e-learning in India. It is limited to the information gathered through teachers in higher education in Mangalore city only.

Scope of E-Learning in India: An honest effort has been made through this paper to focus on role of e-Learning in Higher Education in India;

### **Research Framework:**

Teaching is believed to be the noblest profession in the world but today is of high concern. Parents want their children to go to good schools and be taught by good teachers but teaching is not a very popular profession. Which means that neither do many post graduates want to pursue this as a career option nor is it encouraged by parents. Especially now, when COVID – 19 has made it even more difficult with E-learning or distant learning; something that was not a common feature in Indian higher education system. Till recently, e-learning was accepted as an added feature to offline learning and was only taken as an add-on, an additional benefit that teachers were awarding to students in higher education in order to keep up with the recent trends in technology enabling education. It is therefore nothing short of a miracle that India is stretching beyond imagination in its efforts, trying to evolve strategies for effective e-learning system in the country. Several surveys have indicated that students have serious concerns regarding the availability of study material in appropriate formats. Some of the major challenges faced by teachers have been discussed below.

- I. Indian Higher Education System:** The Present Scenario: The world today is facing one of its most challenging situations. Though the whole world is becoming one market with technology binding the entire universe in one case, the movement of people and goods has been severely curtailed as the Covid-19 pandemic takes its toll. It is the right time for colleges in India to align with the changing realities of the world. We have to prepare students to face the challenges of the world. Any virus cannot and should not be in the way of learning. There is no doubt that teachers have to realign their teaching practices to suit the requirements of the new age students. But we face major infrastructural disabilities which need to be addressed at the earliest.
- ii. Poverty:** Poverty is the root cause of several problems in India. A large part of the Indian population is under the poverty line and such people find it extremely difficult to make amends. In such a situation every rupee that they earn is of high value. Large portions of rural India can't afford to send their children to school because they are required to add to the earnings of the family by taking up any menial job available. Online courses in India also ignore the content around basic literacy and primary education needs of the marginalized poor rural population. Teachers coming from such backgrounds also find it impossible to invest in tools required for online education such as the laptop and tablet. Hence their knowledge on the operations of these tools also will be negligible.
- iii. Access to technology:** Although computers were accessible in India since liberalisation in India, they have never been taken seriously in the education sector. Use of ICT was also limited. Reasons may vary from lack of infrastructure to involvement of high cost in its implementation. Until affordable hardware and uninterrupted power supply is available in all parts of the country, designing curriculum involving e-learning is going to be dream.
- iv. Role of teachers in a technology driven world:** The advent of technology had made every information available at the press of a button or more importantly there is easy access to it. This has a direct impact on the role of a teacher. She is only a facilitator so as to facilitate students with the right approach of managing the abundant information to their optimum benefit and in taking right decisions in this technologically complex world. Though this sounds positive, the traditional student-teacher relationship, the guru-shishya relationship that which evoked respect is slowly fading.
- v. Challenges faced by teachers in handling ICT:** Traditional chalk & talk methods of teaching are no longer relevant in the higher education scenario. Teachers are facing several challenges in the use of ICT. Challenges range from the adequate availability

of technology in the schools which includes huge costs incurred on acquiring, installing, operating, maintaining and replacing ICT's. once it is installed the teachers have to develop their capacities for the effective usage of these ICT's. the electronic devices are which are supposedly termed to be very handy by the present generation is an enigma for the older generation. Even if and when they do learn to use them, such usage is limited to its basic orations only. Infact in some cases teachers have taken the help from students, as they have more proficiency in the usage of ICT. Teachers are today facing the challenge of the technical drain and are in urgent need to rethink & redesign the methodology used in the teaching-learning processes in a creative way with the use of technology.

- vi. Lack of adequate training to use ICT:** It is paramount that teachers receive adequate training in using the various technology enabling tools as well as understanding the most appropriate uses of online learning. Providing official training on the tools and techniques, benefits, importance and the shortcomings of technology is a necessity of these times. It is not enough to simply instruct the teachers to conduct online classes or recorded lectures, adequate measures need to be taken to provide the corresponding infrastructure and training in this regard.
- vii. Locus of control& Class Participation:** Majority of the teachers in higher education complain of these aspects. Their contention is that they have very little control on the behaviour of the student and in most cases are even unaware if the student is concentrating/learning the concepts taught in online classes. Also they are concerned for the welfare of those students who are introverts or have problems communicating openly. In an offline class teachers had the liberty to call out a student and they would be answerable. But network issues are often cited as reasons for either not attending a class or not participating in the class activities.

### **CONCLUSION:**

E-learning has come to stay in India and is the future of this country. It has not just created new dimensions in learning patterns and education system but has also started looking for better opportunities. Both the teachers and students need to accept this new system with open hands. We agree that there a lot of infrastructural changes that need to be done in order to bring about a complete change and major implementation issues need to be addressed. Institutions also need to take massive steps towards e-learning. Rather than focusing on the cost, institutes need to concentrate on the technology and services that will create a niche for them in the education scenario. In this era of technology we have to take this step towards progress. Though it may seem difficult at the moment, it can be implemented in joint collaboration with industry, universities and government. The new education policy



that was introduced recently by the Ministry of education is a first step ahead that will help in reshaping the education system in India. This education policy aims to transform the education standards of India by the end of 2040. The future will be testimony to the fact that soon e-learning will be an acceptable substitute to class room learning in higher education. It is imperative to understand that the teachers' role needs a number of transitions and the teacher herself has to accept the fact that she plays a more important role in the future. It is she who will be responsible for not just facilitating the students manage the available information effectively but also manage the challenges thrown at them in life. Hence, there is a need to re-examine our understanding of the e-learning concept in order to fully exploit its advantages and to avoid its misgivings.

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## COVID 19: BROUGHT A TREMENDOUS CHANGE IN EDUCATION SECTOR

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### Abstract

*The unexpected Covid-19 crisis has disrupted on education sector. The education sector of India as well as world are badly affected by this. This pandemic Covid-19 has resulted in disruptions in the normal daily life. In order to promote the social distancing, govt of India has declared lockdown in whole country due to the Pandemic all school, colleges and universities are declared to be closed. This is disrupting the whole education system. However, learning has not stopped but is now fully taking place online as school and universities provide remote schooling. It has changed the traditional education system to the educational technologies model, where teaching and assessments are conducted online. The pandemic has given everyone a sufficient amount of time to understand their education graph. This paper highlights some measures taken by Govt. of India to provide seamless education in the country. Both the positive and negative impacts of COVID-19 are discussed and some fruitful suggestions are pointed to carry out educational activities during the pandemic situation.*

**Keywords:** covid-19, online education, pandemic, teacher & student.

### I. Introduction

The unexpected Covid-19 crisis has disrupted on education sector. The education sector of India as well as world are badly affected by this. This pandemic Covid-19 has resulted in disruptions in the normal daily life. In order to promote the social distancing, govt of India has declared lockdown in whole country due to the Pandemic all school, colleges and universities are declared to be closed. This is disrupting the whole education system. However, learning has not stopped but is now fully taking place online as school and universities provide remote schooling. It has changed the traditional education system to the educational technologies model, where teaching and assessments are conducted online. The pandemic has given everyone a sufficient amount of time to understand their education graph. This paper highlights some measures taken by Govt. of India to provide seamless education in the country. Both the positive and negative impacts of COVID-19 are discussed and some fruitful suggestions are pointed to carry out educational activities during the pandemic situation.

## **II. Objectives**

- To understand the concept of online education and forms of education.
- To study the perception of learner and educator for online learning during lockdown.
- To analyse the platforms and Initiative of Govt. of India on education during Covid -19.
- To know the challenges faced by learners and teachers in online education.

## **III. Methodology**

Data and information in current study collected from various report prepared by national agencies on COVID-19 pandemic. Information are collected from various authentic websites. Some Articles in journals and e –contents relating to impact of COVID -19 on educational system.

## **IV. Meaning of Online Education:**

Online Education is a system based on formalized teaching but with the help of electronic resources. And E-learning is an approach to teaching and learning , representing all or part of the educational model applied , that is based on the use of electronic media and device as tools for improving access. To training communication and interaction and the facilitates the adoption of new way of understanding and developing learning (Sangra, Vlachopoulos and Cabrera,2012)The introduction of computers was the basis of this revolution and with the passage of time ,as we get hooked to smartphone , tablets, etc., these devices now have an importance place in the classroom for learning . Thus, E-learning involves the use of a computer or electronic device (e.g. a mobile phone) to provide training, educational or learning material (Derek stockley 2003) Earlier, it was not accepted whole heartedly as it was assumed that this system lacked the human element required in learning .But, with the rapid progress in technology and the advancement in leaning system, it is now gradually embraced by the masses.

## **V. Form of Online Education:**

As per the study, online education can be imparted in different way. Here, it is tried to summarize a few among them.

### **1. Computer-based training:**

It is training accessed offline on computers. This type of interactive training worked wonders before the advent of the Internet. It allows learners learn at their pace and training progress is tracked by the computer, hence assigning grades instantly. In addition, instructors can also track the training progress. It uses various multimedia elements to engage the learner.

**2. CD-ROM based learning :**

This is an obsolete training model where the training material was recorded onto compact disks and accessed on the system without Internet connection. Today, e-learning has come a long way from CD-ROM to mobile –based learning. However, a few organisation are skill using this outdated form of learning to distribute training material.

**3. Web- based training :**

This form of education is accessed through web browsers or by the corporate Internet. Here, learners could access it at their own pace, within the set time. In addition, they do not need to travel to any distance place to learn the online the things. The compatibility of web browsers with videos, audios, animation and other media elements, make it a user-friendly medium to deliver the teaching. Only thing is the learner needs to meet a certain set of system requirement i.e. additional bandwidth and software.

**4. Virtual classroom learning:**

It is online portal through which learner can attend the training right from the comfort of their own place. This is similar to a traditional classroom, but instructor and learners login from different places, virtually. This uses various synchronous technologies such as web conferencing, video conferencing, etc. To enable global learners do not need to travel to attend the session, thus saving their money and time.

**5. Learning through mobile:**

Mobile learning is a breakthrough in the learning world. In this form of learning, the training material is accessed by learners via mobile device, anywhere anytime with just a few taps. Now, sales representative are able to go through the training material before meeting customers to refresh product knowledge at their pace. Mobile learning also allow employee collaborate, discuss, and learn with their peer and managers across the globe.

**6. Collaborative learning:**

In this type of learning, both the instructor and interact and share knowledge, either offline or online. In simple terms, it is a blend of synchronous and asynchronous learning. employees can gain knowledge and acquire new skill by interaction and employee who could not make it to the online session can online forum, live chats, instant messaging and use message boards.

**7. Video –based learning:**

In this form, teaching is imported to end –users via engaging videos .This is ideal to

grab the attention of unmotivated learners. Basically ,videos with less content and more images bond the audience to their seats throughout the training .This video based training material can be accessed round the clock from anywhere, thus allowing learns watch the video as many times as they want and learn at their own pace. It gives the learner a feel of some ne guiding to learn this medium in interactive, engaging, and yields positive learning outcomes.

#### **8. Custom E-learning:**

In this from of e- learning, you can develop courses to suit your content and business requirements. You do not need any licence, access the courses with limited system requirement, and gain personalized learning experience. In simple words, custom e-learning courses are not generic; rather they deliver what learners expect. This addresses the organizations goals and deliver what learners expect. This addresses the organizations goals and delivers content you want your learners to assimilate and retain.

#### **9. Off-the shelf e-learning:**

This comprises training material that is already developed and ready to be used by the end – users. The best part of catalogue e- learning courses is that, they fulfil the urgent training requirement, delivery content in the multiple languages, and are cost –effective to train small departments.

#### **10. Through webinars :**

A webinars is training or a workshop delivered over the web using videoconferencing software. The best part of this form of training is that, one can host a large group, interact and brainstorm and share applications and document with the other participates. In simple terms, it mimics the traditional classroom, where you can interact with the instructor and other learners. One can deliver all kind of learning through this form of e-learning. A wfew of them include product sales training and HR training, etc.

### **VI. Free online platform that support live video communication**

There are many live video communication platform are available in web, but some of the free online platform are as listed below which can be used by learners of all categories:

- Zoom – Cloud platform for video and audio conferencing, collaboration, chart and webinars.
- Google meet - Video call integrated with other Google's G- Suite tools. Video meeting recording, Screen sharing, Join call using Google calendar.

- Skype – Video and Audio call with talk, chat and collaboration features.
- You Tube Lives – is a platform for demonstration a product with live interaction, hosting an educational session to teach audience with screen sharing or using a whiteboard, having features with location tags and advanced scheduling.
- UberConference- Unlimited video and audio call with talk, chat and collaboration.
- Dingtalk – Communication platform that support video conferencing, task and calendar management, attendance tracking and instant messaging.
- Trueconf online- HD video with collaboration tool (Screen sharing, remote, desktop control, recorded call, file transfer and shared virtual whiteboard).
- Life-size Go – No restriction on meeting length, preferred for small group conversation.
- Teams – Chat, meet, call and collaboration features integrated with Microsoft office software.

### **VII. Perception of learners on online learning during lockdown**

- Felt happy due to utilisation of time in attending online classes during the lockdown period.
- Feeling lonely and unable to share feeling with feeling with peers. Observed audio / video quality in some locality due to poor network.
- Some emergency service personal like police, doctor and nurses etc. Who not get much time to interact in online classes make use the recording of online classes to pursue their study during the lockdown have shown their satisfaction.
- Online teaching should be delivered in local /regional language so that everybody could interact comfortably.
- Improved required technical skills due to online learning programme and requesting for provision of online examination during lockdown period.

### **VIII. Perception of educator for online learning during lockdown**

- Felt happy due to utilisation of time in conducting online classes during the lockdown period. Initially faced some difficulty in conducting online classes.
- Ensuring prior information on online class or induction meeting schedule would help the educator in better preparation of subject matter for efficient delivery of online classes/ induction meeting.

- Very poor attendance and less interaction of learners are observed in online classes. Sometime poor video and audio quality obstruct in smooth functioning of online classes.
- As the lockdown was declared unexpectedly, most of the institution could not decide the rates of remuneration of educator for online classes. So, the financial issues relating to remuneration and expenditure towards internet data package should be clarified by the host institution.

### **IX. Initiative of Govt. of India on education during Covid -19**

To prevent spread of pandemic COVID-19, the Government of India has taken number of preventive measures. The Government is not leaving any stone unturned for arranging / scheduling study material via various platform. To help the student continue their learning during the pandemic, various e-learning portals and apps have been launched by the government. Some of the digital initiatives of UGC and MHRD for higher education during COVID-19 are pointed as below:

- **Swayam:** swayam provides massive open online courses with 140 universities approved credit transfer feature. Swayam prabha provide high quality educational programs through 32 DTH channels transmitting educational contents. E-PG pathshala (<https://epgp.inflibnet.ac.in/>) is for postgraduate students. Postgraduate students can access this platform for e-books, online courses and study materials. The details of these digital platforms are described by the author in the previous paper (pravat, 2020b).
- **e – Adhyayam** (e-Books) is a platform that provides 700+ e-Books for the post-Graduate courses. All the e-Books are derived from e-PG pathshala courses. It also facilitates play-list of video content.
- **National Digital Library Of India (NDLI)** is a repository of e-content on multiple disciplines for all kinds of users like students (of all levels) , teachers , researchers, librarians , library users , professionals, differently –abled users and all other lifelong learners. It is being developed at Indian institute of technology kharagpur. It is designed to help to prepare for enhance and competitive examination, to enable people to learn and prepare from best practice from all over the world and to facilitate researchers to perform inter linked exploration from multiple sources.
- **E-pathya** (offline Access) is one the verticals of e-PG pathshala which is software driven course/ content package that facilitates students pursuing higher education (PG level) in distance learning as well as campus learning mode. It also facilitates offline access.



- **Diksha** portal contains e-Learning content for students, teachers, and parents aligned to the curriculum, including video lessons, worksheets, textbooks and assessment. Under the guidance of its national boards of education (CBSE) and NCERT, the content has been created by more than 250 teachers who teach in multiple language. The app is available to use offline. It has more than 80000 e-books for classes 1 to 12 created by CBSE, NCERT in multiple languages.

## **X. Online learning challenges faced by student**

- **Adaptability –**

Students find it difficult to adapt to an online learning environment immediately after traditional classroom learning. Due to the sudden change, they are not able to adapt to the computer based learning. Student who have been always studying in the traditional classroom mind set are not able to focus on online platform. It is important for them to accept the new learning environment with an open mind.

- **Technical issues –**

Many student are not well equipped with a high internet connection that is required for online learning. Due to this, they face problem in going live for virtual learning and other platform that require internet connection. They face technical as they are not much aware of technology and applications. A slow and high internet connection can play an important role in how quickly you can attend the class and do not miss any live session. There is a possibility of poor connectivity if you find difficulty in downloading some information related to the subject blurred video, etc.

- **Computer knowledge:**

Lack of computer education is a major concern in today's world. There are many students who will still cannot operate basic computers with MS Word and power point. And whenever some technical issues emerges, they find it difficult to solve the problem in such a scenario. They face difficulties with live classes, usages of appropriate icons, MS office, communication related apps and websites, browsing study materials, etc. Sometimes they do not know technology proficiency like login, live classes, creating and submitting work, communicating with teachers and friends.

- **Time management :**

In many cases students find difficulty in managing their time with online learning. Online learning I completely new for them and requires intensive work. They need a scheduled planner to manage their time in an effective manner. Online learning provides flexible time unlike traditional classroom. But some face difficulties in adjusting to the time required for online learning.

- **Self-motivation:**

Students start losing hope once they find difficulty in online learning. It requires motivation to complete tasks and engage students with their learning. Lack of motivation is a common challenge for the students.

- **Distraction:**

Learning from home is an amazing experience. You might expect things around you to be like a school campus. But at home things are different for example, you might want a massive classroom, park, playground, canteen, friends, and teachers around you to guide and learn. But with online learning, you have to manage everything in one room with parents around you. You can be easily distracted by small things at home.

- **Communication:**

Students lack of effective communication skill during online learning. Teachers give assignment for improving reading and writing skills but there is a possibility that they might not be able to write so convincingly that educators understand the concept behind their assignments. There are some students who feel shy to communicate with their teachers and friends due to the new models of learning. It might happen due to lack of interest, poor technological skill with app and video calls or unable to express themselves via live chats, emails or text messages.

- **Virtual engagement :**

Online classes help teachers to provide reading material, assignment, communication via email, live chat or messages and delivering content by live session, presentation, recorded videos or lectures for the students. In spite of all these activities, still some students do not find engaging compared to a traditional one. Students find it difficult to communicate in person who struggle with understanding concepts. Many times students do not even approach teachers to clear their doubts.

- **Feedback:**

Every student needs feedback for their performance during the learning process so that they can improve their learning abilities. They are not only observed during the tests or exams but also for each assignment and project. Research reveals that the student hardly check their suggestion and comments. The feedback model with respect to online will be difficult for them to understand and implement.

## **XI. Online learning challenges faced by teachers**

- **Engaging students:**

As students are moving towards online learning from traditional classroom. It becomes

difficult for teachers to adjust to a new learning platform. Teaching online may not influence and engage students for longer periods of time. They can easily get distracted and lose concentration during live sessions

- **Time commitment:**

If the course content is thought in person then you might not really understand the time commitment. It is still difficult to convert those learning into effective online format. Teachers should be given some time for proper planning of the content and methods to deliver to the students. Teachers are not able to deliver the effective content in time. It said that teachers take more time in teaching online than face to face. If student exceed their deadline in submitting assignment or projects can lead to more work for you.

- **Communication:**

The more detailed the syllabus , the easier to communicate to the student .Sometimes teachers are not given enough time for the preparation of content for their students who avoid communication with teachers during online leaning . Online teaching is like communicating without body language, so student might misunderstand and can result in their poor performance. Sometime for their work or give any excuse for the delay.

- **Assessment:**

Assessment is the most important part online learning for the student s as well as teachers. And it causes stress to students at time. So whenever there are assignment or project, teachers might face a lot of question from the students. As there is less communication between student and teachers, expectation from the students' performance also differs. Students are likely to experience less homework, less assignment or lack of examination at times. This can cause difficulties for teachers in assessments.

- **Feedback:**

Every student for their performance for improvement. Teachers find it difficult to give feedback to all students individually. Sometimes few students get benefited from it and others don't. As students are not given proper feedback leading to poor performance. Teachers do not find proper methods of providing feedback to all the students.

- **Fear of cheating:**

Sometime teachers might feel concerned about the risk of cheating in online learning. They feel that students can cheat to get better results in the tests and assignments.

- **Technical issues:**

Many teachers struggle with technical issues that are unavoidable and cause stress.

They become helpless if something technical errors come in the middle of the live session or communicating with student.

- **Course content:**

The course content was designed earlier with respect of traditional classrooms. But with the shift to online learning, it requires redesigning of course which can take a considerable amount of time and energy. It would have been successful when it started well in advance for better learning outcomes. Most of the cases, these courses work well in traditional classroom but go flat in online learning. It happens when there are no content –related activities, assignment or projects that can be done online.

## **XII. Conclusion:**

During COVID -19 crisis based online teaching and learning process is a more vital role in the educational setting. Student teachers can use online learning components in different way to aid teaching learning process. While the COVID -19 crisis online teaching –learning process helps the teacher to improve the overall efficiency of being students. This is a positive stroke to the success of the teaching profession in such a critical situation too. Student teachers attitude towards online learning during COVID-19 are positive and no significantly different and it is the slight alternative situation of the lockdown period.

In recent years, Books are gradually getting replaced by electronic educational materials like optional discs or pen drives. Knowledge can also be shared via the internet, which is accessible anywhere, anytime means helps to satisfy the hunger of learning. Thus, though the online education has a number of challenges and to reach majority in the world, slowly and steadily will gain popularity and it will be useful to huge number of people on the globe.

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# MOBILE BANKING- A BOON TO THE BANKING CUSTOMERS DURING COVID-19 PANDEMIC SITUATION. A CASE STUDY WITH SPECIAL REFERENCE TO THE SBI CUSTOMERS OF MANGALORE CITY.

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**Abstract:**

*Covid-19 pandemic has affected all types of business functions. Due to lockdown bank branches were closed. People were forced to stay at home and allowed to work from home. This situation has changed the way of living in people's life. In banking sector Mobile Banking technology has been adopted to provide banking services which facilitates their customers to avail banking services from anywhere at any time. But people were not more in usage of these services. Covid 19 situation has increased usage of Mobile Banking services among existing users. Along with that New Mobile banking registrations has increased. Customers are using Mobile Banking not only for checking accounts but also for making payments, funds transfer, recharge etc., this paper presents a study on impact of covid-19 pandemic situation on Banking Customers in Mangalore region in usage of Mobile Banking. To study how mobile banking Apps are boon to customers during covid-19 pandemic situation.*

**Key words:** Covid-19, Pandemic situation, Mobile Banking, Boon.

**1 Introduction**

Banking Sectors play a major role in economic development. Change in technology as influenced banks to shift from traditional banking into Digital banking. Government of India is emphasizing more on the need and importance of a cashless economy and rely on digitalization. Introducing Jan Dhan Yojana is one of the main reason is to Digitalisation economy. Mobile banking is one of the ways of providing services to customers, which has been used as latest mode for delivering banking services. Mobile banking allows customers to prefer banking transactions through mobile Apps without visiting banks. Customers are using mobile banking not only for checking account balance but also for making payments, fund transfer, recharge, bills payment etc.

Covid-19 pandemic have a great impact on our economy. All types of business functioning are adversely affected and they are facing huge losses. Where as all other business activities depends highly on banking business. World wide spread of covid-19 has hampered the bank operations also. World Health Organisation advised people to maintain social distancing which inspired consumers to do contactless activities but on the other side, this pandemic has increased in usage of Digital Banking. There was a slow migration over a time from branch banking towards digital banking. But during this pandemic situation has certainly made faster. Even though consumers were in use of online banking but still many of them were not in use of mobile banking. But covid-19 situation has made customers to look into more convenient alternative than branch banking or online banking. This led them to use Mobile banking. Not only the existing user of mobile banking as increased usage but also new mobile banking registration has increased tremendously. This study is an attempt to highlight usage of mobile banking is a boon to banking customers during the covid-19 pandemic situation.

## **2. Mobile Banking:**

Mobile banking applications is a latest technique which is convenient of doing banking activities from anywhere and anytime using their mobile device such as smartphones and tablets. Mobile wallet application has to be downloaded. Bank account details, Debit card or Credit card details has to be linked to mobile app through which mobile banking services can be operated using mobile device. This makes banking transactions easy and convenient to operate with mobile device without carrying cash or plastic cards.

Mobile-banking services include Account information, Mini statements and Account History, Alerts on account activities, Monitoring term deposits, Access to loan and/or card statements, Insurance policy management, Funds transfer, Fund transfers between customer-linked accounts, Fund transfers to other accounts, Bill payments, Credit card payments, mutual fund/ equity statements, Investment Portfolio management, Real-time stock quotes, Personalized alerts and notifications on security prices, Cheque book and card requests, Complaint filing and tracking, ATM location finder. Most of the banks and private companies are providing mobile banking services through Mobile applications like Google pay, phone pay, pay tm, Baroda m-Connect, SBI Buddy, Mobikwik, Jio Money, Axis bank Lime etc. Mobile banking is used not only to check balance but also to transfer funds, making payments, purchases, recharge etc

### 3. Literature Review

(SKINNER, 2007) Digital Banks have to be compelled to advise clients concerning finance by providing sturdy customer engagement through remote channels then, instead of KYC, Digital Banks have to be compelled to specialize in apprehend Your Customer's Context (KYCC). this can be the leverage of location-based services combined with information leverage of the customer's desires, desires and challenges. The Digital Bank thus engages with the client through the customer's most popular access.

(Jasmine, 2015) The analysis of the study has assessed customers level of angle, perception and satisfaction on the net services are influenced by the 3 factors. they're - By providing higher, heterogenous and customised on-line services to full fill the wants and desires of the purchasers, adopting associate degree acceptable and fairly stable policy towards the fees} and costs, guaranteeing the effective utilization of the skilled experience possessed by the banks, adopting refined user friendly technologies and making a trust within the minds of the purchasers on the net services of banking establishments.

(KanchanaNaidu, 2016) Examined that Perception may be a results of 2 forms of inputs, they're Physical stimuli and past experiences. per study paper reveals that SBI Bank is one amongst the most important public sector banks within the country with a lot of customers and is providing innovative e-banking services wherever as HDFC bank Ltd is additionally one amongst the favoured non-public sector banks within the country enjoying widespread technology primarily based network and complete image. SBI & HDFC bank Ltd each banks are adopting excellent e-banking services for the purchasers.

(Gokila, 2017) Study found that majority male customers and comparatively younger respondents are a lot of in usage of e-banking services. The average of perception and satisfaction level towards the technology enabled banking services is a smaller amount than the expectation of the purchasers in Coimbatore town.

(Aradhana Gandhi, 2017) Found that high Perceived Risk related to Mobile Banking usage acts as a main impairment for adoption of Mobile Banking. Examined within the study that client rate Perceived quality and Perceived relative advantage over all alternative factors once it involves victimisation Mobile Banking

### 4. Objectives of the study

1. To study demographic profile of respondents.



2. To find out the impact of covid-19 situation on Mobile Banking usage.
  3. To analyse the mode of banking activities carried out by respondents during the period of covid-19 and before covid-19.
  4. To know the various purpose for which Mobile banking usage.
5. **Need for the Study:**  
The need for the study is to know the covid-19 situation affected banking activities. This paper is an attempt to find out impact of covid-19 pandemic situation on Mobile banking usage.

## 6. Research Methodology

In present study both primary data and secondary data have been used. Primary data has been collected from 120 respondents who use mobile banking services and selected by simple random sampling method. Primary data is collected from respondents using the questionnaire and personal interview method. A Secondary data have been collected through various websites, News papers, Books and E-Journals.

## 7. Results and Findings

**TABLE-1: Demographic characteristics of sample with frequency distribution**

Variable	Frequency	Percentage	Variable	Frequency	Percentage
<b>Gender</b>			<b>Occupation</b>		
Male	50	42%	Government	46	39%
Female	70	58%	Private	35	29%
<b>Age</b>			Business	24	20%
18-25	21	17%	Housewife	15	12%
26-35	30	25%	<b>Income</b>		
36-45	30	25%	25000-50000	30	25%
46-60	29	24%	50001-100000	40	33%
above 60	10	9%	above 100000	50	42%

Table 1 shows that majority respondents are female than male. Majority respondents are between age group of 26-35 & 36-45. Majority of respondents are post graduated. 39% of respondents are government employees, 29% are in private, 20% are doing business and 12% are housewife. 42% respondents are above Rs.100000 income group, 33% of respondents are in 50001-100000 income group and 25% are in 25000-

50000 income group. There is no significant relationship between demographic profile with Mobile banking usage.

**Table 2: Usage of Mobile Banking**

Variables	Frequency	Percentage
Less than 1 year	45	38%
1-2 years	16	13%
2-3 years	24	20%
More than 3 years	35	30%

Table 2 shows 38% of respondents using Mobile Banking from less than 1 year, 30% of respondents using from more than 3 years, 20% of them using from 2-3 years and 13% are using between 1-2 years.

**Table 3: Reasons for using Mobile Banking**

Variables	Frequency
covid-19 situation	90
Easy to operate	85
Save time & cost	70
24/7 banking	70

Table 3 shows 90 respondents are using Mobile Banking mainly due to covid-19 pandemic situation, 85 respondents feels easy to operate, 70 of them says 24/7 banking and 70 respondents are using mainly as it saves time and cost.

**Table 4: Mobile Banking Usage before Covid-19**

Variables	Frequency	Percentage
Always	15	13%
Very often	20	17%
Sometimes	22	18%
Rarely	18	15%
Never	45	37%

Table 4 shows 45% of respondents never used mobile banking before covid-19 and 20% of them used Mobile banking very often.

**Table 5: Mobile Banking Usage during Covid-19**

<b>Variables</b>	<b>Frequency</b>	<b>Percentage</b>
Always	23	19%
Very often	48	40%
Sometimes	34	28%
Rarely	15	13%
Never	0	0%

Table 5 shows majority of 48 respondents using mobile banking very often during covid-19, whereas 28 are using sometimes, 23 are using mobile banking always and 21 are using rarely.

**Table 6: Purpose for Mobile Banking services are used**

<b>Variables</b>	<b>Frequency</b>
Check account balance	35
Fund transfer	28
Bills payment	95
Deposits	16
Shopping	55
Mobile recharge	80

Table 6 shows that Majority of respondents use Mobile Banking for making bills payment, 80 respondents use to recharge mobile, 55 respondents use for shopping, 35 of them to check account balance, 25 respondents to transfer fund and 16 of them to deposits.

**Table 7: Difficulty in using Mobile Banking**

<b>Variables</b>	<b>Frequency</b>	<b>Percentage</b>
Very simple	14	12%
Simple	58	48%
Moderate	30	25%
Difficult	18	15%
Extreme difficult	0	0%

Table 7 shows Majority of respondents feels simple in using Mobile Banking and 0% of them feels extreme difficult.

#### **8. Suggestion:**

1. Banks should provide regular feedback to customers who are already using Mobile Banking to win their confidence.
2. Banks should provide sufficient information to customers for mobile banking usage.
3. Operating Mobile banking has to be made easy with few steps so customers are high influenced towards digitalise.
4. Banks should assure and take necessary steps to protect customer data and privacy.
5. Waive the transaction and processing fees to encourage customers to increase in usage of Mobile banking services

#### **9. Limitations of the study:**

This study has its limitation. Primary data is collected from SBI bank customers of Mangalore city only. It may differ in other region. The study was mainly to find out the impact of covid-19 pandemic situation on Mobile banking usage. There may be change in mobile banking usage later. Simple random sampling method was used.

#### **10. Conclusion:**

Covid-19 crisis has increased Mobile Banking usage. Due to this pandemic situation, more customers are transforming towards mobile banking. Even though many consumers use online banking but do not use mobile banking options until covid-19 crisis hit. Therefore banks use this situation and improve the digital engagement level. Banks should try to make simple steps to operate mobile banking. The simple

procedure to operate Mobile Banking will encourage different group of customers for Mobile Banking usage. Banks should encourage and guide customers to operate mobile banking for all types of banking activities. Government started many programmes towards digital which supports banks to go for digitalisation. Therefore banks along with Government program try to take certain measures to transform into digitalisation.

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# A STUDY ON CULTIVATION AND MARKETING PROBLEMS OF ARECA NUT GROWERS IN SHIMOGA DISTRICT OF KARNATAKA

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**Abstract:**

*In India and in a few Countries of World, Areca nut is considered as a commercial crop. It has traditional value in the field of religious, social, and cultural practice of Indians irrespective of caste, creed or social status. The study was based on a multi-stage random sampling method. The collected information was presented in two-way multi-table analysis forms and interprets by using statistical tools like percentages, mean and standard deviation. The study was restricted to Shimoga District of Karnataka and the findings of the study are related only to the selected samples and this cannot be generalized.*

**Key words:** Areca nut, commercial crop, medicinal value, multi-stage random sample.

**1 Introduction**

Areca nut is a crop which is one of the commercial items in India. It has traditional value in the religious, social, and cultural practice of the Indians irrespective of caste, creed or social status. The Indian population have the practice of chewing of areca nut as an ingredient of betel quid by an age old or people in a special occasion. Areca nut has the properties of medicinal and it stimulates the central nervous system.

The betel nut palm gives areca nut or supari. The nativity is believed that it has been originated either in Malaysia or in Philippines. In the world, at present India ranks first both in area and production of areca nut. In the pre-Christian era, areca nut cultivation was taken place. Areca nut growing is not only in India but also in Sri Lank, Borneo, Philippines, New Guinea, East Indies and Bangladesh. Areca nut is exported to the countries like, Nepal, Singapore, Kenya and Malaysia. In these countries, areca nut is primarily used for chewing and extraction of alkaloid purpose because it has medicinal properties such as astringent, narcotic, antihelmentic and vermifuge. India, China, Myanmar, Indonesia, Thailand, Bangladesh are major areca nut producing countries of the world.

India ranks first in both area (58%) and production (53%) of areca nut. Total area and production under areca nut are around 3.2 lakhs and 3.4 lakhs tonnes respectively. The Country 's 70% of areca nut production was taken place from Kerala and Karnataka. The main part of Karnataka, especially in Shimoga district areca nut is planted in fertile clay loams in the tank irrigated, river irrigated areas are treated as luxuriant for fast growing. On an average 60% of white and 40% of red variety of areca nut is used out of 100% of production. In the country, average areca nut consumption is 3.3 lakhs tonnes. The States of Assam, Kerala, Northern parts of West Bengal use favourably ripe areca nut. In Western and Northern parts of India chali is more popular. In Tamil Nadu and Karnataka processed green nut Kalipak is preferred. Areca nut has medicinal properties; thus, it is used in treating multi-ways like leucoderma, cough, fits, worm's, anaemia and obesity and it is used for dyeing clothes, plastic, hard boards, decorative, veneer panels, and picture manuals

## 2 Review of literature:

**S. Aaron Hegde, John Deal(2014)** in their study on areca nut farming in Southern India: a case study revealed that 5% of the world's population having the practice of chewing of betel quid. In their study highlighted that India is the largest and 50% of world's market's areca nut requirements produced by her. Further, stated that in a acre 600 areca nut plants were planted, it takes on an average five to 6 years to bear areca nut fruit and it can yield nuts up to 50 years, the yielding capacity per tree an approximately 4 kg's. The process of harvesting, de-husking of areca nuts and other work was totally labour oriented but there is a problem like yield variability, volatile prices of areca nut, import competition, shortage of labour due to migration of youth from rural to urban area in search of white colour Jobs. where 56% of labour problem is faced by the areca nut farmers. Generally, farmers are sold their areca nut produce in APMC's where commission agents are bought and sold to the wholesaler at a profit. The areca nut crop contributes on an average 1% of the State GDP.

**Dr. B.T. Ramappa, Dr.M. S. Manjunatha(2013)** have made a study on cost of non-traditional region of Karnataka-an analysis found that areca nut is one the commercial crop which has certain medicinal values. The study reveals that in India areca nut plant was made on an average 4 lakh hectares and total production was 4.78. tons. The product has the demand from foreign countries like USA, UK, Canada, Australia, Thailand, Singapore and France for the use of Gutka and Panmasala. In the study area, cost of areca nut gardens per acre was Rs.1, 93,270 and the average cost of production was Rs.6, 07,279.70. The research study found that there are problems like credit

facilities, water scarcity, pest and disease, labour, demand uncertainty, price volatility, cost increasing, profit margin is very less, research is necessary for alternative use of areca nut and government should support and frame rules and regulations pertaining to imports and exports of areca nut.

**B. Chinnappa and KulapathiHippargi(2006)** have made a study on an analysis of practices, costs and constraints in marketing of Areca nut revealed that 60 million of people have employment directly and indirectly in primary, secondary and tertiary sectors of areca nut Industry. The study depicted that co-operative societies were extended credit facilities to the areca nut farmers on the pledge of areca nut produce where 60% of the gross value sanctioned as credit at the rate of 2% interest. The 44% of areca nut farmers were received market information from peer group of farmers who visit the market. The per quintal areca nut marketing costs fetches Rs.53.64 and Hamala charges Rs.18.82% of out the total marketing cost. The average cost of transportation of areca nut per quintal was Rs.24.42.

**Karunakaran(2014)** in his study on areca nut marketing in Kerala with special focus on CAMPCO reveals that 95% of the total land area and 90% of the total production was grown in the states of Kerala, Karnataka, and Assam. The 8.33% farmers of the State followed short-term contract sale of areca nut, 55 % of the total farmers were adopted long-term contract sale of areca nut, 37.5 % of farmers were sold their produce to the traders in the village, and 29.17 % of the farmers were sold to the wholesalers, 12.58% of total areca nut farmers sold to the Co-Operative Societies. The research was found that few of the farmers were sold their produce to the consumers in their village or in the primary markets. Finally, the opinion of the farmers that the establishment of CAMPCO (Central Areca nut Marketing and Processing Co-Operative Ltd.) helps to increase the price of arecanut

### 3 Objectives of the study:

The study was focused on the following specific objectives.

- To understand the socio-economic background of the areca nut growers in Shimoga District
- To analyse the problems faced by the farmers for areca nut cultivation.
- To analyse the problems faced by the farmers in marketing of areca nuts.

### 4 Methodology:

“A study on cultivation and marketing problems of areca nut growers in Shimoga District of Karnataka” was carried out with the following methodology. The sample



consisting of 700 respondents were drawn by adopting multistage random sampling method. The study is based on the primary and secondary data collected through well-structured interview schedule. Analysis and interpretation were made based on the data collected from the farmer respondents. The collected information presented in two-way multi-table analysis forms and interprets in the analytical manner.

#### **Analysis and interpretation of data:**

The results of the analysis of the collected primary data are presented below:

**Table 2 Gender, Education, and Type of family and others**

<b>Attribute</b>	<b>Class</b>	<b>n=700</b>	<b>%</b>
Gender	Male	658	94
	Female	42	6
Education	No schooling	217	31.0
	Up to 5th	136	19.4
	Up to 7th	60	8.6
	Upto 10th	162	23.1
	PUC	58	8.3
	Graduate	64	9.1
	PostGraduation	3	0.4
Type of family	Joint	250	35.7
	Nuclear	450	64.3

The above table shows that out of the total 700 respondents 658 (94%) of the respondents were belongs to male and the rest of 42(06%) of the respondents were belongs to female groups. The status of the education of the farmer respondents is that out of the total 700, 19.4% of the respondents were illiterate, 8.6% of the respondents were educated up-to 7<sup>th</sup> standard, 31% of the respondents were educated up-to 5<sup>th</sup> standard, 23.1% of the respondents were educated up- to 10<sup>th</sup> standard, 8.3% of the respondents were educated up-to PUC, 9.1% of the respondents were educated up-to graduation, and 0.4% of the respondents were educated up-to post-graduation.

**Table 2 : Age and annual income of respondents**

Variables	Minimum	Maximum	Mean	Std.Deviation
Age (years)	17	88	53.77	10.972
Annual income (Rs.)	15000	10,00,000	1,12,021.43	1,04,989.29

The study shows that mean age of farmer is 54 years and 64 percent of the farmers are lying between the age group of 43 to 65 years. The study reveals that the average annual income of the farmers is Rs.1, 00,000. Few of farmers have the minimum average annual income of Rs.15, 000 whereas the average maximum annual income of farmers is Rs.1, 000,000.

**Table 3 Production Problems of farmer respondents**

Production problems	Class	n=700	%
Improved and quality seeds are not available	No	87	12.4
	Yes	613	87.6
Sources of irrigation non-available in time for adaptation of farming system.	No	70	10.0
	Yes	630	90.0
Supply of power is insufficient	No	65	9.3
	Yes	635	90.7
Training and supply of literature for adoption of organic agriculture is inadequate.	No	59	8.4
	Yes	641	91.6
Non-availability of labour in the peak period	No	75	10.7
	Yes	625	89.3
The cost of production is high	No	63	9.0
	Yes	637	91.0
Lack of support and technical guidance.	No	85	12.1
	Yes	615	87.9
The Literacy rate of the farmers is very low	No	38	5.4
	Yes	662	94.6
Vagaries of nature like extreme rain fall, inadequate, and ill distributed, dry land suffer from soil low moisture retention, etc;	No	47	6.7
	Yes	653	93.3
Agricultural labourers are migrated to other occupation	No	53	7.6
	Yes	647	92.4

The above table clearly shows that 613(88%) of the farmer respondents are expressed their opinion that improved and quality seeds are not available in time, 630(90%) of the respondents shared their opinion that sources of irrigation was not available in time for adaptation of farming system, 635(91%) of the farmer respondents were expressed their opinion that supply of power is insufficient, 641(92%) of the farmer respondents expressed their opinion that training and supply of literature for adaption of organic agriculture is inadequate, , 625(89%) of the respondents shared their opinion that they did not get the labourers in the peak period, 637(91%) of the farmer respondents shared their opinion that cost of production is high, 615(88%) of the farmer respondents are unhappy about availability of technical guidance, 662(95%) of the respondents agreed that literacy rate of the farmers is very low, 653(93%) the farmers expressed their opinion that there is the possibility of lack of production occurs due to vagaries of nature like, extreme rain fall, inadequate and ill distributed, and dry land suffer from soil erosion and low moisture retention etc., 647(92%) of the farmer respondents were dependent on paid workers and the study indicated that agricultural labourers are migrating to urban areas in search of job.

**Table 4: Marketing problems of farmer respondents**

Attributes	Class	N=700	%
Transport	Agree	694	99.1
	Neutral	2	0.3
	Strongly agree	3	0.4
	Strongly disagree	1	0.1
Cost of transportation	Agree	449	64.1
	Disagree	1	0.1
	Neutral	2	0.3
	Strongly agree	248	35.4
Availability of market related information	Agree	226	32.3
	Disagree	420	60.0
	Neutral	3	0.4
	Strongly agree	48	6.9
	Strongly disagree	3	0.4

Attributes	Class	N=700	%
Price fluctuation	Agree	655	93.6
	Neither satisfied nor dissatisfied	1	0.1
	Strongly agree	44	6.3
Commission charges by commission agent	Agree	542	77.4
	Disagree	18	2.6
	Strongly agree	139	19.9
	Strongly disagree	1	0.1
Weigh-ment	Agree	504	72.0
	Disagree	2	0.3
	Strongly agree	194	27.7
Availability of go-down	Agree	225	32.1
	Disagree	390	55.7
	Strongly agree	85	12.1
Forced sales	Agree	685	97.9
	Disagree	2	0.3
	Strongly agree	13	1.9

The above table clearly indicated that majority of, 694(99.1%) of the farmers agreed that they had transport problems to market their areca nut produce, 449(64.1%) of the farmer respondents were agreed that inevitably pay high cost of transportation for their areca nut produce, 420(60.1) of the respondents disagreed about the availability of market related information, 655(93.6%) of farmer respondents agreed that while selling their agricultural produce facing the problem of price fluctuation, 542(77%) of the farmers agreed that there is bitter experience about commission charged by commission agents, 504(72%) of the farmer respondents agreed that they had a problems with weighment, respondents in the study area expressed their opinion that there is a problem of go-down facility, 390(56%) of them disagreed about go-down facility. 685(%) of the farmer respondents agreed that there are the forces to sell their agricultural produce at lower

## 5 Limitations of the study:

- The research area was restricted to Shimoga District of Karnataka.

- The analysis was based on the primary data collected and there is a time, money and bios of farmer respondents.
- The findings of the study are related only to selected samples and this cannot be generalized

## 6 Suggestions:

Based on the analysis of the study the following suggestions are made to improve the cultivation and marketing of areca nuts in the study area.

1. Non-availability of quality saplings was one of the problems faced by the areca nut cultivators. So, the Central and State Government should consider establishing nurseries in each taluk to provide quality saplings to the famers.
2. The areca nut products are in great demand in domestic and international market. So, the farmers should be trained and educated about the manufacturing of the value-added areca nut products to increase the earnings.
3. To create awareness among the farmers to take crop insurance policy against the loss of trees due to various diseases.
4. The study also found that due to storage problem, marketing of areca nuts mainly through commission agents in respective APMC's. So, the Central and State Government should set up procurement centres in important places. The centre must have the capacity of speedy disposal of the procured commodity and must make speedy payment to the growers.
5. Research and Development Department need to suggest eco-friendly insecticides and pesticides etc; and supplied at subsidized price to the areca nut farmers.
6. To minimize the cost of cultivation where have and use advanced implements for cultivation harvesting at subsidized price and extend financial assistance to purchase.
7. The Government need to establish processing centre and storages facilities at rural level for shake of areca nut farmers.

### 6.1 Conclusion:

The present study made a systematic effort on studying cultivation and marketing problems of areca nut growers in Shimoga District of Karnataka. Regarding marketing of areca nut spot payment and reasonable price was the main factor influencing the marketing of areca nuts sell through intermediaries. It is found that climatic condition was the major problems faced by the areca nut growers in the study area. Lack of

storage facility and avoiding risk was the major factor influencing the marketing of areca nut through intermediaries. Price fluctuations and forced sales were the main problems faced by the farmers in marketing of areca nuts. The Agricultural Department should undertake vigorous campaign to educate areca nut farmers about improved method of cultivation and farming co-operating marketing for regulating the prices the areca nuts.

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## COVID -19 IMPACT ON INDIAN AGRICULTURE SECTOR

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### **Abstract:**

*The ongoing health crisis around covid-19 has affected all works of life .protecting lives of people suffering from the disease as well as frontline health responders has been the priority of nations. Government have swung into actions since the corona virus attack created an unprecedented situation. India declared a three week –nation-wide lockdown till mid April in the initial phase, which was subsequently extended for achieving satisfactory containment of the virus spread. During these challenges times how does Indian agriculture respond to the crisis and how do government measures affect 140 million farm households across the country and thereafter impact the economy my of a very important country in the developing world? We assess the immediate challenges that COVID19 has respond to the farm sector and suggest mitigation measure to ensure a sustainable food system in the post-crisis period.*

*Immediately after the nation –wide lockdown was announced, the Indian finance minister declared an INR 1.7 trillion package, mostly to protect the vulnerable sections (including farmers) from any adverse impacts of the corona pandemic. The announcements among a slew of benefits, contained advance release of INR 2000 to bank accounts of farmers as income support under PM –KISAN Scheme. The government also raised the wage rate for workers engaged under the NREGS, world's largest wage guarantee scheme. Under the special scheme to take care of the vulnerable population, Pradan Mantri Garib Kalyan Yojana has been announced. Additional grain allotments to registered beneficiaries of the agriculture farmers.*

**Key words:** COVID-19 : Agriculture : India : Sectors: Farmers

### **Introduction :**

The international committee of viruses (ICTV) serve accurate respiratory syndromes coronavirus2 (SSRS-COV2) as the name was choren because the virus is genetically related to the corona virus responsible for the SARS outbreak of 2003 while seated the two viruses are different. Amid the COVID-19 crisis, agricultural activities related to production and marketing have been deemed “essential services” and were not restricted in any state. However, the lockdowns shut the operations of retails sellers and restricted their movement, constrained the movement of goods severely, closed processing

units that consume agricultural commodities, and despite their essential service tag-shut down some mandis and markets. As the country begins to open up again, we summarize the impact of the COVID-19 lockdown on the different sub-sectors and look at the ones that are in a position to bounce back and the ones that will continue to struggle. However the payment under the PM Kisan Yojana alone, which reaches about 85 million farmers out of a potential beneficiary base of 140 million, is likely to provide immediate relief and food security. All other measures will only reach or have an impact on farmers in the medium to long term. One new measure is the INR1 lakh –Crore funds (USD3.3 billion) for agriculture infrastructure. The response from the government shows that it is sensitive to the problems in the farm sector but has been unable to define the nature of the complex challenges precisely. It has therefore adopted an approach akin to “a rising tide will lift all boats” in its measure. However not all vulnerable farmers households have boats”.

### **Objective of Study**

1. To study the agriculture situations in the period of lockdown
2. To study the government schemes for agriculture farmers for upliftment programs.

### **Research methodology**

The study is based on secondary information. The data is collected from various sources such as planning commission report economic survey, Annual reports of agriculture and other reports published by the government of India. Compound annual Growth Rate (CAGR) has been calculated to analyze the trends in agriculture production and industrial and service sector role in development in India. The study has used theoretical analysis and explanation of tables, comparison between initial period COVID- 19 PANDEMIC, Significance of the study: The role of agricultural growth in lifting people out of poverty is also well recognized, rural infrastructure and agriculture research is key drivers of this India's Indian' agricultural sector depends on migrant labours for several operations. Now, an estimated 50 million migrant labours (of India's 140 million) are expected to have returned to their native places from cities following the national wide lockdown. They account for about 11% of non-self-employed force many migrant labourers mainly from informal sector are working in agriculture field in the countries west and north part of the India

They are also significantly employed in Marine fishing post-harvest activities managing livestock in marketing and the creation of Agriculture infrastructure. Worldwide the food and agriculture organization expect shift in the supply and demand for food World agriculture prices show science of size from there is week of March 2020. The increase marked for rice and wheat 1 reason for this rise has been the stock pricing by households of



rice and wheat and restriction imposed by different countries on food exports. For instance Vietnam the world's third largest rice exporter has shaft exports in which may reduce the global rice exports by 15%. India and Thailand two ban exports world rice prices may rise sharply soon. Russia the world's largest wheat exports and the largest wheat suppliers to North Africa is exported to restrict its exports. Kazakhstan one of the world's biggest source of with floor has already banned its exports similar traits are noted in other crop to Serbia, to cite an example has stopped the exports of the sunflower oil commentators have wondered if their policies indicate the one cell of the wave of food nationalism that would despite the nature of trade flows that have existed after the 1990's Effect on Indian agriculture

**Food grains:**

In the current lockdown situation the agriculture sector is functioning smoothly as there uh been no shortage of food grains vegetables and dairy products however many other sectors are impacted. The impact of lockdown on the overall agriculture GDP will note much this year in hope of the good rises. The government has exempted farmer's activities from the lockdown rules. Agriculture GDP was at 3.7 % during last year. The agriculture sector will rise to the occasion and play an important role in giving normal growth to the Indian economy.

**Sugarcane:**

The institutional consumption in Indian normally constitutes 65% of total domestic sugar sales. Which are estimated at 27 million tonnes annually? The pandemic could affect the overall and master sugar consumption by 1 to 1.5 million tons. The total retail l and catering market segment (H O R E C A) which is one of the largest consumer of sugar is among industry is most February impacted by national lockdown all hotels restaurants bars and other miscellaneous food establishment have been closed although take out services in available from limited restaurants. The hope exports destinations where iron, Somalia, malaria, and Sri Lanka

**Livestock:**

The AMUL has noted that its recruitment from 36 lac farmers across India is producing smoothly in terms of quality this amount to be distributing 1.50 lakh litters of milk every day across India. As the lockdown precedes Amole exports milk in demand to decline. The meet sector has been in crisis for different reason the crisis is.

**Fruits and vegetables:**

Agriculture, horticulture and floriculture are the predominant economic activities fruit and

vegetables markets were significantly impacted by the spread of the novel corona virus beginning in March 2020. Due to the closure of restaurants and schools growers and distributors were forced to shift supplies almost entirely from the food service to the retail channel. Shippers exported labor and logical constraints making the change. But the fresh produce supply chain reminds labor in the long term we expect lasting changes in consumers' online food purchasing habits. Heightened constraints on immigrants' distribution and perhaps retailing.

### **Ornamental nursery:**

Sales for ornamental growers are expected to be down around 50% this year with same into the crisis for many countries, the timing is critical with normal during spring season and many flower giving celebrations being directly hit 70% off of respondents expect to see drivers going out of business this year 65% expect to see significant cut in staffing by nurseries

### **Floriculture:**

The lockdown imposed a curb on the transmission of the corona virus pandemic made people confident in their homes while meaning non-essential businesses shut shop. Living thousands of small and marginal farmers helpless as their 9 month preparation and planning to raise a variety of flowers sources said floriculture farmers plan a variety of flowers gardens depending on the number of events and orders from 2000 to 5000 function holds. Many farmers following the end of the agricultural season for teddy and other food grains term horticulture crops that is fruits vegetables and flowers.

### **Farmer:**

The poor section of the society are almost the hardest hit in any disaster or pandemic situation with about 85% of Indian farm households being small and marginal farmers and a significant part of the population being landless farmer laborers welfare measures to contain any damage from corona virus pandemic are going to help them with sincere implementation any failure to do so well mean that they will be forced to borrow money from the informal sector at high rates of interest for the new season.

## **Three key issues that have emerged in the post-COVID-19 era**

### **Agriculture finance:**

Finance for agriculture from formal financial institutions has been growing steadily year on year for the past 15 years. The ratio of agri-credit outstanding to agri-GDP increased from 13.34% in 2003 to 51.56% in 2017-18. This was largely due to efforts like the Kisan Credit Card (KCC) program. By the end of March, 2020, the outstanding agricultural credit

was INR11.69 lakh crores (~USD 155.9 billion). However, this seemingly large sum constitutes only 12.5% of the gross bank credit in India. The share of bank credit for agriculture continues to remain less than agriculture's share in the GDP (16.5%).

According to the financial inclusion survey carried out in 2015-16 by NABARD (NAFIS), 38% of the farm households surveyed depended on non-formal sources of finance, with 30% relying exclusively on informal sources. Unsurprisingly, small and marginal farms depended more on informal sources of finance. One of the problems that have emerged recently is credit for the Kharif season. With more than 30 million farmers who have received moratorium on loans until August, 2020, the prospects for securing Kharif crop loans do not look bright. Banks rarely provide a second loan when an earlier one is outstanding. Once the lockdowns lift, banks will be busy recovering loans that come out of moratorium and processing new proposals under the different packages—the loans for Kharif season are unlikely to get priority. The merger of a large number of public sector banks coupled with the uncertainties regarding staff placements in the branches will add to the problems of a significant number of farmer customers. Stakeholders need to find solutions to these problems and develop simple systems to provide Kharif loans. For example, in Maharashtra, the state government has provided a guarantee for the repayment of outstanding loans of farmers, paving the way for the disbursement of new Kharif loans. Similar initiatives are required in other states to increase and simplify the flow of credit.

### **Women in agriculture:**

The Government of India in the Economic Survey (2017-2018) stated that the agricultural sector in India is undergoing feminization. Even though women only own 12% of the total agricultural land, over 73% of rural women workers have found employment in agriculture. In the face of shrinking employment opportunities in agriculture, men have diversified into the rural non-farm sector, while male out-migration has emerged as a major livelihood strategy. The World Bank estimates that India has more than 140 million internal migrants. With fewer non-farm sector jobs available and reverse migration of men back to villages, more men will be available to take up agriculture. An estimated 50 million inter-state migrant laborers have returned to their villages from cities after the nationwide lockdown. This could affect women's standing as farmers and risk reversing the gains achieved over the past decade. With men back in the villages, women may be pushed to undertake the least paid and most menial agricultural tasks. Their wage rates may dip further. As men are now locally present, they may get more involved in the marketing of their produce and thus control the money. Women's self-help group (SHG) networks and NGOs will have to play a larger role in negotiating a pace for women. Anecdotal evidence continues to suggest that SHG members have been supporting each other by exchanging

labor on the lines of Pragathi Bandhu groups promoted by Shree Krishan Dharmasta.

### **Rural Development Project (SKDRDP)**

SHG federations and village organizations could also play a larger role in arranging for the supply of inputs and ensure aggregation and marketing of produce. The women FPOs promoted by State Rural Livelihood Missions (SRLMs), such as JEEViKA in Bihar, have also been leading the way in developing farm-to-fork models for women farmers to market commodities. Civil society organizations and governments should organize suitable capacity-building activities to help women retain their space. Work allocation under NREGS should also give adequate representation to women.

### **Farmers' Producer Organizations (FPOs):**

The dilution of APMC and the ECA open up exciting market opportunities for FPOs. If all states align their policies with the central government's ordinance, then this can unshackle the buyers and allow them to purchase from anywhere-which in turn means more choice for farmers. Several large corporates, such as Godrej and ITC have also shown an increasing preference to trade with farmer collectives than the traders on whom they have traditionally had to rely on. The bargaining power of farmers or FPOs will increase as they are not required to sell within a specific geography. The recent focus on setting up 10,000 FPOs is well-intentioned. How FPOs have responded during the pandemic and lockdown has been a revelation for farmer members as well as for other stakeholders. However, many dormant FPOs exist in the system and the investments made in their formation remain idle. As a first step, it would be useful to examine the operations of the 7,300+ registered FPOs and design interventions and assistance to help dormant and sub-optimal ones realize their full potential.

### **Conclusion**

A macro virus has eroded wealth and corroded investors' confidence, slowing down private consumption and investment. Dissipated workplaces and restored markets. Economic survey 2019-20 had laid out a plan to promote exports of network products to integrate and assemble India for the world, to make in India and to create 40 million jobs by realizing the respiration of a trillion economy by 2025 (economic survey 2020- D-100). The COVID-19 pandemic has forced us to rethink on this strategy. Integration with the global supply chains also makes the nation sustainable to global supplies. The survey had mentioned it as no other country can match China in the abundance of its labour; we must carve the space getting located in labour-intensive sectors. The COVID-19 pandemic posed a threat to the mainstay of global production because the mobility of Chinese migrant workers was

restricted and the production activity had come to a hold. Half of the humanity at present is under lockdown and if lockdown persists in rest of the world, host sales in Chinese tehsils will result in layoffs. Careers in investment spending and deep recession. Rise in demand appears to be a comedy if the virus does not get a container that will increase prices even when there is a global supply stock and unemployment rises and high and that is when the signification set in the Indian economy will be largely protected from those except in a few sectors that have not participated in global supply chains.

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# A CONCEPTUAL APPROACH TOWARDS CHALLENGES OF ONLINE LEARNING DURING COVID-19

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## Abstract

*The global pandemic has taken a colossal hit on all the sectors of the economy. While it has been slightly easier for professionals to adopt work from home as a new normal and continue business as usual, the times have been challenging for the education system around the world that majorly revolved around classroom learning. COVID 19 has made a serious impact on many aspects of everyday life. The world saw a paradigm shift in the education system favouring online learning during the constraints of pandemic. The objective of the present study is to identify the challenges faced by the students in online learning. Findings of the study show that though online education has a number of challenges faced by two main stakeholders; students and teachers, handling all these challenges carefully can have the chance to create a positive atmosphere in the field of education.*

**Key words:** Online learning, Challenges, Online teaching methods

## Introduction

The Covid-19 pandemic has affected educational systems worldwide, leading to the near-total closures of schools, universities and colleges. The sudden outbreak of a deadly disease called Covid-19 caused by a Corona Virus shook the entire world. The World Health Organization declared it as a pandemic. This situation challenged the education system across the world and forced educators to shift to an online mode of teaching overnight. Many academic institutions that were earlier reluctant to change their traditional pedagogical approach had no option but to shift entirely to online teaching-learning. Today the conventional methods of teaching have been replaced by online method or e-learning for the time being. E-learning is now considered as new method of teaching rather than face to face teaching. E-learning has the ability to offer and share materials in all kinds of formats as e-mails, slideshows, videos, PDFs, and word documents (Bareq Raad Raheem 2020).

## Objectives of the study

- ❖ To identify the challenges faced by students during online learning
- ❖ To give suggestions for the success of online mode of learning during a crisis-like situation.

### **Methodology of the study**

The present study is descriptive in nature and tries to understand the challenges of students during online learning in the period of crisis and pandemics such as the Covid-19. The study is completely based on the secondary data. A systematic review was done for the collected literature. Secondary sources of data used in the present study include research articles, websites and other academic online publications.

### **Literature Review**

Dr.Amita( 2020) in her study on E-Learning Experience Of Students In Higher Education Institutions During The Covid 19 Pandemic: A Primary Survey,found that the lockdown of education institutions is going to cause major interruption in students' learning, internal assessments, exams schedules and job placement scenario and so on. The study aimed to seek online feedback of the higher education institution students regarding their experience about e-learning methods used by the faculty and institute. The study indicates that the faculty has done their best in this crisis period as the online tools have helped the students in covering the major part of their syllabus despite some difficulties. Arfan Shahzad, Rohail Hassan, Adejare Yusuf, Arsalan Hussain, Rab Nawaz Lodhi (2020) conducted a study to understand the Effects of COVID-19 in “E-learning on higher education institution students: the group comparison between male and female”. This study proposed a theoretical framework based on literature and model to determine E-learning portal success. The study compared males and females to E-learning portal usage. Sandeep Shetty, C. Shilpa, Debayan Dey, S. Kavya(2020) conducted a study on Academic Crisis During COVID 19: Online Classes, a Panacea for Imminent Doctors”. They conducted an observational study among 170 third year MBBS undergraduate students of their institute attending online classes through the student portal of their university website. Results of the survey revealed students favoured online learning to sustain their academic interest and development during this pandemic. Yet, they perceived many challenges during online learning like lack of face-to-face interactions, lack of socialization, distraction by social media, technology related issues etc. The study reflects the challenges faced during online learning and added the innovative methods that can be included to overcome the obstacles of online learning. Bareq Raad Raheem and Amirullah Khan(2020) conducted a study in order to show the significant role of e-learning in COVID -19 crisis. This study has reviewed the concept of e-learning and also shown the role of e-learning in COVID-19 crises.

### **Online learning Challenges**

While the benefits of online learning are manifold, there are still many roadblocks in the

way ahead towards making education an entirely digital (online) phenomenon. There are many number of technologies available for online education but sometimes they create a lot of difficulties. These difficulties and problems associated with modern technology range from downloading errors, issues with installation, login problems, problems with audio and video, and so on. Sometimes student find online teaching to be boring and unengaging. Personal attention is also a huge issue facing online learning. Students want two-way interaction which sometimes gets difficult to implement. The learning process cannot reach its full potential until students practice what they learn (Shivangi Dhawan 2020).

Millions of people around the world are experiencing technical difficulties because of the high usage rate of online learning systems, video streaming software and other digital tools. The platforms are overloaded: poor quality video and audio, internet problems. Internet connection is either unstable or the current data plan is not enough to cover the progressive e-learning needs. Online learning has an advantage of accessing it from anywhere possible. But many students are not equipped with a stable internet connection or a device with adequate storage or specs that online learning demand: low bandwidth and internal storage results in their inability to participate energetically in their class. As a result, they fail to catch up with their virtual classmates, and their learning experience becomes problematic. **There is also a problem of Isolation.** This is a psychological factor highly affecting students' motivation and learning progress. Being in the classroom, students have got used to face to face communication where in they share the experiences and strengthen the social skills. The lack of their fellow students to discuss a specific topic or the physical absence of a teacher can often make students disinterested or frustrated. Besides unexpected appearance or interruption of family members and friends may cause disruption or diversion of online learning participants' attention during the online learning process.

### **Suggestions**

It is important to develop a strong attitude towards learning which can help students to overcome some of the challenges posed by online learning such as, for instance, remaining focused during online classes or maintaining sufficient motivation. Positive attitude towards learning, self-regulation and intrinsic motivation play an important role in improving performance of students in general, but they are equally important in online learning too. Students' attitudes are also influenced to a great degree by the support they receive from family and faculty and also by the role models they are exposed to. The different forms of support received by students are found to be important for the



development of positive attitude towards learning and they can make use of their ability to the maximum in order to make the most of online learning opportunities.

### Conclusion

Education is not only about gaining knowledge, it's also about the interaction between students and teachers. Today's crisis has opened the door to new opportunities giving a leading role to students, achieving new standards of online learning and using gadgets not only for fun, but also to gain knowledge. The technology has played a great role during the present crisis. E-learning tools has been helping the students to learn from home. E-learning is now the way to transform the education sector. It is showing a positive transformation and schools and colleges are also adapting to technology day by day. It is motivating to see that even rural areas are stepping up to transform traditional education into a digitally-enhanced process.

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## E- EDUCATION

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The top screenshot displays the RATHINOM Learning Hub interface for the course '20BCS1AA 1B ALLIED: PC HARDWARE AND MOBILE TROUBLESHOOTING'. The page includes a navigation menu with 'STUDENT BUDDY', 'ABOUT US', 'MOBILE APP', and 'DIGITAL LIBRARY'. A 'Turn editing on' button is visible. The course content area shows 'Course Content' with a start date of 9/09/20 and a category of Computer Science.

The bottom screenshot shows a list of course activities. Each activity is preceded by a 'Restricted' warning: 'Not available unless: The activity 2, Feedback - 24.12.2020 is marked complete'. The activities listed are:

- 3. PPT - Constructor - 28.12.2020
- 3. Video Link - Constructor - 28.12.2020
- 3. Quiz - Constructor - 28.12.2020
- 3. Feedback - 28.12.2020
- 3. Recorded Session - Constructor - 28.12.2020
- 4. PPT - Types of Constructor - 29.12.2020

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## IMPACT OF COVID-19 ON DOMESTIC SAVINGS

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### **Abstract:**

*The paper discusses the impact of Covid-19 on domestic savings. Development is a key indicator to recognize any country in an international level. An economy's growth takes its level into a higher with its development indicators. There are many such indicators, which are considered most important for the development of an economy. They are like GDP growth, domestic savings, investment, consumption and expenditure India's slowing economy took a toll on much-needed savings too, with the savings rate touching a 15-year low, and household savings also falling. This has weakened India's macro-economic position which is already hobbled by low investment and rising external borrowing to fund capital needs. Household savings also declined as consumers spent more in purchasing durables and travelling. Indian households contribute to about 60 per cent of the country's savings. A high growth burst in the 2000s was not sustained. There was a slowdown after 2011. Growth was 3% per annum slower than in the previous period. The years 2016, 2018, 2020 saw reversals of weak growth revivals. In 2020 this is due to the Covid-19 shock.*

**Key words:** Economy, Covid-19, Domestic Savings

### **Introduction**

Local saving matters for innovation, and therefore growth, because it allows the domestic bank to co-finance projects and thus to attract foreign investment. Adam Smith held that the rate of investment which is an important determinant of Economic growth is determined by the rate of savings in an economy. Thus savings form the backbone of economic growth. Most of the saving comes from the surplus household sector, and the deficit private corporate and public sectors draw on household saving to meet their investment requirements and finance the resource gaps. In India, domestic saving has been considered as one of the major sources of capital formation. The Central Statistical Organization (C.S.O.) has been preparing the estimates of domestic saving for the entire planning period of the country. Saving has been defined by C.S.O., "The excess of current income over current expenditure and is the balancing item on the income and outlay accounts of producing enterprise and households, government administration and other

final consumers.” Gross Domestic Saving consists of savings of household sector, private corporate sector and public sector. Gross domestic savings had followed a downward trajectory after 2008. The more concerning issue is the perceptible shift of investors' preference towards physical assets as compared to financial assets. This can be attributable to a rise in inflationary pressures. Gross capital formation is a function gross domestic savings.

The paper discusses the impact of Covid-19 on domestic savings. Development is a key indicator to recognize any country in an international level. An economy's growth takes its level into a higher with its development indicators. There are many such indicators, which are considered most important for the development of an economy. They are like GDP growth, domestic savings, investment, consumption and expenditure India's slowing economy took a toll on much-needed savings too, with the savings rate touching a 15-year low, and household savings also falling. This has weakened India's macro-economic position which is already hobbled by low investment and rising external borrowing to fund capital needs. Household savings also declined as consumers spent more in purchasing durables and travelling. Indian households contribute to about 60 per cent of the country's savings. A high growth burst in the 2000s was not sustained. There was a slowdown after 2011. Growth was 3% per annum slower than in the previous period. The years 2016, 2018, 2020 saw reversals of weak growth revivals. In 2020 this is due to the Covid-19 shock.

India's gross savings fell to 29 per cent of GDP in FY20 as per UBS' estimates from 34.6 per cent of GDP in FY12 and the peak of 37.8 per cent of GDP in FY08. Looking at the breakdown of India's gross savings into public, private corporate and household since FY12, household savings, which dominates overall savings in India (60 per cent of gross savings as of FY19) has been the biggest drag (falling from 24 per cent of GDP in FY12 to 18 per cent of GDP in FY19).

According to UBS, households contribute nearly 53 per cent to bank deposits outstanding. However, deposits with banks have picked up to 11 per cent year-on-year (YoY) as of June-20 (versus the 7.9 per cent YoY average registered in FY20). Households, it believes, would have continued to put money in small saving instruments as these are sovereign backed and still offer decent returns.

How can India's growth best recover and sustain as the effects of Covid-19 wear off? The contraction in global interactions has brought about recognition of the importance of domestic demand. There is also the peer effect as other countries inject monetary, financial and fiscal stimuli. One reason for India's conservative polices was a fear of outflows and large outflows over March–April illustrate again that global risks matter more than

domestic policy. While domestic risks matter, growth matters more and spending to revive growth is acceptable especially since every country is doing this. Indeed, inadequate spending is regarded as more of a risk.

In Indian context if we go through trends in domestic savings we can notice both ups and downs. There are many reasons for this, but the main thing is with domestic savings economy also grown. To maintain sustainable growth an economy has to keep its domestic savings high. Given the critical role of higher savings for achieving and sustaining higher economic growth, understanding the behavior of savings and its various determinants have been an interesting area of empirical research. In India, various empirical studies were carried out in the past using a variety of econometric methods. The present study has made on how the rate of domestic savings changed over the years and what are the main causes and how it is affected to economic development.

In Indian context if we go through trends in domestic savings we can notice both ups and downs. There are many reasons for this, but the main thing is with domestic savings economy also grown. To maintain sustainable growth an economy has to keep its domestic savings high. Given the critical role of higher savings for achieving and sustaining higher economic growth, understanding the behavior of savings and its various determinants have been an interesting area of empirical research. In India, various empirical studies were carried out in the past using a variety of econometric methods. The present study has made on how the rate of domestic savings changed over the years and after covid-19 pandemic on Indian economy.

### **OBJECTIVES:**

Specific objectives of this paper are;

1. To analyse the trend of domestic savings in India
2. To analyze the impact of Covid-19 on domestic savings.

### **METHODOLOGY:**

The paper is descriptive in nature reviewing literature on various studies related to domestic savings. Further secondary data will be used to analyse the trends in domestic savings after independence. It attempts to know the consequence of covid-19 upon domestic savings and how the trend in savings has been changed.

### **SAVINGS:**

The role of domestic saving and domestic investment in promoting economic growth has received considerable attention in India and also in many countries around the world. The

central idea of Lewis's (1955) traditional theory was that an increase in saving would accelerate economic growth, while the early Harrod-Domar models specified investment as the key to promoting economic growth. On the other hand, the neoclassical Solow (1956) model argues that the increase in the saving rate boosts steady-state output by more than its direct impact on investment, because the induced rise in income raises saving, leading to a further rise in investment. Jappelli and Pagano (1994) claimed that saving contribute to higher investment and higher GDP growth in the short-run, whereas, the Carroll-Weil hypothesis (Carroll and Weil, 1994) states that it is economic growth that contributes to saving, not saving to growth.

Savings, according to Keynesian economics, are what a person has left over when the cost of his or her consumer expenditure is subtracted from the amount of disposable income earned in a given period of time. For those who are financially prudent, the amount of money left over after personal expenses have been met can be positive; for those who tend to rely on credit and loans to make ends meet, there is no money left for savings. Savings can be used to increase income through investing in different investment vehicles. Savings refers to the amount left over after an individual's consumer expenditure is subtracted from the amount of disposable income earned in a given period of time. Savings can be used to increase income through investing in different investment vehicles.

#### **METHODS OF DOMESTIC SAVINGS:**

For the estimation of domestic savings, the whole economy is broadly classified into three institutional sectors these include:

- a) **Household: The saving of the household sector can be measured by:**
  - **Total financial saving:** The financial saving includes possession of currency, net deposits, investment in shares, debentures and government securities and small savings
  - **Saving in the form of physical assets:** The physical assets include machinery, equipment, construction, inventories etc. held by individuals.
- b) **Private corporate:** The saving of the private corporate sector constitutes the net saving of non-government, non-financial companies, private financial institutions and co-operative institutions as revealed from the profit and loss accounts placed in the balance sheet of these companies.
- c) **Public:** The saving of the public sector includes the net savings of both departmental and non- departmental enterprises and savings of administrative departments shown as the excess of current receipts over current expenditures of the government.

**DOMESTIC SAVINGS TREND IN INDIA:**

It would be of high interest to look into the estimates of gross domestic savings in India since the inception of planning. The Central Statistical Organization (CSO) has estimated the gross domestic savings of the country as a ratio of GDP at market prices. In India the rate of gross domestic savings which was very low during initial period of planning has gradually increased to a moderate level. India's Gross Savings Rate was measured at 30.1 % in Mar 2019, compared with 32.4 % in the previous year. India Gross Savings Rate is updated yearly, available from Mar 1951 to Mar 2019, with an average rate of 18.6 %. The data reached an all-time high of 37.8 % in Mar 2008 and a record low of 7.9 % in Mar 1954

**Table No.1: India's Average Domestic Savings Rates over the Five-Year Plans**

<b>Five-Year Plans</b>	<b>Gross Domestic Savings Rate (per cent)</b>
First Plan (1951-56)	9.2
Second Plan (1956-61)	10.6
Third Plan (1961-66)	12.1
Fourth Plan (1969-74)	14.7
Fifth Plan (1974-79)	18.5
Sixth Plan (1980-85)	17.9
Seventh Plan (1985-90)	20.0
Eighth Plan (1992-1997)	22.9
Ninth Plan (1997-2002)	23.6
Tenth Plan (2002-2007)	31.3
Eleventh Plan (2007-2011)	33.7
Twelfth Plan (2012-2017)	30.51

*Source: Reserve Bank of India reports*

The table no. 1 reveals the growth of gross domestic savings as in percentage of GDP at current price since 1950-51 to 2016-17. During these six decades of planning, the rate of gross domestic savings has increased considerably but this increase in its rate was not commensurate to the expectation of the planners of our country.

The CSO estimates show that the rate of gross domestic savings was only 9.2 per cent in 1950- 51 which was again dominated by the household sector (6.5 per cent). With this poor rate of domestic savings, it was quite difficult to achieve a 5 per cent growth rate in GDP per annum. During the Second Plan, the domestic savings rate was slightly increased to 10.6 per cent in 1960-61. Thus during the initial part of economic planning in India the saving rate was very low. At the end of the Third Plan, the saving rate was increased to 12.1 per cent, which was still considered insufficient for financing the development of heavy industry necessitating heavy reliance on foreign aid. In the terminal year of the Fourth Plan (1973-74), the saving rate gradually increased to 14.7 per cent which was again considered as inadequate in comparison to its requirement necessitating continuation of the reliance on foreign aid. The CSO's estimates further reveal that this saving rate rose steadily to 18.5 per cent in the end of fifth five year plan. This achievement of high rate of savings was remarked in the development history of Indian Economy

Due to certain adverse factors like poor harvest saving rate started to decline. This declining trend continued till the end of the Sixth Plan where the saving rate declined to as low as 17.9 per cent in 1984-85. The RBI report stated, that "This decline in saving would suggest erosion in saving capacity following persistent rise in prices and consequent increase in consumption expenditure." Again during the Seventh Five Year Plan, the saving rate gradually started to increase at a very slow rate and reached the level of 20.0 per cent in 1989-90. Over the Eighth to the Eleventh Plan, the 18 year period of the structural reforms process, the average rate of Gross Domestic Savings increased by around 11 percentage points. This was to the Seventh Plans (40 years) of about 11 percentage points in the GDS rate. The maximum increase of around 8 percentage points in the average GDS rate occurred over the Tenth Plan from 23.6% to 31.3%.

Again the saving rate reached the level of 33.7 per cent in 2011-12, i.e., at the end of Eleventh Plan and then again economy witnessed for declining trend in savings rate, so at twelfth five year plan savings rate was recorded of 30.51 per cent. Thus throughout these five decades it can be observed that among the various heads of gross domestic savings, household sector dominated the show and both private corporate sector and the public sector maintained low profile in the generation of savings.

**Table No.2: The decline in savings has been led by the household sector.**

<b>DOMESTIC SAVINGS AS % OF GNDI</b>			
<b>Year</b>	<b>Household Sector</b>	<b>Private Corporate Sector</b>	<b>Public Sector</b>
2011-12	23.04	9.22	1.5
2012-13	21.96	9.77	1.37
2013-14	19.89	10.51	1.01
2014-15	19.17	11.45	0.97
2015-16	17.65	11.68	1.21
2016-17	16.85	11.37	1.64
2017-18	16.97	11.47	1.68

*Public sector includes general government dis-savings and public corporate sector savings*

*Source: CMIE Economic Outlook*

Domestic savings are made up of corporate savings, public or government savings and household savings. Household savings are the largest source of funds for the economy, as they are a net supplier of funds to both the corporate and the government sector. In any economy, investments are taken to be the equivalent of savings because income not consumed must be saved, which is then used for investment. India's investment needs are generally far larger than can be met by domestic savings alone. The shortfall is met by costly foreign savings, which is what the country's current account deficit shows.

Indian households had the reputation of being one of the biggest savers on the planet. That reputation is taking a bit of a knock – and perhaps playing a role in reducing funds availability for investments. Over the years, gross financial savings of Indian households have been range bound — around 9-10 per cent of GDP. But net financial savings available for growth is falling. It fell from 7.2 per cent of GDP in 2011-12 to 6.5 per cent in 2017-18. More Indians are borrowing to buy homes and are also spending more through credit cards. They have also increased unsecured borrowing. While home loans have more than doubled during the period, unsecured lending has more than trebled. Lower financial savings by



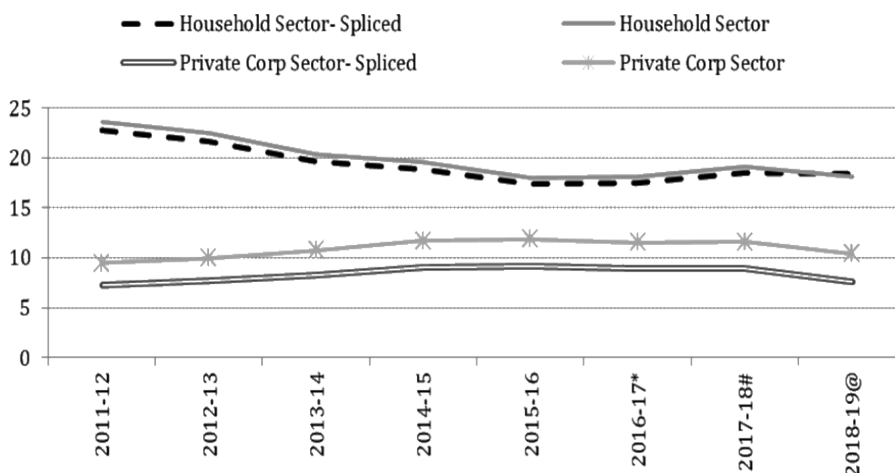
households also find reflection in their shrinking share of gross national savings. According to the Economic Survey of FY19, gross savings have fallen about 60 basis points as a share of GDP in two years to 30.5 per cent in 2017-18. Household savings lead the decliners. That share contracted from as high as 23.04 per cent of GDP in 2011-12 to 16.97 per cent of GDP in 2017-18.

Economists widely hold that a country's economic growth should be investment-led rather than being driven by consumption, as has been the case with India. On the other hand, households' financial liabilities, as a share of their disposable income, have risen sharply. Latest Reserve Bank data show that household liabilities have increased from Rs, 203,400 crore in 2009-10 to ~673,900 crore in 2017-18, an increase of over 200%.

### THE IMPACT OF COVID-19 ON DOMESTIC SAVINGS:

Historically Indian savings as a percentage of Gross Domestic Product (GDP) have fallen in low growth periods and risen when growth is high, although financial sector development has also affected the value. But growth jumped up in the late-1990s, and savings increased to above 25. The sharpest rise came with the 2000 growth boom. In 2010–2011 the savings ratio peaked at 33.7. As growth fell after 2011, the savings ratio fell with it. After rising in 2017–2018 to 32.4 with the growth recovery, it fell again in the next year as growth slowed.

Fig: Household and private sector savings old and new series (% of GDP)



Source: Data updated from MOSPI Press Notes. “\*” Third revised estimates, “#” second revised estimates, “@” first revised estimates

UBS's analysis suggests that while forced savings could be going up in the formal sector on income continuity, a large chunk of labour employed in the informal sector would have increased precautionary savings despite stagnant/reduced income by lowering consumption. If the situation normalises and sentiment improves, the savings should be spent and can help in reviving growth quickly. However, if the disruptions last longer this income statement shock could become a balance sheet risk.

Indian households' personal disposable income (PDY) growth had already been impacted amid weaker job creation trends and the automation overhang before the COVID-19 pandemic hit. The household balance sheet deteriorated as they were funding consumption by taking higher leverage (went up to 23% of PDY in FY20E from only 16% in FY12) and dipping into their savings (down to 17% of GDP in FY20E from 24% of GDP in FY12).

This temporary rise in savings as a result of the significant slowdown in spending will help push India's current account balance towards surplus and also increase resources available to fund the elevated fiscal deficit (as reflected in largely stable bond yields) in the short-term. However for sustainable growth, the government needs to focus on continued structural reforms that can help boost job creation and hence income levels in the economy to support higher investments. Households contribute nearly 53% to bank deposits outstanding. However, deposits with banks have picked up to 11% year-on-year (YoY) as of June 2020 (versus the 7.9% YoY average registered in FY20). Households, it believes, would have continued to put money in small saving instruments as these are sovereign backed and still offer decent returns.

“This is despite the fact that the nominal interest rates on term deposit by banks have gone down further by 100bps over the last three months (end-March 2020) in line with the sharp easing in policy rates by the central bank. We believe this indicates that households are uncertain about spending and instead saving in financial instruments,” the UBS report said.

Given that India is largely a consumption-driven economy (60% in nominal GDP) and will need consumers to drive the economic bounce back, UBS believes (as their base case), barring a pent-up demand getting released in the September 2020 quarter after a deep contraction in the June 2020 quarter, India should see only a gradual recovery going into FY22.

### **Are households saving more?**

In terms of percentage of GDP the GFA declined from 11.1 per cent to 10.6 per cent. In value terms it has increased marginally from Rs 21.23 lakh crore in FY'19 to Rs 21.63 lakh crore last year. While overall savings have not grown in proportion, a closer look at the data

shows that there has been shift in preference of deposit instruments by individuals over the last few years.

While household savings in bank deposits as a per cent of GDP stood at 3.8 per cent in year ended March 2019, it decline to 3.4 per cent in March 2020 as banks reduced their interest rates following sharp cut in repo rate by the Reserve bank of India over the last 18-months. A repo rate is the rate at which RBI lends to commercial banks. Between January 2019 and March 2020, RBI cut the repo rate by 210 basis points from 6.5 per cent to 4.4 per cent. In May, the reduced it further to 4 per cent.

Small saving instruments that continued to offer higher rates than bank deposits witnessed a higher deployment of household savings as their share as per cent of GDP increased from 1.1 per cent to 1.3 per cent in the same period.

Savings into life insurance funds and mutual funds as a per cent of GDP also declined from 2.2 per cent in FY'19 to 1.9 per cent in FY'20. The percentage of household assets in the form of currency also declined from 1.5 per cent to 1.4 per cent in the same period. However, since lockdown announcement in March 2020, there has been a sharp rise in currency with the public. RBI data shows that the current with public increased from Rs 23.41 lakh crore on March 27, 2020 to Rs 25.12 lakh crore in the week ended May 22, 2020.

### **Is household savings expected to rise?**

RBI article “Quarterly Estimates of Households' Financial Assets and Liabilities” says several studies show households tend to save more during a slowdown and income uncertainty. RBI expects a spike in savings in current times of slowdown and income uncertainty. The report said, “Going forward, a spike in net financial assets of households is likely in the first quarter of 2020-21 on account of a sharp drop in lockdown induced consumption. Lags in the pickup of economic activity may cause the financial surplus of households to taper off in subsequent quarters. With construction activity at a standstill, there is a possibility of a shift by households from physical to financial assets.”

The report further noted that while household sector is the most sustainable and self-reliant source of financing for the Indian economy, “Its role is likely to become critical in the context of the policy effort gathering critical mass to lift the Indian economy from the vice-like grip of a slowdown and, more recently the life-threatening COVID-19 pandemic.”

As IMF chief economist Gita Gopinath also argues, “Households and businesses hit by supply disruptions and a drop in demand could be targeted to receive cash transfers, wage subsidies, and tax relief, helping people to meet their needs and businesses to stay afloat. Italy has extended tax deadlines for companies in affected areas and broadened the wage supplementation fund to provide income support to laid-off workers, Korea has introduced

wage subsidies for small merchants and increased allowances for homecare and job seekers, and China has temporarily waived social security contributions for businesses. For those laid-off, unemployment insurance could be temporarily enhanced, by extending its duration, increasing benefits, or relaxing eligibility. Where paid sick and family leave is not among standard benefits, governments should consider funding it to allow unwell workers or their caregivers to stay home without fear of losing their jobs during the epidemic.”

The rate of gross domestic saving, measured as a ratio of gross domestic saving to gross national disposable income (GNDI), which had moderated to 29.7 per cent in 2018-19, is expected to gather pace during 2019-20 on the back of an uptick in household financial savings (Appendix Table 3). As per the preliminary estimates, household financial saving has improved to 7.6 per cent of GNDI in 2019-20, after touching the 2011-12 series low of 6.4 per cent in 2018-19 (Table No.3). This improvement has occurred on account of sharper moderation in household financial liabilities than that in financial assets. COVID-19 related economic disruptions, however, caused a sharper decline in household financial assets in Q4:2019-20.

**Table No.3: Financial Saving of the Household Sector**

Financial Saving of the Household Sector (Per cent of GNDI)									
Item	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
1	2	3	4	5	6	7	8	9	10
A. Gross financial saving of which:	10.4	10.5	10.4	9.9	10.7	10.4	11.9	10.4	10.8
1. Currency	1.2	1.1	0.9	1.0	1.4	-2.1	2.8	1.5	1.4
2. Deposits	6.0	6.0	5.8	4.8	4.6	6.3	3.1	4.1	3.6
3. Shares and Debentures	0.2	0.2	0.2	0.2	0.2	1.1	1.0	0.4	0.4
4. Claims on Government	-0.2	-0.1	0.2	0.0	0.5	0.7	0.9	1.0	0.0
5. Insurance Funds	2.2	1.8	1.8	2.4	1.9	2.3	2.0	1.3	1.7
6. Provident and Pension funds	1.1	1.5	1.5	1.5	2.1	2.1	2.1	2.1	2.1
B. Financial Liabilities	3.2	3.2	3.1	3.0	2.7	3.0	4.3	4.0	2.9
C. Net Financial Saving (A-B)	7.2	7.2	7.2	6.9	7.9	7.3	7.6	6.4	7.6

GNDI: Gross National Disposable Income.

#: As per the preliminary estimate of the Reserve Bank. The NSO will release the financial saving of the household sector on January 29, 2021 based on the latest information, as part of the 'First Revised Estimate of National Income, Consumption Expenditure, Saving and Capital Formation for 2019-20'.

**Note:** Figures may not add up to total due to rounding off.

Source: NSO.

Source: ANNUAL REPORT, RBI Aug-2020

**CONCLUSION:**

Given the critical role of higher savings for achieving and sustaining higher economic growth, understanding the behavior of savings and its various determinants have been an interesting area of empirical research. Now it is acknowledged that a high rate of savings by itself is no guarantee for a high rate of output growth. The process by which savings are converted into actual investments, the structure of investments, and efficiency in their utilization play a crucial role in growth. The commonly held belief that the aggregate savings rate in the economy could be increased if only the public savings could be raised. With household savings being the major contributor towards the gross domestic savings, the main objective of national economic policy should be to encourage the people to save. COVID-19's epidemiological dynamics are still rapidly evolving in India, rendering difficult an accurate assessment of its full macroeconomic effects.

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# “CONSUMER PERCEPTION TOWARDS ONLINE SHOPPING DURING COVID-19 PANDEMIC WITH SPECIAL REFERENCE TO MANGALORE CITY”

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## **Abstract:**

*Online shopping or e-shopping is searching for and purchasing goods and services over the Internet through the use of a web browser. The main allure of online shopping is that consumers can find and purchase items they need (which are then shipped to their front door) without ever leaving the house. Today, almost anything can be purchased through online shopping, amounting to billions of dollars a year in sales. As the world responds to the corona virus (COVID-19) pandemic, we're seeing a dramatic shift from in-person to online shopping. Consumers are relying on the digital world more than ever and businesses are forced to adapt their strategies and shift toward digital transformation with much more urgency than before.*

*Mangalore city was chosen by the researchers to conduct the study on consumer's perception towards online shopping during pandemic. Respondents include people from all the age groups and from all the occupations. The study is based on consumer point of view. The study is limited to Mangalore city. The study is based on primary data. The researchers have prepared questionnaire and distributed through Google forms. It was found from the study that majority of the respondents feel online shopping is safe during pandemic. It was also found that majority of the respondents prefer online shopping than traditional shopping.*

**Key words:** Covid-19, Online shopping, E-commerce, traditional shopping.

## **Introduction**

The COVID-19 pandemic has had far-reaching economic consequences beyond the spread of the disease itself and efforts to quarantine it. As the SARS-CoV-2 virus has spread around the globe, concerns have shifted from supply-side manufacturing issues to decreased business in the services sector. The pandemic caused the largest global recession in history, with more than a third of the global population at the time being placed on lockdown. Supply shortages are expected to affect a number of sectors due to panic buying, increased usage of goods to fight the pandemic, and disruption to factories and logistics in

mainland China. There have been instances of price gouging. There have been widespread reports of shortages of pharmaceuticals, with many areas seeing panic buying and consequent shortages of food and other essential grocery items. The technology industry, in particular, has been warning about delays to shipments of electronic goods.

E-commerce (electronic commerce) is the activity of electronically buying or selling of products on online services or over the Internet. Electronic commerce draws on technologies such as mobile commerce, electronic funds transfer, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems.

## **CONCEPTUAL FRAMEWORK**

### **Covid-19 Pandemic: -**

As the world responds to the corona virus (COVID-19) pandemic, we're seeing a dramatic shift from in-person to online shopping. Consumers are relying on the digital world more than ever and businesses are forced to adapt their strategies and shift toward digital transformation with much more urgency than before.

Back in late 2019, Forrester surveyed online retailers in its annual “The State of Retailing Online” study, in partnership with the National Retail Federation (NRF). The study showed that a majority of retailers ended 2019 with a greater number of bricks and mortar stores. Unfortunately, in the wake of the corona virus, bricks and mortar retail has slowed to a standstill. As a consequence, many omni channel retail organizations around the world have been scrambling to improve their digital experience as their customers flock online.

It's not too early to conclude that the global COVID-19 pandemic is likely to be one of 2020's defining events, which will have consequences that will last long into the decade. The situation is changing rapidly. The number of people deemed healthy to gather in one location has dropped from thousands to almost none. Several big cities are closing down restaurants, bars, movie theaters, and gyms. Meanwhile, many office employees face new full-time job problems remotely.

Corona virus is dramatically shaking up industries and customer behavior. As it goes on to spread, countries have enforced COVID-19 travel restrictions to reduce the spread of the virus. Not only this; when the spread of corona virus surged, the government enforced a lockdown to lessen its impact and to ensure the safety of the citizens. Due to this, customers are stockpiling, most likely to be prepared for the worst lockdown situations.

**Surge in Online Shopping: -**

And this mounting anxiety about the outbreak of COVID-19 all over the globe has a massive effect on the conduct of shopping online and boosting ecommerce. As most people need to avoid big crowds and public spaces, they turn to ecommerce providers to source their essentials.

However, ecommerce sales are not higher across the board, although there are major upsurges in some industries. It is especially true for household goods and grocery sellers online. At this point, where customers are increasingly using digital methods to plan for a potential emergency, retailers need to ensure that their ecommerce websites and mobile apps provide secure, frictionless and fast experiences to customers.

**Who provides online shopping?**

Today, most retail stores have a website for customers to buy from online and either ships them to their home or pick up at a nearby store location. Wal-Mart, Best Buy, Sears, and other retail businesses offer this type of shopping experience.

Some companies only sell products through their website and do not have a retail storefront. For example, Amazon, TigerDirect, Flip cart and NewEgg conduct their business exclusively online.

**History of online shopping: -**

Before the World Wide Web was created, Michael Aldrich developed a system called Redifon's Office Revolution in March 1980, connecting sales companies, suppliers, and customers together. Companies were able to order supplies from suppliers and sell products to customers electronically, utilizing videotext technology. It is considered a major predecessor and influence on the development of online shopping as we know it today.

In 1994, several years after the launching of the World Wide Web, online transaction systems, including banking and shopping, started emerging. The first shopping transactions were completed through Net Mark and Internet Shopping Network in 1994, beginning the online shopping boom. Amazon.com and eBay launched their websites in 1995, offering online shopping options for customers.

Many of the first online shopping websites utilized Inter shop Online, an online shopping software system, developed in 1995 by Inter shop Communications AG. The Inter shop online software allowed businesses to more easily add online shopping capabilities, or e-commerce, on their website, with secure transactions for their customers.



**E-Commerce: -**

E-Commerce or Electronic Commerce means buying and selling of goods, products, or services over the internet. E-commerce is also known as electronic commerce or internet commerce. These services provided online over the internet network. Transaction of money, funds, and data are also considered as E-commerce. These business transactions can be done in four ways: Business to Business (B2B), Business to Customer (B2C), Customer to Customer (C2C), and Customer to Business (C2B). The standard definition of E-commerce is a commercial transaction which is happened over the internet. Online stores like Amazon, Flip kart, Shopify, Myntra, EBay, Quikr, Olx are examples of E-commerce websites.

**Types of E-Commerce Models: -**

Electronic commerce can be classified into four main categories. The basis for this simple classification is the parties that are involved in the transactions. So the four basic electronic commerce models are as follows,

- 1) **Business to Business:**-This is Business to Business transactions. Here the companies are doing business with each other. The final consumer is not involved. So the online transactions only involve the manufacturers, wholesalers, retailers etc.
- 2) **Business to Consumer:** - Here the company will sell their goods and/or services directly to the consumer. The consumer can browse their websites and look at products, pictures, read reviews. Then they place their order and the company ships the goods directly to them. Popular examples are Amazon, Flip kart, Jabong etc.
- 3) **Consumer to Consumer:** - Where the consumers are in direct contact with each other. No company is involved. It helps people sell their personal goods and assets directly to an interested party. Usually, goods traded are cars, bikes, electronics etc. OLX, Quikr etc follow this model.
- 4) **Consumer to Business:** -This is the reverse of B2C; it is a consumer to business. So the consumer provides a good or some service to the company. Say for example an IT freelancer who demos and sells his software to a company. This would be a C2B transaction.

**Examples of E-Commerce**

- Amazon      • Flip kart
- eBay        • Fiverr
- Upwork     • Olx
- Quikr

**Advantages of E-Commerce: -**

- 1) E-commerce provides the sellers with a global reach. They remove the barrier of place (geography). Now sellers and buyers can meet in the virtual world, without the hindrance of location.
- 2) Electronic commerce will substantially lower the transaction cost. It eliminates many fixed costs of maintaining brick and mortar shops. This allows the companies to enjoy a much higher margin of profit.
- 3) It provides quick delivery of goods with very little effort on part of the customer. Customer complaints are also addressed quickly. It also saves time, energy and effort for both the consumers and the company.
- 4) One other great advantage is the convenience it offers. A customer can shop 24×7. The website is functional at all times; it does not have working hours like a shop.
- 5) Electronic commerce also allows the customer and the business to be in touch directly, without any intermediaries. This allows for quick communication and transactions. It also gives a valuable personal touch.

**Disadvantages of E-Commerce: -**

- 1) The start-up costs of the e-commerce portal are very high. The setup of the hardware and the software, the training cost of employees, the constant maintenance and upkeep are all quite expensive.
- 2) Although it may seem like a sure thing, the e-commerce industry has a high risk of failure. Many companies riding the dot-com wave of the 2000s have failed miserably. The high risk of failure remains even today.
- 3) At times, e-commerce can feel impersonal. So it lacks the warmth of an interpersonal relationship which is important for many brands and products. This lack of a personal touch can be a disadvantage for many types of services and products like interior designing or the jewelry business.
- 4) Security is another area of concern. Only recently, we have witnessed many security breaches where the information of the customers was stolen. Credit card theft, identity theft etc. remain big concerns with the customers.
- 5) Then there are also fulfillment problems. Even after the order is placed there can be problems with shipping, delivery, mix-ups etc. This leaves the customers unhappy and dissatisfied.

**LITERATURE REVIEW**

- Kim and Park (1991) stated that the consumers spend more time online for information

search and they also found that the Internet is easily accessible Price which is a part of the marketing mix is a factor used to stimulate the consumer and is also communicator, to negotiate and a competitive weapon. The consumer can use price as a means to compare products, judge relative value for the money, and the judge quality of products. It is estimated that this factor has a considerable influence on the consumers during their online shopping Brassington & Pettitt (2000).

- Sharma and Mittal (2009) said that India is showing tremendous growth in the Ecommerce, in their study Prospects of e-commerce in India. Online shopping shows unlimited potential in India with the population of millions of people. E-commerce has become an integral part of our daily life and it is a common word in Indian society with websites providing a number of goods and services. Some of these portals provide specific product along with its allied services. Solomon, 1998 in his study Consumer behavior is the study of the processes involved when an individual selects, purchases, uses or disposes of products, services, ideas, or experiences to satisfy needs and desires.

## **OBJECTIVES**

- Extent of usage of online shopping during Covid-19 Pandemic.
- Nature of purchase during Pandemic.
- Consumer perception towards online shopping during Pandemic.

## **METHODOLOGY**

The study is based on primary data. The researchers have prepared questionnaire and distributed through Google forms and have collected back 76 responses. The respondents include only residents of Mangalore city. Available secondary data was extensively used for the study.

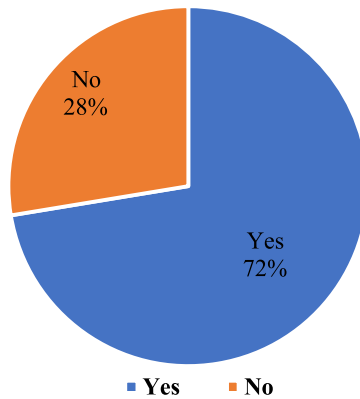
## **SCOPE AND LIMITATIONS**

Mangalore city was chosen by the researcher to conduct the study on consumer perception towards online shopping during pandemic. Respondents include people from all the age groups and from all the occupations. The study is based on consumer point of view. The study is limited to Mangalore city. Time duration is very short and Due to lack of practical experience, some errors might be occurred during the study.

## **DATA ANALYSIS AND INTERPRETATION**

- 1) Many people use to do online shopping on daily basis. The following chart shows the extent of people who used online shopping during pandemic:

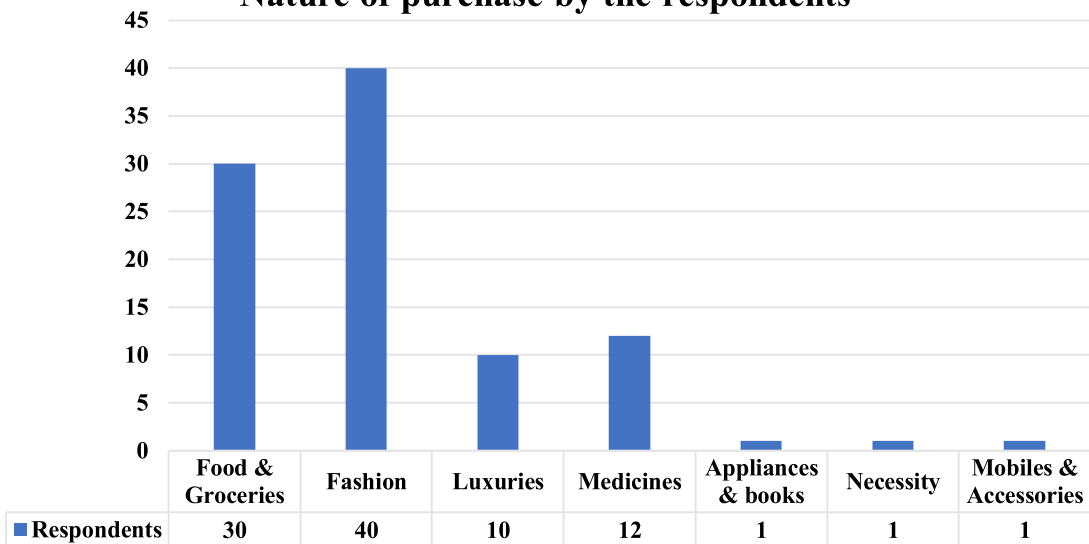
## Respondents who used online shopping during pandemic



Interpretation :Out of total 76 respondents, 72% of the total respondents have used online shopping and remaining 28% of the total respondents didn't used online shopping at all.

2. The following chart describes the nature of purchase made by the respondents

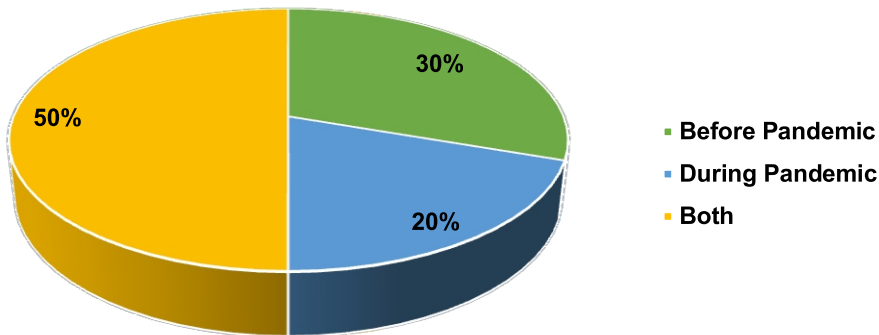
### Nature of purchase by the respondents



**Interpretation:** Out of 72% of the total respondents who used online shopping, 30 of the respondents have bought food and groceries, 40 preferred to buy fashion products, 10 prefer to buy luxuries, 1 of them have purchased appliances and books, 1 preferred only necessary products and 1 purchased mobiles and accessories.

- 3) The following chart describes when online shopping was used by the respondents more:

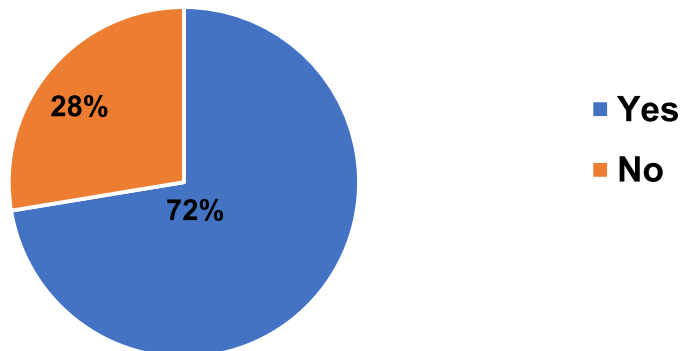
### Online shopping entertained by the Respondents more



Interpretation: Out of 76 respondents, 50 % of the respondents have been using online shopping on daily basis i.e., before and during pandemic, 30% of them used online shopping before pandemic only and remaining 20% of them used online shopping only during pandemic.

- 4) The following pie chart describes the respondents who feel online shopping is safe or not:

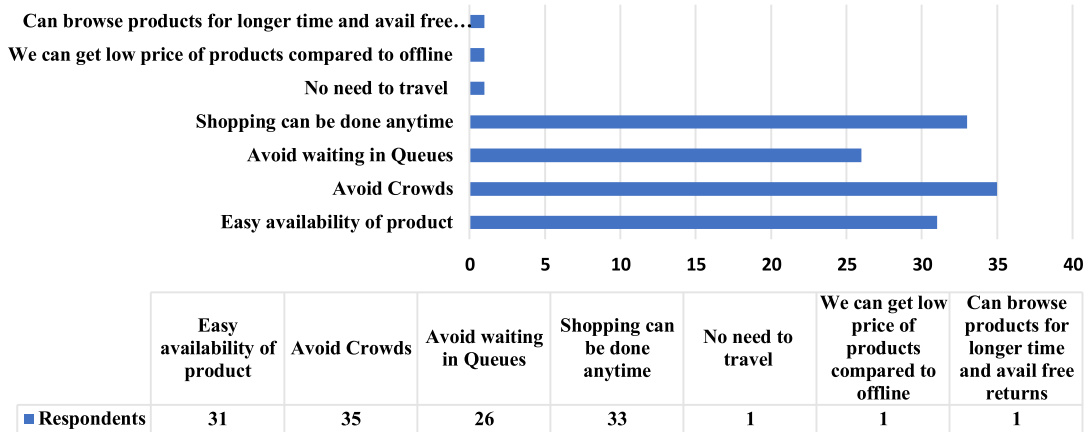
### Respondents who feel online shopping is safe or not



Interpretation: Out of 76 respondents who use online shopping, 72% respondents feel online shopping is safe and remaining 28% respondents feel online shopping is not safe.

5. The following charts describes reasons of the respondents who feel online shopping is safe:

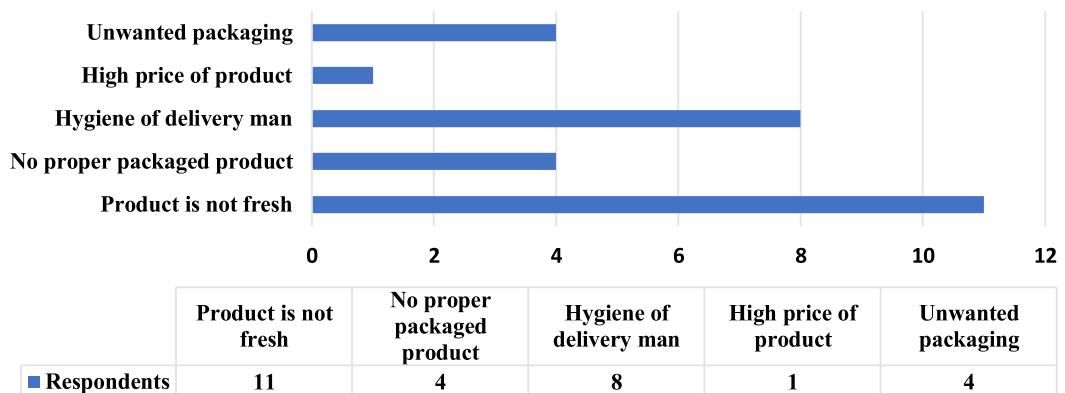
**Reasons of respondents who feel online shopping is safe**



**Interpretation:** Out of 72% of the total respondents who feel online shopping safe, 31 of the respondents feel it is easy to avail the product, 35 of respondents feel safe as it avoid crowds, 26 feel safe as there is n need of waiting in queues, 33 feel shopping can be done anytime, 1 feel there is no need to travel outside, 1 feel price is low compared to traditional purchase and 1 feel products can be browsed for longer period of time and can avail benefits from those purchases.

6) The following chart describes the reasons of the respondents who feel online shopping is not safe:

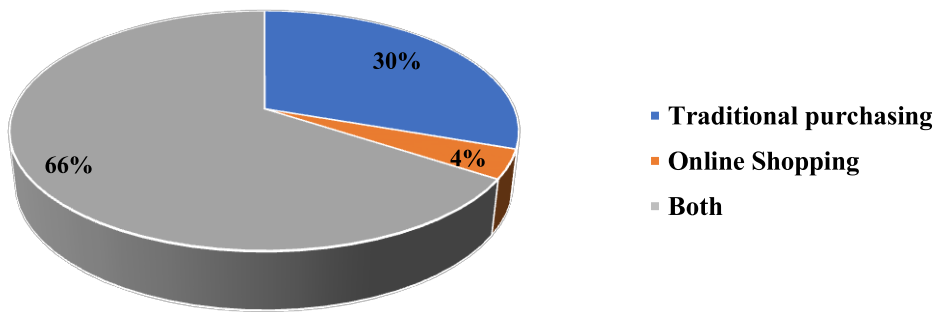
**Reasons of respondents who feel online shopping is not safe**



**Interpretation:** Out of 28% of the total respondents who feel online shopping is not safe, 11 of the respondents feel product delivered is not fresh, 4 of them feel not safe as the packaging is not proper, 8 respondents feel delivery man is not concerned about hygiene, 1 of them feel product price is high than of traditional shopping and remaining 4 feel unwanted packaging is done.

7) The following chart shows which type of shopping does the respondents want to prefer in future:

### Respondents like to prefer in future



**Interpretation:** Out of 76 respondents, 66% of the respondents prefer to go for both traditional as well as online shopping, 30% of them will prefer only traditional shopping in future and remaining 4% prefer only online shopping in future.

### FINDINGS:

The major findings from the study are :

1. It was found from the study that major part of the respondents who are students and working aged between 18-29 years used online shopping more during pandemic. Most of the respondents preferred online shopping and few respondents preferred shopping according to their perception.
2. Most of the respondents preferred to buy food and groceries, but majority of them purchased fashion products from online during pandemic.
3. Many of the respondents have been doing online shopping before pandemic, but majority of them have used online shopping before and during pandemic and few of them used online shopping only during pandemic.
4. Majority of the respondents feel online shopping safe because products are easily available at your location, especially during pandemic, to avoid crowds and to avoid

waiting in long queues, etc. people chose online shopping is safe than traditional shopping.

5. Many of them felt online shopping is not safe as the product is not fresh, lack of cleanliness, proper packaging is not done, etc.
6. Most of the respondents like to prefer traditional shopping in future, but majority of them like to prefer both traditional as well as online shopping in future and few like to prefer only online shopping in future.

### **SUGGESTIONS:**

1. They should provide complete information about their products and should make site simple so that common people can understand how to make purchase.
2. Online shopping should be used more during pandemic to maintain social distance and to keep ourselves safe.
3. One can use the approach of credit points that is if one purchase for the first time they get credit points due to which if they purchase for the second time they can get discount of that much points. Due to which one increase the repurchase.
4. Online shopping is very comfortable but at the same time traditional purchasing must also be given same priority.

### **CONCLUSION**

- ❖ Online shopping, which is already growing, will expand even more, as customers invest less public time. And the general retail industry will, of course, continue to move dollars online.
- ❖ Retail, which had been on a growth streak for a decade, is expected to experience the first downturn since the recession. We hope that, once the effect of COVID-19 declines, things start falling into place for this industry.

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- [https://papers.ssrn.com/sol3/papers.cfm?abstract\\_id=3410819](https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3410819)



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## GENDERED IMPACT OF COVID-19

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Udupi.

### **Abstract:**

*There is considerable evidence that COVID-19 has an uneven effect on women and diverse groups. This is partly a function of structural inequality – the wage gap is well documented<sup>4</sup>; women are more likely to be in service sectors<sup>5</sup> in the front line of COVID support (from personal support workers to grocery clerks); women bear the brunt of unpaid work including child care, household duties, and elder care<sup>6</sup>, all of which have become more challenging during the crisis with childcare, schools and other services closed down. Solo self-employed individuals have been especially impacted by the Covid-19 crisis. These entrepreneurs typically provide services to business and end-consumers, such as accounting, IT, consulting, tourism, wellness and education. With the general curfew banning large public gatherings, self-employed individuals operating as event managers, musicians and photographers can no longer work. This paper throws a light on Economic crises hit women harder. The consequences will outlast the pandemic and what are the measures to recover .*

**Key words:** Covid-19, Women Entrepreneurs and Impact of Covid

### **Introduction**

There is considerable evidence that COVID-19 has an uneven effect on women and diverse groups. This is partly a function of structural inequality – the wage gap is well documented<sup>4</sup>; women are more likely to be in service sectors<sup>5</sup> in the front line of COVID support (from personal support workers to grocery clerks); women bear the brunt of unpaid work including child care, household duties, and elder care<sup>6</sup>, all of which have become more challenging during the crisis with childcare, schools and other services closed down.

The impact of COVID 19 has been highest on those employed in SMEs with under 20 employees and those in services sectors compared to technology sectors. It also shows that women have been more adversely affected in terms of unemployment. These issues are exacerbated for low income groups who often lack the options afforded wealthier Indians in terms of housing that allows social distancing, work that can be done from home, access to financial resources to draw on during a crisis and to cover additional costs (such as

catering and food delivery, tutoring for children, purchasing technology and services), access to private vehicles (versus public transportation) and access to technology, digital skills and literacy needed to navigate the new reality. In the case of many indigenous people, these issues are amplified particularly in rural communities. For persons with disabilities and older Indians the challenges are amplified with disruptions to personal care and support.

### **COVID-19 and its economic toll on women: The story behind the numbers**

Economic crises hit women harder. Here's why:

- Women tend to earn less.
- Women have fewer savings.
- Women are disproportionately more in the informal economy.
- Women have less access to social protections.
- Women are more likely to be burdened with unpaid care and domestic work, and therefore have to drop out of the labour force
- Women make up the majority of single-parent households.

The impacts of crises are never gender-neutral, and COVID-19 is no exception.

### **OBJECTIVES :-**

- How have women entrepreneurs experienced the Covid-19 crisis in terms of their particular business and industry/region/country context?
- How have women managed the business-family intersperse?
- How have women entrepreneurs reoriented their business?

### **Economic crises hit women harder.**

- Women tend to earn less.
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For countless women in economies of every size, along with losing income, unpaid care and domestic work burden has exploded.

While everyone is facing unprecedented challenges, women are bearing the brunt of the

economic and social fallout of COVID-19.

Women who are poor and marginalized face an even higher risk of COVID-19 transmission and fatalities, loss of livelihood, and increased violence. Globally, 70 per cent of health workers and first responders are women, and yet, they are not at par with their male counterparts. At 28 per cent, the gender pay gap in the health sector is higher than the overall gender pay gap (16 per cent).

Here's how COVID-19 is rolling back on women's economic gains of past decades, unless we act now, and act deliberately..

The recently released report shows that the pandemic will push 96 million people into extreme poverty by 2021, 47 million of whom are women and girls. This will bring the total number of women and girls living on USD 1.90 or less, to 435 million.

The pandemic-induced poverty surge will also widen the gender poverty gap – meaning, more women will be pushed into extreme poverty than men. This is especially the case among those aged 25 to 34, at the height of their productive and family formation period. In 2021, it is expected there will be 118 women aged 25 to 34 in extreme poverty for every 100 men aged 25 to 34 in extreme poverty globally, and this ratio could rise to 121 poor women for every 100 poor men by 2030.

Women are losing their jobs. The pandemic and measures to prevent its spread are driving a disproportionate increase in women's unemployment (as compared to men) and also decreasing their overall working time.

These women are the faces behind the headlines, the people most affected by the economic impact of COVID-19 Unless, policies intentionally enable economic relief measures and deliberately target women, support women-led businesses and their income security, their situation will only worsen.

### **The most impacted industries have more women**

Women are overrepresented in many of the industries hardest hit by COVID-19, such as food service, retail and entertainment. For example, 40 per cent of all employed women 510 million women globally – work in hard-hit sectors, compared to 36.6 per cent of employed men.

Within some of these sectors where informal employment is common, workers were already subject to low pay, poor working conditions and lacking social protection (pension, healthcare, unemployment insurance) before the pandemic.

Globally, 58 per cent of employed women work in informal employment, and estimates

suggest that during the first month of the pandemic, informal workers globally lost an average of 60 per cent of their income.

When everyone stayed home, they sent the domestic workers packing

For domestic workers, 80 per cent of whom are women, the situation has been dire: around the world, a staggering 72 per cent of domestic workers have lost their jobs. Even before the pandemic, paid domestic work, like many other informal economy jobs, lacked basic worker protections like paid leave, notice period or severance pay.

### **Inequality at home and unpaid care**

As quarantine measures keep people at home, close schools and day-care facilities, the burden of unpaid care and domestic work has exploded. Both for women and men. But even before COVID-19, women spent an average of 4.1 hours per day performing unpaid work, while men spent 1.7 hours – that means women did three times more unpaid care work than men, worldwide. Both men and women report an increase in unpaid work since the start of the pandemic, but women are continuing to shoulder the bulk of that work.

School and daycare closures, along with the reduced availability of outside help, have led to months of additional work for women. For working mothers, this has meant balancing full-time employment with childcare and schooling responsibilities.

The responsibility of caring for sick and elderly family members often falls on women as well.

What we know from previous crises

- In general, increased unemployment tends to encourage people to go back to traditional gender roles: unemployed men are favored more heavily in the hiring process when jobs are scarce, while unemployed women take on more household and care work.
- During the 2008 economic crisis, the diversion of government funds toward relief efforts culminated in major cuts to social services and benefits, with heavy impacts on women.
- During the recent Ebola outbreak, quarantines significantly reduced women's economic activity, driving a spike in poverty and food insecurity. While men's economic activity rebounded quickly, women's did not.

Economic insecurity is not just jobs, and income loss today. It has a snowball effect on the lives of women and girls for years to come. Impacts on education and employment have long lasting consequences that, if unaddressed, will reverse hard-won gains in gender equality.

Estimates show that an additional 11 million girls may leave school by the end of the COVID crisis; evidence from previous crises suggests that many will not return.

A widening education gender gap has serious implications for women, including a significant reduction in what they earn and how, and an increase in teen pregnancy and child marriage.

Lack of education and economic insecurity also increase the risk of gender-based violence. Without sufficient economic resources, women are unable to escape abusive partners and face a greater threat of sexual exploitation and trafficking.

These consequences won't disappear when the pandemic subsides: women are likely to experience long-term setbacks in work force participation and income. Impacts on pensions and savings will have implications for women's economic security far down the road.

The fallout will be most severe for the most vulnerable women among us, those who are rarely in the headlines: migrant workers, refugees, marginalized racial and ethnic groups, single-parent households, youth and the world's poorest. Those who have recently escaped extreme poverty will likely fall back into it.

### **Factors impacting women entrepreneurs**

1. Increase in unpaid care work
2. Disproportionate gender balance in affected sectors
3. Lack of external investment
4. An assumption of access

Recovery efforts must reach women

“Despite the clear gendered implications of crises, response and recovery efforts tend to ignore the needs of women and girls until it's too late. We need to do better,” urges UN Women's Chief Statistician, Papa Seck. “But most countries are either not collecting or not making available data broken down by sex, age and other characteristics – such as class, race, location, disability and migrant status. These acute data gaps make it extremely difficult to predict the pandemic's full impact in countries and communities. They also raise the concern that COVID-19 policy response will ignore the priorities of the most vulnerable women and girls.”

Here are five steps that governments and businesses can take to mitigate the negative economic impacts of COVID-19 on women.

**1. Direct income support to women**

Introduce economic support packages, including direct cash-transfers, expanded unemployment benefits, tax breaks, and expanded family and child benefits for vulnerable women and their families. Direct cash-transfers, which would mean giving cash directly to women who are poor or lack income, --can be a lifeline for those struggling to afford day-to-day necessities during this pandemic. These measures provide tangible help that women need right now.

**2. Support for women-owned and -led businesses**

Businesses owned and led by women should receive specific grants and stimulus funding, as well as subsidized and state-backed loans. Tax burdens should be eased and where possible, governments should source food, personal protection equipment, and other essential supplies from women-led businesses. Economic relief should similarly target sectors and industries where women are a large proportion of workers.

**3. Support for women workers**

Implement gender-responsive social protection systems to support income security for women. For instance, expanded access to affordable and quality childcare services will enable more women to be in the labour force. Bridging the gender pay gap is urgent, and it begins by enacting laws and policies that guarantee equal pay for work of equal value and stop undervaluing the work done by women.

**4. Support for informal workers**

Provide social protection and benefits to informal workers. For informal workers left unemployed, cash transfers or unemployment compensation can help ease the financial burden, as can deferring or exempting taxes and social security payments for workers in the informal sector.

**5. Reconciliation of paid and unpaid work**

Provide all primary caregivers with paid leave and reduced or flexible working arrangements. Provide essential workers with childcare services. Unprecedented measures to address the economic fallout have already been taken, but comparatively few measures have been directed at supporting families grappling with paid and unpaid work, including care needs. More efforts are also needed to engage citizens and workers in public campaigns that promote equitable distribution of care and domestic work between men and women.

**CONCLUSION :-**

women are disproportionately impacted during crises. Women make up a larger percentage of health and social care workers—professions whose representatives are increasingly on the frontline fighting this pandemic. Historically, it has been documented that economic crises widen existing inequalities for women across key facets like access to healthcare, education, and finances. Nearly 40 percent of women in wage employment are estimated to lack access to social protection mechanisms. In the social sector, there have been several articles and online webinars in the past two months that have brought to light how the pandemic and lockdown has exacerbated gender inequities across the board.

**SUGGESTIONS**

1. Make interventions gender responsive
2. Make financial services more inclusive
3. Focus on digital inclusion

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## **IMPACT OF COVID-19 ON THE ENTERTAINMENT INDUSTRY — SPECIAL PREFERENCE ON OTT (OVER-THE-TOP) PLATFORM IN INDIA**

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**Abstract:**

*OTT (over-the-top) media platform is a streaming media service offered directly to viewers via the internet. It is the new delivery method of film and TV content over the internet without the need for traditional cable or satellite pay-tv services. In India, at present the OTT user-base is dominated by Disney+ Hotstar, Amazon Prime Video and Netflix. However, there are much production house-backed local OTT players, such as SonyLIV, Voot, Zee5, Eros Now and ALTBalaji, which are competing with these global players and trying to make a mark in the market. The OTT sector in India witnessed a 30% rise in the number of paid subscribers, from 22.2 million to 29.0 million between March and July 2020. We have undertaken a study on consumer preference towards OTT platform during the post COVID-19 pandemic. The data were collected through an online survey with the help of a designed questionnaire. The study primarily focused on the impact of various factors such as leisure time, the unsafe environmental condition, content of good quality series and movies on OTT platforms during the COVID-19 crisis. Secondly, the study has focused on change in behavior of people before and during lockdown using visual representation. This result brought us to the conclusion that the customer's acceptance and preference towards the OTT platform has increased during this pandemic.*

**Key words:** COVID-19 pandemic, Impact, OTT, Study

**Introduction**

Unique COVID-19 Pandemic has already caused huge destruction not only to the loss of human life but also in terms of the economic disorder taking its toll in the form of business closures, sweeping unemployment, increasing death toll, isolation and overall slowing down of all things. Since the begin of the Countrywide Lockdown from March 2020, all the sectors in the economy have come to a halt. The most hard-hit sectors are those who rely on social gatherings of people like films and events. The Media and Entertainment industry is one among the Sunrise sectors in the Indian economy which includes television, Print,



Filmed entertainment, Digital Media, Animation -VFX, online gaming, radio, advertisement and OTT platforms. But this strict lockdown boosted media consumption. The OTT platform had seen a rapid-growth, and it became a major source of entertainment for viewers. In India, Disney+ Hotstar, Eros Now, Amazon Prime, Netflix, Hungama Play and such other platforms have expanded and are being watched by majority households. As per the recent news, there are currently about 40 providers of OTT media services in India, while there were only 2 OTT platforms in 2012. The COVID-19 emergency has affected OTT market growth in a positive manner. This growth is attributed to the rise in the demand for OTT services in the COVID-19 lockdown period, enforced by the governments across India. Also, the lockdown period has given a push to the OTT services for entertainment, which has increased the viewer's interest for online content through various OTT platforms. These factors are significantly driving the demand for OTT services in the lockdown period.

### **Literature Review:**

As lockdown kept individuals from wandering out either for recreation or work, public activity progressively moved to online stages web based social networking furnished the chance to remain associated with families, companions, partners, neighbors and others. There are some literature views on this.

“We find ourselves in extraordinary times, and the pandemic has accelerated on-going shifts in consumers' behavior, pulling forward digital disruption and reaching industry tipping points that wouldn't otherwise have been reached in the next few years. Our research shows that India will be the fastest growing entertainment and media market globally in terms of pure consumer revenue,” said Rajib Basu, Partner & Leader – Entertainment & Media, PwC India.

The unprecedented situation has caused a major shift in viewership trends across India within a short period. ZEE5 has witnessed an over 45% rise in paid viewers and subscriptions going over 80% during the lockdown. The viewing time has increased by over 50% with Daily Active Users (DAUs) and app downloads rising by 15% and 41% respectively. And the viewership on connected devices has also seen a 3X growth in this period. Our massive library of 1.25 lakh hours of content across genres and 12 languages has led to a substantial number of paid users subscribing to our platform,” said Tarun Katial, CEO Zee5 India.

Shashank Singh, Founder and CEO, FLYX says, “In these unprecedented times the breakthrough and growth witnessed by OTT platforms has been phenomenal Platforms like Netflix, Amazon Prime and Hotstar and others have seen an exponential rise in their

subscriber base with India emerging as the second largest subscription television market in the Asia-Pacific, this trend will continue in the times to come where content and cost will be the important differentiators amongst players”.

**Objectives:**

The objective of the study was to conduct a comparative study on the Impact of COVID-19 on the Entertainment Industry – A Special Preference on OTT (over-the-top) Platform in India.

1. To study the impact of COVID-19 on the entertainment industry.
2. To analyze the impact of growing OTT platforms over multiplex in the future.
3. To identify the changes in OTT industry during post COVID.
4. To know the changes in taste and preference of the customer towards the OTT platform during the pandemic.

**Research Methodology:**

It is an analytical study with descriptive research design in order to investigate the customer predilection towards the different OTT Platforms. The data collection was conducted through a survey method with the use of a self-designed Questionnaire. The constructs of the questionnaire were framed through an in-depth interview prior to the survey. It was carried out through the online platform. Through this in-depth interview, the scope of the study was highlighted how COVID-19 impacted on the Entertainment Industry, especially OTT platforms during this pandemic. It also helped to identify the forces behind the surge of rise in the rate of customers towards the OTT platform.

Once the constructs were being framed, the survey was conducted through the questionnaire which was circulated with the avail of digital media platforms utilizing WhatsApp groups and other social media. Sample size of the data accumulated is 165.

Secondary data was collected with the help of the internet and other media platforms. Newspaper, magazines, research paper, conference sheet and OTT media platforms and respective websites were also used to gather the data and information. Data was analyzed through descriptive statistics by using the Google form.

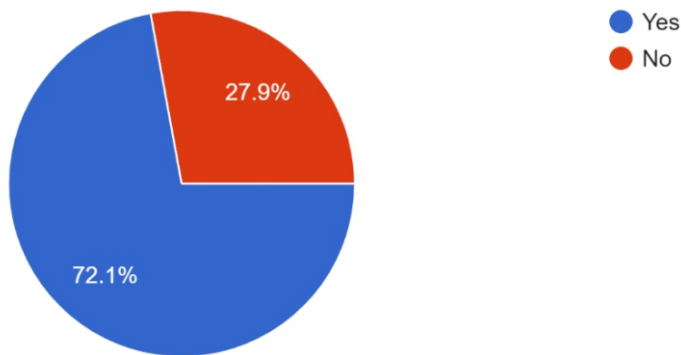
**Limitations of the study:**

1. Qualitative research and physical in-depth interview cannot be conducted due to the unsafe condition prevailed in a global environment.
2. Much of the literature review was not available.
3. Beside the COVID-19 pandemic, there may still be other factors which may affect the OTT platform.

### Findings of the survey:

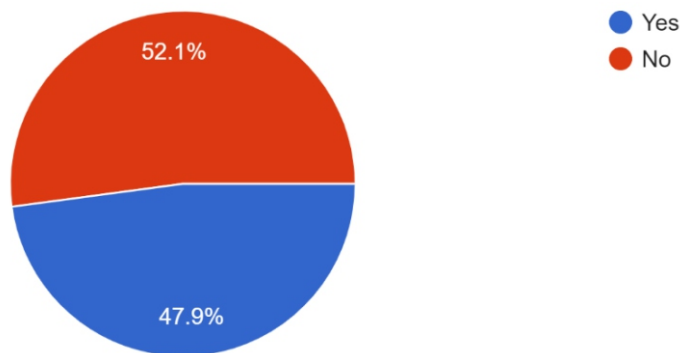
This survey was a target for the vicissitude in the trend of OTT platform during this pandemic. The survey was conducted to get acquainted with people's replication to the OTT platform. All the 165 replications of this survey were included.

### Usage of OTT platform:



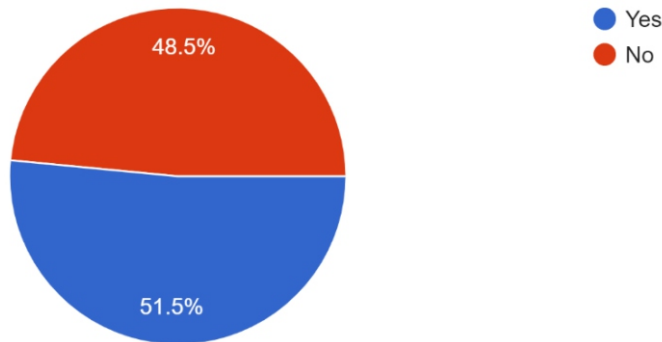
As per the survey, 72.1% of the population are utilizing the OTT platform and the rest of the population i.e., 27.9% are regaling it. Through this, it is clear that the majority of the population are choosing the OTT platform for their entertainment. The reason behind this is that they have plenty of entertainment programmes, and they can visually examine them whenever they feel with less cost.

### Usage of OTT platform before pandemic:



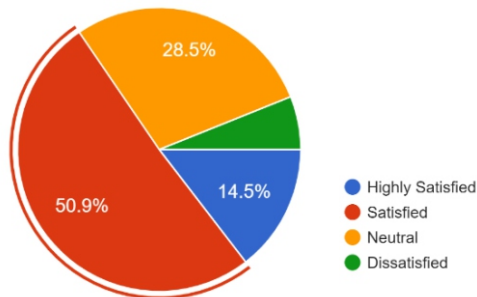
The masses were then enquired about the utilization of the OTT platform before the pandemic. This is pellucid that major of the population (52.1%) were not utilizing the OTT platform before the pandemic. According to the findings of our survey, the major reason for choosing OTT platforms during this pandemic is the availability of more leisure time, and secondly, the unsafe condition prevails in the environment.

### Preference of multiplex over the OTT platform in the future:

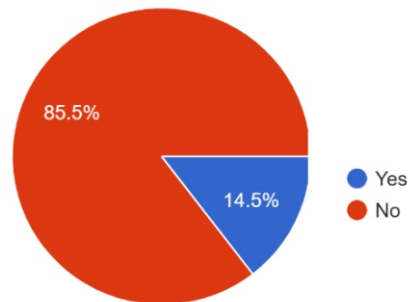


The above graph specifies that 51.5% of the surveyed population chooses the movie theater over the OTT platform. The main reason for choosing multiplex because there are many missing factors are there in the OTT platform like the crowd and genial moments; friends' zone and family zone; audio and video quality, and people cannot relish stardom this was the major source of regalement during the lockdown time.

### Satisfaction level with the OTT platform:

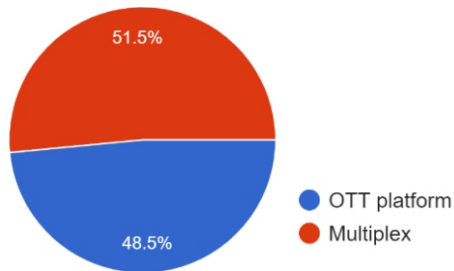


### Expense comparison of OTT over multiplex:

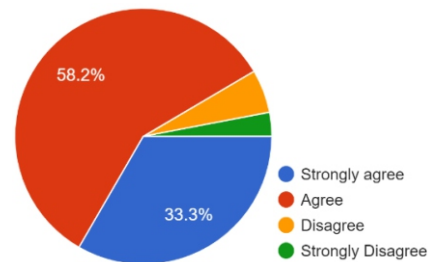


The people were enquired about their satisfaction level as well as the expense factor with OTT platform over multiplex. The response from this survey, it is clear that 84 respondents out of 165 were satisfied with Over-The-Top platform. As far as the expensive factor is concerned, the majority of the surveyed population (85.5%) says that the OTT platform is less expensive than the movie theatre. The ultimate result from these graphical figures is that the satisfaction of the population is mainly because of a less expensive factor of the OTT platform.

### Mode which gives more enjoyment and entertainment:



### Impact of COVID-19 to switch to OTT over the multiplex:



As per the replication of the survey, the majority (51.5%) of the people verbalize that multiplex gives more enjoyment and entertainment to them. The major population, i.e., (58.2%) agreed with the population, i.e., the fact that this pandemic made them switch to the OTT platform.

### Conclusion:

This study was a novel endeavor to analyze the acceptance of the newly emerging digital platform media among the masses. OTT is a rapidly growing platform and is gaining market as the day passes. Now-a-days most of the population uses online platforms rather than the traditional broadcasting system. The emergence of Reliance Jio and cheaper data with uninterrupted 4G internet services has availed the OTT platform to grow immensely. When COVID-19 shut down all the entertainment industry, Over-The-Top (OTT) platforms came to rescue the entertainment industry. By this, we can state that the pandemic is impacted the entertainment industry. As per the result of the survey, we analyzed that people will opt for multiplex in the future because there are many missing factors in the OTT platform like the crowd and genial moments; friends' zone and family zone; audio and video quality, and people cannot relish stardom. As per the findings of our survey, OTT seems to be the new alternative for entertainment, and many films and series were released on the OTT platform at the time when the environment was unsafe for people. One membership is all that is needed for the entire family to watch several films, series and that too within the confines of their homes, saving them a lot of time and money. And this made OTT gain popularity. With more leisure due to strict lockdown and the absence of other entertainment platforms, people's tastes and preferences were shifted towards the OTT platform.

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## PROBLEMS AND PROSPECTS OF UNORGANISED LABOUR FORCE : AFTER COVID 19 PANDEMIC

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### Abstract:

*The unorganised sector is called by different terms such as informal sector; residual sector. Unorganised is not a particular, or an independent and exclusive sector but it is a combination of various sectors in which labour is unorganized. National Commission for Enterprises defines it as: "The unorganised sector consists of all unincorporated private enterprises owned by individuals or households engaged in the sale and production of goods and services operated on a proprietary or partnership basis with less than ten total workers". Unorganised sector in India is broadly characterized as consisting of units engaged in the production of goods and services with the primary objectives of generating employment and incomes to the persons concerned. This article is discussed some problems and prospects after the effect of pandemic Covid 19 on unorganised labour force these impacts are most troubling for low income households, which are less well positioned to cope with earnings losses during a recession, they don't have any alternative earnings even they don't have social securities also. Lakhs of unorganised workers were anticipated to be unemployed in India during lockdown period. It has been observed that Covid 19 made its impact upon every sectors of the economy. It also brought a lot of changes in unorganised sectors.*

**Key words:** Problems, Prospects, Labour, Migrate, Pandemic, Covid 19, Unorganised Sector.

### I. INTRODUCTION.

The unorganised sector is called by different terms such as informal sector, residual sector. Unorganised is not a particular, or an independent and exclusive sector but it is a combination of various sectors in which labour is unorganized. National Commission for Enterprises defines it as: "The unorganised sector consists of all unincorporated private enterprises owned by individuals or households engaged in the sale and

production of goods and services operated on a proprietary or partnership basis with less than ten total workers”. Unorganised sector in India is broadly characterized as consisting of units engaged in the production of goods and services with the primary objectives of generating employment and incomes to the persons concerned. These units typically operate at the low level of organisation, with little or no division between labour and capital as factors of production and on a small scale. Labour relations, where they exist, are based mostly on casual employment, kinship or personal or social relations rather than contractual arrangements with formal guarantees.

The most probably agricultural labourers, bonded labourers, migrant workers, contract and casual labourers, carriers of head loads, drivers of animal driven vehicles, loaders and unloaders, midwives, domestic workers, fishermen and women, barbers, vegetable and fruit vendors, newspaper vendors, cobblers, handicraft artisans, handloom weavers, lady tailors, physically handicapped self-employed persons, rikshaw pullers, auto drivers, sericulture workers, carpenters, those engaged in animal husbandry, beedi rolling, labelling and packing, building and construction workers, tannery workers, power loom workers and urban poor, small and marginal farmers, landless agricultural labourers, share croppers, fishermen, leather workers, weavers, artisans, salt workers, workers in brick kilns and stone quarries, workers in saw mills, oil mills, etc. can be covered under this category. This article is discussed some problems and prospects after the effect of pandemic Covid 19 on unorganised labour force these impacts are most troubling for low income households, which are less well positioned to cope with earnings losses during a recession, they don't have any alternative earnings even they don't have social securities also. Lakhs of unorganised workers were anticipated to be unemployed in India during lockdown period. It has been observed that Covid 19 made its impact upon every sectors of the economy. It also brought a lot of changes in unorganised sectors. Most of the unorganised sectors workers were lost their work, even few workers might having work their wage level also reduced. Most of the workers were not found any other works in these times. So that they don't go for change their work. A very few people engaged in work during Covid 19 lockdown period.

## II. OBJECTIVE

1. To study the impact of Covid 19 on Unorganized Sector labour force.
2. To analyse the financial behaviour of unorganised labour force.
3. To understand the life style and difficulties faced by unorganised labour force.



### III. METHODOLOGY

The study is based on primary as well as secondary data sources. The primary data are collected by google form. To collect the data structured questionnaire was circulated among workers, respondents selected through random sampling method. Totally 70 respondents are included in the sample size. Thereafter, tabular analysis is done to analysis Problems and Prospects of Unorganised Labour Force. Simple statistical methods like averages, percentages and graphs are used to analyse. Secondary sources used are published reports, Journals, articles, etc.

### IV. RESPONDENTS PROFILE

**Table: 1 Profile of the Respondents.**

	Frequency	Percentage		Frequency	Percentage
<b>Age Groups</b>			<b>Male-Female Ratio of Respondents</b>		
Below 25	04	5.7	Male	32	45.7
25-40	46	65.7	Female	38	54.3
40-55	16	22.9	Total	70	100
55 and above	04	5.7	<b>Social Category of Respondents</b>		
<b>Total</b>	70	100	General	16	22.9
<b>Educational Level</b>			SC/ST	04	5.7
Illiterate	05	7.1	OBC	50	71.4
Primary	22	31.4	Total	70	100
Secondary	33	47.1	<b>Current Working Status</b>		
Graduation	04	5.7	Permanent	42	60
Others	06	8.5	Temporary	10	14.28
Total	70	100	Daily Wage	18	25.71

(Primary Data)

In this study among the randomly selected workers 66% belonging to 25-40 years age group, 5.7% are from less than 25 years of age, 23% were 45-55 years and remaining 6% labourers are more than 55 years. In relating to gender representation 46% representing male workers, 54% are female workers. When we observe their educational of the labouring class just 8% workers are having graduation or post-graduation, majority 47% are have been completed their secondary education. In this study 23% general category labours were participated, 71% OBC labours were participated and 06% SC and ST labours were participated. Here 60% labours were having permanent work, 14% were temporary workers and remaining 26% were daily wage labours.

## V. ANALYSIS

### 1. Working Sector

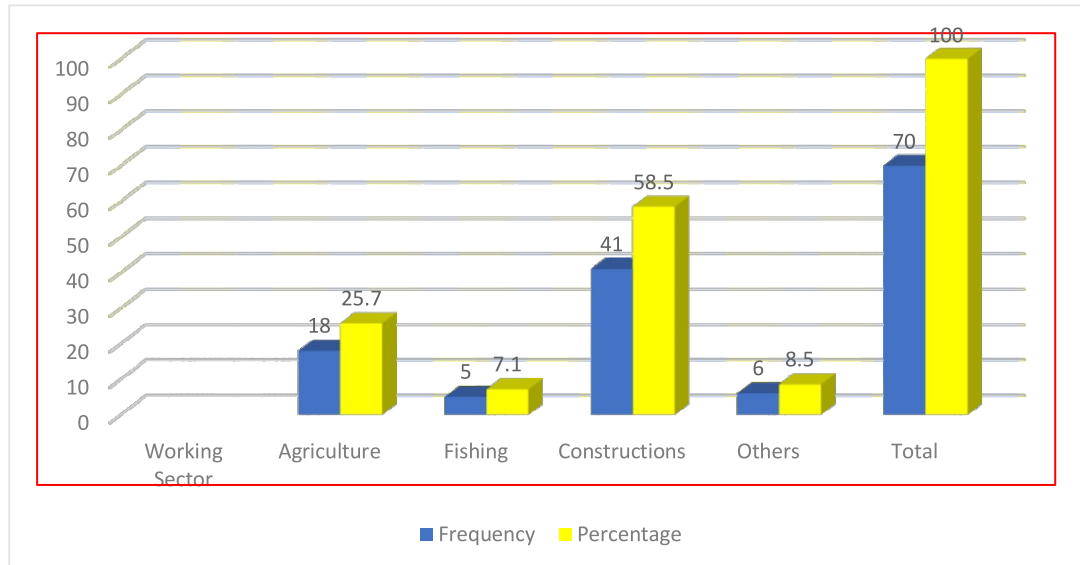
**Table No: 2 Working Sector**

	Frequency	Percentage		Frequency	Percentage
<b>Working Sector</b>			<b>Migrate Workers</b>		
Agriculture	18	25.7	Yes	15	21.4
Fishing	05	7.1	No	55	78.5
Constructions	41	58.5	<b>Changes of Working Sector</b>		
Others	06	8.5	Yes	09	60
<b>Total</b>	70	100	No	06	40

(Source: Primary Data)

Above table 2 depicts that working sectors of the respondents. In the study area 26% respondents are engaging in agriculture sectors, majority 59% respondents are engaging in construction work. It clearly shows that most of the agriculture workers and construction workers are unorganised. In this study we found 21% migrate workers they were migrated from various place to search employment. Among 21% migrant workers 60% workers were changed their working sector. Working sector of the respondents were represented in chart no. 1.

In this study we found that more than half of the respondents are construction labours. These laborers are engaged in huge industrial constructions, residential flat constructions, city beautification works, these construction laborers, as a part of unorganized work force remain the most exploited ones even after seven decades of independence. In the recent past the trend shows that all big cities of country have become the centres to recruit casual laborers as construction laborers to cities and urban areas.

**Chart No: 1 Working Sector**

(Source: Primary Data)

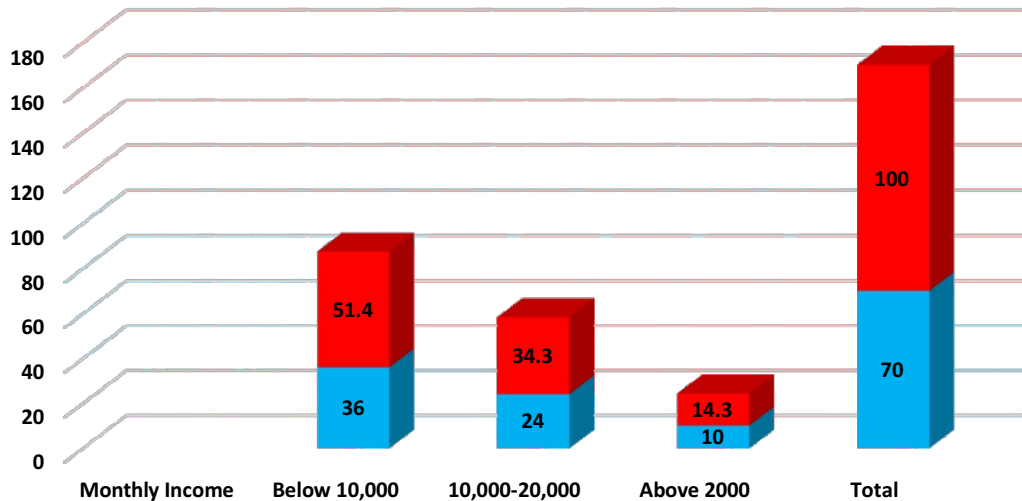
## 2. Income and Payment Method

**Table No.: 3 Income and Payment Method**

	Frequency	Percentage		Frequency	Percentage
<b>Monthly Income</b>			<b>Payment Method</b>		
Below 10,000	36	51.4	Daily Payment	48	68.57
10,000- 20,000	24	34.3	Weekly Payment	10	14.28
Above 2000	10	14.3	Monthly Payment	12	17.14
<b>Total</b>	<b>70</b>	<b>100</b>	<b>Total</b>	<b>70</b>	<b>100</b>

(Source: Primary Data)

When we observe the income level of the unorganised labours it is too low. Monthly income of the respondents was showed table no. 3. Here 51% respondents were had below 10,000 Rs. per month, 34% were had 10,000-20,000 Rs. per months. In the study area 69% respondents are getting daily wage, 14% respondents are getting weekly wage, 17.14% respondents are getting monthly, this data shows that the workers are getting daily wage to meet their day to day expenditure.

**Chart No.: 2 Income of the respondents**

(Source: Primary Data)

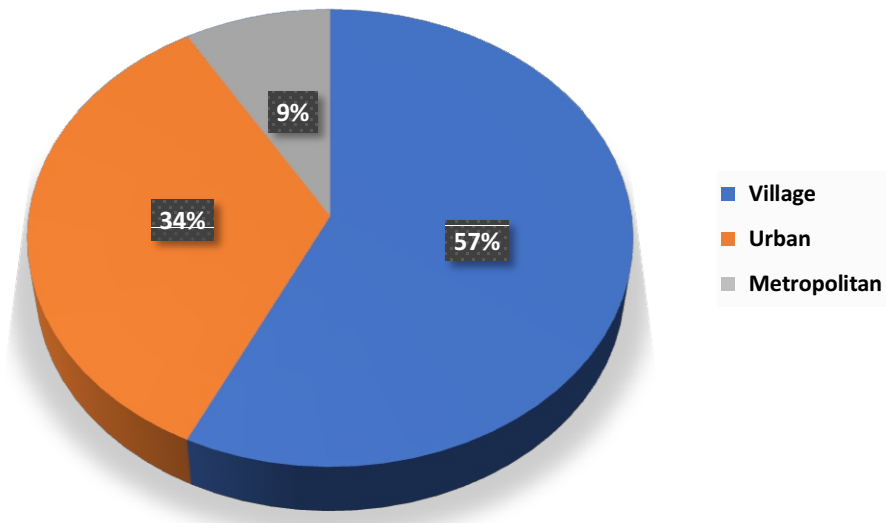
### 3. Satisfaction with the Work.

**Table No.: 4 Satisfaction with the Work.**

	Frequency	Percentage		Frequency	Percentage
<b>Satisfied with Work</b>			<b>Present Working Location</b>		
<b>Yes</b>	46	65.7	Village	40	57.14
<b>No</b>	24	34.3	Urban	24	34.28
<b>Satisfied with the Employer</b>			Metropolitan	06	8.57
<b>Yes</b>	50	71.4	Total	70	100
<b>No</b>	20	28.6			

(Source: Primary Data)

Work satisfaction is the most important to each and every worker. Table no 4 reveals that satisfaction level of the workers with their work and with their employer. In this study 66% workers were satisfied with their work, remaining 34% were not satisfied with workers. Majority workers were satisfied with their employer. 72% workers were satisfied with their employer. The table also depicts that present working location of the workers, 57% respondents were working in village, 34% respondents were working in urban areas.

**Chart No.: 3 Current Working Location**

(Source: Primary Data)

#### 4. Impact of Covid 19 on Work

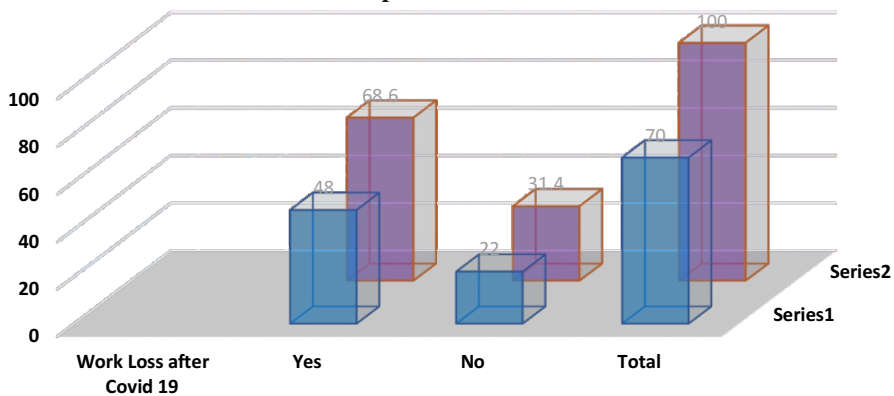
**Table No: 5 Impact of Covid 19 on Work**

	Frequency	Percentage		Frequency	Percentage
<b>Work Loss after Covid 19</b>			<b>Change of Work after Covid 19</b>		
Yes	48	68.6	Yes	24	34.28
No	22	31.4	No	46	65.71
Total	70	100	<b>Engaging in work during Covid 19</b>		
<b>Changes in Wage rate after Covid 19</b>			Yes	20	28.6
Yes	34	48.6	No	50	71.4
No	36	51.4	<b>Problems Occurred during Lockdown</b>		
Total	70	100	Yes	14	20
(Source: Primary Data)			No	56	80

It has been observed that Covid 19 made its impact upon every sectors of the economy. It also brought a lot of changes in unorganised sectors. Most of the unorganised sectors workers were lost their work, even few workers might having work their wage level

also reduced. Most of the workers were not found any other works in these times. So that they don't go for change their work. A very few people engaged in work during Covid 19 lockdown period. Table no. 5 shows that impact of Covid 19 on unorganised labour force. 69% workers were lost their work after Covid 19, almost 50% workers wage rate was changed, 35% workers were changed their works. Unorganised labour forces these impacts are most troubling for low income households, which are less well positioned to cope with earnings losses during a recession, they don't have any alternative earnings even they don't have social securities also. Lakhs of unorganised workers were anticipated to be unemployed in India during lockdown period.

**Chart No: 4 Impact of Covid 19 on Work**



(Source: Primary Data)

## 5. Covid Test and Assistance from the Government

**Table: 6 Covid Test and Assistance from the Government**

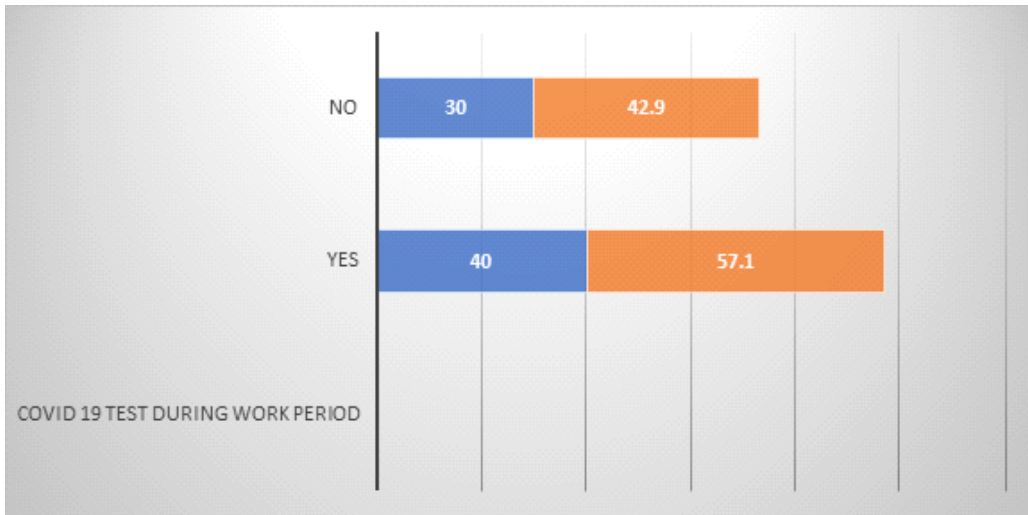
	Frequency	Percentage		Frequency	Percentage
<b>Covid 19 Test during Work Period</b>			<b>Assistance from Government</b>		
Yes	40	57.1	Yes	10	14.3
No	30	42.9	No	60	85.7
<b>Covid 19 Results</b>			<b>Type of Assistance</b>		
Positive	04	10	Financial	07	70
Negative	36	90	Non-financial	03	30
<b>Total</b>	<b>70</b>	<b>100</b>	<b>Total</b>	<b>70</b>	<b>100</b>

(Source: Primary Data)

In the above table 6 we come to know that Covid test and assistance from the

government. 58% workers were tested Covid 19 during their working period among them only 10% were got positive, and remaining 90% were got negative result from the test. Only 14% workers were got assistance from the government and 86% were not got any assistance from the government. Among 14%, majority were got financial assistance from the government.

**Chart No.: 5 Covid 19 Test**



(Source: Primary Data)

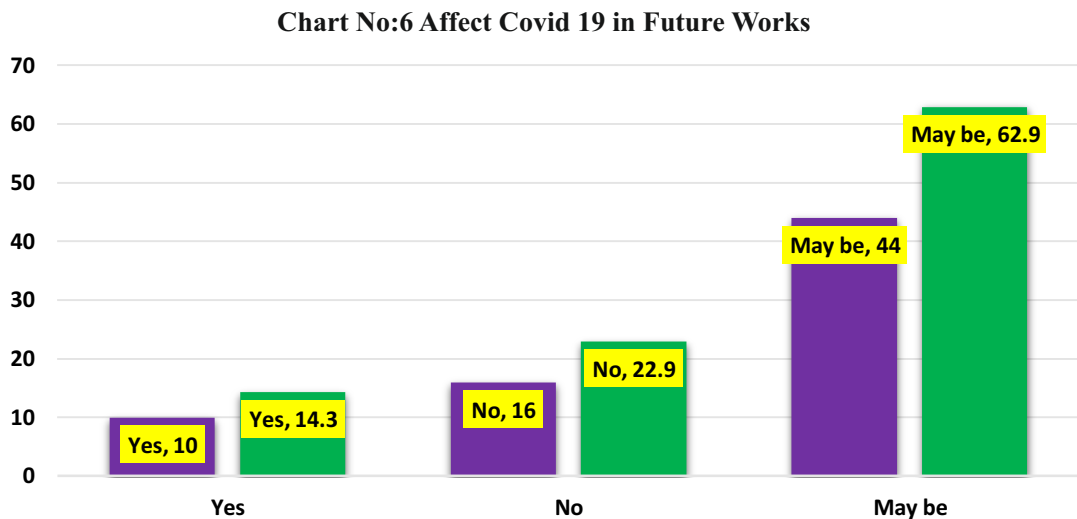
## 6. Effect Covid 19 in Future Works

**Table: 7 Affect Covid 19 in Future Works**

<b>Effect Covid 19 in Future Works</b>	<b>Frequency</b>	<b>Percentage</b>
Yes	10	14.3
No	16	22.9
May be	44	62.9
Total	70	100

(Source: Primary Data)

Table 7 shows that effect of Covid 19 in future works. It is clear that 63% workers were thought that Covid 19 may affect for their future works. 23% workers do not think like that. Most of them are thought that Covid 19 will be affect for their future works. It will be described in chart no. 6.



(Source: Primary Data)

Right now, the world is collectively fighting an enemy that is omnipresent; invisible, fast-moving and indiscriminate. In Man's quest for peace and progress we have spent decades removing barriers and frontiers, connecting up in trading knowledge and goods, bringing all races into an ever-more tightening circle, and in the process creating the perfect environment for a foe like COVID-19 to take full advantage of.

## V. CONCLUSION

An epidemic is a problem that tests the ability of a nation to effectively protect its population, to reduce human loss, to save the economy and to rapidly recover (Rachiotis et al., 2012). The Central and State governments are preparing strategies to cope with the crisis. The states and union territories have also been advised to make these vulnerable groups aware of measures taken by the government, including provision of free food grains and other essential items through public distribution system (PDS), and streamline the procedures. The Union government is planning to give unemployment benefits to a section of organised workers who may lose their jobs due to the COVID-19 pandemic. Along with that the government has to concentrate on unorganised sector also. However, these measures are not sufficient considering the



intensity of the crisis. Much more can be done by the government to protect its people and economy. The coronavirus epidemic has come with extraordinary, intense uncertainty. It is difficult to estimate how long and to what extent will the impact of the epidemic be on the lives of people and economy of the country. The government has to come up with a well-crafted strategy to deal with this crisis.

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## IMPACT OF ONLINE CLASSES ON THE MENTAL HEALTH OF COLLEGE TEACHERS

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### Abstract

*The pandemic COVID-19 has proved to be a testing time for all of us. It has created an immediate and unprecedented impact on multiple facets of life including mental health. The education sector seems to have come to a grinding halt disrupting more than 300 million student's education with sudden shift from traditional classroom system to virtual platform all over the world. Multiple factors related to this transformation have resulted in mental stress and anxiety among the teachers. The aim of this paper therefore is to find out the impact of online classes on the mental health of College teachers*

**Keywords:** Pandemic, impact, classroom, virtual, stress.

### Introduction

The spread of severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) originated in Wuhan has already taken on pandemic proportions, affecting over 100 countries in a matter of few months. It has spread across the world including India and at a conservative estimate has afflicted more than a crore of its citizens, leading to about 1.5 lack fatalities (Narayanan, 28 December 2020). Although containment measures have reduced new cases by more than 90%, this reduction is not the case elsewhere (Andrea Remuzzi, APRIL 11, 2020). On one hand the massive mass vaccination drive in UK and US has kindled hope in the lives of many, and, on the other, the fast-spreading UK-type variant has created a fear of developing independently in India. This onset has made everything from world economies to social rituals devastated. For this reason, the International Labour Organization (ILO) has estimated that about 195 million jobs would be lost by the end of 2020, (Schulten, April 2020) (E. De Brouwer).

### Literature Review:

One in two teachers are facing salary cuts according to TOI survey. The teachers are upset over the alleged indifferent attitude of the school administration towards the nonpayment of their salary for the last several months. Some brave souls have taken shelter to social media to create an impact in the minds of the parents at least to pay the fees of their children (Borwankar, 2020). Teachers are being deployed on COVID-19 duty and can be equated

to corona warriors, despite that they are deprived of their salaries since March (Chhopia, 2020). Teachers had organised a demonstration outside offices of District Collectors of different states demanding interference and assistance from the Government to stop the authorities from treating teachers like casual labourers and forcing them to do extra work along with teaching with a huge salary cut (Jha, 2020).

Teachers have felt the loss due to regular absence of students to online classes, as well as, the loss of not seeing their students in person. This has led to a kind of anguish for most of the educators. Teachers also have reported concern regarding the impact of parent's job loss on the child's mind, increased student anxiety, and increased parental stress. This has resulted in lack of interest in studies among the students and the creation of new stories that the teacher has to listen to daily, which could lead to symptoms of secondary trauma (Bintliff, 2020). The stress levels of teachers on a daily basis had never been so high. But a recent poll shows that 46 percent of teachers report high stress every day. A survey conducted in March 2020 by the Yale Center for Emotional Intelligence with their colleagues at the Collaborative for Social Emotional and Academic Learning (CASEL), asked more than 5,000 teachers in the US about their emotional responses regarding COVID-19. The survey found that the five most frequent emotions teachers were feeling every day since the eruption of COVID-19 were anxious, fearful, worried, overwhelmed, and sad. Anxiety, by far, was the most common emotional response for teachers. The teachers also reported that they felt the frustration and stress mainly due to lack of support by their administration, when it came to having the resources they needed to meet the learning needs of their students, high stakes testing, a turbulent curriculum, and lack of work/life balance (Ferguson, 2020).

The pandemic has almost rewritten teachers' job descriptions. Many of them are doing more than they ever were before, and it's taking a toll on their mental health. Research shows that teacher stress and burnout might affect their students, and vice versa. The teachers who are teaching virtually feel like they're working nonstop. And there are also those who have returned to in-person instruction, where they face a much higher risk of contracting COVID 19, which creates another kind of stress. A study published in 2017 found that the quality of classroom organization and teaching quality declined as teachers reported more depressive symptoms. Another study found that "teachers' occupational stress is linked to students' physiological stress regulation" (Yurcaba, 2020). Specifically, it is found that the students of teachers who reported higher levels of burnout had higher morning levels of the stress hormone cortisol in their system.

In the light of the observations sighted above and in the larger interest of the status of mental health of college teachers present study seeks to analyse the following objectives

### Objectives of the Study

- To find out the Causes for Stress while conducting online classes among the College teachers in Mangalore Taluk.
- To find out the Behavioral effect due to stress while conducting online classes among the College Teachers in Mangalore Taluk.
- To find out the Psychological effect due to stress while conducting online classes among the college teachers in Mangalore Taluk

### Methodology:

#### Sample:

The study is conducted on a sample of 78 College Teachers teaching for Under Graduate and Post Graduate departments of four Government and four Private Colleges of Mangalore Taluk. These colleges are selected at random by lottery method. The lecturers are selected by random sampling technique.

#### Procedure of the study:

The questionnaire to assess the “Impact of Online Classes on the Mental health College Teachers” is distributed among 78 College teachers of 4 Government and 4 Private Colleges of Mangalore Taluk teaching for under-graduate and post-graduate departments. The respondents are 61 female lecturers and 17 male lecturers. The data related to their age group, gender, marital status, location, work experience, department and stream they teach for is given in Table 1, 2, 3, 4, 5 and 6 respectively.

#### Data analysis and interpretation:

The findings of the data analysis are shown in the tables below.

**Table 1: Categorization of sample teachers in terms of Age Group**

Age group	No of Teachers	Percentage
20-30	22	28.2%
30-40	29	37.2%
40-50	18	23.1%
50-60	09	11.5%
Total	78	100

**Table 2: Categorization of sample teachers in terms of Gender**

Gender	No of Teachers	Percentage
Male	17	21.8%
Female	61	78.2%
Total	78	100

**Table 3: Categorization of sample teachers in terms of Marital Status**

Marital status	No of Teachers	Percentage
Married	21	26.9%
Unmarried	57	73.1%
Total	78	100

**Table 4: Categorization of sample teachers based on Location**

Location	No of Teachers	Percentage
Rural	9	11.5%
Semi Urban	23	29.5%
Urban	46	59%
Total	78	100

**Table 5: Categorization of sample teachers based on Work Experience**

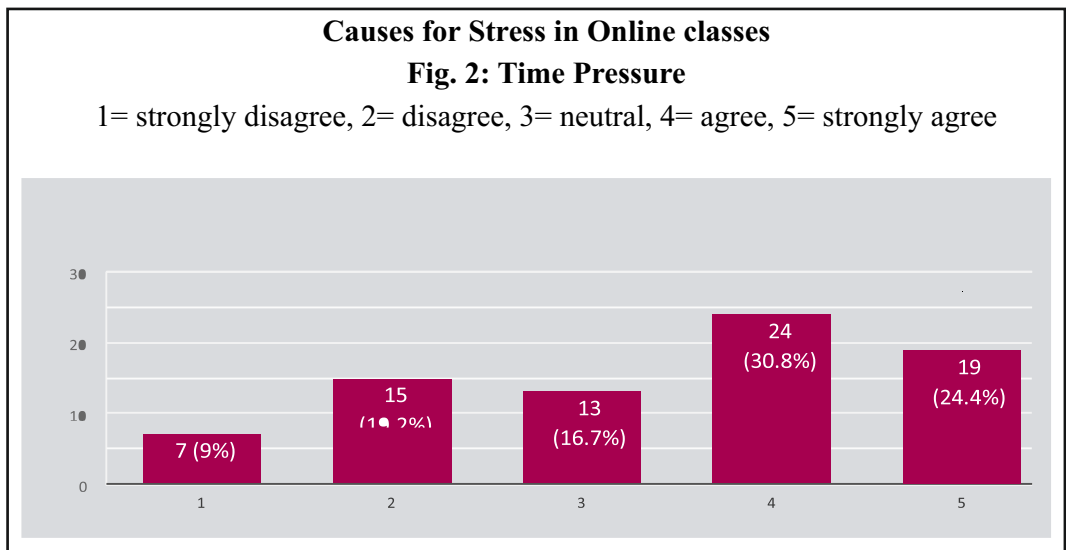
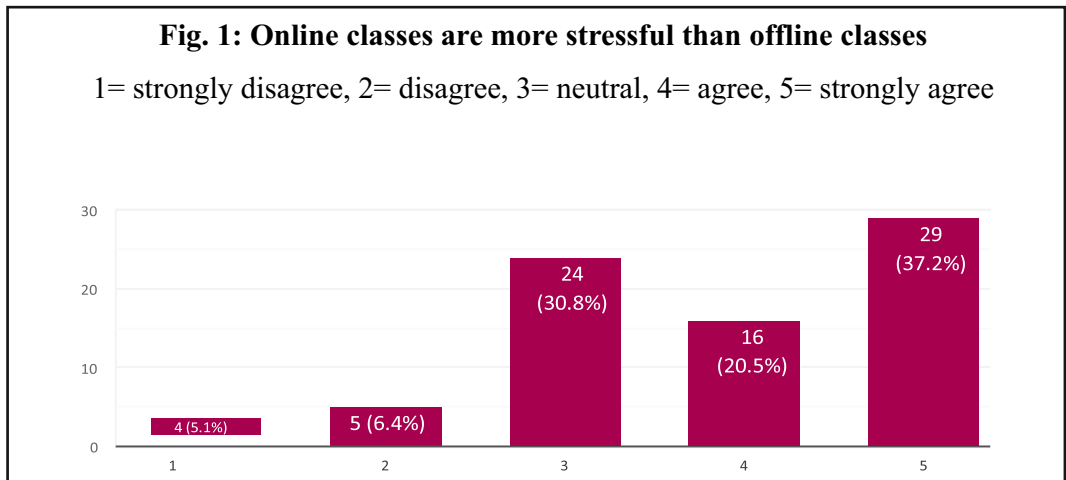
Work experience	No of Teachers	Percentage
1- 5 years	18	23.1%
5-10 years	12	15.4%
10-15 years	22	28.2%
15-20 years	12	15.4%
Above 20 years	14	17.9%
Total	78	100

**Table 5: Table 6: Categorization based on**

	<b>No of Teachers</b>	<b>Percentage</b>
<b>a. Department</b>		
Post-graduate	19	24.4%
Under graduate	59	75.6%
<b>b. Stream</b>		
Humanities	19	24.4%
Commerce	51	65.4%
Science	8	10.3%
<b>c. Number of Working Days /week</b>		
Less than 5 days	8	10.3%
5 days	8	10.3%
6 days	57	73.1%
7 days	5	6.4%
<b>d. Number of hours taught online/day</b>		
Less than 3	29	37.2%
3 hours	31	39.7%
4 hours	11	14.1%
More than 4 hours	5	9%
<b>e. Number of hours spent on preparation per online class</b>		
2 hours	17	21.8%
3 hours	16	20.5%
4 hours	19	24.4%
More than 4 hours	26	33.3%
<b>f. Hours spent on other official work</b>		
2 hours	7	21.8%
3 hours	32	41%
4 hours	16	20.5%
More than 4 hours	13	16.7%

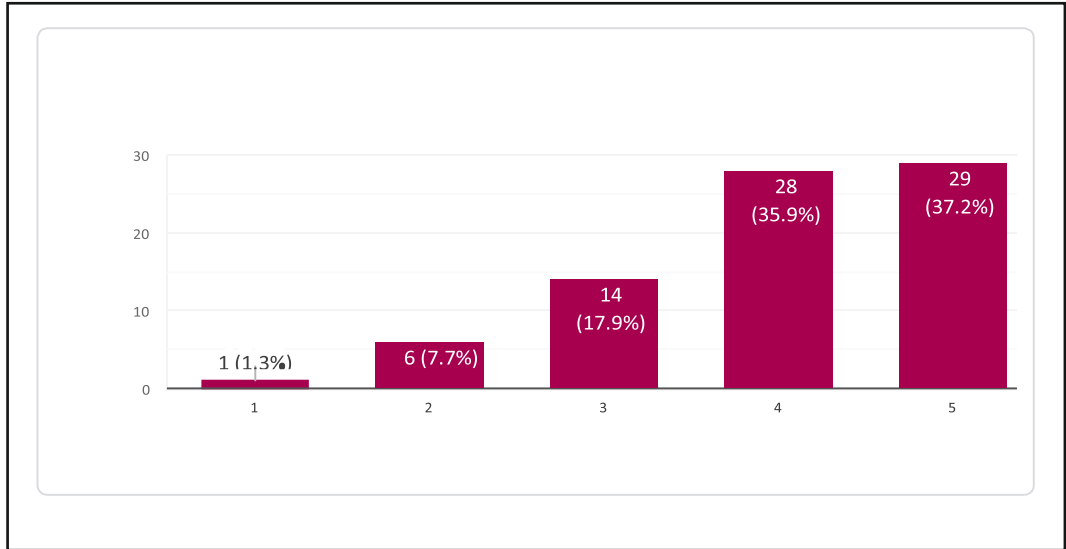
	No of Teachers	Percentage
<b>g. Hours spent with family and household work per day</b>		
Less than 3 hours	26	33.3%
3 to 4 hours	29	37.2%
4 to 5 hours	11	14.1%
More than 5 hours	12	15.4%

**FIGURES:**

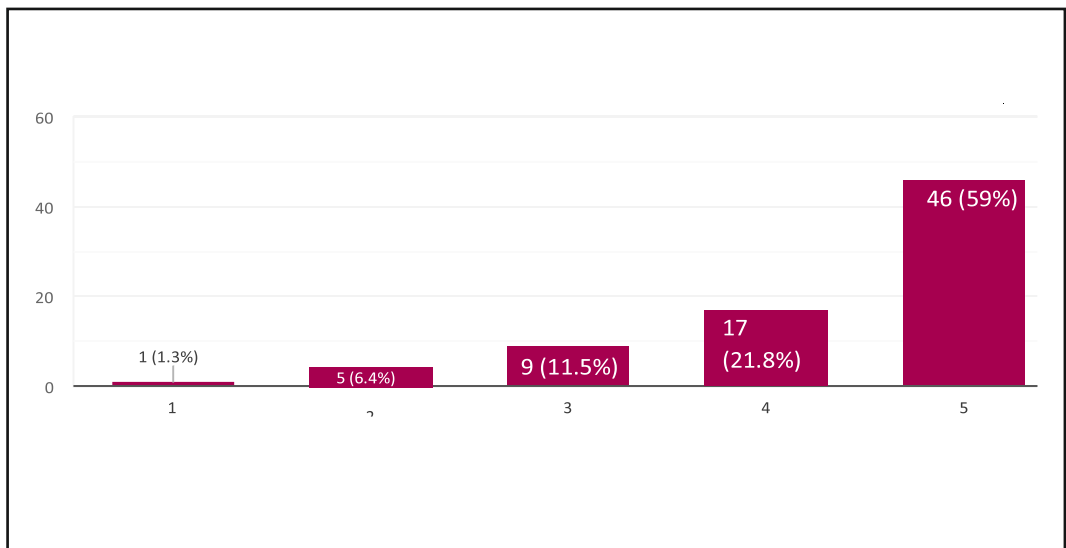


**Fig 3: Cognitive demand to engage the students**

1= strongly disagree, 2= disagree, 3= neutral, 4= agree, 5= strongly agree

**Fig 4: Technical glitches (Low internet connectivity, power failure, lack of digital competence)**

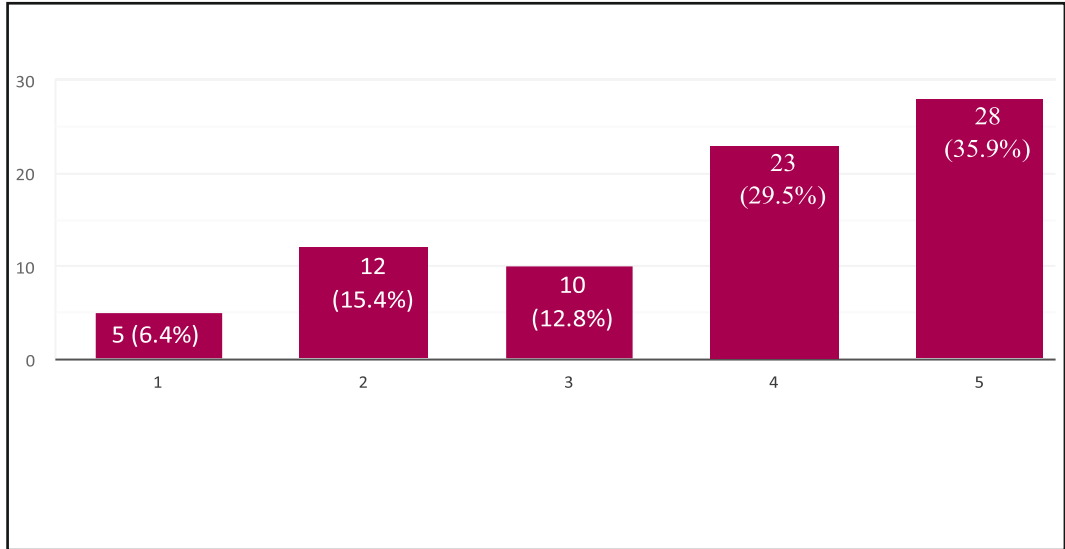
1= strongly disagree, 2= disagree, 3= neutral, 4= agree, 5= strongly agree



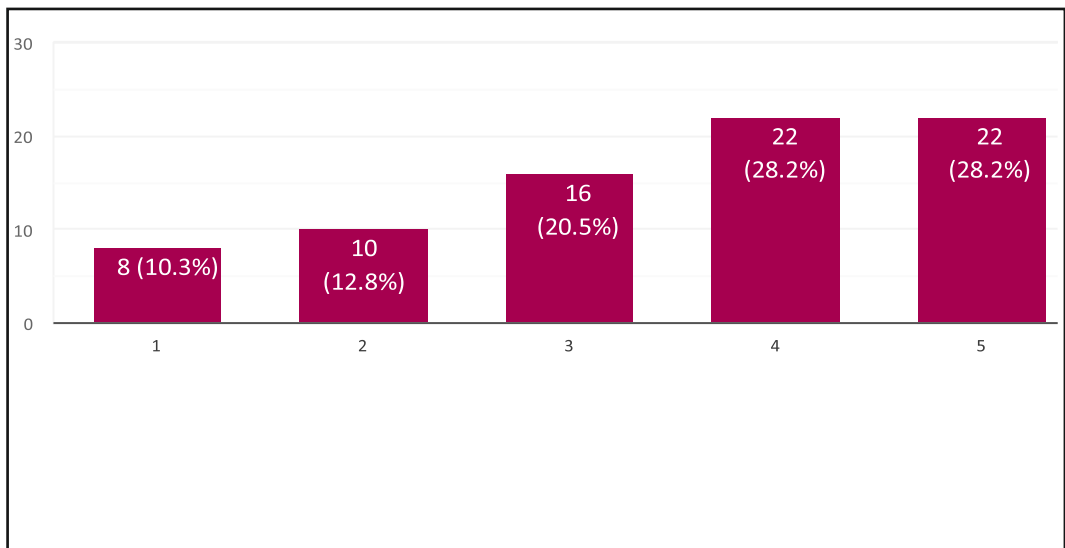


**Fig 5: Difficulty in work -life balance**

1= strongly disagree, 2= disagree, 3= neutral, 4= agree, 5= strongly agree

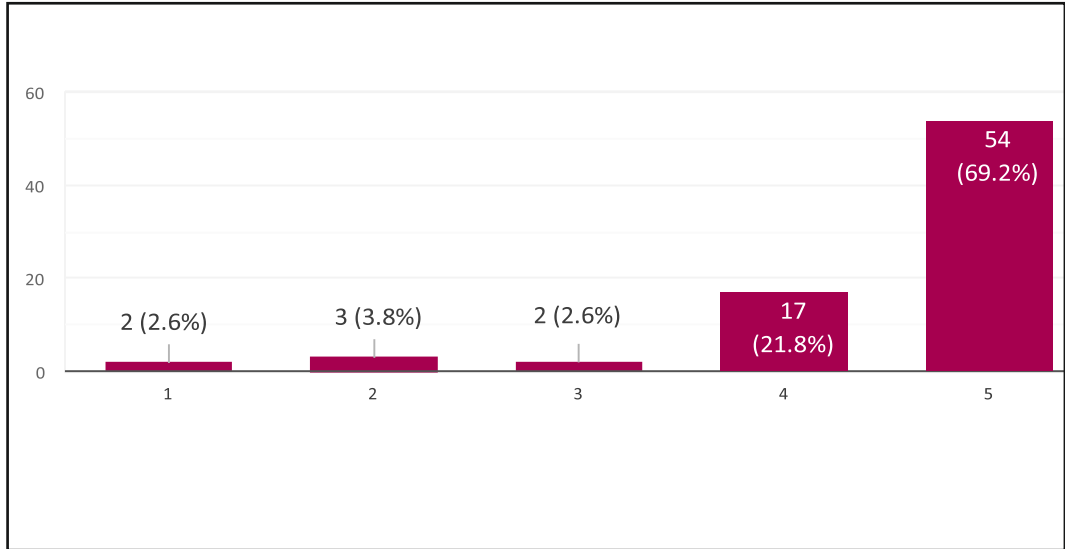
**Fig 6: Unscheduled work assignment by the authorities**

1= strongly disagree, 2= disagree, 3= neutral, 4= agree, 5= strongly agree

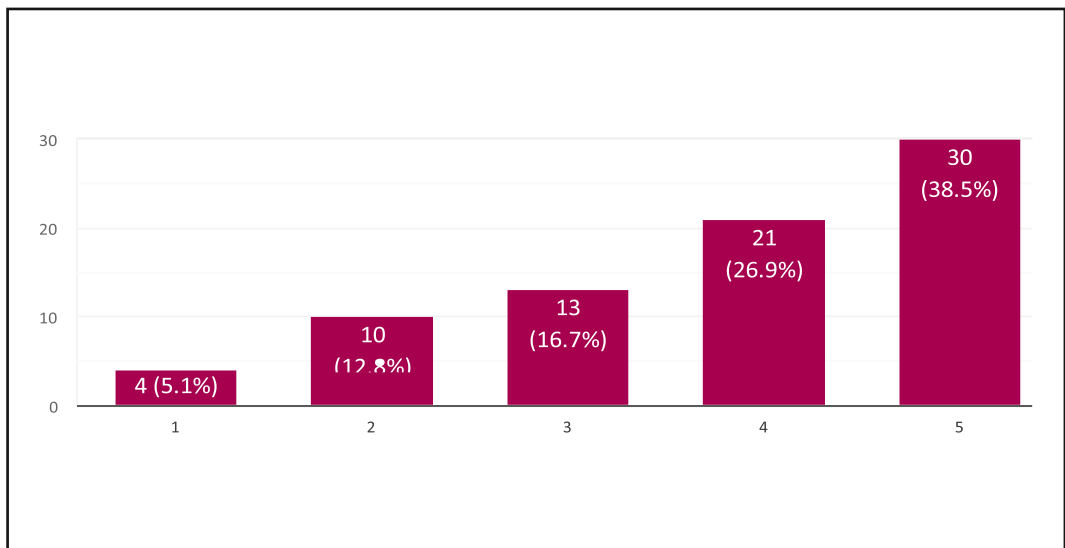


**Fig 7: Lack of direct contact with the students**

1= strongly disagree, 2= disagree, 3= neutral, 4= agree, 5= strongly agree

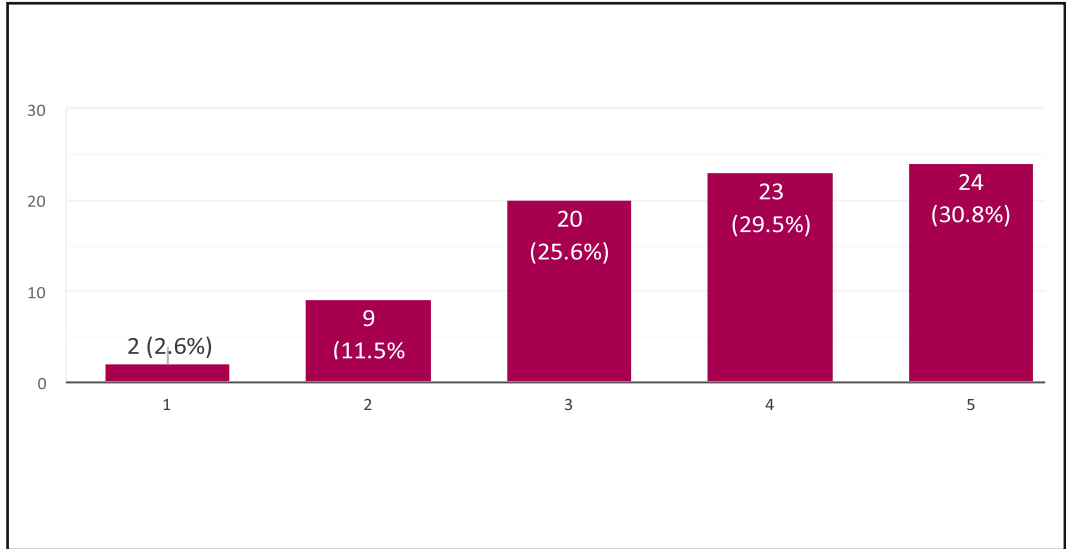
**Fig 8 : Lack of self improvement (Failure to reach personal goals)**

1= strongly disagree, 2= disagree, 3= neutral, 4= agree, 5= strongly agree



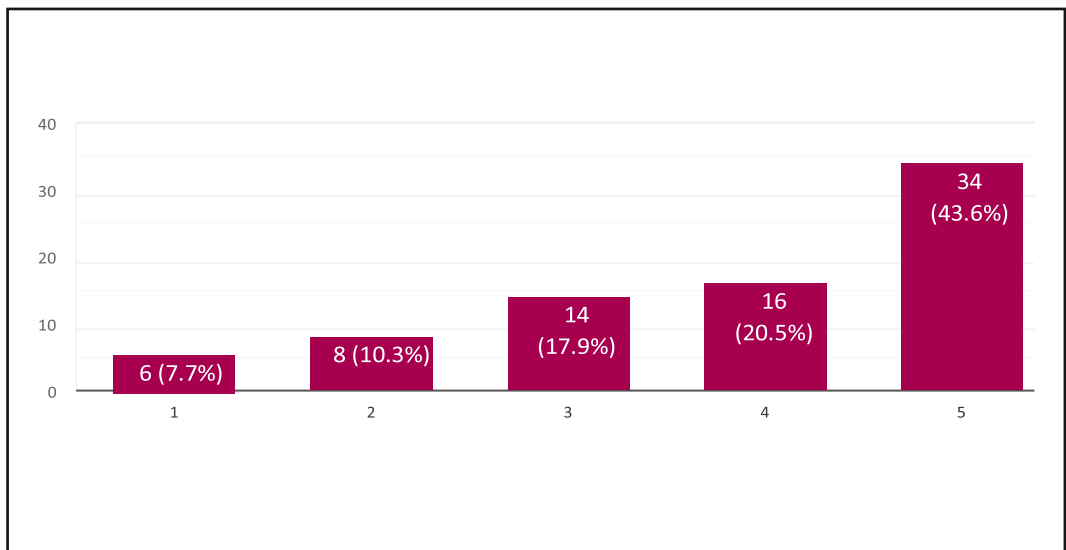
**Fig 9: Lack of autonomy**

1= strongly disagree, 2= disagree, 3= neutral, 4= agree, 5= strongly agree



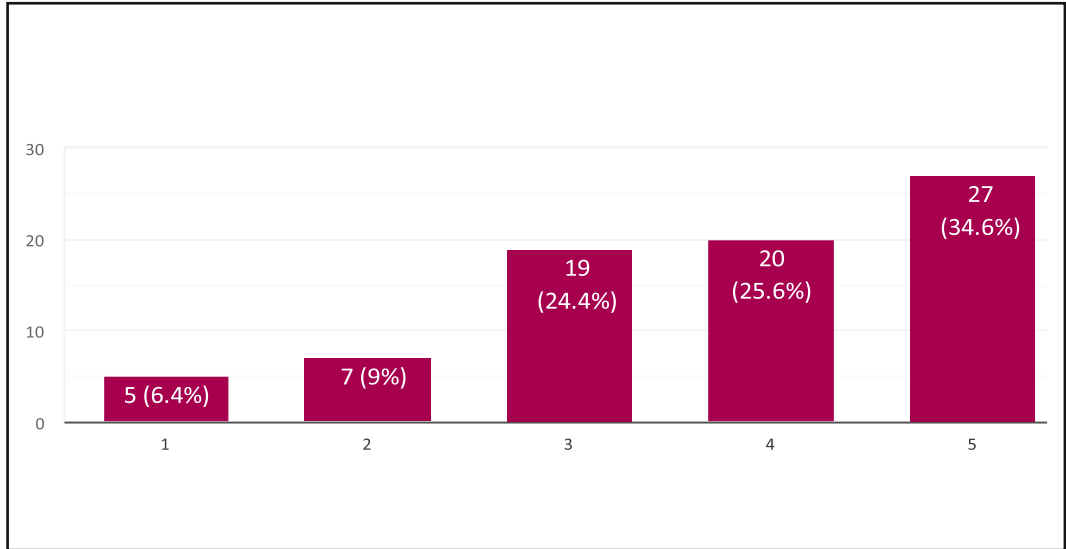
**Fig 10 : Financial Insecurity**

1= strongly disagree, 2= disagree, 3= neutral, 4= agree, 5= strongly agree



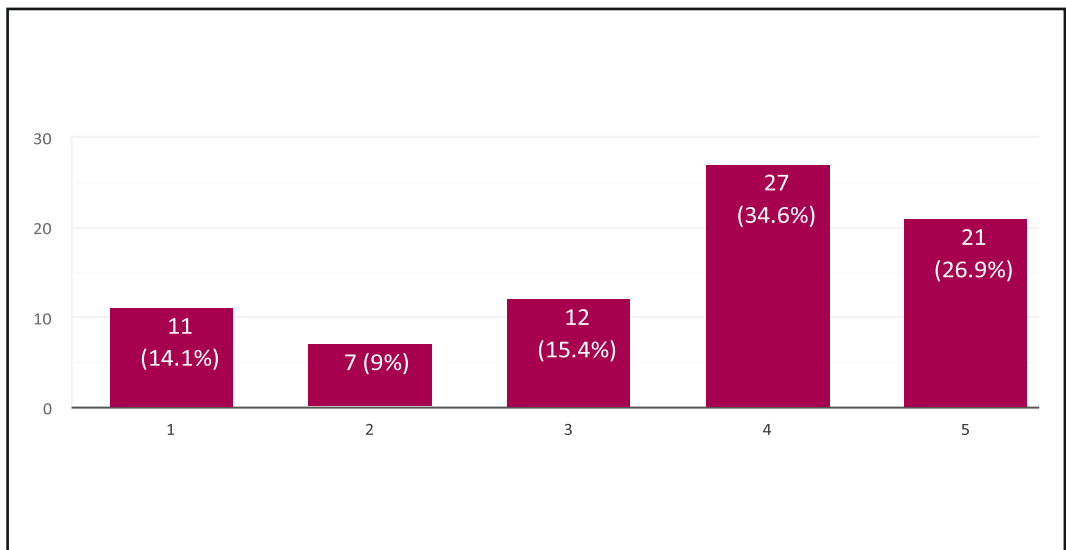
**Fig 11: Emotional overload**

1= strongly disagree, 2= disagree, 3= neutral, 4= agree, 5= strongly agree



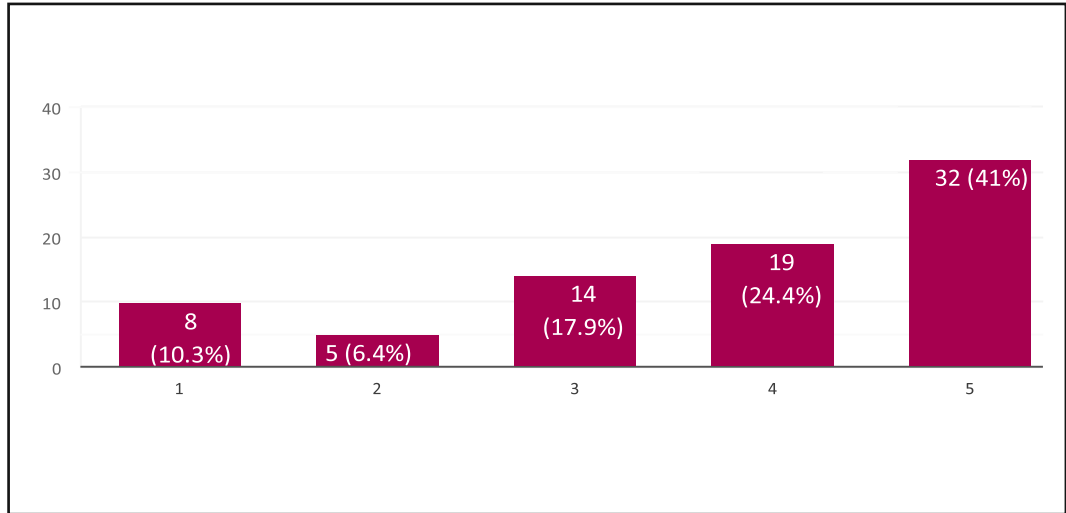
**Fig 12 : Failure in social recognition**

1= strongly disagree, 2= disagree, 3= neutral, 4= agree, 5= strongly agree



**Fig 13 : Health Issues due to insufficient, workspace, sedentary position, visual fatigue, not taking breaks etc.**

1= strongly disagree, 2= disagree, 3= neutral, 4= agree, 5= strongly agree



### BEHAVIOURAL EFFECT DUE TO STRESS IN ONLINE CLASSES

**Table 7: Difficulty in communication, inability to share thought**

Strongly disagree	11 (14.1%)
Disagree	12 (15.4%)
Neutral	6 (7.7%)
Agree	25 (32.1%)
Strongly agree	24 (30.8%)

**Table 8: Decreasing efficiency/ effectiveness in any task**

Strongly disagree	7 (9%)
Disagree	13 (16.7%)
Neutral	19 (24.4%)
Agree	21 (26.9%)
Strongly agree	18 (23.1%)

**Table 9: Inability to relax, lack of sleep**

Strongly disagree	5 (6.4%)
Disagree	10 (12.8%)
Neutral	17 (21.8%)
Agree	22 (28.2%)
Strongly agree	24 (30.8%)

**Table 10: Outbreak of emotions, frequent arguments, criticism**

Strongly disagree	13 (16.7%)
Disagree	12 (15.4%)
Neutral	17 (21.8%)
Agree	20 (25.6%)
Strongly agree	16 (20.5%)

**PSYCHOLOGICAL EFFECT DUE TO ONLINE CLASSES****Table 11: Denial from group, withdrawal symptoms**

Strongly disagree	10 (12.8%)
Disagree	8 (10.3%)
Neutral	17 (21.8%)
Agree	24 (30.8%)
Strongly agree	19 (24.4%)

**Table 12: Mood swings**

Strongly disagree	10 (12.8%)
Disagree	10 (12.8%)
Neutral	19 (24.4%)
Agree	18 (23.1%)
Strongly agree	21 (26.9%)

**Table 13: Confusion, memory loss, disorientation**

Strongly disagree	15 (19.2%)
Disagree	12 (15.4%)
Neutral	16 (20.5%)
Agree	18 (23.1%)
Strongly agree	18 (23.1%)

**Table 14: Anxiety about financial status, personal security**

Strongly disagree	9 (11.5%)
Disagree	10 (12.8%)
Neutral	9 (11.5%)
Agree	16 (20.5%)
Strongly agree	34 (43.6%)

**Findings:**

It is observed that among 78 college teachers 29 teachers strongly agree and 16 teachers moderately agree that online classes are more stressful than offline classes. 10% teachers strongly prefer online classes and 24 teachers are neutral. Among the causes for mental stress 43 teachers believe time pressure to be a major cause, 76% believe that cognitive demand to engage students in online classes is also an important cause for stress. Technical glitches such as low internet connectivity, power failure and lack of digital competence are the major causes for failure of online classes according to 80.8% teachers. 65% teachers find it difficult to balance their family life with work life due to online classes and unscheduled work assignment by the authorities puts off the spirit of 56.4% teachers. Maximum teachers (91%) consider the lack of direct contact with the students due to fear of COVID-19 spread to be the most important cause for mental stress. Failure to reach personal goals, lack of autonomy in professional life, financial insecurity are also the causes for depression in life among 50% to 60% college teachers. They also feel the emotional overload, health issues due to insufficient workspace, visual fatigue, lack of breaks etc. to be additional reasons to create mental stress among them.

There is behavioral change noticed among the teachers as an effect due to stress in online classes. About 63% of the college teachers among the chosen sample have the difficulty in communicating and inability to share their thoughts and feelings. There is decreasing efficiency or effectiveness seen in the given task among 50% teachers and about 60%

teachers have inability to relax and fail to get sleep on time due to tension prevailing in the mind especially about the classes on the next day. As a result outbreak of emotions, frequent arguments and criticism are commonly witnessed.

The Psychological effect is also evident in the behavior of these college teachers. 50% of them feel withdrawal symptoms as they refuse to react in the group, deny to participate in the group activities and feel mood swings, confusion, disorientation and memory loss. The anxiety is caused due to reduced salary, news of job cuts in other organizations, fear of personal security due to dwindling financial status among 65% of the samples.

### **Conclusion and implications:**

From the above survey it can be clearly concluded that maximum number of college teachers are facing psychological risks that may further affect the decline in physical health among them. So at the organizational level efforts are to be made to reach out to the personal needs of the teachers such as training them with digital skills, attending to their psychological needs, changing the traditional work practices ( developing good rapport with the authorities, freedom to express their concern without any fear of being fired), providing them required facilities such as continuous network, good computers, systematic planning, having proper policies to provide sick leave and salary on time.

It is hoped that proactive measures by the education administrators will certainly reduce the mental stress of the college teachers in their institutions and help them to cope with the challenges ahead. It is also expected that mass vaccination in the near future may ease the situation of COVID-19.

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# IMPACT OF COVID-19 ON ONLINE SHOPPING- A STUDY WITH SPECIAL REFERENCE TO BELTHANGADY TALUK

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**Abstract**

*The corona virus (COVID-19) pandemic is first and prime human tragedy across the globe, affecting the lives of millions of people. It has greatly impacted the global economy. The worldwide spread of the COVID-19 pandemic has disrupted how people buy products and services and how they perceive e-commerce. The standardized lockdown rules across India and the growing hesitation among consumers to go outside and shop for essential goods have tilted the nation towards e-commerce. Consumers have switched from shops, supermarkets, and shopping malls to online portals for the purchase of products, ranging from basic commodities to branded goods. With the emergence of globalization and digitization, people, places, and products have started coming close, approachable as well as affordable. Life was very fast, as everything from toilet roll to airplane ticket was just one click away. All the business plans, meetings, trips came to halt with the introduction of COVID-19 to the globe. The situation of the COVID-19 outbreak, made people think, dynamically and timely diagnosis of how families have adjusted their spending and online shopping, and what are the characteristics of the households who have responded the fastest and strongest. This study is an attempt to see the impact of COVID-19 on buying behaviour of consumers through online shopping -with Special reference to Belthangady Taluk*

**Keywords:** COVID -19, online shopping, e-commerce

**Introduction**

Online shopping is a method of buying products through electronic devices such as mobile or computers by using internet. People mostly prefer buying products by going physically in markets rather than buying online it is because of various reasons and the prominent reason from them is concerns of quality of products that people buy online this is what insist them buying physical. Although there are several advantages of online shopping like less expensive, time saving etc. But they are quality conscious. The world is facing one of the worst disasters in the history. As the world is in the devastating situation and countries have been put under lockdown, restrictions have been imposed on going out of homes, arranging crowded events, going in markets, almost every business has been shut down in the world in the wake of COVID-19 and people are stressed to stay in homes. Hence people cannot go in markets for buying

products, so this is probably pushing people to do online shopping. Online shopping allows people to fulfil their needs staying at home and without going markets.

In a sense, the Covid-19 pandemic has changed the way we work, shop and communicates with people more than any other disruption (including technological ones) in the recent past. As more people start working from home, they are sticking to basics, stepping outside only to buy essentials and are constantly worried about the risks of getting infected in crowded places like malls and supermarkets. Spurred of smart phone penetration, cheaper 4G networks and increasing consumer wealth, the Indian ecommerce market was expected to grow to US\$ 200 billion by 2026. That projection was based on customer and market research in a pre-Covid 19 world. But in the last 8 months, both the market landscape and consumer behaviour has altered beyond recognition and there is clear indication that the ecommerce industry will hit the US\$ 200 billion mark much sooner. The Covid-19 outbreak and 2020 will mark a tipping point for the adoption of ecommerce and mobile commerce platforms.

Prior to the Covid-19 epidemic, traditional enterprise retailers were focused on driving growth, and acquiring market share with physical stores as their epicentre. Increasing traffic to their online store was not a major focus and took a backseat compared to driving footfalls to their physical stores. Brands had made peace with the volume of online orders and the reduced margins from online aggregators as long as the orders kept flowing in. As the consumer behavior changes, retailers will witness an increasing dependency on the online orders. Projecting on some of the behaviour and channel mix we are witnessing in markets like China, the volume mix will look something like as depicted in the table below. As dependency on the marketplaces increase (and hence their clout), so will the possible margins being charged by them.

### **Objectives of the Study**

- To assess the impact of Covid -19 pandemic on online shopping
- To evaluate the reasons for increased dependence of consumers on online shopping.
- To suggest some measures for online shopping sites to improve their services

### **Methodology:**

The study is analytical in nature. For the purpose of study both primary data and secondary data has been collected. The convenience sampling method is used to collect primary data by taking respondents from rural area of Belthangady taluk. 50 respondents were considered for the study. Secondary data is from the published research papers, books and from websites. The data collected from the sample respondents on various aspects has

been organized in the tabular form. Such organized data has been analyzed with the help of different averages and percentages for easy understanding of the data and for drawing meaningful conclusion.

#### LIMITATIONS OF THE STUDY:

1. The sample size is limited only to 50 respondents.
2. Time was limited to conduct a detail stud

#### AREA OF STUDY:

Belthangady is a Taluk in Dakshina Kannada District of Karnataka State, India. Belthangady Taluk Head Quarters is Belthangady town. It belongs to Mysore Division. Tulu is the Local Language here. Also People Speaks Kannada, Konkani, Beary Bashe. Total population of Belthangady Taluk is 2, 66,589 where 14787 were residing in urban areas and 251802 were residing in rural areas. The population have Spread across total 107 villages and 44 Panchayats.

#### DATA ANALYSIS AND INTERPRETATION:

**Table no 1: Gender**

Gender	No. of respondents	Percentage of respondents
Male	10	22
Female	40	78
Total	50	100

The above table shows that majority of respondents i.e 78% are females and only 22% of respondents are males.

**Table no 2 : Age**

Age	No. of respondents	Percentage of respondents
Less than 25 years	24	48
25-35years	9	18
35-45 years	8	15
45 years and above	9	18
Total	50	100

The above table shows the age category f respondents.48% of respondents belongs to less than 25years age category 18% belongs to 25-35years, 15% belongs to 35-45years and 18% belongs to 45 years and above age category.

**Table no 3 : Educational level of respondents**

<b>Educational level of respondents</b>	<b>No. of respondents</b>	<b>Percentage of respondents</b>
Primary	2	4
High school	3	6
Graduation	7	14
Post graduation	38	76
Total	50	100

The above table states the educational qualification of respondents. Majority of respondents i.e. 76% are of postgraduates, 14% are graduates and 6% are of high school and 4% are holding primary educational qualification. From the above table it is clear that the educated people are doing more and more online shopping.

**Table no 4: Occupation**

<b>Occupation</b>	<b>No. of respondents</b>	<b>Percentage of respondents</b>
Student	6	12
House hold	7	14
Professionals	19	38
Business	18	36
Total	50	100

The above table reveals the occupation of respondents. Out of 50 respondents 19 were professionals 18 are of doing business 7 are of household and 6 are of students.

**Table no 5: Monthly income**

<b>Monthly income</b>	<b>No. of respondents</b>	<b>Percentage of respondents</b>
Less than 20000	33	66
20000-40000	9	18
40000-60000	3	6
60000 and above	5	10
Total	50	100

The above table shows monthly income of respondents. 66% of respondents are having the income less than 20000, 18% are having income ranging in between 20000-40000,

6% respondents are having income in between 40000-60000 and 10% are having income 60000 and above.

**Table no 6: Access of the internet services**

Frequently access the internet?	No. of respondents	Percentage of respondents
Home	40	80
College	9	8
Cyber	1	2
Total	50	100

The above table shows the access of the internet services by the respondents. 80% of the respondents are accessing internet at home 18% of respondents are using internet services at college and the least i.e 2% are accessing internet at cyber..

**Table no 7: Internet usage**

Using the internet services	No. of respondents	Percentage of respondents
Less than 1 year	3	06
1-4 years	16	32
4-6 years	5	10
More than 6 years	26	52
Total	50	100

The above table indicates internet usage of respondents. 52% of respondents are using internet more than 6 years. 32% of the respondents are using internet 1-4 years, 10% of the respondent using internet services 4-6 years and 3 % of respondents using internet less than 1 year. From the above table it is clear being in rural areas also most of the respondents are using internet services more than 6 years.

**Table no 8: Awareness about online shopping**

Awareness about online shopping	No. of respondents	Percentage of respondents
By friends	17	34
By family	9	18
Through advertisements	20	40
By fellow worker	4	8
Total	50	100

The above table shows the awareness of online shopping to the respondents. Majority of the respondent's i.e 40% of them are came to know about online shopping through advertisements. 34% of them are aware about online shopping through their friends 18% of them are through family members and 8% of them are came to know from their fellow workers. From the above data it is clear that advertisement can be used to create awareness about online shopping.

**Table no 9: Commodities purchased through online shopping**

Commodities purchased	No. of respondents	Percentage of respondents
Groceries	16	20
Clothes	23	30
Electronic gadgets	14	18
Books	10	12
Any other	16	20
Total	50	100

The above table shows the commodities purchased by the respondents through online shopping during covid period. Majority of the respondents did online shopping for clothes i.e 30%, 20% of them purchased groceries, 18% of them are purchased electronic gadgets and 12% of them are purchased books and 20% of them are purchased other commodities like cosmetics, bed sheets from online shopping.

**Table no 10: Amount spent on online purchase during COVID period**

Approximate amount	No. of respondents	Percentage of respondents
Less than 1000	13	26
1000-5000	25	50
5000-15000	5	10
More than 15000	7	14
Total	50	100

The above table shows the amount spent on online shopping during covid period. Majority of respondents spent 1000-5000 to online shopping i.e 50%, 26% of them are spent less than 1000, 14% are spent more than 15000 and 10% of them are spent 5000-15000 amount on online shopping.

**Table No.11: Apps used for the purpose of online shopping**

<b>Applications</b>	<b>No. of respondents</b>	<b>Percentage of respondents</b>
Amazon	35	34
Flip kart	35	34
Snap deal	4	4
OLX	3	3
Myntra	13	12
eBay	1	1
other	13	12
Total	50	100

The above table shows the different apps used by the respondents for online shopping during Covid period. Most of the respondents preferred Amazon and Flip kart app for their online shopping i.e 34% 12% of them are preferred Myntra, 4%are preferred snap deal, 3%preferred OLX and 1% are preferred Ebay and 12% are preferred other apps like jio mart, Ajio etc for their online shopping. From the data it is clear that most of the people preferring Amazon and Flip Kart apps for their online shopping.

**Table No 12: Satisfaction level of respondents on their previous experience on online shopping**

<b>Satisfaction level</b>	<b>No. of respondents</b>	<b>Percentage of respondents</b>
Not satisfied	2	4
Very satisfied	6	12
Satisfied	35	70
Neutral	7	14
Total	50	100

The above table shows the satisfaction level of respondents towards online shopping. Majority are satisfied with their previous experience on online shopping i.e 70%, 12% are very much satisfied, a4% are remained neutral and only 4% are not satisfied with their online shopping.



**Table no.13: online shopping made during pre covid period**

Shopping made during	No. of respondents	Percentage of respondents
Yes	10	20
No	40	80
Total	50	100

Above table shows whether the respondents made online shopping before covid period, 80% of the people not made online shopping only 20% made online shopping. From the data it is clear that after covid pandemic most of them preferred online shopping.

**Table no 14: Reasons for online shopping during covid period**

Preference	No. of respondents	Percentage of respondents
It saves time	15	30
It is safe to shop at any time of the day	23	46
Products available on the internet is broad	10	20
It reduces the non tax cost of traditional shopping	2	4
Total	50	100

The above table shows the reasons for online shopping during covid period. 46% of the respondents opined that it is safe to shop at any time of the day, 30% revealed that it saves time, 20% opined that products available on the internet is broad, and 4% revealed that it reduces non tax cost of traditional shopping.

**Table no 15: Problems faced while conducting online purchase**

Problems in online shopping	No. of respondents	Percentage of respondents
Yes	19	38
No	31	62
Total	50	100

Table depicts that 62% of respondents not faced any problem where as 38% have faced problem in online shopping.

**Table no15.1: Specification of of problem**

<b>Problems</b>	<b>No. of respondents</b>	<b>Percentage of respondents</b>
Delay in delivery	8	32
Cheaper quality	10	40
Damaged products	3	12
Non delivery of product	4	16
Total	50	100

**MRR: 1.31**

The above table shows the problems faced by the respondents. 40% stated that cheaper quality of products are delivered to customers, 32% stated that there is delay in delivery, 12% stated that damaged products were delivered and 16% revealed that they didn't received their items ordered through online shopping.

**Table no16: Features necessary for an online shopping site**

<b>Necessary features</b>	<b>No. of respondents</b>	<b>Percentage of respondents</b>
Multiple payment gateways	8	16
Social networking integration	4	8
Privacy & security check out	20	40
Design	8	16
Customer friendly	10	20
Total	50	100

The above table shows the respondents opinion towards features that is necessary for online shopping site. 40% stated that privacy and security checkout is necessary in online shopping, 20% specified that these online shopping sites should be customer friendly, 16% opined that multiple payment gateways and more and more designs required and 8% stated that social networking integration is required on the part of online shopping sites.

## **FINDINGS OF THE STUDY**

- 78% of online shoppers are females.
- 76% of online shoppers are of postgraduates. It shows that educated people are showing more and more interest in online shopping.

- 80% of the respondents are accessing internet at home. It is clear that during their leisure time people will online shopping sites in order to place order for the commodities.
- 52% of respondents are using internet services for more than 6 years.
- 40% of them are come to know about online shopping through advertisements. From the above data it is clear that advertisement can be used to create awareness about online shopping.
- Majority of the respondents did online shopping for clothes i.e 30%.as female respondents are more in number there is more demand for dress materials in online shopping.
- The study clearly indicates that most of the people preferring Amazon and Flip Kart apps for their online shopping
- Majority are satisfied with their previous experience on online shopping i.e 70%
- 80% of the people have not made online shopping during pre covid period. So covid has its impact on online shopping.
- .46% of the respondents opined that it is safe to shop at any time of the day. From the safety point of majority were opted for online shopping during covid period
- From the study it is clear that products available over the online shopping sites are of cheaper quality.
- Majority i.e 40% stated that privacy and security checkout is necessary in online shopping sites.

## **SUGGESTIONS**

- As more and more number of people opted online shopping for their basic necessary goods, online shopping sites should improve the quality of products to retain their consumers for a longer period of time
- Online shopping sites should give priority for privacy and security checkout so that consumers feel safe to purchase products from internet services.
- Companies can use advertisements as a weapon to popularise their online shopping sites.

## **CONCLUSIONS**

Compared to shopping pre-pandemic, online shoppers have all boosted their online buying behaviours since the corona virus outbreak began. While “total cost” is initially the top

factor in deciding whether to buy from one company over another, “previous positive experience” is the number one cited factor in deciding to return to make a purchase on a website or mobile app. In instances where customers report a negative online experience, large majorities find it important that the company follow up with the resolution in deciding if they will make a purchase from that company in the future.

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# THE PERCEPTION AND ATTITUDE OF STUDENTS TOWARDS C-LEARNING TO E-LEARNING DURING POST COVID-19: A STUDY WITH REFERENCE TO UG STUDENTS OF AFFILIATED COLLEGES OF MANGALORE UNIVERSITY.

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## Abstract

*The pandemic Covid-19 has significantly disturbed almost all sectors of the society especially the Educational sector. The schools and colleges are shut down and there is uncertainty regarding the re-opening of Educational Institutions. Due to the closedown of educational institutions it is estimated that more than 1,000 million learners are going to be affected across the world. We were forced to use E-learning not by choice but because we have no other option. The entire teaching and learning community is under stress and anxiety due to the massive transfer of C-learning to E-learning. In this context this paper attempts to know the students perception and attitude towards C-learning to E-learning by using primary and secondary data.*

**Keywords:** E-learning, C-learning, technology, Education

## Introduction

Classroom learning is a traditional mode of learning in which the learning environment is created within the physical walls of a classroom. As the name suggests, in-classroom learning, both the teacher and student need to be present physically inside the classroom.

Due to the unprecedented lockdown in March everything came to an abrupt end and we were forced to use E-learning. In fact, it will be safe to say that online learning is a type of distance learning where the learning is transferred through online. Online learning is also called e-learning.

The whole world today is facing probably the toughest time in its History. The entire teaching and learning community is under stress and anxiety due to the massive transfer of C-learning to E-learning. At that time we are thinking whether we can survive without classroom, chalk and paper. As we settled gradually we started thinking about the actual potential of platforms and tools. Though India is moving towards online education in large numbers due to the advent of Digital India and increasing edutech popularity, classroom teaching has certain plus points that online teaching simply cannot replace.

In this regard this paper highlights the attitudes of students towards C-learning to E-learning through collecting opinion from UG students of Mangalore University.

### **Objectives of the Study**

- To know the perception and attitude of students towards C-learning to E-learning.
- To evaluate the challenges faced by the students towards C-learning to E-learning.
- To study the satisfaction level of students towards E-learning.
- To give the suggestions based on the findings of the study.

### **Research Methodology:**

Primary and secondary data used for the purpose of study. A questionnaire is used to collect the information from 164 respondents. Secondary data is collected from books and related website.

### **Literature review:**

- SaharAbbasi, TaheraAyoob, Abdul Malikand ShabnamIqbalMemon (2020) conducted a study on Perception of Students regarding E-learning during Covid - 19 at a private Medical college. The study reveals that 77% students had negative perceptions towards E-learning. 76% of the students use mobile devices for their E-learning. They concluded that students did not prefer e-teaching over face-to-face teaching during the lock down situation. They analysed that administration and faculty members should take necessary measures for improving e-teaching for better learning during lock down.
- Samir Thakkar and Hiren Joshi (2017)conducted investigation on final year diploma engineering students from information technology branch of Government Polytechnic under Gujarat Technological University at Rajkot on the topic Students perception on E-learning. Their study was carried out on 80 final year students and 56 participated in the study.The main aim of the study was to gauge students' attitude towards the use of E-learning systems. They analyzed their attitude with respect to gender, locality and social category. Results show that there is a highly positive incline of diploma engineering students towards the usage of E-learning.
- R Radha, K Mahalaxshmi, Dr.vSathish Kumar, Dr.A.RSaravanakumar conducted study on the article E-learning during Lockdown of Covid-19 pandemic: A global perspective. They collected data from students who are currently pursuing their undergraduate degrees in different colleges and Universities. Their study revealed

that E-learning has become quite popular among the students across the world particularly during the lockdown period due to the Covid-19 pandemic.

- The study conducted by Karl L. Smart & James J.Cappel on the topic Students Perceptions of Online Learning: A Comparative study. Their study attempt to integrate online modules in a traditional class, moving toward the model of blended or online instructions. Their study revealed that most of the students with their first experience using E-learning. As the use of e-learning grows rapidly in business and industry, increasingly new college graduates will be expected to learn on the job in an online environment. The results from their study provide clues in how online components and strategies might be implemented to enhance teaching and learning in the 21st century.

### DATA ANALYSIS:

Only simple statistical tool, the percentage analysis is used for the study.

**Table 1: Demographic profiles of the Respondents.**

Particulars	Respondents	Percentage
<b>A. Gender</b>		
Male	25	15.2
Female	139	84.8
Total	164	100
<b>B. Class</b>		
Degree I year	41	25.0
Degree II year	88	53.7
Degree III year	35	21.3
Total	164	100

Source: Primary Data

Table 1 shows that there were 164 respondents consisting of 25 male and 139 female. The majority of the respondents coming under the age group of 18- 21 years. 25 % are in Degree I year, 53.7% are in Degree II year and 21.3% are in Degree III year.

**Table 2: Showing students attended online classes during lockdown.**

Particulars	Respondents	Percentage
Yes	154	93.9
No	10	6.1
Total	164	100

Source: Primary Data

The above table reveals that majority of the respondents i.e., 93.9% attended online classes during lockdown.

**Table 3: Platform used for Online Classes.**

Particulars	Respondents	Percentage
WhatsApp	97	59.1
Google Meet	146	89.0
Zoom	02	1.2
You tube	53	32.3
All of the above	11	6.7

Source: Primary Data

MRR=1.88

**Note:** 1. Percentage is not equal to 100

2. Multiple response rate is equal to total number of responses divided by the number of respondents.

The above table reveals that majority of the respondents i.e. 89% used Google Meet and 59.1% used WhatsApp and 32.3% use You tube as communication platform for their online classes.

**Table 4: Satisfaction Level of E-learning**

Particulars	Respondents	Percentage
Highly satisfied	05	3.0
Satisfied	16	9.8
Highly dissatisfied	06	3.7
Dissatisfied	110	67.0
Neutral	27	16.5
Total	164	100

Source: Primary Data



The table reveals that only 9.8% of the respondents are satisfied, but 67% of the respondents are not satisfied and 3% of the respondents are highly satisfied with online classes.

**Table 5: Factors considered best in E-learning**

Particulars	Respondents	Percentage
Effective	22	13.4
Informative	44	26.8
Interactive	26	15.9
Enriched with multimedia (audio, video graphics)	91	55.5

Source: Primary Data

MRR=1.11

**Note:** 1. Percentage is not equal to 100

2. Multiple response rate is equal to total number of responses divided by the number of respondents.

The table reveals that majority of the respondents i.e., 55.5% felt that if classes are enriched with audio and video graphics it can be considered as best in E-learning.

**Table 6: Level of understanding of the subject matter during E-learning**

Particulars	Respondents	Percentage
High	06	3.7
Moderate	109	66.4
Low	26	15.9
Neutral	23	14.0
Total	164	100

Source: Primary Data

The table reveals that 66.4% of the respondents opined that their level of understanding of the subject matter is moderate during online classes.

**Table 7: Device used for E-learning,**

Particulars	Respondents	Percentage
Smartphone	163	99.4
Laptop	02	1.2
Tablet	01	0.6
Smartphone and Laptop	01	0.6

Source: Primary Data

MRR=1.01

**Note:** 1. Percentage is not equal to 100

2. Multiple response rate is equal to total number of responses divided by the number of respondents.

The table reveals that 99.4% of the respondents are using smartphone, 1.2% of them use laptop, 0.6% use tablet and 0.6% use smartphone and laptop for attending online classes

**Table 8: Perception on E-learning can be replaced by C-learning**

Particulars	Respondents	Percentage
Yes	36	22.0
No	128	78.0
Total	164	100

Source: Primary Data

The table reveals that 78% of the respondents are of the opinion that E-learning cannot be replaced by classroom learning.

**Table 9: Skills possessed by the students shifting from C-learning to E-learning.**

Particulars	Respondents	Percentage
Coping or moving a file or folder	28	17.1
Connecting and installing new devices	30	18.3
Uploading material, assignments in google classroom	107	65.2
Creating Electronic Presentation	21	12.8
None of the above	26	15.9

Source: Primary Data

MRR=1.29

- Note:** 1. Percentage is not equal to 100  
 2. Multiple response rate is equal to total number of responses divided by the number of respondents.

The table shows that 65.2% of the respondents possess the skill of uploading material and assignments in Google classroom, 18.3% skilled in connecting and installing new devices and 12.8% are skilled in creating electronic presentation.

**Table 10: Perception regarding superiority of teaching method**

Particulars	Respondents	Percentage
Traditional method	145	88.41
CT based teaching	19	11.6
Total	164	100

Source: Primary Data

The table reveals that majority of the respondents i.e., 88.4% opined that classroom teaching is better than virtual teaching.

#### **CHALLENGES FACED BY THE STUDENTS:**

- Network problem is a huge barrier in E-learning which directly affects the students such as the students miss the class or because of staying in poor network area, they are unable to cope up with the class.
- They miss the activities held in the college such like co-curricular activities which help in the overall development of the students.
- Difficult to understand especially practical/lab related paper.
- By continuously using the phone/laptop for studies it may develop eye related problems or problems due to poor posture.
- Difficult to concentrate more than half an hour as there are external disturbances.
- Lack of interaction between teachers and students which will discourage them to face the problem.
- It requires more preparation than offline classes to attend the online classes.
- Students must make the surroundings also adjusted to the online classes.

#### **SUGGESTIONS:**

- Both online and offline classes can be conducted in future. So students will adapt and up skill themselves regarding modern technology.

- In online teaching it is better if classes can be conducted with less number of hours. As it is very difficult to concentrate if classes are taken continuously.
- As there are some students facing financial issues for online classes. Government should take initiative on appropriate funding for the welfare of the students.
- College must prep up with appropriate infrastructure, so that online classes can be conducted smoothly.
- It would be safe and effective to continue online classes for theory subjects and start with the offline for practical classes as per the instructions given by the Government by following Covid-19 precautions.
- As many students miss classes all the contents should be stored, so that student can access it anytime.

### **CONCLUSIONS:**

Covid 19 situation has challenged the education system across the world and forced educators to shift to an online mode of teaching overnight. Many academic institutions that were earlier reluctant to change their traditional method of teaching had no option but to shift entirely to online teaching-learning. The study revealed that not every student will find E-learning suitable for his other learning style. Based on the response we are not in a position to conclude that E-learning can replace C-learning in future. Though India is moving towards online education in large numbers due to the advent of Digital India and increasing edutech popularity, classroom teaching has certain plus points that online teaching simply cannot replace.

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## COVID-19 AND INTERNATIONAL TRADE: ISSUES AND CHALLENGES

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### Abstract

*International trade plays an important role in the economic development of a country in the globalized era. Trade includes all imports and exports. The World Health Organization declared COVID-19 a global pandemic on the 11th of March 2020, but the world is still reeling from COVID 19. The measures have however shattered the core sustaining pillars of the modern world economies as global trade and cooperation succumbed to nationalist focus and competition for scarce supplies. COVID-19 crisis damaged the world economy and international trade severely. It is likely that this crisis will also lead to some fundamental shifts in the pattern of trade and long-distance commerce. Manufacturing activity and international trade was severely impacted due to enhanced tariffs, policy uncertainty and resulting slackening of investments. In terms of trade specifically, it is seen that the trend in trade volume has not recovered to the pre-crisis levels and is predicted to be severely affected due to the COVID-19 pandemic. The objective of the present study is to analyse various issues related to COVID19 and international trade and also to examine the impact of COVID 19 on export import of selected countries. The paper is descriptive and analytical in nature. Recent changes in international trade due to COVID 19 will be critically analysed and various issues related to COVID 19 will be attempted using secondary data.*

**Keywords:** COVID 19, International trade, Export, Import

### INTRODUCTION

International trade plays an important role in the economic development of a country in the globalized era. Trade includes all imports and exports. The World Health Organization declared COVID-19 a global pandemic on the 11th of March 2020, but the world is still reeling from COVID 19. The measures have however shattered the core sustaining pillars of the modern world economies as global trade and cooperation succumbed to nationalist focus and competition for scarce supplies. COVID-19 crisis damaged the world economy and international trade severely. It is likely that this crisis will also lead to some fundamental shifts in the pattern of trade and long-distance commerce. Manufacturing activity and international trade was severely impacted due to enhanced tariffs, policy uncertainty and resulting slackening of investments. In terms of trade specifically, it is seen

that the trend in trade volume has not recovered to the pre-crisis levels and is predicted to be severely affected due to the COVID-19 pandemic. The International Monetary Fund (IMF) and the World Trade Organization (WTO) have already made forecasts for 2020. In its baseline scenario, the IMF expects that the global GDP will shrink by 3 per cent.

However, IMF also suggests that there is significant uncertainty about the spread and containment of the worldwide pandemic, and under more adverse scenarios, the global growth may plummet by 6 per cent to 11 per cent. The WTO has also projected dismal numbers. According to its estimates, the world merchandise trade is likely to decline by 13 per cent to 32 per cent in 2020 due to the pandemic and the consequent lockdown. WTO predicts that the merchandise sectors with complex value chain linkages like electronics and automotive are likely to be the worst hit. According to WTO, specific sectors in trade in services will also be affected severely. Due to the global lockdown and imposition of transport and travel restrictions, some logistics, transport, and hospitality sectors will be severely affected. According to the WTO estimates, the decline in world trade due to COVID-19 is likely to be significantly higher than the downturn it suffered during the financial crisis of 2008.

### **OBJECTIVES OF THE STUDY**

- To analyse various issues related to COVID19 and International trade
- To examine the impact of COVID 19 on export import of selected countries.

### **RESEARCH METHODOLOGY**

Paper is descriptive and analytical. Recent changes in international trade due to COVID 19 will be critically analysed various issues related to COVID 19 will be attempted using secondary data.

### **ISSUES ON COVID19 AND INTERNATIONAL TRADE**

COVID-19 is a humanitarian crisis on a global scale. The virus continued to spread throughout the globe, placing health systems under unprecedented stress in the battle to save lives. The human scale of this tragedy is set to worsen as the virus spreads to lower income countries with weaker healthcare systems. These numbers indicate that the COVID-19 crisis will damage the world economy and international trade severely. It is likely that this crisis will also lead to some fundamental shifts in the pattern of trade and long-distance commerce. While the prevailing uncertainty and confusion makes it challenging to predict how things will unfold, some possible trends can be hypothesized. These are preliminary thoughts based on the skeletal data and literature that are available presently. They are as follows:

**Impact on manufacturing sector:**

One of the hardest-hit segments from COVID-19 is the manufacturing sector. The novel Corona virus originated in China, the majority of the factories that supply raw materials to several manufacturing units across the world. This has triggered a chain of events, including a sharp decline in global FDI inflows, and a downturn in economies world over. The United Nations Conference on Trade and Development (UNCTAD) has estimated that the COVID-19 outbreak could cause global FDI to shrink by 5 to 15 percent, due to the downfall in the manufacturing sector coupled with factory shutdown.

The impact of COVID-19 on the global manufacturing industry can be classified into discrete manufacturing, i.e. automobile, machinery, electrical and electronics, metal, aviation, etc., and process manufacturing, i.e., food & beverage, chemicals, pharmaceutical and medical equipment, paint and coatings, and personal care & cosmetics, among others.

**Change in Global Demand Pattern:**

This sudden and sharp slowdown in economic activities will have an impact both on the volume and pattern of international trade. The impact will both be from the demand side as well as from the supply side. The extent of the decline in global demand will be substantial. This will be a result of a combination of factors including a contraction in economic activities, reduction in purchasing power, increased restrictions on movements of goods and people, and higher uncertainties in short to medium term. Some indication of this decline can be seen in the international oil markets. However, it is possible that there will be an increased demand for essential items like food and pharmaceuticals. It has been seen during the crisis years that global demand tends to shift towards cheaper producers and suppliers. Another sector that can benefit from the growing concerns about social distancing is the automobile industry. There is a possibility that social distancing norms will push people away from public transport and there will be growing demand for private transport vehicles, both two-wheelers and four-wheelers. This is one segment that can expect better export performance in the near future.

**Impact on Supply and Lack of International Mobility:**

In most countries because of production lockdown, there is likely to be a decline in the supply of industrial goods in the short run. However, if restrictions continue, then even in the medium run, there can be disruptions. Given the confusing global climate, it is essential to focus on national self-sufficiency in industrial goods. This will be effect for both intermediate and final goods. The import dependence of Indian exports has grown alarmingly over the past few decades. The sectors, which are overly dependent on

imported inputs, face challenges. Notably, many countries are imposing export restrictions to ensure adequate domestic supply. So far, these export restrictions are mostly in medical supplies and food. It is possible that given the production disruptions due to lockdown, countries may give priority to their domestic market and impose further export restrictions.

### **COVID 19 and Impact on Services:**

The effect of COVID-19 is going to be vastly different for different sectors of services. Transportation, tourism, hospitality, and some entertainment sectors will be affected negatively. But some services, which provide online delivery of content and e-Commerce services, are likely to benefit from this disruption. India should be optimistic about services exports in Mode 1. However, Mode 4 is expected to be severely affected until there is a medical solution to the COVID-19 virus. If reliance on digital services increases, there are several associated problems. There is extremely high market dominance by a few large companies in ICT and digital services. This market is dominated by companies like Microsoft, Amazon, Apple, Google, and Face book. This dominance is likely to continue if the world becomes more driven by digital services and technologies. Market power and market concentration of these companies may increase. This has widespread implications ranging from privacy, data security, entry barriers, and growing inequality in business and society.

### **COVID 19 AND ITS IMPACT ON CHINA**

This is probably the most speculated aspect of COVID-19 and its impact on international trade. The conjecture is that the world has grown uneasy about doing business with China after the COVID-19 pandemic. Most countries are now trying not to do business with China. Therefore, India and other developing countries can take advantage of this situation and improve their positions in the global market. While it is true that globally there is an anti-China sentiment, it will not be easy to replace China. China is supremely competitive, and they are also recovering from the lockdown faster than in other countries. Supply chains of many countries, including India are dependent on Chinese intermediate goods. It is not easy to reconfigure supply chains in the short-run, and moving away from a behemoth like China will be even more difficult. Secondly, it is also possible that even if there is a movement away from China, Chinese companies based in other Asian countries may grab the business. However, the companies presently operating from China may look for alternative locations.

This can be an opportunity for countries like India to attract these firms. But there will be competition from some other Asian countries looking to attract some of these companies. India needs to be competitive enough to win these investment battles. India has recently



made some changes in its FDI policies. While opportunistic acquisition of companies must be prevented, this new law should not restrict Greenfield investment in India.

### **IMPACT OF COVID 19 ON EXPORT AND IMPORT**

The COVID-19 pandemic differs markedly from past triggers of downturns. Infections reduce labour supply. Quarantines, regional lockdowns, and social distancing are usually adopted to contain the virus. Workplace closures disrupt supply chains and lower productivity. Layoffs, income declines, fear of contagion, and heightened uncertainty make people spend less, triggering further business closures and job losses. These domestic disruptions spill over to trading partners through trade and global value chain. Compared with the great depression in 2008, the impact of COVID-19 on global economy is more severe. According to IMF, the world will lose 9 trillion US dollars, equivalent to the GDP of Japan and Germany, 6 times that of South Korea. The impact of new corona virus on GDP in various countries in 2020, the global economy will be reduced by 3%. In all the countries except China, the economic growth is all negative, but China's economic growth is 4.8% lower than the IMF predicted before the outbreak in January. The biggest negative impact on the EU will be 7.1%, followed by 5.9% in the US and 5.2% in Japan.

Monthly data for the second quarter reveal that the collapse in trade occurred in April 2020 when most countries had stringent COVID-19 containment measures in place. Compared to March 2020, G20 exports and imports fell by 18.7% and 16.0% respectively. However, data for May and June point to a partial recovery from the April lows in nearly all G20 economies, as containment measures eased. July data, in those economies where data are available, point to a continued improvement. China was the only G20 economy to record export growth in the second quarter of 2020 (up 9.1%), following a 9.3% fall in the first quarter. Chinese imports however continued to fall, by 4.9%. Australia registered only single-digit falls in both exports (down by 4.4%) and imports (down by 5.6%). In Japan, exports fell by 15.2% and imports by 4.6%, while in Korea exports dropped by 20.1% and imports by 10.8%.

India and Indonesia experienced particularly sharp falls in exports (down by 30.1% and 15.9% respectively) and imports (down by 47.4% and 18.5% respectively). Exports and imports also fell precipitously in North America: Canada, by 27.7% and 25.5% respectively; the United States by 28.2% and 14.5% and Mexico by 36.1% and 29.7%. Similar collapses were seen in Europe. EU exports fell by 21.3% and imports by 19.0%. France, Germany, Italy and the United Kingdom, saw exports fall by 29.3%, 22.5%, 26.5% and 23.6% respectively while imports fell by 20.4%, 15.6%, 23.3% and 25.2% respectively. Russian exports fell by 24.6% and imports fell by 14.9%.

Compared with the fourth quarter of 2019, exports fell by 4.3% and imports by 3.9%. Early indications for April point to more precipitous falls in the second quarter, with Korean and Japanese exports, for example, falling 21.5% and 10.6%, respectively, compared with March 2020. The impact on international trade across G20 economies varied widely in the first quarter of 2020 due to differences in the rate of the spread of Covid-19, in containment strategies, and in the extent of their exposure to other countries affected by the lockdowns.

France, India, Italy and the United Kingdom, which all introduced nationwide lockdowns in March, saw their exports fall by 7.1%, 9.2%, 4.9% and 7.8% respectively while imports fell by 7.0%, 2.3%, 5.6% and 6.5% respectively. German trade fared slightly better than in other G20 European Union economies, with exports and imports falling by only 3.5% and 2.4% respectively. In China, exports dropped by 9.3% and imports by 7.0% in the first quarter of 2020, while in Japan exports fell 4.0% and imports were down 4.4%. Trade held up reasonably well in Korea (exports rose by 3.3% while imports contracted 1.2%), although with considerable volatility during the quarter reflecting disruption to Asian supply chains following the initial outbreak of the epidemic in China.

Australia's exports fell by 3.7%, reflecting reduced demand from Asian partners. At the same time, Russian and Saudi Arabian exports fell, by 9.9% and 10.2% respectively, following the collapse in oil prices. In Canada and the United States exports fell by 4.2% and 1.9% respectively, but Mexico's exports saw a slight increase (1.0%). Brazil, which was initially less exposed in the first quarter of 2020 to the Covid-19 outbreak than most other G20 economies, bucked the general trend with exports and imports marginally up (by 0.9% and 2.8%).

## **CONCLUSION**

International trade plays a very important role in the development of an economy. Countries across the world are facing serious consequences and damages to the economies. Many economies faced negative per capita income growth in 2020 due to the Corona virus pandemic. COVID-19 pandemic has changed the global economic situation. Unlike recession such as the Great Depression, this health crisis is not a product of the failure of the economic system. The Great Lockdown of 2020 is unique in the sense that it has come all of a sudden halting almost all economic activities like production and manufacturing of the products for a while. With the global supply chain affected, initially due to a halt in Chinese production system, followed by other countries, its negative impact is also witnessed in declining consumer demand. This in turn effected on the import and export of the commodities from the countries. Overall COVID 19 has affected the GDP of the world economy.

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# DESCRIPTIVE STUDY ON THE CONSUMER SATISFACTION WITH REGARD TO MOBILE BANKING APPS IN THE ERA OF COVID- 19

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**Abstract**

*“Banking is necessary, banks are not” says Bill Gates. The spread of Covid- 19 pandemic and lockdown led the closure of businesses and also led drastic drop in the banking transactional volume. The family of virus has impacted the global economy. The strict lockdown protocols have also changed the daily live, including consumer behavior towards retail banking. on the other hand pandemic situation could move the world more intensely towards digital transactions. The consumers have moved from retail banking to mobile banking which have demonstrated that they are easy to handle, user friendly, durable, makes quick transaction and reduces paperwork. Social distancing, home stay and safety in pandemic played a vital role in promoting the mobile banking apps which helped the consumers to make the quick and easy transactions. With the advancement of mobile banking, Bank consumers can get access to banking services at anywhere and at any time. In the initial months of spread of Covid- 19, consumers preferred to avoid physical visits to banks, therefore the study is very pertinent to assess the consumers' preference to use mobile banking in the era of Covid- 19, which can be an opportunity for the country's development and one step forward to fulfill the dream of cashless society. The study also indicates the factors which influenced the customers to adopt the mobile banking and evaluates changes in the consumers' behaviour towards retail banking due to Covid- 19 pandemic.*

**Keywords:** Mobile banking apps, Retail banking, COVID- 19, Consumer satisfaction, Consumer preference.

**INTRODUCTION**

The banking sector is one of the important financial pillars of the financial sector and importantly it is a lifeline of any modern economy. But the ongoing COVID- 19 has become the biggest threat to the Global economy, it has impacted various sectors. Several measures are taken including the lockdown, limiting the movement of the entire population, maintaining social distancing and work from home. Money is one of the important instruments to survive in the modern days to fulfill our needs and wants. The

situation of Pandemic can be an opportunity to promote the Cashless society in India as there is increase in the use of Mobile banking apps, in the post-Covid era.

Mobile banking is an electronic system which provides most of the basic services through the smart phone. It is a bank initiative to offer multiple channels banking providing convenience for its Consumers as well as customers. The mobile banking services are supported by Fund Transfer, Account balance enquiry, Bill payment, online shopping, booking a cylinder, loan payment, buying insurance, vehicle insurance, credit card bills, Education fees, FASTag Recharge etc.

Online trading can be helpful in maintaining social distancing and helps to generate economic and social benefits for people, business and governments. Online shopping and cashless electronic payments are booming and are the key drivers of the digital transformation taking place in our economy and society. The paper studies the opinion and satisfaction level of consumers with regard to mobile banking in the era of Covid 19.

### **OJECTIVES OF THE STUDY**

- To analyze the consumer satisfaction with regard to Mobile banking in the era of Covid19.
- To determine the changes in the preference of consumers towards mobile banking after the pandemic.

### **SCOPE OF STUDY:**

This study will show how the mobile banking services satisfy the customer during the pandemic. The study also explains how this situation has led drastic transformation of digital transaction among consumers. This research is done to provide some quality of services variables which are liable to satisfy the customers by rendering right services.

### **LITERATURE REVIEW:**

<b>Sl. No.</b>	<b>TITLE</b>	<b>NAME OF THE AUTHOR</b>	<b>YEAR</b>
1.	Role of Cashless Transaction and Online Trade During the COVID-19 Lockdown Period	Ashish Suryaprakash Gade	July, 2020

**Summary:** This paper highlights towards articulating an useful strategy that can maintain social distancing through cashless transaction. The paper starts with explaining the theoretical model of the Corona virus and explained how the shift from being offline trading to online trading in India has taken place. The recommendations made by this paper

presume broad coverage of basic and digital infrastructure in unorganized retail sector. The strategy directs towards “Cashless India” to be successful and helpful at the time of Covid-19.

Sl. No.	TITLE	NAME OF THE AUTHOR	YEAR
2.	Mobile Banking Services and Customer satisfaction with reference to ICICI Bank	Manjula H.	April, 2019

**Summary :** This research paper was designed to study the extent of development made in the technological services to the customers of ICICI Bank. This article targets the problems or the benefits availed from the mobile banking provided by ICICI Bank. The study covers the salient features of mobile banking and its impact on customers' progress. The findings of the study show that mobile banking services are majorly accessed by students and employed people. In this study it is also found that majority of the respondents are satisfied with the mobile banking provided by ICICI Bank. The paper concluded by highlighting the fact that mobile banking is an innovative tool that is fast becoming a necessity.

Sl. No.	TITLE	NAME OF THE AUTHOR	YEAR
3.	Study on Technology adoption and Indian Consumers: Study on Mobile Banking.	Rahamathsafina, Hema Date, Abdullah Kammani and Niserhundewale	2012

**Summary:** This research paper states that Mobile Banking is the latest and most innovative services which are afforded by the banks. The evolution of E-Banking initiated from the use of ATM, telephone banking, electronic fund transfer and the revolutionary online banking. This paper determines the consumer perspective on mobile banking adoption.

Sl. No.	TITLE	NAME OF THE AUTHOR	YEAR
4.	Mobile Banking in India: Barriers in adoption and service preferences.	D. Vanishree	2012

**Summary:** this research paper highlighted the number of issues and threats in Mobile Banking which is a barrier in the adoption of technological transaction from the customers' perspective. Here descriptive design was adopted and data collected was subject to product

moment correlation. Security of customer is major barrier in adopting mobile banking system. As for services preferred by the customer is concerned balance check tops, as customers prefer information based services compared to financial services provided by the bank.

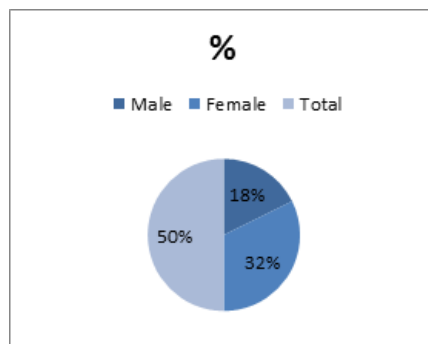
### RESEARCH METHODOLOGY:

The study includes collection of data from Primary and Secondary sources. The primary data is collected from Google forms 65 responses were collected, these were believed to be effective means to fulfill the objectives. The secondary data was collected through E-Journals, Newspapers and Research Articles.

### Data Interpretation:

#### Gender

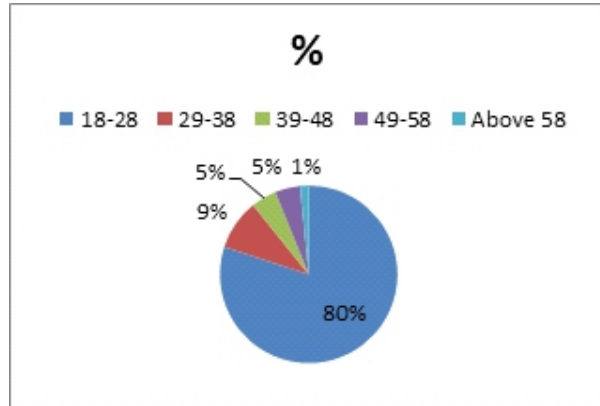
Options	%	Count
Male	35.38	23
Female	64.62	42



**Interpretation :** Out of 65 respondents 35.38% of them are male and 64.62% are female.

#### Age

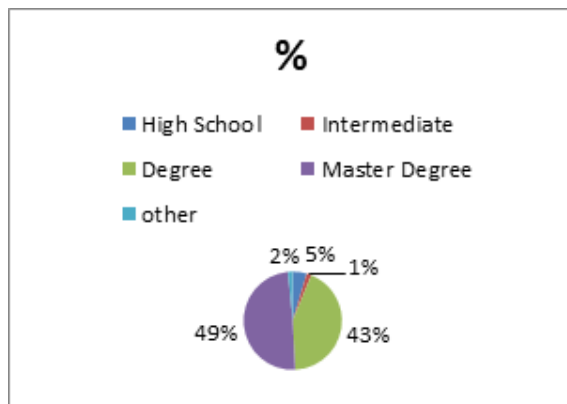
Options	%	Count
18-28	80	62
29-38	9.23	6
39-48	4.62	3
49-58	4.62	3
Above 58	1.5	41



**Interpretation :** Out of them 80% of the respondents belong to 18-28 age categories

**Educational Qualification:**

Options	%	Count
High School	4.62	3
Intermediate	1.54	1
Degree	43.08	28
Master Degree	49.23	32
other	1.54	1

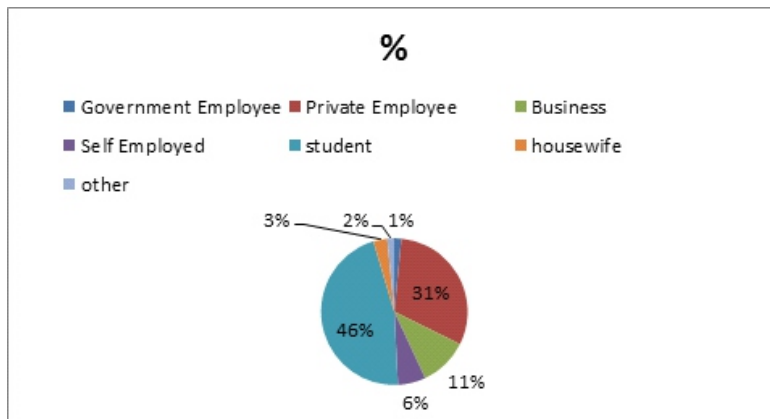


**Interpretation :** 43% of them are graduates and 49% of them are post graduates.



**Profession:**

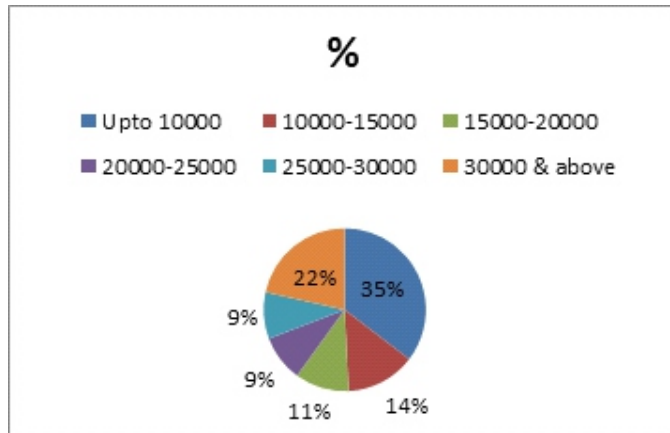
Options	%	Count
Government Employee	1.54	1
Private Employee	30.77	20
Business	10.77	7
Self Employed	6.15	4
Student	46.15	30
Housewife	3.08	2
Other	1.54	1



**Interpretation :** 30% of the respondents are private employees, 46% of them are students and 10% of them handle their own business.

**Monthly Income:**

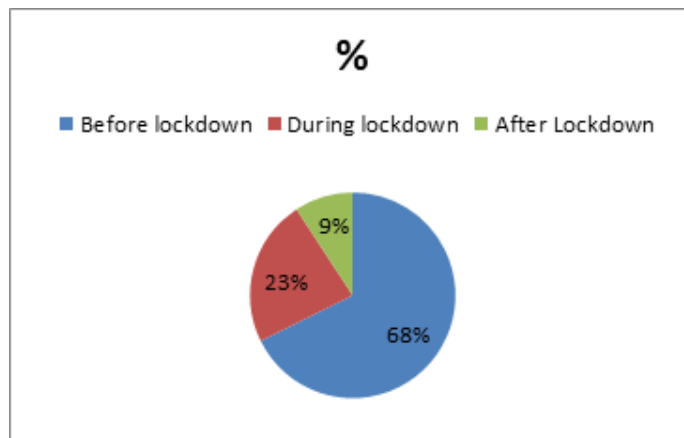
Options	%	Count
Up to 10000	35.38	23
10000-15000	13.85	9
15000-20000	10.77	7
20000-25000	9.23	6
25000-30000	9.23	6
30000 & above	21.54	14



**Interpretation :** The salary earned by 35% of the respondents is up to 10000 and 22% of the respondents earned more than 30000.

#### Time of adoption of the usage of Mobile Banking:

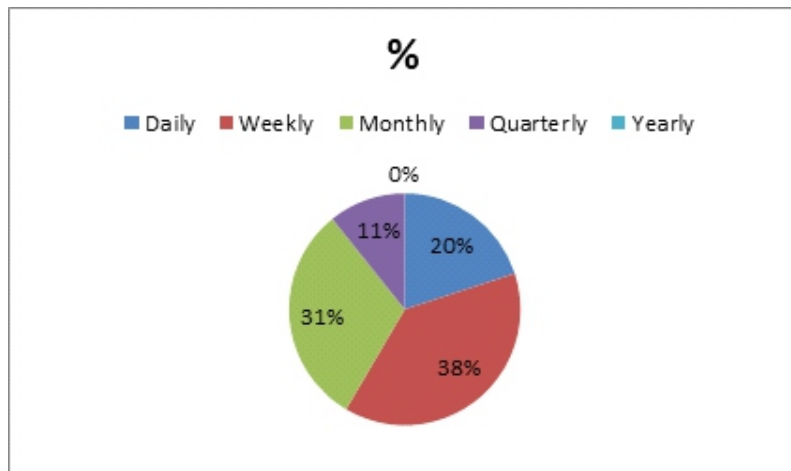
Options	%	Count
Before lockdown	67.69	44
During lockdown	23.08	15
After Lockdown	9.23	6



**Interpretation :** 68% of the respondents adopted the usage of mobile banking before the lockdown, 23% of them adopted it during the lockdown.

**Frequency of using mobile banking app:**

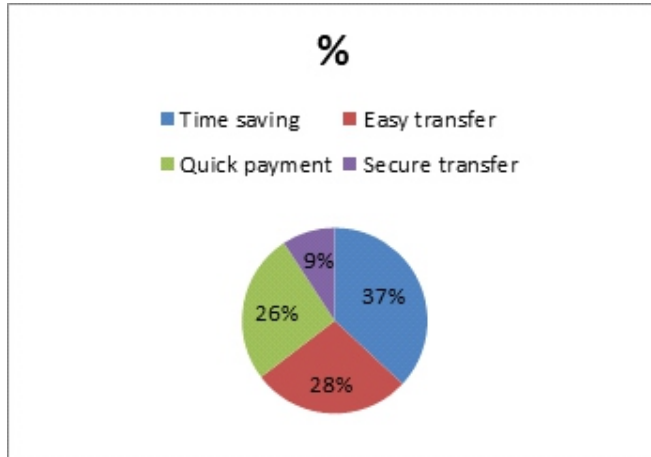
Options	%	Count
Daily	20	13
Weekly	38.46	25
Monthly	30.77	20
Quarterly	10.77	7
Yearly	0	0



**Interpretation :** 20% of the respondents use the mobile banking daily, 38% of them use weekly and 30% of them use it monthly.

**Factor promoting the usage of mobile banking app**

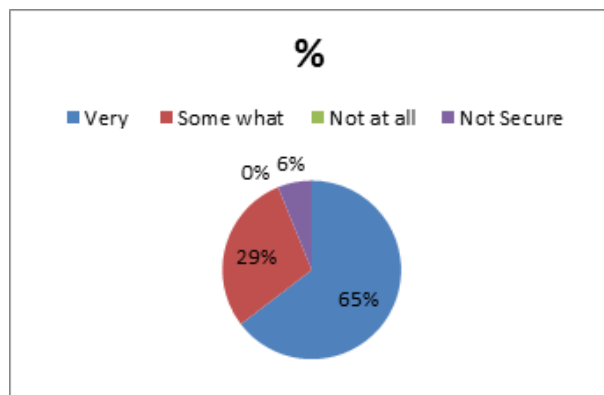
Options	%	Count
Time saving	36.92	24
Easy transfer	27.69	18
Quick payment	26.15	17
Secure transfer	9.23	6



**Interpretation :** 37% of the respondents said that time saving is the factor which promotes them to use mobile banking app, 28% of them said it helps in making easy transfer and 26% of them said it helps to make the quick payment.

#### Convenience in the usage of Mobile banking during pandemic:

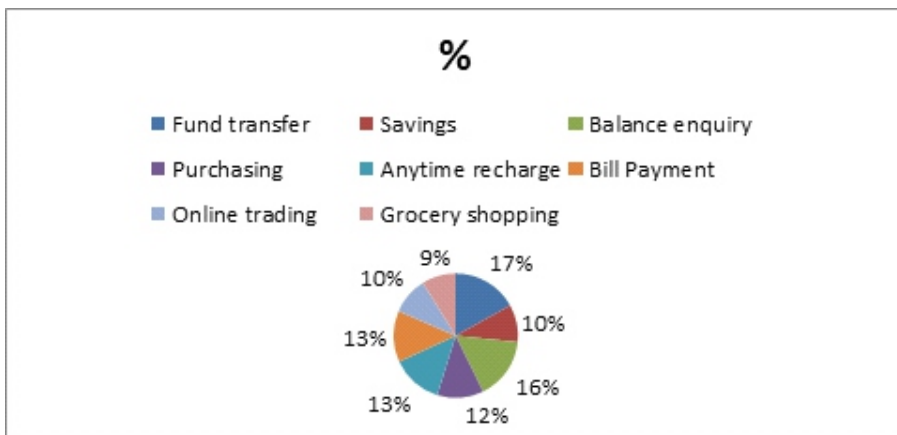
Options	%	Count
Very	64.62	42
Some what	29.23	19
Not at all	0	0
Not Secure	6.15	4



**Interpretation :** 65% of the respondents feel mobile banking is very convenient in this pandemic and 29% of them said it is somewhat convenient.

**Services acquired from mobile banking:**

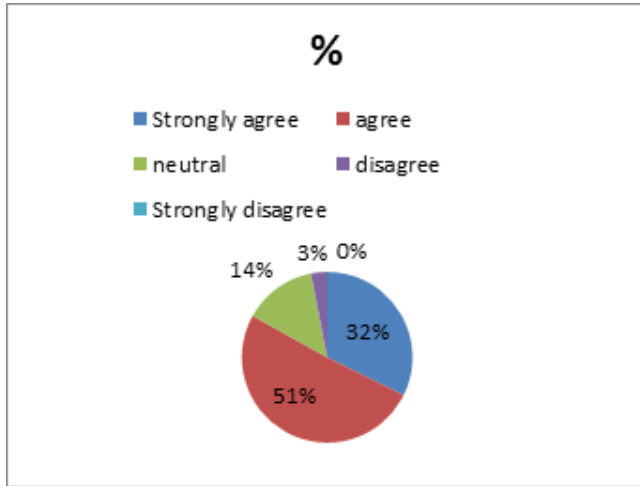
Options	%	Count
Fund transfer	16.94	42
Savings	9.68	24
Balance enquiry	16.13	40
Purchasing	12.1	30
Anytime recharge	13.31	33
Bill Payment	13.31	33
Online trading	9.68	24
Grocery shopping	8.87	22



**Interpretation :** 16.94% of the respondent use for the fund transfer, 16% of them uses it for balance enquiry and 13% of them use it for bill payment and anytime recharge.

**Feel secured to use mobile banking:**

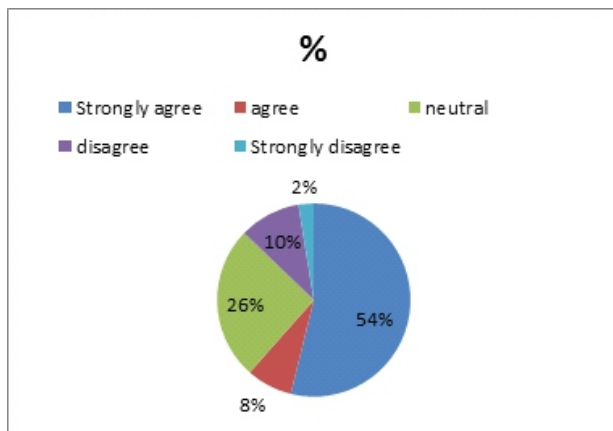
Options	%	Count
Strongly agree	32.31	21
agree	50.77	33
neutral	13.85	9
disagree	3.08	2
Strongly disagree	0	0



**Interpretation :** 32% of the respondents strongly agreed that they feel secured to make the payment using the mobile banking, and 51% of them agree to it.

**Situation of pandemic has made to adopt more usage of mobile banking services:**

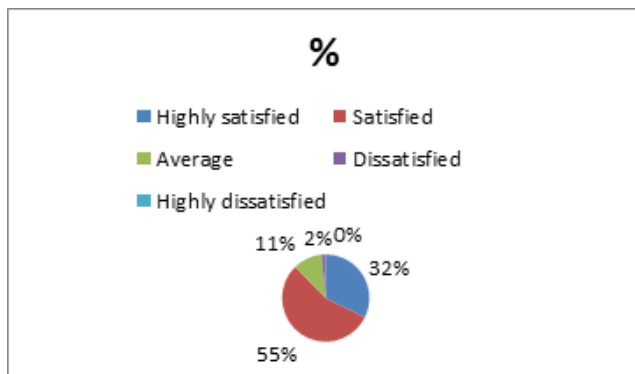
Options	%	Count
Strongly agree	32.31	21
agree	4.62	29
neutral	15.38	10
disagree	6.15	4
Strongly disagree	1.54	1



**Interpretation :** 32% of the respondents strongly agreed that they had to adopt to more usage of mobile usage of mobile banking services and 4 % of them agree to it.

**Overall satisfaction with the mobile banking system in the pandemic:**

Options	%	Count
Highly satisfied	32.31	21
Satisfied	55.38	36
Average	10.77	7
Dissatisfied	1.54	1
Highly dissatisfied	0	0



**Interpretation :** 32% of the respondents are highly satisfied with the mobile banking in this pandemic and 55% of them are satisfied with this.

From the above chart 66.7% of the respondents feel good and effective in attending online learning, while 1.3% of the respondents are of the opinion that online learning is excellent. 32% of the respondents consider the effectiveness of online learning as poor.

**Findings**

Through this survey it is found that;

- Out of 65 respondents 35.38% of them are male and 64.62% are female. Out of them 80% of the respondents belong to 18-28 age categories and 43% of them are graduates and 49% of them are post graduates.
- 30% of the respondents are private employees, 46% of them are students and 10% of them handle their own business. The salary earned by 35% of the respondents is up to 10000 and 22% of the respondents earn more than 30000.

- 68% of the respondents adopted the usage of mobile banking before the lockdown, 23% of them adopted it during the lockdown.
- 20% of the respondents use the mobile banking daily, 38% of them use weekly and 30% of them use it monthly.
- 37% of the respondents said that time saving is the factor which promotes them to use mobile banking app, 28% of them said it helps in making easy transfer and 26% of them said it helps to make the quick payment.
- 65% of the respondents feel mobile banking is very convenient in this pandemic and 29% of them said it is somewhat convenient.
- 16.94% of the respondent use for the fund transfer, 16% of them uses it for balance enquiry and 13% of them use it for bill payment and anytime recharge.
- 32% of the respondents strongly agreed that they feel secured to make the payment using the mobile banking, and 51% of them agree to it.
- 32% of the respondents strongly agree that the situation of the pandemic has made them use the mobile banking very frequently and 45% of them agree to it.
- 32% of the respondents are highly satisfied with the mobile banking in this pandemic and 55% of them are satisfied with this.

### **Suggestions**

On the basis of this research, the banks must take initiative to educate its customers and promote the usefulness of its banking app. Facilities like an internet connection also plays a vital role in this area. Customers also must be comfortable with the mobile banking apps in this pandemic to be on a safer side.

Educating the customers regarding mobile banking technology might also help in creating cashless society. Encouraging people to use contact less and card less payment is a need of necessity. As digital payment becomes more common mobile banking also come in picture more often. Improvising the Authentication Methods to Meet User Needs, Strengthening Client-Side Protection, Strengthening the Security for Client-Server Communication, And Being Proactive with Fraud Prevention is a major player in helping the consumers to move towards mobile banking apps in this pandemic wherein social distancing and healthy transaction is assured.

### **CONCLUSION:**

Mobile banking technology in the banking Industry, worldwide is providing new facility to customers and offering new services to unbanked customer in emerging market of India. In



this paper, the effort was made to identify customer perception about mobile banking during Covid-19 and Also tried to analyze their experience after using Mobile banking services During this pandemic when people have to detain themselves at home or work from home, the use of technology and programs online or Mobile is very important. With the increased use of technology and the need for easy utilization of technology people must be aware to adopt the changes in terms of banking to avoid the gatherings in this pandemic situation.

Mobile banking is rapidly growing as there is increase in the transaction and payment settlement. Banks have designed system that are easy to use hence the study says that the button in the mobile banking application perform same function as provided by the retail banking always. In this study it is found that the customer manage their finances better in terms of fund transfer, online trading, bill payments etc. The mobile banking app should respond quickly to user inputs and transaction initiated.

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## FOOTPRINTS OF COVID-19 ACROSS THE ECONOMY OF LABOURS IN UNORGANIZED SECTOR IN INDIA

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### Abstract

*The COVID-19 pandemic has forced the entire world to announce nation-wide lockdown, closing of factories, industries, fishing, building and construction etc. All kinds of households, whether based on primary, secondary and tertiary activity or region-wise rural as well as urban have received a blow. The migrant labourers, factory workers, fishermen, those engaged in animal husbandry, beedi rolling and other people who belong to the unorganised sector are now struggling to make their ends meet. There is a major risk of unemployment with no other source of income to survive in this pandemic. The reason being the nationwide lockdown and temporary shutdown of the industrial sector, whose time period also seems uncertain. This research paper aims to put lime light on the impact of COVID-19 on the unorganised sector and dwell on the challenges which they are currently facing and will face once the dust settles.*

**Keywords:** Migrant labour, COVID-19, lockdown

### Introduction

The start of this decade left the whole globe in a state of pandemonium by the recrudescence and surging of a viral pandemic COVID-19. On March 22, India observed a 14-hour voluntary public/Janatha curfew at the instance of the Prime Minister Shri. Narendra Modi. It was followed by mandatory lockdown in COVID - 19 hotspots in all major cities. Further on March 24, the Prime Minister ordered a nationwide lockdown for 21 days, affecting the entire 1.3 billion population of India. On April 14 the P.M extended the nationwide lockdown till May 3 which was followed by a two-week extension starting from 3 - 17 May with substantial relaxation. Beginning of June 1, the government has started unlocking the country (barring containment zones) in three unlocks phases. This pandemic affects all sectors of the economy adversely. It also affects the economic position of the labours. This resulted on transportation, institution, programs, industries etc. shut across the country. The lockdown had adversely affected various unorganized sectors in India. There are number of micro, small and medium enterprises (MSMEs) effected, maybe they have no name, no brand but provided food, clothes, shelter million of households. The workers whose day to day life depended on wages of those Sectors, now

suffer from hunger. The pandemic situation's impact of crisis led fall in employment and wages income of workers of different social groups on their standard of living. The impact to unorganized workforce livelihoods, cultures all are tremendously collapsed due to this covid-19 pandemic.

According to the economic survey 2018-19, 93% of the total workforce in India is from unorganized sectors. During this lockdown period their production, export, import all are stopped. So Socio-economic growth of India also stopped. This nationwide lockdown means loss of income for more than 400 millions of informal workers. According to the ILO (International Labour Organization) push them into deeper recesses of poverty.

In India the extend of lockdown was the major issues of the workers, they battled with the hunger and poverty due to their economic imbalance. While some of them walking to reach their home, braving thirst, hungry by road. Some of them stayed there and worked to earn their daily bread.

### **OBJECTIVES**

- To know the problems faced by Migrant labourers in unorganised sector.
- To identify the major issues of the informal worker's daily life.
- To know the impact of COVID-19 on various unorganized sectors in India.
- To find how unemployment could be decreased.

### **RESEARCH METHODOLOGY**

In order to collect data base information regarding this current discussion various reports are being thoroughly examined from secondary sources such as journals, blogs, articles, e-library, published research papers, national and international agencies and many authentic websites related to the impact of covid-19 on unorganized sectors workforce.

### **PHENEMENON OF ECONOMIC MIGRANCE**

In India, the condition of people migrating from one place to another dates back centuries ago. There are diverse reasons for people to travel from their native places such as economic conditions, environmental stress and family uncertainties. Construction is prominent industry that deploys the migrant labours. This industry involves both workers who possess adroitness and inexperienced, as there would be a collation of both. The migrant workers globally are vital to the development of any industry and firm. Their involvement in the work and their dexterity are prominent to the development of the economy. These transients are helpless against the SARS-CoV-2 contamination and can at last become the conveying agents for the spread.

## **MENTAL HEALTH OF THE LABOURERS OF UNORGANISED SECTOR**

Due to the predicament that they are subjected through, the migrant labours are prone to psychological illness such as weariness, anxiety and suicidal thoughts. More than 20% of suicides as a reverberation of the pandemic among the migrants has been observed, of which Maharashtra the highest is followed by several Indian states. As indicated by the mental issues among transients during COVID-19 recorded by the , inner traveller labourers are experiencing high degrees of nerves and fears because of different worries in COVID19 pandemic, and are needing psycho-social help. The consistent opposite movement of a large number of transient specialists to their local towns can end up being negative for the emotional wellness and rustic India might be especially helpless to self destruction in not so distant future because of the substantial financial heap of jobless traveller workers.

## **IMPACT ON VARIOUS UNORGANIZED SECTORS**

In developing country like India, economic growth depends upon various unorganized sectors. There are number of small, medium and micro sectors, which contributes for the development of India's Economy. Millions of people who work in those Sectors are jobless due to covid-19 pandemic. The present and future conditions of these sectors are severally affected by covid-19. Some of them are:-

### **Micro, Small and Medium Enterprises (MSMEs)**

As per the official estimates, there are about 63.05 million micro industries, 0.33 million small and about 5,000 medium enterprises in our country. The beedi workers, flowers vendors, news paper distributors, shopkeepers, building and construction workers, Saw Mills, oil Mills etc. all are in these areas. They're not interact with their workplace. Production, import& export were all stopped.

### **Food and Agriculture Sectors**

The India food processing industry accounts for 32% and agriculture is about 58% of total India's population. In 2019, 42.93% of the workforce in India was employed in agriculture. In 2018-19, 51% of workforce in India were employed in food service industry. Due to transportation problem required substance produces materials not import & export. And for maintaining social distance workers not agree to work now.

### **Dhaba, Hotel, and Restaurants**

Average every town and mega town approximately 500-700 dhaba, there are number of popular and unpopular hotels and approximately 700,000-900,000 restaurants across the country. Since corona viruses spread be afraid in every human mind, so families are not want to foods outside from home. By extension of food delivery workers like Zomato, Swiggy etc. have lost their works due to lockdown.

**Online business/ Internet business Services**

In digital era online business in today's economy plays a major role in India. Flipkart, Amazon, Snapdeal, Myntra and many more are the online marketing platforms. Thousands of delivery boys take a part time or fully involved in this job. Due to Problem of lockdown and social distance maintaining people lost their job security.

**Fishing and Aquaculture Production**

Fishing in India's major industry employing about 145 million people. India ranks 3rd in fisheries production. India has ponds and tanks, floods plain lakes, rivers and canals utilized for aquaculture purpose. Most of the farmers are now tending to fishing production. About 40% of the available areas are used for aquaculture currently. Due to transportation problem it is higher costs for feeding as well as greater risk of fish mortalities.

**RELIEF MEASURES**

Soon after the nationwide lockdown was announced in late March, Finance Minister Nirmala Sitharaman announced 1.7 crore rupees spending plan for the poor. This consisted of cash transfers and steps to ensure food security. The central government had released Rupees 11,092 crore to States and UTs under the NDRF, to find food and shelter arrangements for migrants. To help for provide jobs and better wages to workers, the average daily wages under the MGNREGA was increased to Rs. 202 from Rs. 182 as of April 1. From the PM cares fund Rupees 1000 crore was allocated for the support of migrant labourers. FM Sitharaman further announced that free food grains for the migrant labourers targeting 80 million migrant workers by spending Rs. 35 billion.

The Government of India launched the Garib Kalyan Rojgaur Abhiyaan initiative to tackle the impact of covid-19 on migrant workers in India. It is a real public works scheme which was launched on 20th June 2020 with an initial funding of Rupees 50,000 crore for 116 districts in 6 states.

**FINDING AND SUGGESTION**

The impact of the crisis may even be higher in emerging economies like India due to already slowing growth rates, poor health infrastructure and a significant population living in extreme poverty. This corona pandemic bought a huge shock to the various labour market in India. In India there is a need of cheaper bank loans to the unorganized sectors, cheaper raw materials, reduced fuel price, to create grassroots level job opportunity for decreasing the unemployment rate, to ease of doing business, to create fixed wages, medical facility etc. to the workers.

The outbreak of covid-19 has resulted in not only the forgone income associated with calamity and fatality, but also it led to a substantial increase in the private and public expenditure on healthcare and impact on the human capital of the economy. During this lockdown period huge migrant labour started living their workplace to walk hundreds of miles towards their home towns.

The government must approve Labours of essential and adequate subsidies to keep them occupied during the national lockdown periods. The efficacies of the migrant labours are crucial in many industries. A necessary psychological awareness in their specific camps could be organised along with provision of rations and supplies. The scheme —one nation and one ration card could be rapidly enunciated by the government and implement along all parts of the nation. It is the liability of the government officials to ensure the safety of the migrants as they are considered as the tower of strengths of skilled labour; above all they too are the citizens of India. Providing proper medicating treatments to the people and also provision of daily essentials should be considered as obligatory by the government.

## **CONCLUSION**

With long term lockdown due to covid-19, systematically unemployment increased throughout the country. Just as the right antidote to sickness is a healthy body, the antidote to covid-19 in the medium term is a healthy economy. On the onset of a possible second wave of COVID-19 and extending lockdown policies, the indemnity of the people are as important as the quest for discovering a potential vaccine towards obliterating the pandemic and crisis.

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## **A STUDY ON IMPACT OF E-EDUCATION ON UG STUDENTS WITH SPECIAL REFERENCE TO MANGALORE CITY.**

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### **Introduction**

E-education is putting into use electronic technologies to get access to educational curriculum. It refers to fulfilling a course, program or degree through online. In the present scenario, it is very difficult to get the education in formal mode due to various economic and social problems prevailing in the society. But the interest and determination in people to get educated has forced them to continue the education with possible means. By using –education the society can get advantage of flexibility in time and space. So this makes E-learning very easy and simple to be adopted by the people in the society.

The evolution of technology has drastically changed the education system. Both educated and uneducated masses use technology for enjoyment and benefits. There are various social Medias like Face book, WhatsApp, Twitter and so on which helps people to build connectivity with the masses around the world. These social Medias play an important role in the education. Many countries of the World are promoting E-education and everyone wants to enhance their education at cost and by all means. E-learning is very advantageous to the learners as it is very flexible with time and accessible anywhere and at any time with the internet connectivity. It does not need a physical presence of the learners.

The study focused on the positive and negative impact of E-education on UG students. Many countries of the world are promoting E-education. It has become a very essential mode of education due to the uncertain problems arising in the society such as the Covid-19 pandemic where the masses were restricted from coming out of homes due to lockdown.

### **Positive impact of E-education:**

#### **1. Shared experience:**

Education can be undertaken online where lectures, activity can be carried out which can sometimes replace the classroom learning. Students can access web-based programs to explore information, games, quizzes and videos. It reaches out to those who stay in remote areas and are in need of education. There will be personal interaction between teacher and student.



2. Adhering to standards:

The curriculum will be created according to the standards. Though the communication between the teacher and student shifts to online mode, the information will be retained in accordance with the standards of the governing bodies.

3. Familiarizing students with technology:

Some students still do not have access to the computers, tablets and even internet. So it is important that these students get familiarised with the computer and online activities. E-education has made the students familiar with the online technology and also learns the online courtesy as most part of the interaction takes place in the online world.

4. Engaging students in the Digital world:

Most of the students routinely use social media in order to remain connected with the online world. You tube as well as other sites can enhance the interest among the students in E-education.

**Negative impact of E-education and remedies:**

1. Online student feedback is limited:

In traditional classroom, teachers can give immediate feedback to the students whereas in case of online education it is not possible. Students completing regular assessments become dissatisfied when they experience a lack of personalised feedback. Solution for this problem through video chats with professors, which functions similar to the professors office hours.

2. E-Education can cause social isolation:

Most of the teachers and students who spend their time on online education, start experiencing signs of social isolation, due to lack of communication with others. This may lead to mental health issues such as stress, anxiety and negative thoughts. This problem can be overcome by adopting blended learning environments.

3. Lack of communication skill development in online students:

E-learning improves the academic knowledge of the students but development of communication skills is neglected during online lessons. This can be solved by peer-to-peer group activities and online lectures which require communication.

4. E-education is inaccessible to the computer illiterate population:

In India there is large gap in computer literacy in population. Until this gap exists, online education will not be able to reach all citizens. We should see online

education as an addition and not replacement. This problem can be solved by initiatives such as Digital India which improves the computer literacy rates among the population.

**Review of literature:**

Ansari (2014) states that traditional method of education has face to face contact between the teacher and students whereas online mode lacks face to face contact and has distance between them. Students who belong to remote areas or have jobs can get E-education easily at any time and at any age.

Bowles (2000) stated that E -education gets information from the online technology in order to achieve the teaching and learning objectives.

Keshavarz et al. (2013) concluded that E-education has a positive impact on academic achievements of students.

Zare et al. (2014) said that E-Education makes use of electronic devices such as computer, internet, multimedia disks, electronic magazines etc. whose purposes are to reduce time and expenses and achieve better, faster and easy learning.

Bennet and Maniar. (2007) argued that one of the disadvantages of E-education for both teachers and students is that there is no immediate feedback.

**Objectives of the study**

- To evaluate the positive and negative impact of E-education on UG students.
- To study the problems faced by the students and suggest remedies to it.
- To provide suggestions based on the findings of the study.

**Scope:**

The study covers UG students of various colleges situated in Mangalore. Interaction was held with 100 samples.

**Research Methodology:**

The study was undertaken with the help of primary and secondary sources.

## 1. Primary source:

- The information was collected through structured questionnaires (google form) which were distributed among the UG students.
- Interaction with the UG students.

## 2. Secondary source:

The information was retrieved from journals, articles and sites.

**Limitations:**

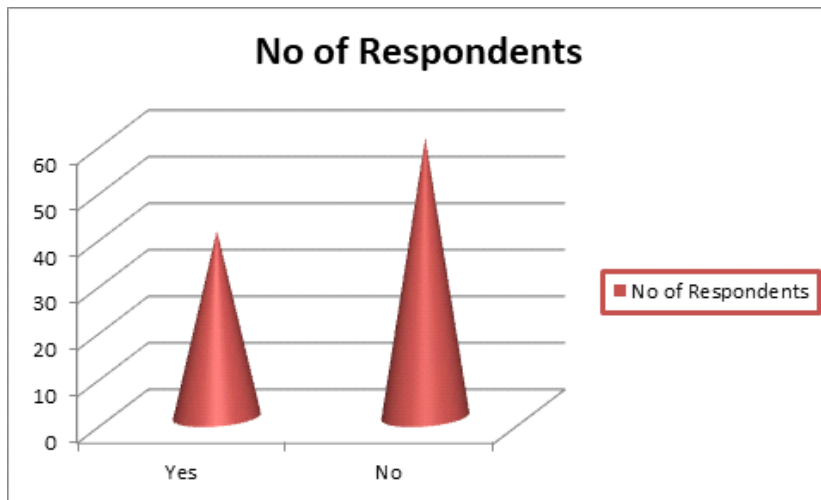
1. Time duration was very short.
2. Lack of interest in the respondents to respond to the questions.
3. Lack of commitment on the respondent's side to fill the form and respond back.
4. Delay in responding by the respondents.

**Data analysis and Interpretation:**

**Table 1: Table showing whether the students are satisfied with the online education.**

Particulars	No of Respondents	Percentage(%)
Yes	40	40
No	60	60
<b>Total</b>	<b>100</b>	<b>100</b>

**Chart 1: Chart showing whether the students are satisfied with the online education.**

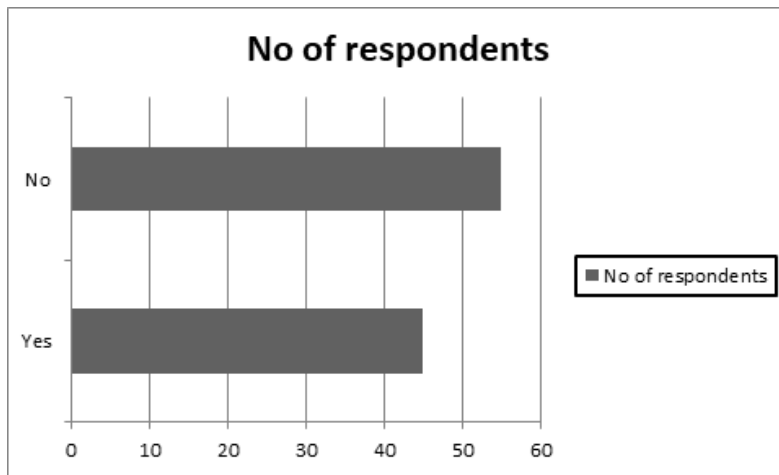
**Interpretation:**

In the above chart it can be seen that 40% of the respondents are satisfied with the online education and 60% of the respondents are not satisfied with the online education due to various problems faced by them during the online classes.

**Table 2: Table showing whether the respondents prefer E-education over traditional education methods.**

Particulars	No of Respondents	Percentage(%)
Yes	45	45
No	55	55
Total	<b>100</b>	<b>100</b>

**Chart 2: Chart showing whether the respondents prefer E-education over traditional education methods.**



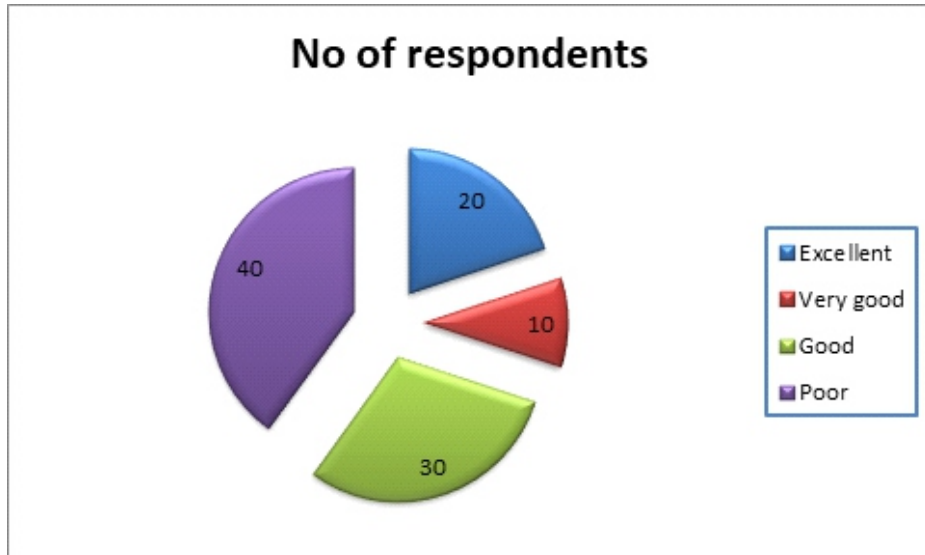
**Interpretation:**

As seen above, it is clear that 55% of the respondents prefer traditional methods of education and 45% of the respondents prefer online education.

**Table 3: Table showing how do the respondent's rate the interaction between them and teacher during the online classes.**

Particulars	No of Respondents	Percentage(%)
Excellent	20	20
Very good	10	10
Good	30	30
Poor	40	40
Total	<b>100</b>	<b>100</b>

**Chart 3: Chart showing how the respondent's rates the interaction between them and teacher during the online classes.**



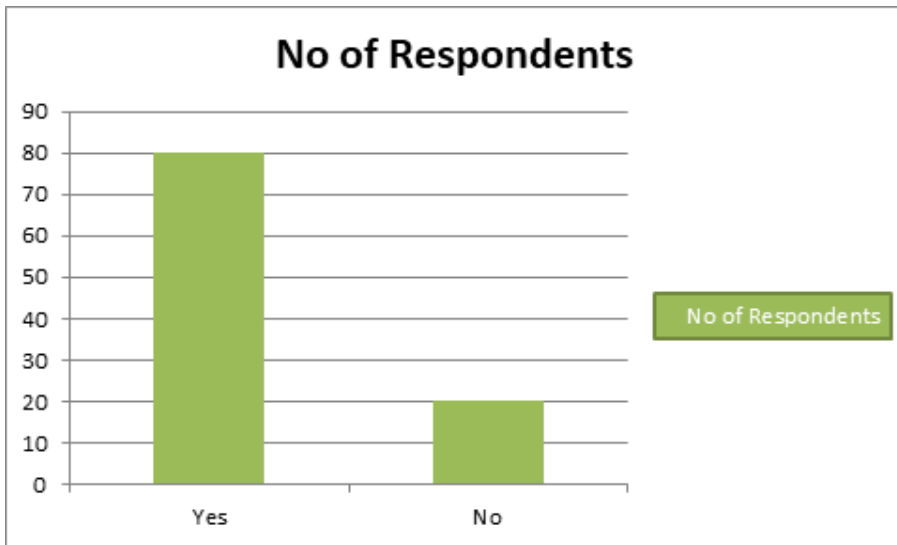
**Interpretation:**

20% of the respondents rate the interaction between them and teacher during the online class is excellent, 10% are of the opinion that that the interaction is very good, 30% of the respondents state that the interaction between them and teacher is good and 40% of the respondents are of the opinion that the interaction between them and teacher during the online class is poor.

**Table 4: Table showing whether the respondents are familiar with the online technology.**

Particulars	No of Respondents	Percentage(%)
Yes	80	80
No	20	20
<b>Total</b>	<b>100</b>	<b>100</b>

**Chart 4: Chart showing whether the respondents are familiar with the online technology.**



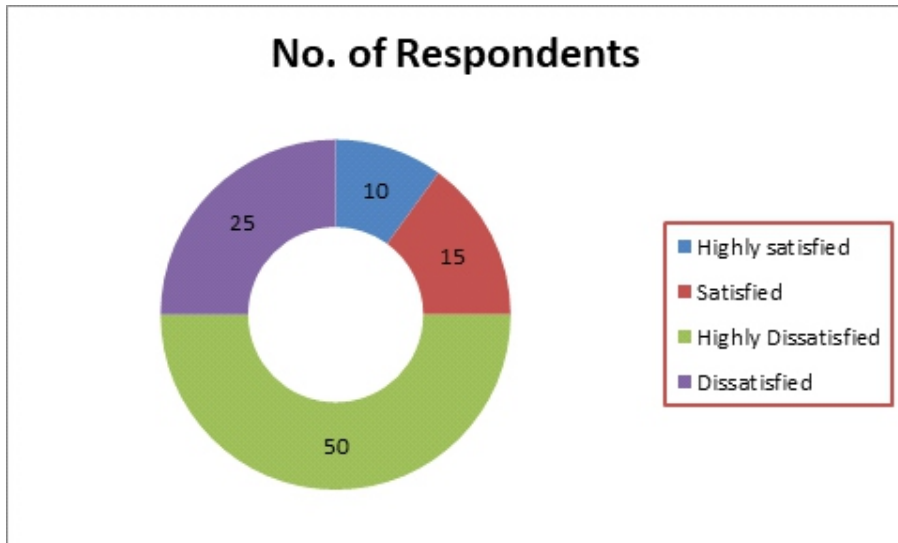
**Interpretation:**

In the above chart it is seen that 80% of the respondents are familiar with the online technology and 20% of the respondents are not familiar with the online technology.

**Table 5: Table showing the satisfaction level of students towards providing feedback or clearing doubts during online classes.**

Particulars	No of Respondents	Percentage(%)
Highly satisfied	10	10
Satisfied	15	15
Highly Dissatisfied	50	50
Dissatisfied	25	25
<b>Total</b>	<b>100</b>	<b>100</b>

**Chart 5: Chart showing the satisfaction level of students towards providing feedback or clearing doubts during online classes.**



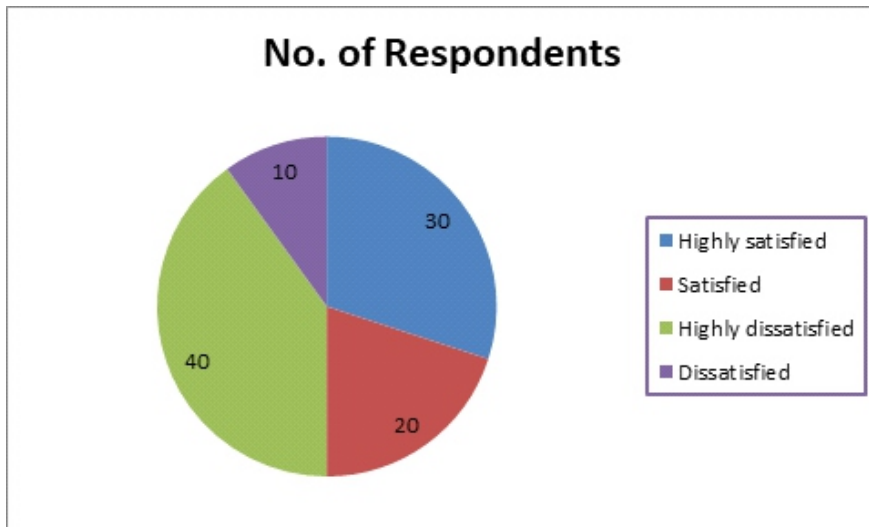
**Interpretation:**

In the above chart it is seen that 10% of the respondents are highly satisfied with providing feedback or clearing doubts during online classes, 15% of the respondents are satisfied, 50% of the respondents are highly dissatisfied with the providing feedback and clearing doubts and 25% of the respondents are dissatisfied.

**Table 6: Table showing the satisfaction level of respondents on the understanding of the concepts during online class.**

Particulars	No of Respondents	Percentage(%)
Highly satisfied	30	30
Satisfied	20	20
Highly Dissatisfied	40	40
Dissatisfied	10	10
<b>Total</b>	<b>100</b>	<b>100</b>

**Chart 6: Chart showing the satisfaction level of respondents on the understanding of the concepts during online class.**



**Interpretation:**

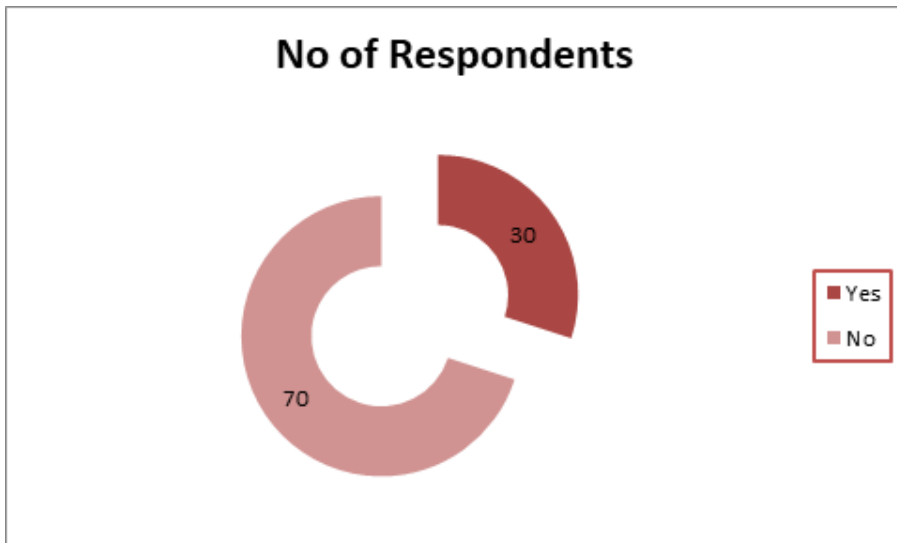
In the above chart it is seen that 30% of the respondents are highly satisfied with understanding the concepts during online class, 20% of the respondents are satisfied with understanding the concepts, 40% of the respondents are highly dissatisfied with understanding of concepts during online class and 10% of the respondents are dissatisfied with understanding of concepts during online class.

**Table 7: Table showing whether the respondents are able to communicate effectively during online class.**

Particulars	No of Respondents	Percentage(%)
Yes	80	80
No	20	20
<b>Total</b>	<b>100</b>	<b>100</b>



**Chart 7: Chart showing whether the respondents are able to communicate effectively during online class.**



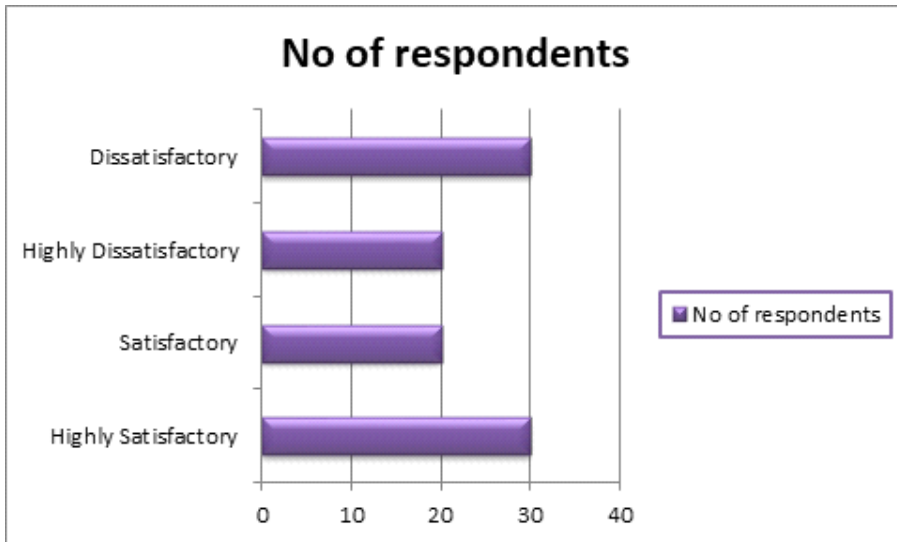
**Interpretation:**

In the above chart it is seen that 70% of the respondents are of the opinion that they cannot communicate effectively during online class and 30% of the respondents are of the opinion that they can communicate clearly during online classes.

**Table 8: Table showing the satisfaction level of the respondents towards their academic achievement after attending online classes.**

Particulars	No of Respondents	Percentage(%)
Highly satisfied	30	30
Satisfied	20	20
Highly Dissatisfied	20	20
Dissatisfied	30	30
<b>Total</b>	<b>100</b>	<b>100</b>

**Chart 8: Chart showing the satisfaction level of the respondents towards their academic achievement after attending online classes.**



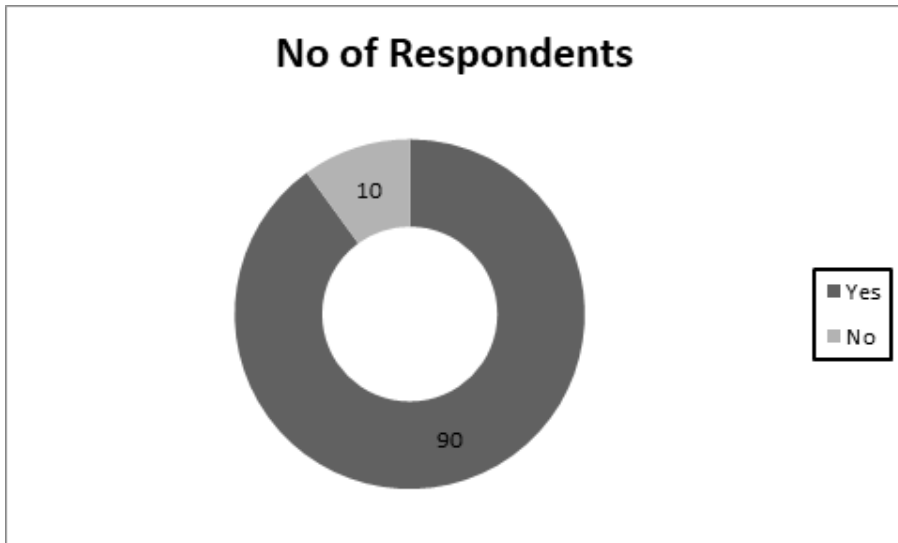
**Interpretation:**

In the above chart it is seen that 30% of the respondents are highly satisfied with academic achievement after attending online classes, 20% of the respondents are satisfied with the academic achievement after attending online classes, 20% of the respondents are highly dissatisfied and 30% of the respondents are dissatisfied with the academic achievement after attending online classes.

**Table 9: Table showing whether the respondents face any network issue during online classes.**

Particulars	No of Respondents	Percentage(%)
Yes	90	90
No	10	10
<b>Total</b>	<b>100</b>	<b>100</b>

**Chart 9: Chart showing whether the respondents face any network issue during online classes.**



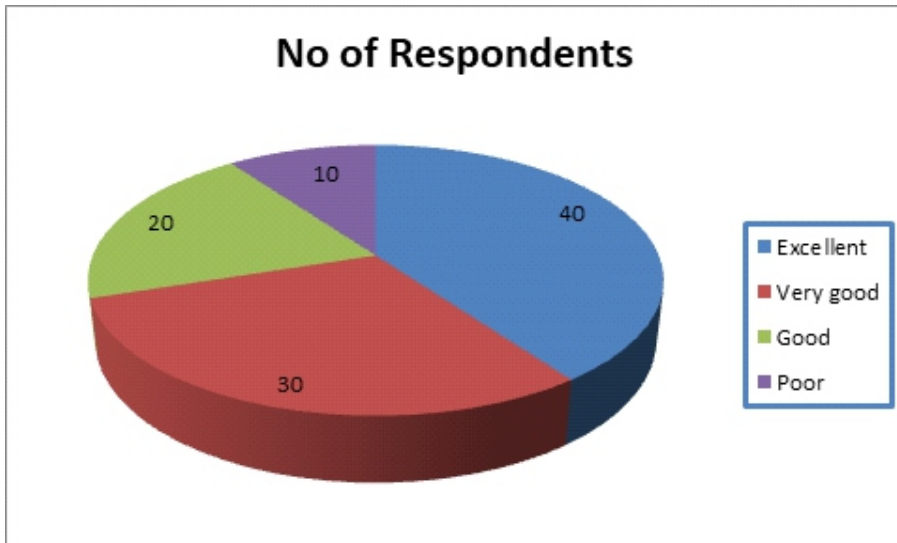
**Interpretation:**

90% of the respondents state that they face network issue during online classes and 10% of the respondents do not face any network issue during online classes.

**Table 10: Table showing how the respondents rate the E-education on the basis of time and accessibility.**

Particulars	No of Respondents	Percentage(%)
Excellent	40	40
Very good	30	30
Good	20	20
Poor	10	10
<b>Total</b>	<b>100</b>	<b>100</b>

**Chart 10: Chart showing how the respondents rate the E-education on the basis of time and accessibility.**



**Interpretation:**

In the above chart it is seen that 40% of the respondents rated E-education on the basis of time and accessibility as excellent, 30% of the respondent's rate as very good, 20% of the respondent's rate as good and 10% of the respondent's state as poor.

**Findings of the study:**

1. Majority of the respondents are not satisfied with the online classes due to the problems faced by them during online classes.
2. 55% of the respondents prefer traditional methods of education and 45% of the respondents prefer online education.
3. Majority of the respondents are of the opinion that interaction between them and teacher during online class is poor.
4. Majority of the respondents are familiar with online technology.
5. Majority of the respondents are highly dissatisfied with providing feedback and clarification of doubts during online classes.
6. Majority of the respondents are highly dissatisfied with understanding of concepts during online class.

7. Majority of the respondents are of the opinion that they cannot communicate effectively during online class.
8. 30% of the respondents are highly satisfied with academic achievement after attending online classes, 20% of the respondents are satisfied with the academic achievement after attending online classes, 20% of the respondents are highly dissatisfied and 30% of the respondents are dissatisfied with the academic achievement after attending online classes.
9. Majority of the respondents state that they face network issue during online classes.
10. 40% of the respondents rated E-education on the basis of time and accessibility as excellent, 30% of the respondent's rate as very good, 20% of the respondent's rate as good and 10% of the respondent's state as poor.

**Suggestions:**

1. E-education should be made more effective by interacting with the students and assigning with group tasks and activities.
2. Teacher has to focus on the feedback and doubts raised by the students and try to clarify them personally after the online class.
3. Teacher should put efforts on making the concepts clear to the students during online class.
4. Teacher should interact and ask questions to the students and give them opportunity to clarify doubts or communicate during online class.
5. Government should take stringent action on strengthening the internet connectivity.

**Conclusion:**

E-education has become very essential in the present era. It is the prevailing system which motivates the students to carry on with their work without being much dependent on others. It is the system which provides time flexibility and reduces cost and students are free to access anytime and anywhere during their leisure. On the other hand network is the main issue faced by many students. So due attention has to be taken in strengthening the network.

E-education plays a very important role in providing education to the students in uncertain situation like Covid-19 where the mass were restricted from getting out of homes. So E-

education tried its level best in replacing the traditional methods of education. It contributed to the dissemination of education to the youths and providing them knowledge during the situations of Covid-19 and post Covid-19.

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# WORK FROM HOME DURING COVID-19 PANDEMIC IN I.T. SECTOR: EMPLOYEES PREFERENCE AND EXPERIENCE

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**Abstract**

*The Information Technology Industry in India has come a long way and has been one of the largest I.T. hub in the world. With I.T. Industries coming to India, the traditional idea of the work environment and working hours changed drastically. New concept of Telecommuting (Remote Working) was introduced through I.T. Sector especially by the MNCs. Telecommuting or Work from Home facility was available to the top management personnel and those who were in long sick leave or maternity leave. This facility was considered as a privilege. But with the outbreak of Covid-19 pandemic this became the only means of survival for the I.T. Sector. Now, Work from Home has become a new normal. So, the study is conducted with the main objective to find out whether it is men or women who prefer work from home. The researchers have chosen I.T. Companies of Mangaluru City for the study and the study is based on primary data collected through questionnaires from 114 respondents. Statistical tools, Chi-Square test using IBM SPSS Software, Graphs and charts were used for analysing and interpreting the data. The study is based on the employees' point of view. It was found from the study that both men and women prefer to work from home to the same extent. Though the employees are facing many issues regarding work from home, but the fact that the most of the employees prefer work from home irrespective of the gender cannot be denied. The duration of current uncertainty prevailing due to Covid-19 is highly unpredictable. Thus, a new phase of work from home is getting more popular and revolutionary in Indian I.T Sector.*

**Keywords:** Telecommuting, COVID-19, I.T. Sector, Work from home

**Introduction**

Working environment is a broad term and means entire surroundings at the workplace. Work environment includes physical environmental factors such as working tools, air, noise, light, size, layout, furnishing, equipment, location, facilities etc. and psychological aspects of how work is organised and wellbeing at work. A good working environment is necessary element in making the employees feel good and the activities to function and develop. I.T. and Telecommunication sector is mostly about computers, laptops, internet,

smart phones etc. They call this the digital age and computers rule the world. They're in our homes, in our offices and in our pockets. Advances in computer and telecom systems have improved opportunities for national and international communication, allowing businesses to start, grow and expand. I.T. and telecommunication careers are flexible in terms of growth and development, but they are also flexible in terms of location. Many I.T. consultants get the opportunity to work remotely from home or in different locations across the world. Though working of I.T. sector was flexible, it was mandatory to follow HR rules, office timings, attendance. This compelled employees to go to office every single day except for those who were on maternity or long sick leave. Only they could avail work from home benefits.

Now World is witnessing the impact of Covid-19 on all facets of life, in all countries and in all industries. There is a situation of uncertainty prevalent about how much and how long the impact of the pandemic will last on the global economy. The novel Coronavirus changed everything overnight, the lockdown was enforced, and social distancing and mask became the new norm. People are staying connected with friends and family through digital gadgets in video calls and schools have started giving online classes on video conferencing apps. With the lockdown in place, more than 3 billion people, excluding the essential workers like defence and healthcare officials, have been pushed to work from home. Usually, I.T. industry works 24x7 in three shifts which was the major reason to get affected to a very large extent. During the lockdown, Indian IT industry made employees "Work from Home" (WFH) as per government's mandate. The citizens in many countries including India are urged to stay at home and to reduce social contacts to the minimum in the wake of the outbreak of the pandemic COVID-19. Employees are provided with computers and all the tools that are necessary for the functioning of work at home. So, the study is conducted with the main objective to find out whether it is men or women who prefer work from home to a major extent. For the purpose, following hypotheses were set;

H0 : There is no significant relationship between gender and preference to work from home.

H1 : There is significant relationship between gender and preference to work from home.

### **Conceptual framework**

#### Telecommuting:

Also called remote work, future of work, telework, teleworking, work from home, mobile work, remote job, work from anywhere (WFA), and flexible workplace, is a work arrangement in which employees do not commute or travel (e.g., by bus, bicycle or car, etc.) to a central place of work, such as an office building, warehouse, or store.



### History of work from home:

1560: Florence's Uzi Gallery is constructed. The central administrative building of the Medici mercantile empire, it is a predecessor to the first-ever corporate office.

1760-1840: The Industrial Revolution creates strong social momentum towards working outside the home.

Early 1900s: The first iterations of the modern office begin to appear in America, birthed in large part by innovations such as the telephone, telegraph, typewriter, and public electricity.

1926: Ford Motor Companies adopts a five-day, 40-hour workweek.

1968: Robert Probst designs the cubicle.

1970: The clean air movement, without identifying remote work explicitly, lays significant groundwork for remote work by identifying one of its greatest benefits: zero commute time. The term “gridlock” is coined within the decade.

1973: The Telecommunications-Transportation Trade office is published by physicist Jack Nilles who worked remotely on a NASA communication system. Nilles is now regarded as the father of remote work.

1975: The first personal computers hit the scene.

1979: The OPEC oil embargo is in its sixth year. The Washington Post publishes an article titled “Working at Home Can Save Gasoline.” General skepticism remains concerning remote work.

1979: IBM allows five of its employees to work from home as an experiment. By 1983, roughly 2,000 IBM employees work remotely.

1983: The internet is born.

Mid-1980s: J. C. Penney allows call-center employees to work from home.

1987: The number of telecommuting Americans reaches 1.5 million.

1991: Wifi is invented.

1995: Congress approves permanent funding for “flexiplace” work-related equipment in the homes of federal employees.

1995: C-base, one of the first hackerspaces in the world, is founded in Berlin. Hackerspaces were some of the earliest models of coworking spaces.

2000: The DOT Appropriations Act is enacted, requiring all executive agencies to establish telecommuting policies. By 2004, all federal employees can telecommute, provided they do so “without diminished employee performance.”

2005: The first official coworking space is created in San Francisco by software engineer Brad Neuberg: the San Francisco Coworking Space.

2008: Enterprise social networking tool Yammer launches (and is later acquired by Microsoft in 2012 for \$1.2 billion).

2010: Over 59% of remote workers now work for private companies rather than simply freelancing.

2010: President Barack Obama signs the Telework Enhancement Act, requiring all federal agencies to create policies for eligible employees to work remotely.

2016: Team collaboration tool Slack grows from 0 in 2013 to 4 million daily active users.

2018: The number of fully-remote US companies jumps from 26 in 2014 to 170 in 2018.

2018: 70% of the world's population works remotely at least once a week— 53% for at least half the week.

2019: Video collaboration software Zoom reports 50,800 customers with more than 10 employees, a 5x increase from 2017.

2020: The COVID-19 pandemic creates a remote work tipping point. Millions of people around the world had to work from home.

#### Advantages of Work from home:

1. Flexibility: Work from home is not just flexible in terms of timings, one can also determine his own environment, lighting, temperature, setting, mood; basically, work in the framework that suits one best and makes happiest and most productive.
2. Less distractions: Co-workers banter and distractions, unnecessary interruptions, unimportant meetings can all be avoided.
3. Proximity to home and family: For many, the physical proximity to family and the convenience of being at home are tremendously comforting. For parents it can be especially pacifying to know that they are very near to their children and available should they be needed for any reason.
4. Less stress: The stress of commuting in bumper-to-bumper traffic at rush hour in many countries is extremely counterproductive and can lead to disgruntled workers who are already exhausted and worn before they have even begun their day. This is especially true where the workplace is far from the office. Other stresses often cited include unfriendly co-workers, a suboptimal work environment and constant distractions. All of it is least in case of work from home.
5. More productivity: Removed from the stresses and distractions of the workplace and working independently in their own preferred environment at their own pace, professionals are often a lot happier and a lot more productive.
6. Better health: Often with long commutes and anywhere from 1 to 3 hours a day

spent getting to and from the workplace both physical and mental health are adversely impacted; the former as the exercise hours is usually the first to go and the latter due to the stresses associated with both the commute and the workplace itself. By working at home, the commuting time saved enables one to resume physical exercise (ideally from home), as well as to take care of general physical and mental well-being.

7. Better work/life balance: Work/life balance, the aspiration of the modern professional, is often achieved and tuned to satisfaction through a working at home arrangement, particularly when a professional has the flexibility to report into the office and work from the office partially as an option and can fine-tune the arrangement to achieve the most optimal balance.

#### Disadvantages of work from home:

1. Isolation: Often, professionals working from home complain of isolation and loneliness given their removal from their bosses and co-workers and this can be very depressing to some. Since the workplace provides a location to meet people and make friends for many, professionals working from home have to be more creative and resourceful in getting to know people and in staying in touch with their colleagues.
2. Distractions: Although office distractions are avoided by working at home, different distractions may arise. Interruptions from children, work, neighbours, friends, family may be very disruptive and special efforts must be made to make it known that they are actually working and unavailable for interruption within work hours despite their physical presence at home.
3. Difficulty in separating home from work: The temptation to engage in household matters since they are at home is often very strong. Suddenly they may start feeling obliged to clean the home, do the shopping, the childcare, the cooking, the home finances and the socializing all while meeting the full requirements of the job too. It is essential to draw the line between home and work so as to avoid both areas suffering.
4. Work doesn't end: Since there is no-one looking over their shoulder enforcing strict hours, they may feel tempted to work endlessly. This pressure to work endlessly may be compounded by the fact that they feel there are greater expectations made of them as a home-worker or by self-imposed pressures to prove themselves and their abilities in this arrangement. Moreover, the lack of physical separation between home and work may add to this pressure to work endlessly.

### Coronavirus disease (COVID-19):

Coronavirus disease (COVID-19) is an infectious disease caused by a newly discovered coronavirus.

Most people infected with the COVID-19 virus will experience mild to moderate respiratory illness and recover without requiring special treatment. Older people, and those with underlying medical problems like cardiovascular disease, diabetes, chronic respiratory disease, and cancer are more likely to develop serious illness.

The virus that causes COVID-19 is mainly transmitted through droplets generated when an infected person coughs, sneezes, or exhales. These droplets are too heavy to hang in the air, and quickly fall on floors or surfaces. One can be infected by breathing in the virus if he is within close proximity of someone who has COVID-19, or by touching a contaminated surface and then his own eyes, nose or mouth.

In-order to prevent transmission of COVID-19 virus social distancing became very much important. And that's when almost all the I.T. Companies through government order made their employees to work from home providing all the facilities that were required for workings.

### **Literature Review**

This study also includes the wide-ranging literature reviews on working from home.

Crosbie and Moore (2004) concluded that home working was not panacea for modern working life. Careful consideration should be given to aspirations and personality skills of those who are thinking of working from home. Those who have tendency to work long hours outside the home might find that home life is even further marginalized by work life.

Gajendra and Harrison, (2007) revealed in their study that it is difficult to monitor a worker's effort at home, especially when occasionally being interrupted by private responsibilities and family members. In a competitive labour market, such productivity effects would be reflected in a worker's wage level. Evidence on the productivity effects of Work from home is inconclusive, but seems to suggest positive effects more often than negative effects. Stevenson and Wolfers (2009) investigated that depending on the interactions between work and private life work from home could be more or less favourable to overall life satisfaction. As illustrated by the paradox of the decline in female happiness, these interactions are likely to differ by parental status and gender.

Amabile & Kramer, (2013) found that work from home is helping the employees to balance and differentiate their office work with their routine work. The study also added that work from home saves time, increases the productivity, finishes the targets on time and also helps the employees to give time for their personal life.

Richardson & Writer, (2017) opined that work from home is the result of modern technology, which resulted in the increased credibility i.e., increase usage of internet for web conferencing, voice mail, fax which makes work easier and simpler. The positive side of work from home is that the employees according to their convenience can start their work. Further they added that the negative impact such as delay in work and no submission of work on time will be there.

### Objectives

The study is intended to achieve the following objectives:

1. To know gender-based preference towards work from home of I.T. sector employees.
2. To understand the problems faced by the employees during work from home.
3. To identify the financial impact on the employees due to work from home.

### Methodology

The study is based on primary data. The researcher has prepared questionnaire through Microsoft Forms and distributed and have collected back 114 responses. The respondents include only employees of I.T. Companies of Mangaluru City. Statistical tool, Chi square test, is used to test the hypothesis using IBM SPSS software. Also, charts and graphs are used to analyse and interpret the data collected. Available secondary data was used for the study.

### Scope and Limitations

Mangaluru City was chosen by the researcher to conduct the study on “Work from home during covid-19 pandemic in I.T. sector: Employees preference and experience”. Respondents include people from all strata. The study is based on the employees' point of view. The study is limited to employees of I.T. companies of Mangaluru City. Time and Impact of Covid-19 was the constraint factor for collection of primary data.

### Data analysis and Interpretation

1. The following table shows gender-based preference for work from home in IT Sector:

Preference			
Gender	Yes	No	TOTAL
Male	30	28	58
Female	36	20	56
TOTAL	66	48	114

Out of total 114 respondents, 58 are male and 56 are female. It is observed that out of 58 males 30, and out of 56 females 36 prefer to work from home.

### Hypothesis

H0 : There is no significant relationship between gender and preference to work from home.

H1 : There is significant relationship between gender and preference to work from home.

Hypothesis testing

### Chi-square Test

Crosstabs

#### Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Preferences *						
Gender	114	100.0%	0	0.0%	114	100.0%

#### Preferences \* Gender Crosstabulation

		Gender			
		Male	Female	Total	
Preferences Yes	Count	30	36	66	
	Expected Count	33.6	32.4	66.0	
No	Count	28	20	48	
	Expected Count	24.4	23.6	48.0	
Total	Count	58	56	114	
	Expected Count	58.0	56.0	114.0	

### Chi-Square Tests

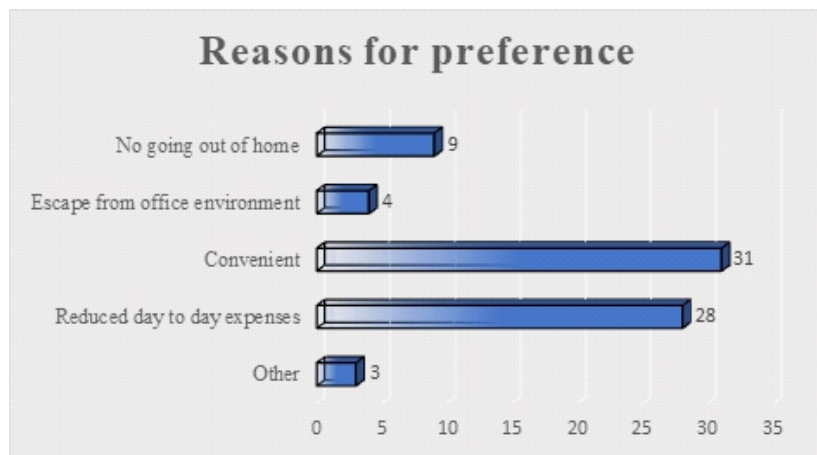
	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	1.844 <sup>a</sup>	1	.174		
Continuity Correction <sup>b</sup>	1.365	1.	.243		
Likelihood Ratio	1.851	1	.174		
Fisher's Exact Test				.190	.121
N of Valid Cases	114				

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 23.58.

b. Computed only for a 2x2 table.

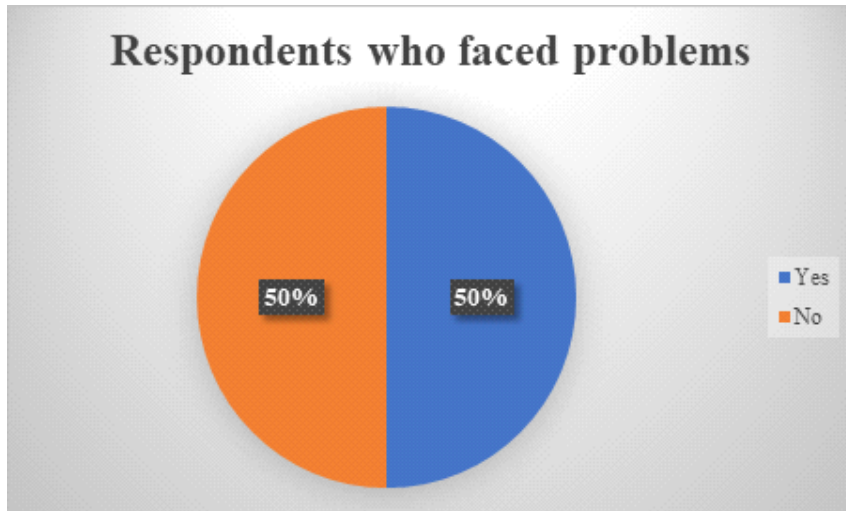
**Interpretation:** Chi-square statistic is 1.844. At 1 degree of freedom [(No. of categories on first variable minus 1) x (No. of categories on second variable minus 1) i.e., (2-1) x (2-1)=1] asymptotic significance obtained is 0.174 which is also known as P value. While testing at 5% level of significance P value 0.174 is greater than  $\alpha$  value 0.05 or significance level. Therefore, the null hypothesis is accepted i.e., there is no significant relationship between gender and preference to work from home.

2. Various reasons for which the respondents preferred to work from home is shown as follows:



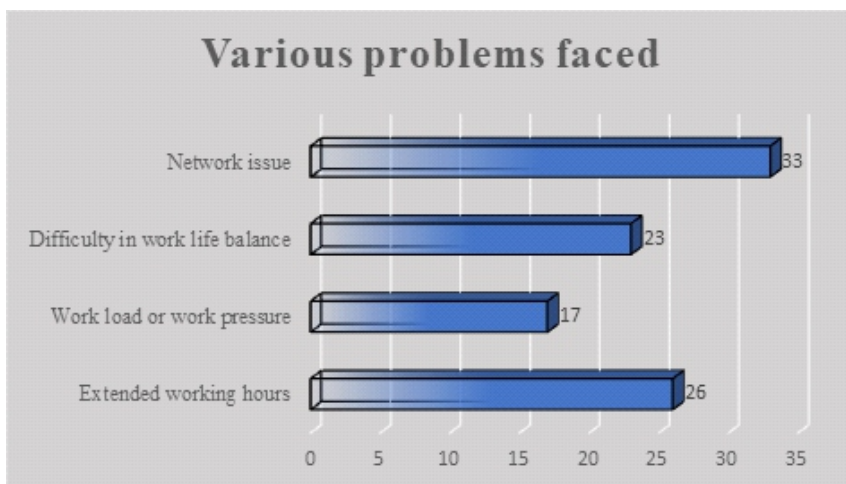
**Interpretation:** Out of 66 respondents who preferred work from home, 9 respondents preferred as there is no need to go out of the home, 4 preferred as it was an escape from office environment, 31 felt it more convenient, 28 preferred as it reduced their day-to-day expenses and 3 due to some other reasons.

3. Following chart shows the distribution of respondents who faced problems during work from home:



**Interpretation:** Out of 114 respondents who worked from home, 57 faced various problems and 57 did not face any problems.

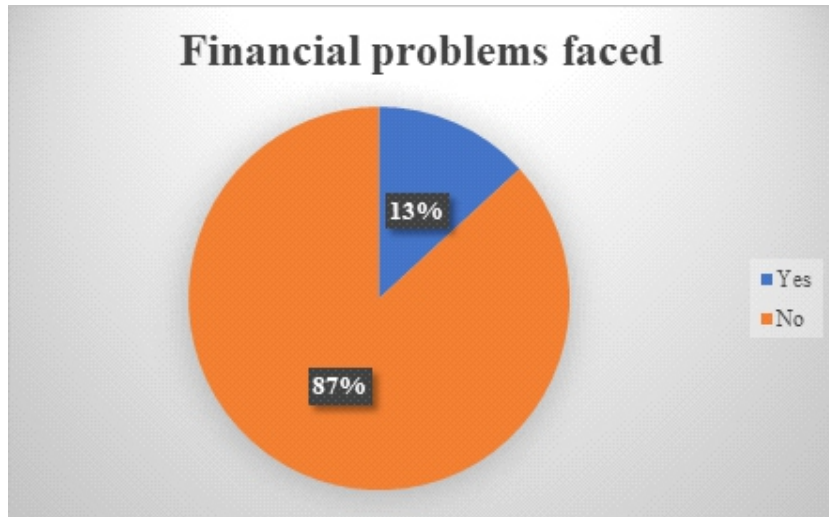
4. Various problems faced by the respondents is depicted in the following chart:





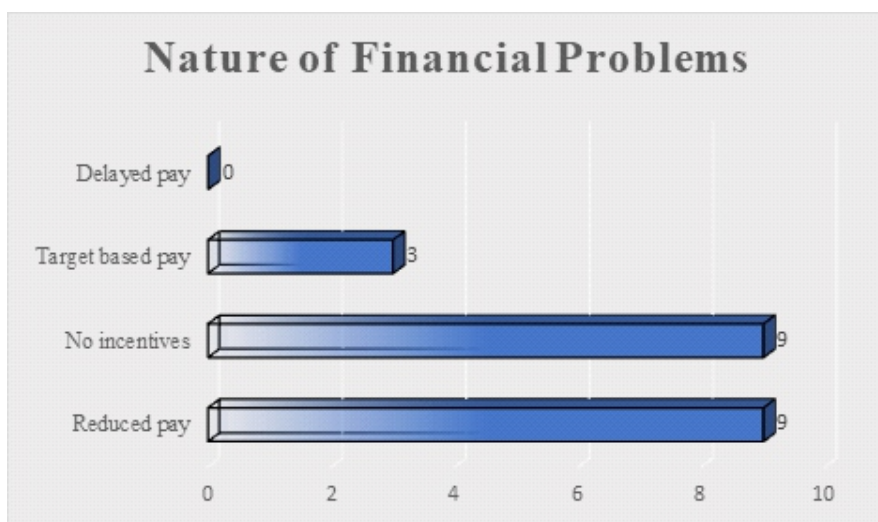
**Interpretation:** Out of 57 respondents who faced various problems, 33 faced problems relating to internet connectivity, 23 faced difficulty in work life balance, 17 faced increased work pressure, and 26 faced extension in working hours.

5. Following chart shows the distribution of respondents who faced financial problems:



**Interpretation:** Out of 114 respondents, 15 got affected financial and 99 did not face any financial problems.

6. Various financial problems faced by the respondents is shown as follows:



**Interpretation:** Out of 15 respondents who faced various financial problems, 9 respondents faced reduction in pay, 9 did not get any incentives, 3 faced target-based pay problems and none faced delay in payment.

### Findings

The major findings from the study are:

1. From the Chi-Square test, it is obtained that the null hypothesis is accepted. For the calculated  $\chi^2$  1.844 at 5% level of significance, the obtained P value is 0.174 which is greater than  $\alpha$  value 0.05 or significance level. It means, there is no significant relationship between gender and preference to work from home. Hence it can be said that work from home is preferred by both men and women to the same extent.
2. Out of the total respondents who work from home, 58% prefer to work from home. Major part of the respondents (31) prefers to work from home as it is more convenient, also many prefer as it reduced their day-to-day expenses (28) and few for reason that they need not go out of the home (9), could escape from office environment (4) and few for some other personal reasons (3).
3. 50% of the total respondents faced problems during work from home where majority of them (33) faced problem regarding internet connectivity. Other problems faced by the respondents were extended working hours (26), difficulty in work life balance (23) and increased work load or work pressure (17).
4. Minor part of the respondents (13%) got financially affected due to work from home. Out of the respondent who got financially affected majority (9) said that they did not get any incentives and their pay was reduced. Few (3) faced the problem of target-based pay.
5. Few of the respondents have an opinion that work from home is good if one is self-disciplined and also have a proper home office setup. Work from home is flexible way of working. At the same time, they miss the bonding among the people which they used get from office environment.

### Suggestions

From the study, following suggestions were drawn:

1. The companies can provide incentives, even small, for night shifts as family members suffer from employees' night shifts. A financial gain can ease family members' frustration and may gain them a little support from family as well as motivating the employees for better performance.

2. The companies are advised to have fixed working hours even though employees work from home, so that they can have their personal time to spend with the family which in turn can increase the efficiency of the employees.

### **Conclusion**

Earlier though the work from home option was available, it was considered as a special privilege for the employees. But Covid-19 outbreak changed the entire scenario of work from home. Work from home became the only means of survival for the I.T. companies and now it has become a new normal. The issues that are faced by the employees during work from home are minor in nature, when compared to the advantages enjoyed, which can be redressed by the companies. Though the employees are facing many issues regarding work from home, but the fact that the most of the employees prefer work from home irrespective of the gender cannot be denied. The duration of current uncertainty prevailing due to Covid-19 is highly unpredictable. Thus, a new phase of work from home is getting more popular and revolutionary in Indian I.T Sector.

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## “STUDY ON CONSUMER PERCEPTION TOWARDS ONLINE FOOD ORDERING SERVICES DURING COVID19 SPECIAL REFERNCE TO MANGALORE CITY”

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**Abstract**

*COVID-19 in India has brought virtually every sector to a standstill except for essential items. COVID-19 pandemic in India is part of the worldwide. Pandemic of corona virus disease. It has been affected to various industries like entertainment, hospitality, manufacturing, international trade and transportation trade. In today's generation online shopping has its own importance especially with online food ordering services. Online food ordering is a process of ordering food from a local restaurant or food cooperative through a web page or app. Much like ordering consumer goods online, many of these allow customers to keep accounts with them in order to make frequent ordering convenient. So it is important to understand the perception of customers towards online food delivering services during pandemic. The COVID-19 pandemic has opened up many gates of opportunities for entrepreneurs to thrive in the online food industry. During the lockdown, food is a basic necessity for every individual around the globe. Despite several challenges, online food delivery apps have come up as a blessing in disguise for foodies in this crucial time. The direct physical contact between customers and delivery agents has emerged as the biggest challenge. Still, delivery companies have found ways to deal with such problems by introducing several features in their delivery apps.*

**Keywords:** Online food ordering, covid19, Pandemic, Consumer.

**Introduction**

COVID-19 in India has brought virtually every sector to a standstill except for essential items. All operational activities ceased since the Lockdown was announce on March 24th 2020, and many companies regardless of their size has gone into losses. Companies had to undertake certain drastic measures such as pay cuts, layoffs, suspend certain operations and restructure the organization to reduce their losses.

With the improvement of technology, online food ordering systems are becoming a popular topic. That's because they are serving the ever increasing demand for convincing. The main purpose of an online ordering system is to provide customers for a way to place an order at a restaurant over the internet. The main reason is that it benefits both the

customer and the business. With a website or mobile app, customers can easily browse all the dishes the restaurant has available; customize dishes to their requirements and place an order. It can also save their favourite orders allowing them to easily re-order that in the future. From the restaurants perspective, they no longer spend time taking the customer's order, stop worrying about communication errors and streamline their order management workflow. In the wake of the global pandemic, hygiene has been the focus area for aggregators such as Swiggy and Zomato. To overcome the sentiments of the consumers, the food delivery companies are aggressively reaching out to consumers for ensuring the safety of the food being delivered by marketing their initiatives in every possible way. On one hand aggregators are offering contactless delivery and other the other hand cloud kitchen company Rebel Foods has introduced live body temperature tracker on its application. The companies are also sending out advisories to the consumers to transfer food in another container post-delivery and re-heating the food before consumption. Companies have also promised temperature logs for the food handlers such as the chef, the food packers and the delivery boys to make the business more transparent. The post-pandemic preparedness is half way through for a few companies. Zomato is preparing for contactless dining after the lockdown restrictions are lifted by adding new features into their app which allows consumers to use menu, place orders directly and make payments without coming in contact with the restaurant staffs.

### **Conceptual framework**

The COVID-19 pandemic in India is part of the world wide pandemic of corona virus disease. The first case of COVID-19 in which originated from China was reported on 30 January 2020. India currently has the largest number of confirmed cases in Asia.

### **COVID-19 impact on business**

Besides the impact on human lives and global supply chain, the pandemic is a severe demand shock which has offset the green shoots of recovery of the Indian economy that were visible towards the end of 2019 and early 2020. The International Monetary Fund (IMF) has projected the Indian economy to grow at 1.9% in 2020-21. Businesses across the globe are operating in fear of an impending collapse of global financial markets. This situation, clubbed with sluggish economic growth in the previous year, especially in a developing country like India.

The high impact sectors in terms of risk on account of Covid-19 are aviation, hotels, restaurants, retail, shipping, ports and port services. The medium impact sectors are automobiles, building materials, residential real estates while the low impact sectors include education, dairy products, fertilizers, FMCG and healthcare among others.

## **Online Food System**

Online food ordering is a process of ordering food from a local restaurant or food cooperative through a web page or app. Much like ordering consumer goods online, many of these allow customers to keep accounts with them in order to make frequent ordering convenient. A customer will search for a favourite restaurant, usually filtered via type of cuisine and choose from available items, and choose delivery or pick-up. Payment can be among others either by credit card or cash, with the restaurant returning a percentage to the online food company.

### **Features of Online Food ordering business**

- Application designing and user interface
- Interactive offers by various restaurants
- Providing security
- Providing secure payment system
- Measurement of distances using maps
- Estimation of service and delivery time

### **Advantages of online food delivery system**

- Makes the ordering process easier.
- Efficient customer and order management.
- Monitor your expenses incurred in real-time.
- Free and cheap marketing.
- Better customer's data.
- The convenience of mobile ordering.
- Stay ahead of the completion.
- Grow your bottom

The impact of COVID-19 on eating at restaurants and fast food chains.

PEOPLE ARE ORDERING MORE ONLINE, BUT STAYING CLOSE TO HOME-

Restaurant foot traffic and online reservations may have dropped to zero. As orders have increased, the share of carry-out versus delivery has remained fairly consistent, though people are traveling shorter distances to visit restaurants to pick up these orders.

PEOPLE HAVE CHANGES WHEN THEY ORDER

Not only are there more orders, but they're coming at different times. Orders are up by almost 12% on weekdays, with Tuesdays seeing the biggest gains and weekends seeing fewer orders as the notion of a “weekend” loses its meaning.

### NEW CUSTOMER ORDER MORE.

People are taking the opportunity to discover new restaurants and order delivery or take-out from restaurants that previously weren't part of their regular rotations. When these new customers place an order, they order 8% more than average, and tend towards higher-value items.

### PEOPLE ARE SPENDING MORE TIME WEIGHING OPTIONS

People are spending more time looking at different restaurant options before placing an order. The majority of orders (63%) are made on phones, and phone orders are

### VISITING RESTAURANTS

With social distancing in place, when people visit restaurants in-person, it's typically to pick up an order made online or order take-out. But despite many restaurants allowing pick-up and take-out options, the total number of orders has still slowed and people are making fewer visits to these restaurants (and are traveling shorter distances to get to them).

### RESTAURANTS ARE COMPETING WITH HOME PRODUCTS.

With people are spending more time stuck at home and discouraged from going to restaurants, interest in home cooking has skyrocketed. We've seen spikes in searches and site traffic that compare in size to those normally seen around the Christmas season, when cooking for loved ones is much more common. But what people are looking for is considerable.

### MOBILE IS STILL A FACTOR

Mobile devices are an important part of the research and order process for groceries, cooking advice, and meal kits.

### VIDEO IS BECOMING VITAL TO BETTER COOKING

You Tube is other important medium home chefs are turning to for help on cooking-related queries, be it for watching cooking videos or getting tips around meal preparation.

### Statement of the problem

During the pandemic peoples found difficulties in cooking or preparation of eatables, So many of them prefers to buy from online, but due to covid-19 regulations they had faced many problems. So this paper is mainly concentrated to know the perception of customers towards online shopping with respect to Mangalore city during the pandemic.

### Literature Review:

1. The study titled, "Study of Online Food Delivery Services in Covid19 Period" was undertaken by Dr. Sandhya Anil Kale .In this study it was found that the overall satisfaction with online food ordering and the occupation of the respondent is



significant. And the overall satisfaction with online food ordering and the respondent's age is significant.

2. In the study titled “Review of Online Food Delivery Platforms and their Impacts on Sustainability” was undertaken by Charlene Li 1, 2, Miranda Miroso 1, 2 and Phil Bremer 1, 2, The future of online food delivery is exciting, and in order to ensure the sector develops in a sustainable manner which serves the interests of all stakeholders involved, we must continue to reflect on what is happening, and question if things could be done better.

### **Objectives:**

The study is intended to achieve the following objectives:

1. To analyse Factors affecting consumers regarding food delivery app.
2. To find Problem Faced by consumers while ordering food from online during the pandemic.

### **Methodology:**

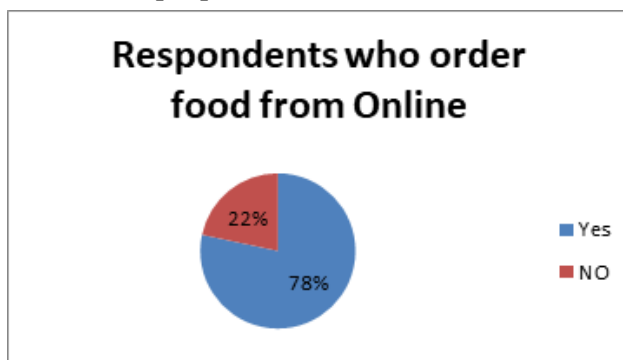
The study is based on primary data. The researchers have prepared questionnaire and distributed through Google forms and have collected back 120 responses. The respondents include only residents of Mangalore city. Available secondary data was extensively used for the study.

### **Scope and limitations:**

Mangalore city was chosen by the researchers to conduct the study on consumer perception towards online food ordering services during covid19. Respondents include people from all the age groups and from all the occupations. The study is based on consumer point of view. The study is limited to Mangalore city.

### **Data analysis and Interpretation**

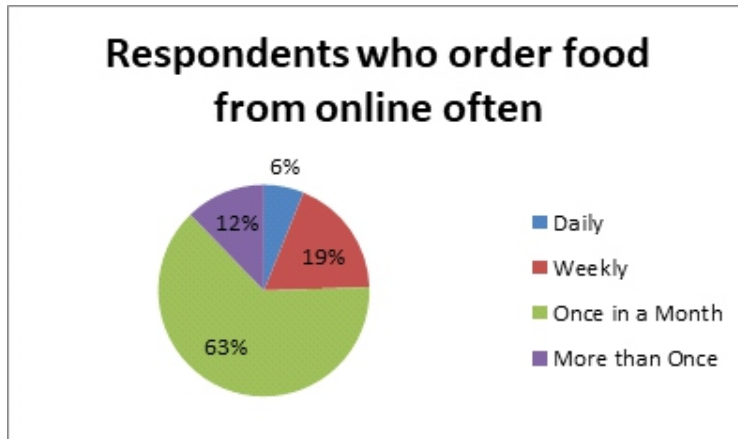
1. Following charts shows the people who order food from online.





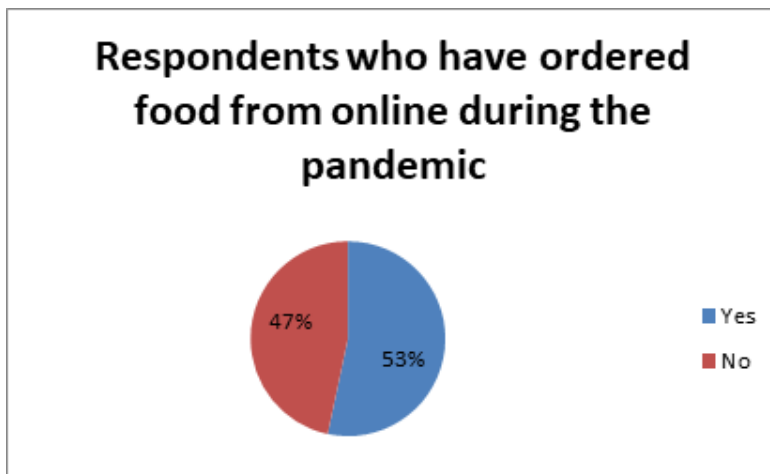
**Interpretation:** Out of total 120 respondents, 78% of respondents order food from online, and 22% of the total respondents do not order at all.

2. Following charts shows Respondents who order food from online often.



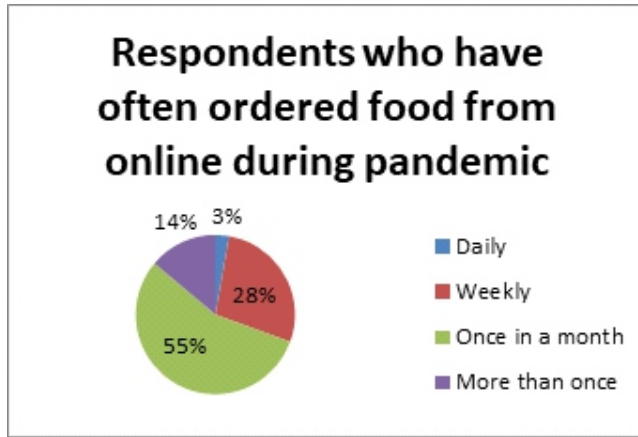
**Interpretation:** Out of 98 Respondents 63% of people order food from online once in a month, 19% of respondents order food weekly, 12% of people order food from online more than once in a month and 6% of them order on daily basis.

3. Following chart shows the respondents who have ordered food from online during the pandemic.



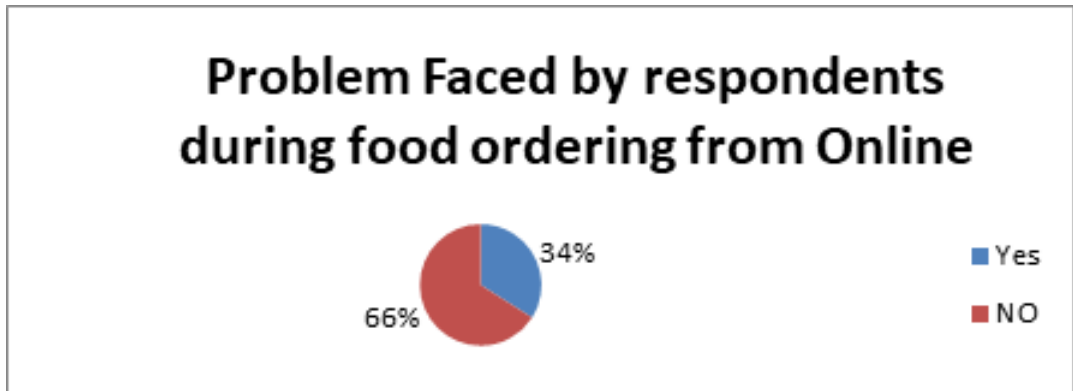
**Interpretation:** Out of 120 of respondents 53% of them order food from online. And 47% Responded not ordered.

4. Following chart shows Respondents who often ordered food from online during pandemic



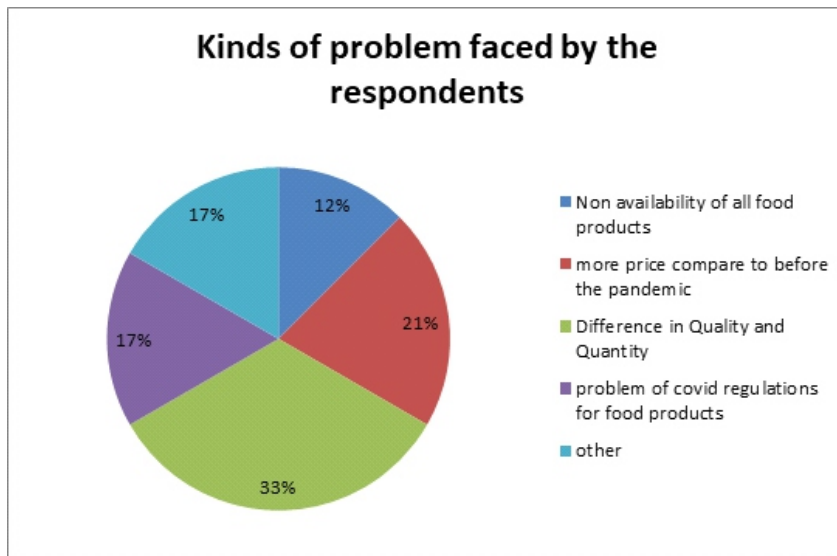
**Interpretation:** Out of 64 of respondents 55% of them order food once in a month, 28% of them order weekly, 14% of respondents order more than once in a month, and 3% of people prefer to order in daily basis.

5. Following chart shows problem faced by the Respondents During food ordering from online.



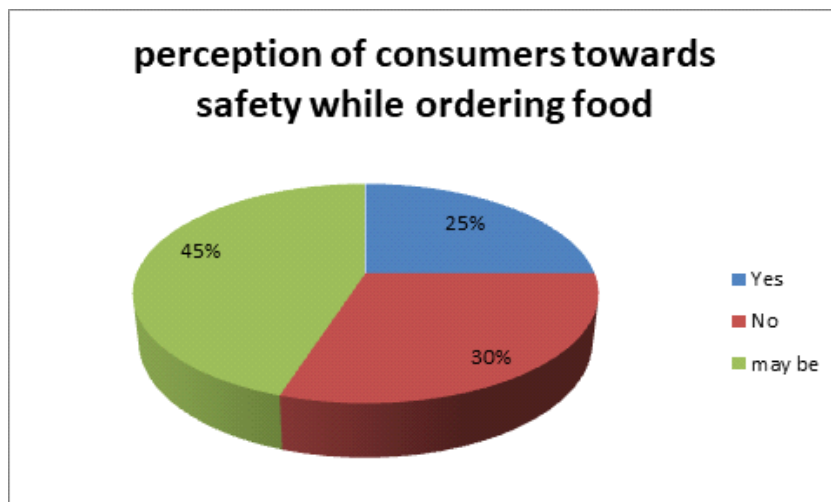
**Interpretation:** Interpretation: out of 120 Respondents 66% of respondents have not faced any problem during online food ordering and 34% of respondents had a issue with that.

6. Following Chart shows Different kinds of problem faced by the respondents.



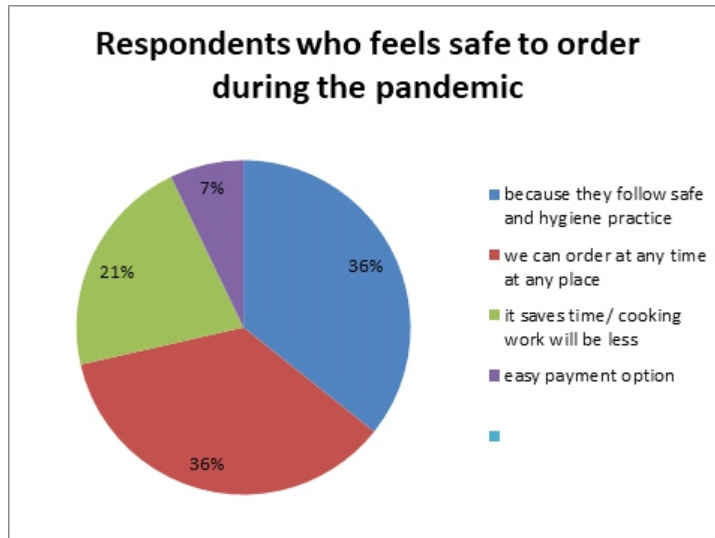
**Interpretation:** Out of 34% respondents who faced the problem, 33% of them faced the problem of difference in Quality and quantity, 21% of them felt more price compare to before the pandemic, 21% of the respondents faced the problem of high price, 17% of them faced the problem related to covid-19 regulation

7. Following charts shows the perception of customers towards safety while ordering food.



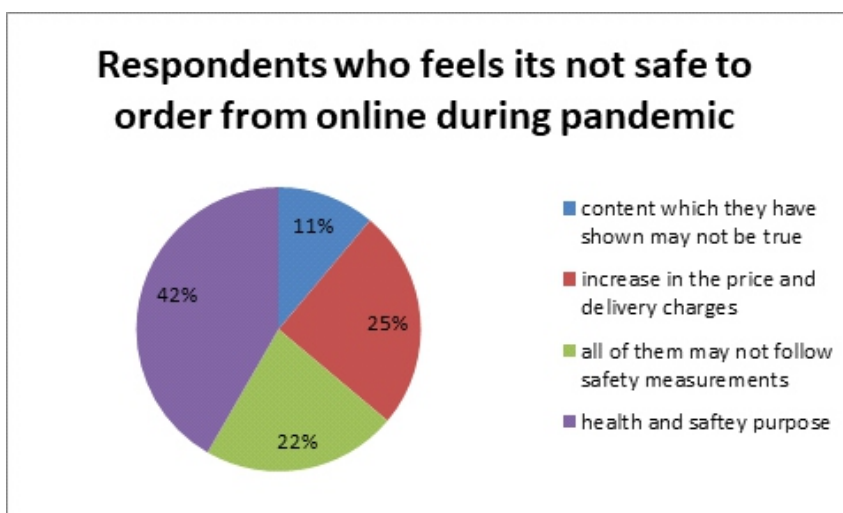
**Interpretation:** Out of 120 respondents 45% were not sure about safety of the online food delivering service, 25% of the agreed that it is safe and of them felt that it is not safe.

7. Following charts shows Respondents who feels safe to order during the pandemic



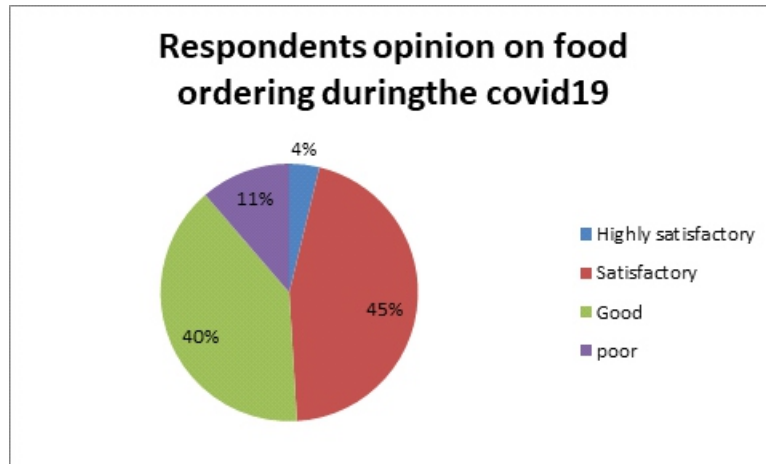
**Interpretation:** Out of 120 respondents 36% were order their food at any time at any place, 21% were agreed that it saves the time/ cooking work will be less, 36% were follow safety and hygiene practice.

8. Following charts shows the Respondents who feel its not safe to order online during the pandemic



**Interpretation:** Out of 30% respondents who were not agreed with the fact that it is not safe 42% of them having issues relate to health and safety purposes, 22% were felt that they are not following the safety measurements, 25% of having the opinion about increasing in the price and delivery charges and 11% of them felt that the content which they are presenting is not actual.

9. Following charts shows Respondents opinion on food ordering during the Covid 19.



**Interpretation:** Out of 120 respondents 45% were satisfied with online food ordering process, 40% of them felt that it is good, 11% were not satisfied with the service and 4% were highly satisfied with the service.

#### Findings:

1. Most of the respondents(53%) were used the online for the food ordering service during the pandemic and remaining(47%) were not preferred to use the online for the purpose of ordering.
2. Most of the respondents(63%) using online food services once in a month and many of them(18%) were using such services on weekly basis.
3. Most of the respondents(45%) were not sure that online food ordering system is safe or not, other(30%) respondents were felt that it is not safe and remaining (25%) of respondents felt that online food ordering service is safe.
4. Most of the respondents (33%) were facing the problem related to differences in the quality and quantities in the food products among the respondents (34%) who faced the problems related to ordering the food from online.
5. Most of the respondents (36%) felt that they can order the food from any time and

any place and other respondents (36%) felt that ordering from online is safer than offline ordering.

6. Many respondents (30%) felt that online food process is not safe due to health and safety purpose (42%) and not following the safety measures (22%)
7. Most of the respondents (45%) were satisfied with ordering through online and other (40%) of them felt that ordering from online is a good process.

### **Suggestions:**

Respondents suggested that they will order online food if delivery person is following covid19 precautions like wearing face mask during the delivery, sanitising, wearing ghouse. They also suggested restaurants should also take the safety measures while preparing the dishes. it would be satisfactory and it will be more helpful for those customers who spend many time on field work outside and those who depend on online food delivering apps. Based on the opinion of the respondents online food delivery is better than offline food delivery because crowds can be avoided.

### **Conclusion:**

To conclude, the COVID-19 pandemic has opened up many gates of opportunities for entrepreneurs to thrive in the online food industry. During the lockdown, food is a basic necessity for every individual around the globe. Despite several challenges, online food delivery apps have come up as a blessing in disguise for foodies in this crucial time. The direct physical contact between customers and delivery agents has emerged as the biggest challenge. Still, delivery companies have found ways to deal with such problems by introducing several features in their delivery apps.

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## A STUDY ON SOCIAL MEDIA USAGE DURING THE COVID-19 PANDEMIC

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### Abstract:

*“It takes discipline not to let social media steal our time”*

*-ALEXIS OHANIAN*

*The Covid-19 has potentially changed the smoothly running world and has turned it upside down for everybody. The world has been shut indoor since March 2020. The planet has witnessed the biggest lockdown imposed on 1.3 billion people in the history of mankind. The pandemic has an adverse affect on the mental health of the people. Social media was the only way to connect to the outside world thus it increased the dependency on it. It was witnessed that there was a sudden rise in social media usage during the corona virus pandemic. Several research studies have found out that the changes in the social connecting patterns have adversely affected people's lifestyle. This research is focused and analysed about the rise in the usage of social media during the ongoing pandemic. The main objective is to study the reason for the spike in consumption of social media during the pandemic. For the purpose of this study both primary and the secondary data has been considered. Data from different areas of Dakshina Kannada has been collected by sending questionnaire to different of age categories and their opinions and views have been taken into consideration.*

**Key words:** Social media, Covid 19, Internet use, Society, Impact.

### INTRODUCTION

The outbreak of corona virus has caused a global disruption. Over 190 countries have been suffering from this deadly pandemic. Millions of people have been the victim of this virus and billions of people have been put under the lockdown and this has also led to global health crisis. It is one of the deadliest pandemic the world had witnessed. The social media was the only gate way to connect and communicate with the world.

The technology is booming rapidly, the people using it are increasing over the year. The growth of social media has created a new world for collaboration and communication. It is

all about building network and engagement. Social media networks are a powerful tool for massive reach of news and facts. It is the key for dissemination of information worldwide. The presence of social media makes the world like a global village. Hence making it easy to communicate with friends and family. The people from the other side of the globe are just one touch away. It reduces isolation, boredom and anxiety issues thus, it reduces psychological impact.

Before lockdown social media was used on an average of 150 minutes per day. However the figures jumped twice during the initial weeks of lockdown. People were using social media for consuming the news, to keep themselves entertained, to connect with their loved ones etc. As per survey there is 87% increase in social media usage during the lockdown. Indians, on an average spend 4 hours on social Medias such as facebook and whatsapp.

As per the survey in July 2020, the total number of social media users were 3.9 billion, this represents 51% of the social population. There is an annual growth of 10.5% (+376 million) social media users. With 2.3 billion users facebook is the most popular social media today. In general the young youth are more inclined towards these applications. According to a research, people between 18- 25 years of age spend less than one hour for human interaction. About 83% of the people from 18-49 years have agreed that they use some kind of social media every day.

There are two faces of a coin, the same goes with social media sites. The fast changing world has created addiction towards these applications which can have both positive and negative impact on the future generations.

### **OBJECTIVES:**

- To know if there is a rise in use of social media during the pandemic.
- To study about the reason about the rise in usage.
- To get the awareness about the impact in rise in use of social media.

### **RESEARCH METHODOLOGY:**

The research methodology followed is both descriptive and empirical in nature. This study is based on collection of primary and the secondary data. The research method used is quantitative in nature. For the collection of primary data, a structured questionnaire was formed and the response of 300 respondents of citizens of Dakshina Kannada of different ages has been considered. The primary data is also collected in the form of interview and observations. Some of the necessary information was collected through secondary data in order to get the statistics relating to the survey.



**AREA OF STUDY:**

This study is based on Dakshina Kannada. The idea behind this study is focused on knowing the reasons for the increase in usage of social media.

**STATISTICAL TOOL:**

Percentage analysis is used to analyse the data.

**LIMITATIONS:**

- The study is confined only to 300 social media users of Dakshina Kannada city, thus may not be a true representative of the population.
- This ideology can possibly last for a short period.
- The study is based on an overall review and not targeted to a specific area.

**DATA INTERPRETATION AND ANALYSIS:**

**TABLE 1**  
**AGE OF THE RESPONDENTS**

AGE	NO OF RESPONDENTS	PERCENTAGE (%)
15-25	176	58.7
26-35	30	10
36-45	22	7.3
46-55	36	12
55 >	36	12
<b>TOTAL</b>	<b>300</b>	<b>100</b>

*SOURCE: Primary data*

As per the survey, majority (58.6%) of the respondents are between the age of 15-25 years. 12 % of the respondents are between the age of 46-55 and 55+ years of age respectively. 10% of the respondents are of 26 -35 years. 7.3% of the respondents are of age 36-45 years.

**TABLE 2**  
**GENDER OF THE RESPONDENTS**

<b>PARTICULARS</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE (%)</b>
Male	136	45.3
Female	164	54.7
Transgender	0	0
<b>TOTAL</b>	<b>300</b>	<b>100</b>

*SOURCE: Primary data*

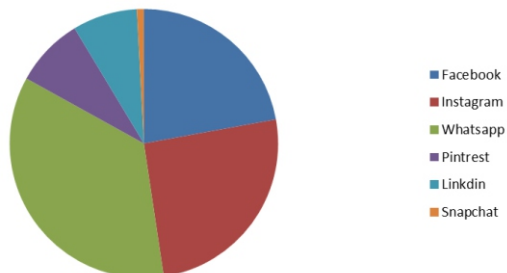
As per the above table, 54.7% of the respondents are female that constitutes the majority of the respondents. 45.3% of them are male respondents.

**TABLE 3**  
**SOCIAL NETWORKING SITES THAT THE RESPONDENTS USE**

<b>NETWORKS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE (%)</b>
Facebook	170	22.13
Instagram	196	25.5
Whatsapp	272	35.4
Pintrest	64	8.33
Linkedin	60	7.8
Snapchat	6	0.84

*SOURCE: Primary data*

**CHART REPRESENTING SOCIAL NETWORKING SITES  
THAT THE RESPONDENTS USE**  
**CHART REPRESENTING SOCIAL NETWORKING  
SITES THAT THE RESPONDENTS USE**



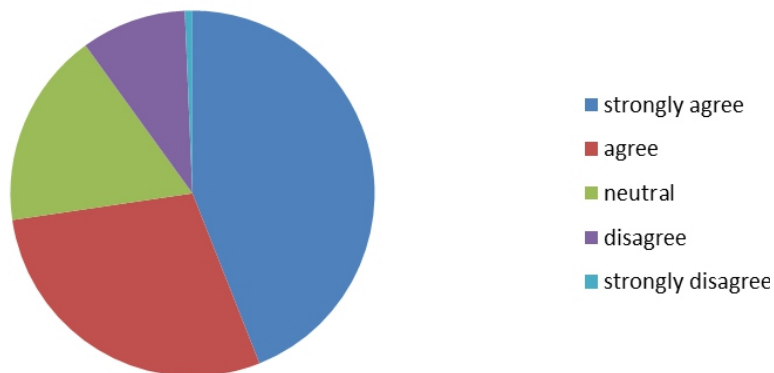
The respondents were asked to select all the social media networks that they use. As per the above table, majority (35.4%) of the respondents use whatsapp. Instagram is being used by 25.5%. Facebook stands at 3rd position with 22.13% of the respondents. 8.33% of the respondents are users of pinterest whereas, 7.8% of them use linkedin and the remaining 8.4% of them use snapchat.

**TABLE 4**  
**RISE IN USE OF SOCIAL MEDIA DURING AND AFTER THE PANDEMIC**

PARTICULARS	NO OF RESPONDENTS	PERCENTAGE (%)
Strongly agree	132	44.00
Agree	86	28.67
Neutral	52	17.33
Disagree	28	9.33
Strongly disagree	2	0.67
TOTAL	300	100.00

*SOURCE: Primary data*

**CHART SHOWING RISE IN USE OF SOCIAL MEDIA  
DURING AND AFTER THE PANDEMIC**  
**RISE IN USE OF SOCIAL MEDIA DURING  
AND AFTER THE PANDEMIC**



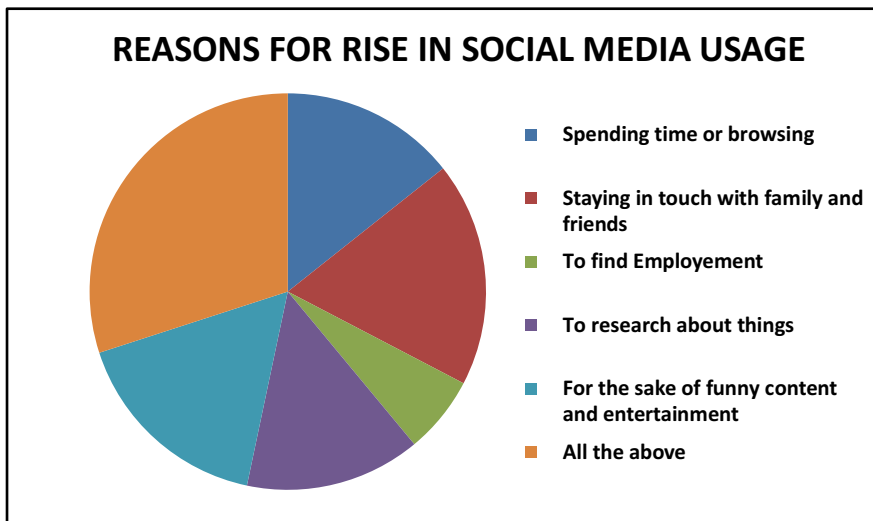
As per the above chart and table, 44% of the respondents strongly agree that there is a rise in social media usage pattern during or after the lockdown. 28.67% of the respondents agree

that there is a increase in their pattern of consuming social media. 17% are neutral regarding this. 9.3% disagree and the rest, 0.67% strongly disagree regarding the change in the pattern of social media intake.

**TABLE 5**  
**REASONS FOR RISE IN SOCIAL MEDIA USAGE**

REASONS	NO. OF RESPONDENTS	PERCENTAGE (%)
Spending time or browsing	43	14.33
Staying in touch with family and friends	55	18.33
To find Employment	19	6.33
To research about things	43	14.33
For the sake of funny content and entertainment	50	16.7
All the above	90	30.00
<b>TOTAL</b>	<b>300</b>	<b>100</b>

*SOURCE: Primary data*



As per the above table, 19 respondents make use of social media to find employment. 43 of them use it to spend their time and to research about things respectively. 50 of them use social media to get funny and entertainment content. 55 of the respondents use social media sites to stay in touch with family and friends. 90 (majority) of them use social media for all the above factors.

**TABLE 6**  
**TIME SPENT ON SOCIAL MEDIA DURING OR AFTER THE LOCKDOWN**

<b>TIME SPENT</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE (%)</b>
< 30 min	34	11.3
30 – 60 min	74	24.7
1-2 hours	88	29.3
2 hrs >	104	34.7
<b>TOTAL</b>	<b>300</b>	<b>100</b>

*SOURCE: Primary data*

The above table represents, most (34.7%) of the respondents spend more than 2hours everyday on social media. 29.3% of the respondents spend 1-2 hrs.24.7% of them spend around 30-60 min and the rest 11.3% spend less than 30 min a day.

**TABLE 7**  
**IMPACT OF SOCIAL MEDIA ON A LONG TERM**

<b>IMPACT</b>	<b>NO OF RESPONDENTS</b>	<b>PERCENTAGE (%)</b>
<b>Positive impact</b>	172	57.3
<b>Negative impact</b>	128	42.7
<b>TOTAL</b>	<b>300</b>	<b>100</b>

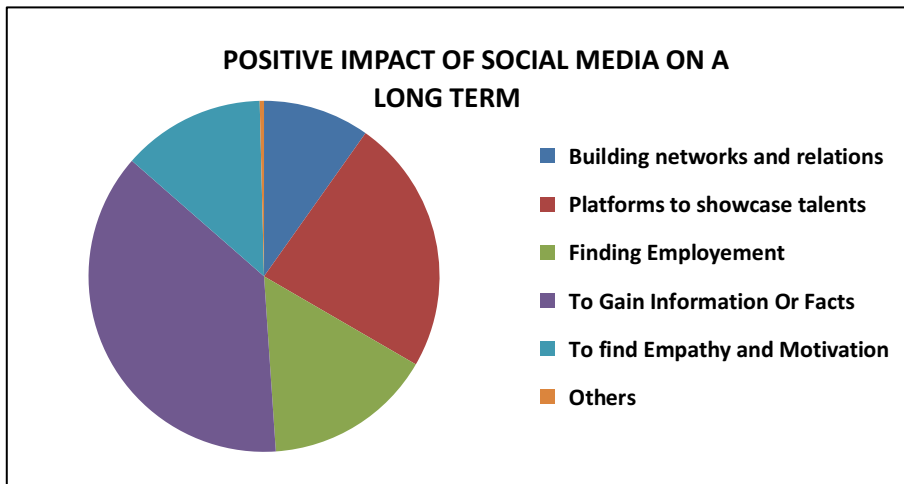
*SOURCE: Primary data*

The above table shows that 57.3% of the respondents feel that rise in use of social media will have an positive impact where as the other 42.7% of them feel that it can have a negative impact.

**TABLE 8**  
**POSITIVE IMPACT OF SOCIAL MEDIA ON A LONG TERM**

<b>REASONS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE (%)</b>
Building networks and relations	74	24.67
Platforms to showcase talents	59	19.67
Finding Employment	39	13
To Gain Information Or Facts	94	31.33
To find Empathy and Motivation	33	11
Others	1	0.33
<b>Total</b>	<b>300</b>	<b>100</b>

*SOURCE: Primary data*

**CHART SHOWING POSITIVE IMPACT OF SOCIAL MEDIA ON A LONG TERM**

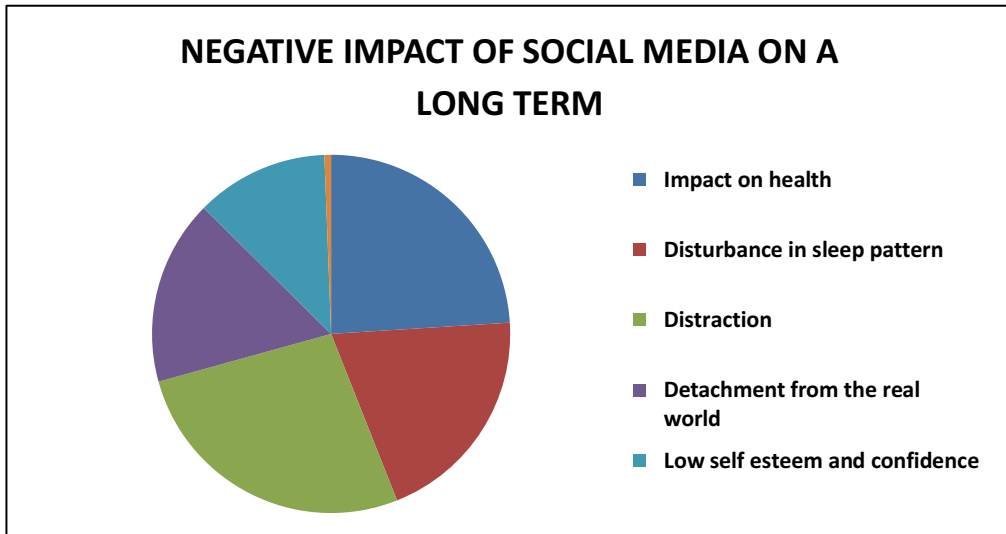
As per the above chart and table, majority (31.33%) of the respondents say that social media sites helps them to gain information and knowledge regarding various facts. 24.67% of the respondents feel that it helps them to build relationship between friends and family. 19.67% of the respondents say that social media sites are a good platform to showcase their talents, 13% of them say that it helps them to find employment. The remaining, 0.33% of them use social media use for dating and other activity.

**TABLE 9****NEGATIVE IMPACT OF SOCIAL MEDIA ON A LONG TERM**

<b>REASONS</b>	<b>NO. OF RESPONDENTS</b>	<b>PERCENTAGE (%)</b>
Impact on health	73	24
Disturbance in sleep pattern	60	20
Distraction	80	26.7
Detachment from the real world	50	16.7
Low self esteem and confidence	35	12
Other	2	0.6
<b>TOTAL</b>	<b>300</b>	<b>100</b>

*SOURCE: Primary data*

## CHART NEGATIVE IMPACT OF SOCIAL MEDIA ON A LONG TERM



According to table number 9, most (26.7%) of the respondents feel that social media can cause distraction on a long term, 24% of them feel that social media can have negative impact on health whereas, 20% of them feel that it can affect the sleep pattern, 12% of the respondents say that it can lead to low self esteem and confidence. The remaining 0.6% of the respondents feel that it can increase fraud and scams.

### FINDINGS:

- Majority (58.7%) of the respondents are of 15-25 years of age and most (54.7%) of the respondents of them are female.
- As per this survey, 35.4% of the respondents use Whatsapp which constitutes the highest.
- 44% of them strongly agree that there is a rise in their social media consumption during and after the lockdown.
- 100 respondents agree that they are addicting to internet during the ongoing pandemic.
- As per the study, 40% of the respondents agree that they click on social media applications without any reason or purpose.
- Most (82 respondents) of the respondents feel frustrated when the social media sites go down.
- Majority(30.7%) of the respondents prefer spending time on social media than doing any other work in their free time

- Greater part(30%) of the respondents feel using social media in their free time for browsing, to stay in touch with family and friends, to find employment, to research about things, to get funny and entertainment connect is the reason for rise in usage of social media during the pandemic.
- 31.3% of the respondents click on social media for more than 10 times a day. Majority (34.7%) of the respondents spend more than 2 hours a day.
- Most (57.3%) of the respondents feel it will have a positive impact of rise in usage of social media on a long term.
- Majority (33.33%) of the respondents feel that social media can be a potential source to gain knowledge and information in future.
- Most of the respondents (26.7%) feel that Social media can have a negative affect by causing distraction.

### **SUGGESTIONS:**

- One must be mindful of their social media habits.
- Children below 18 years of age must not be allowed to use social media.
- The government must bring into force some laws and regulation relating to social media in order to control of anti social activities.
- Proper guidance must be given to people on the impact of social media on a long term.
- More features to be developed to in order to protect private data and personal information sharing.
- Education curriculum should be revised and it must include social media studies in it so as to alert students that they need to be careful in their social media usage.

### **CONCLUSION:**

The emergence of corona virus has changed the way people use social media. The Covid-19 can be eradicated some day but social media sites have become an omnipresent part of life. There is no doubt that lockdown has increase the dependence on the internet. Social media has provided people with a communication avenue that is tied to various benefits. This includes the development of a wide social network that enhances opportunities and cultural competence. As per the survey conducted above, it can be concluded that majority of the people agree that the outbreak has caused a spike in their social media consumption. It is the easiest way to spend time and keep oneself entertained these days. The social media on a long term can be a mixture of positive and negative impact. Although social media has numerous benefits in our lives we must keep in mind the demerits of it. One must stop



themselves from being a slave of these networks. Individual should make a decision whether to go on using the sites or stop or even moderate on their usage. In the world full of digitalisation, we shouldn't forget basic morals and human values. Letting internet overtake human interaction and value can have adverse effect for generations in future.

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- <https://www.ijedr.org/papers/IJEDR1902007.pdf>
- [https://www.researchgate.net/publication/311104510\\_EFFECTS\\_OF\\_SOCIAL\\_MEDIA\\_ON\\_YOUTH\\_A\\_CASE\\_STUDY\\_IN\\_UNIVERSITY\\_OF\\_SARGODHA](https://www.researchgate.net/publication/311104510_EFFECTS_OF_SOCIAL_MEDIA_ON_YOUTH_A_CASE_STUDY_IN_UNIVERSITY_OF_SARGODHA)
- <https://www.journalcra.com/article/study-impact-social-media-youth>
- <https://www.businesstoday.in/technology/news/coronavirus-87-percent-increase-in-social-media-usage-amid-lockdown-indians-spend-4-hours-on-facebook-whatsapp/story/399571.html>
- [http://www.scielo.br/scielo.php?script=sci\\_arttext&pid=S1677-55382020000700120](http://www.scielo.br/scielo.php?script=sci_arttext&pid=S1677-55382020000700120)

## **E-EDUCATION DURING COVID-19: CHALLENGES AND BENEFITS TO TEACHERS.**

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### **Abstract:**

*E-education or e-learning is the delivery of education or any type of training by electronic teaching methods. This electronic method can be a computer or a Smartphone where teaching material is accessed by use of the internet usually. E-education is gaining growing importance in the present covid-19 pandemic situation. Although e-education has existed since many years, majority of teachers were unaware of teaching methodology via e-mode. At present we can see that e-education has become mandatory and teachers are trying to cope up with the same. In general, we can see that E-education is a simplest method of teaching and learning, but it has many challenges also to be faced mainly by teachers. Therefore, the present study tries to identify those challenges and benefits to teachers from e-education during this covid-19 pandemic situation. The study is mainly undertaken in Dakshina Kannada district by selecting 100 samples of teachers who are using e-education to teach their students. Questionnaire is used to collect the data and suggestions will be made based on the findings.*

**Key words:** E-education, Covid-19, Challenges and Benefits.

### **Background of the study:**

Due to covid-19 onset in early 2020, all educational institutions including schools and colleges are shut. Students and teachers were no longer contained within the walls of a classroom. The teaching-learning experience had to change from physical classroom teaching to digital e-learning platforms. Many teachers and students may have been aware of e-learning even before the Covid-19 Pandemic. However, the sudden occurrence of this widespread disease and immediate impositions on social restrictions led to an unplanned and rapid move toward e-learning without training. The purpose of this research paper is to understand the benefits associated with this and challenges faced by them. Covid-19 pandemic changed the education system across the world and forced teachers to shift to online mode of teaching. Many academic institutions that were earlier reluctant to change their traditional approach had no option but to shift entirely to online teaching learning.

**Introduction:**

E-education or e-learning is the delivery of education or any type of training by electronic teaching methods. This electronic method can be a computer or a Smartphone where teaching material is accessed by use of the internet usually. E-education is gaining growing importance in present covid-19 pandemic situation. The impact of e-education has become very important aspect of research. When there is in-person interaction between students and teachers in the form of discussion, face to face interaction and their body language, it enables a teacher to understand whether the student understood the concept or not. Slow learners are, thus, identified and these students can be given more attention and at the same time advanced learners can be given more challenging problems. But, e-learning lack these things and it is a challenge for the teachers to convey the same thing in a different mode of environment due to lock down. Making the students to concentrate, which is a very difficult task in case of offline teaching, has become more difficult in online since students are at home or outside the college campus with interaction of family members in between. But, teachers have accepted this challenge very effectively and with self learning process and in some cases a few support from the institution managed the entire task. Even the non-technical institutions who do not have a high level technology have managed it effectively. Covid-19 has made them to think out of the box.

**Objectives:**

- To enumerate the problems faced by teachers due to a sudden change from classroom to e-learning platforms.
- To appraise the existing e-learning technology tools among teachers.
- To determine the factors for the growth of e-education in the teaching sector.

**Scope of the study:**

The scope of the study is extended to e-education taught in schools and colleges in different educational institutions and it can be utilized to know the impact of e-education on teachers during covid-19. The scope is limited to challenges faced by teachers of non-technical background and non technical institutions.

**Research Methodology:**

The present study, “E-Education during Covid-19: Challenges and Benefits to Teachers”, is conducted to identify the changes in teaching scenario and its impact on teachers. The study takes into consideration teachers of non-technical background who had minimum or no expertise on e-education before they adapted themselves to Covid-19 emergency. Therefore, sample of 100 teachers from non-technical background is selected to collect the

information regarding benefits and challenges they are facing from present e-education. The study is conducted in Dakshina Kannada district by questionnaire method via Google form. Simple random sampling is used to identify the respondents.

**Significance of the study:**

E-education is simplest method of teaching or learning but it has many challenges inherited which will be faced by the teachers of non-technical background. Therefore, study on these problems and helping them to get proper support from the required authorities and the government is very much essential for the development of education sector. Hence, present study provides information about the different challenges faced by teachers and necessary steps that can be taken to avoid these challenges.

**Review of Literature:**

Ammar et al., (2020), in their paper stated that e-education mainly taught by b-schools and technical institutions has negatively impacted on students and also they are finding it difficult to adopt certain qualitative methods to teach practical aspect in their teaching.

R Radha et al. (2020), in their paper stated that the students prefer e learning because they learn more technical aspects which are essential for current job market. But teachers are not-comfortable due to very less responses from students and lack of interaction with students.

**E-education before covid-19:**

Increased usage of internet and Smartphone made the people to do everything online; they shop online, do business online. Digitalization in all sectors is moving faster. Education sector is not an exception to this. With ever increasing information available on the internet and the countless number of online courses, many people prefer to learn online. The introduction of computers was the basis of this revolution and with the passage of time, as we get hooked to smart phones, tablets, etc; these devices now have an importance place in the classrooms for learning. Books are gradually getting replaced by electronic educational materials like optical discs or pen drives. Knowledge can also be shared via the Internet, which is accessible 24X7, anywhere, anytime.

Some of the benefits of E-education are, students can learn anywhere at any time. This flexibility may help the working professionals to pursue new courses without giving up their jobs. They can learn at weekends or in their free time. All the course materials are readily available at student's fingertip. These materials can be used by them anytime. Some teachers make videos and upload in YouTube. This will help the students to view it again and again in case they have not understood the concept at once. But e-education has many

challenges from the point of students as well as teachers. The actual challenge goes to teachers who are not familiar with technical aspect. Therefore study is undertaken to understand the benefits and challenges of teachers of non-technical background.

### **E-education vs. offline education:**

Respecting the government's decision, the educational institutions around the world started online learning during the covid-19 pandemic. Though e learning was there before Covid-19 most of them were not adopting this due to lack of technological up-gradation, lack of materials such as smart phone, laptop and other devices which are necessary for getting effective result from E-education.

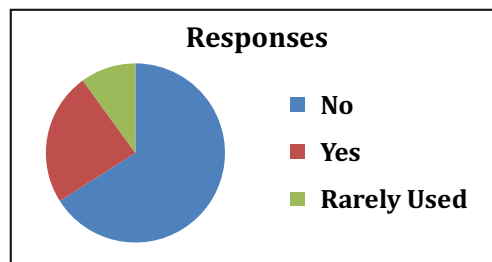
E-education is always depending on a strong internet connection with the high band. It is not succeeded always because of a lack of connectivity and an acute power shortage. E-learning is even worse in rural areas compared to urban areas due to lack of infrastructure that online courses require. There is always somebody in a classroom to motivate and assess the performance of learners, whereas learners are required to be self-driven and a bit self-disciplined to really benefit from eLearning platform.

### **Data analysis and Interpretation:**

Below we can see the graphical presentation of responses for most important questions asked during survey via questionnaire.

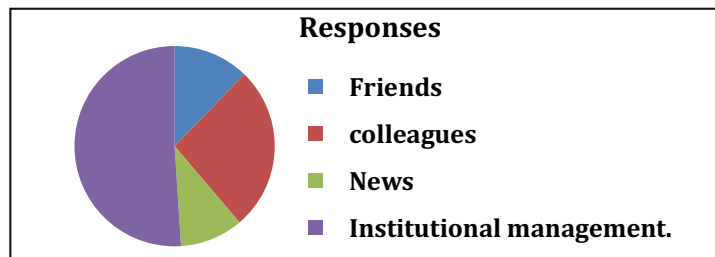
**Question 1 :** Were you aware of E-education platforms like zoom, Google classroom, Cisco WebEx etc., before covid-19 pandemic?

**Responses :**



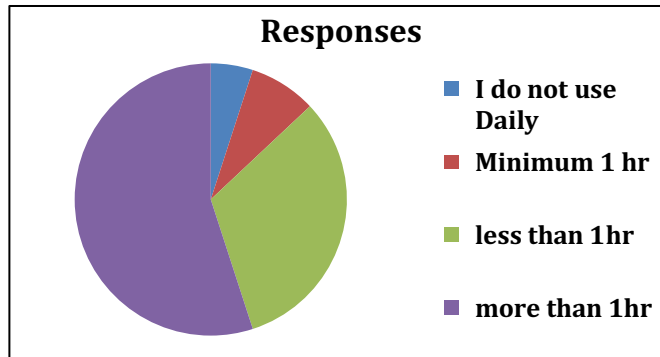
**Question 2 :** How did you come to know about the digital teaching platform?

**Responses :**



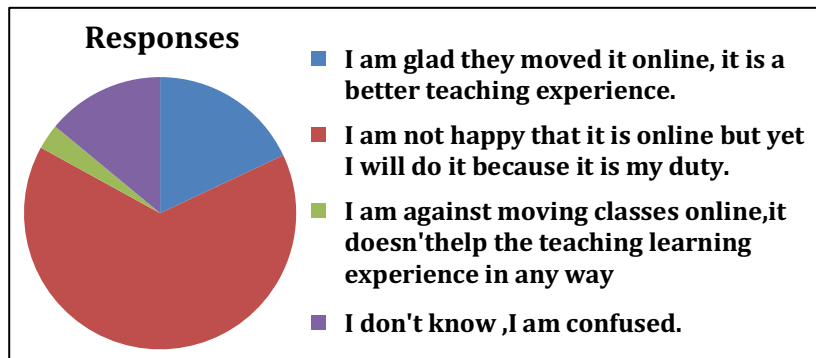
**Question 3 :** How long you are spending time in E–education every day.

**Responses :**



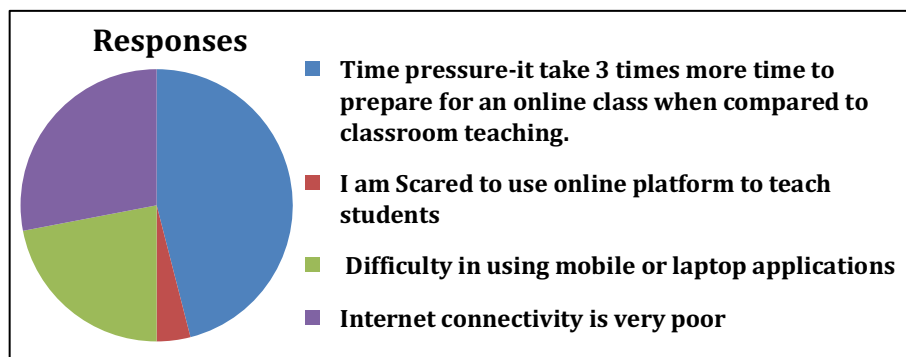
**Question 4 :** In your experience how do you feel about moving your classes online?

**Responses :**



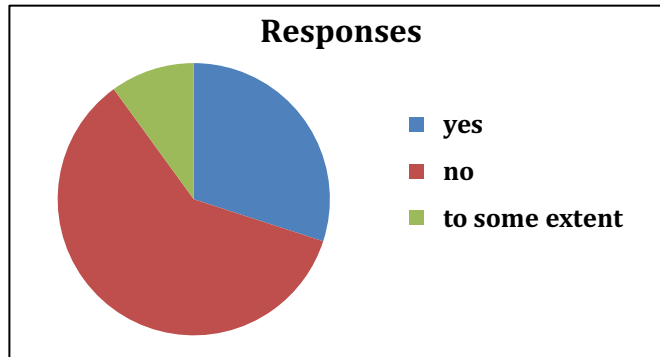
**Question 5 :** What has been the hardest part about moving your classes online?

**Responses :**



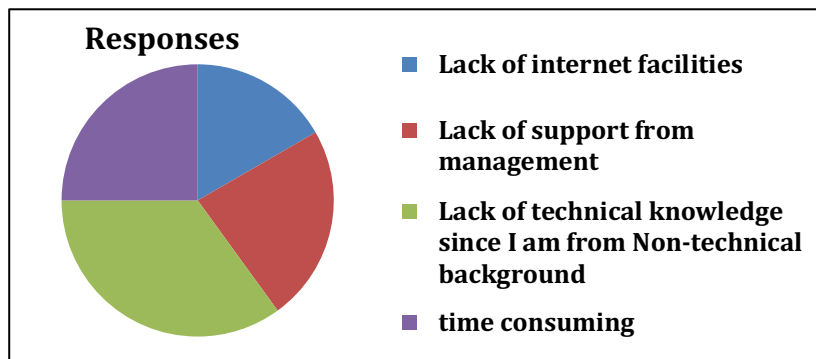
**Question 6 :** Do you feel you have fully upgraded with E-education?

**Responses :**



**Question 4 :** If no then why do you feel you are finding it difficult to upgrade yourself?

**Responses :**



### Findings

Majority of the teachers were not aware of E-education platform like Zoom, Google classroom etc. They came to know about this platform through institutional management, because at the time of covid-19 pandemic e Education was the need of the hour. Most of the respondents are not happy with online classes. They are just doing it as a part of their duty. It takes more time to prepare for online classes when compared to classroom teaching. Due to lack of technical knowledge, internet facility and lack of support from the management, teachers are finding it difficult to upgrade themselves with e-education. Lack of accreditation and quality assurance in e education and even it lacks face to face communication. E education causes social isolation. Premier institutions in India like the IITs have been into e- education for more than five years and the ministry of Human Recourse and Development has released online recourses like E –Pathshala, the deployment of such strategies in non –technical institutions and in the private sector was

limited. In online mode since the teachers have no longer a sense of control over the class ambience.

Not everyone can afford a computer or a laptop. Most of them purchased a new laptop and some of them borrowed from others. Some of the teachers were not familiar with the new format of education. They are not well trained for online education classes. Besides this, it is not necessary that a good classroom teacher will be a good teacher in the online classroom. There is limited number of resources available to conduct online examination in India. In the case of subjects like accounting, taxation, it is rather difficult to teach online. High technical knowledge is required in this field and non technical teachers find it difficult.

### **Suggestions**

Teachers being a learner, it is not difficult for them to upgrade to E-education. High internet facility and proper training from management with well-equipped devices should be provided to teachers. A good concentration and self motivation are required for online education. Teachers should be provided with the user friendly and well structured environment. The teaching platforms like Diksha and Swayam should be updated with some set of tools such as two way audio interface and two way video that can help the teachers to conduct online classes and monitor the progress of students. Teachers should be trained to use online learning tools and platform. Besides this, they should also be trained with the additional skills so that they can manage the online platform themselves. The training should give emphasis on improving the teacher- student engagement through the online content and resources.

### **Conclusion**

When all talks about the negative factors of Covid-19, it even has certain positive factors too. Due to covid-19 pandemic teachers have learnt many new things. It has strengthened their technological knowledge. The digital vision of Indian government has also enlarged. Since, classroom learning is more real and students have an opportunity to debate, discuss with their class teachers and friends, e-education has created many problems to teachers and students. Teachers of non-technical background are finding it really difficult to adjust themselves with e-platforms. Therefore, government and management of institutions need to invest in training and development of technical knowledge and skill of teachers and provide good platform so as to reduce the burden of teachers.



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**Questionnaire****Name:**

1. Please specify you gender

- Male
- Female
- Others

2. Marital Status.

- Married
- Un-married
- Separated

3. What level of education do you teach?

- Primary school ( Kindergarten to Class V)
- Higher primary ( Class VI to Class VIII)
- High school (Class IX -X)
- Higher Secondary educations ( Class XI and XII / PUC )
- Undergraduate, professional and other courses (Degree and PG courses)

4. Were you using computer assisted teaching (ppt, animations, videos etc) before March 2020?

- Yes
- No

5. Were you aware of E-education platforms like zoom, Google classroom, Cisco WebEx etc., before covid-19 pandemic?
  - No
  - Yes
  - Rarely used.
6. How did you come to know about the digital teaching platforms?
  - Friends
  - Colleagues
  - News
  - Institutional management
  - Others if any specify
7. Which of these platforms have you used for online classes?
  - Google Classroom
  - Zoom
  - Google meet
  - Cisco WebEx
  - Email
  - Skype
  - Other Institutional Learning Management system
8. How long are your online classes?
  - I do not use daily.
  - Minimum 1 hour
  - Less than 1 hour
  - More than 1 hour
9. Which of the following components do you use during your online classes? [ Please tick all those that are applicable]
  - Providing learning materials- notes, ppt etc
  - Assignments
  - Live interaction
  - Quiz / Games
  - Discussion forums

- 
10. Reflect for a minute: In your experience, how do you feel about moving your classes online?
- I am glad they moved it online, it is a better teaching experience
  - I am not happy that it is online but yet I will do it because it is my duty
  - I am against moving classes online, it doesn't help the teaching-learning experience in any way
  - I don't know, I am confused
13. What has been the hardest part about moving your classes online?
- Time pressure –It take 3 times more time to prepare for an online class when compared to classroom teaching
  - I am Scared to use online platform to teach students.
  - Difficulty in using mobile or laptop applications
  - Internet connectivity is very poor
14. What is the percentage of students who are active and responsive through the online classes?
- >90%
  - 70-90%
  - 50-70%
  - 30-50%
  - <30%
15. How do you rate yourself in respect to technological upgrades (compare from before March 2020 to Nov 2020) ?
- I am not aware of technology as my classes are prepared by someone else, I only upload the material
  - I have gained knowledge about software and online teaching tools, I still take help to prepare
  - I am able to use software and online teaching tools effectively now
16. In your opinion, what is the key to effective e-education?
- Effective curriculum planning before deployment of e-learning
  - Provide training to teachers and students to orient themselves to e-learning
  - Provide advanced ICT technology to teachers

17. E learning is better than the traditional face to face teaching
- Agree
  - Strongly agree
  - Disagree
  - Strongly disagree
  - I am unable to judge right now
18. Adoption of e-education in teaching sector is due to
- Covid-19
  - Technological upgradation
  - Accreditation requirements
  - Other if any specify .
19. Do you feel you have fully upgraded with E-education?
- Yes
  - No
  - To some extent.
20. If No then why do you feel you are finding it difficult to upgrade yourself?
- Lack of internet facilities.
  - Lack of support from management
  - Lack of Technical Knowledge since I am from Non technical background.
  - Time consuming.

**Suggestions**

## **IMPACT OF COVID19 ON SOCIETY**

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Now - a-days the whole world is shaken by COVID19. The word "CO" stands for Covid, 'VI' stands for virus and the word 'D' stands for disease. The COVID case was first detected in China, Wuhuan Province in December 2019. After that it spreads all over the world nearly 44 countries. Corona Virus is an infectious disease, a kind of respiratory illness which is transferred through respiratory droplets and by contact with the objects contaminated by the causative virus. Covid disease affects different people in different ways. Fever, cough, headache, diarrhoea, sore throat, vomiting, loss of taste or smell are symptoms of COVID disease. Society is greatly influenced by this terrible disease. It affects each and every aspects of society i.e., on Education, management and business area, health systems. I want to show through this article both the positive and negative sides of COVID19 situations.

COVID 19 is one of the widely spread diseases in recent history. Like this Corona pandemic 2019, in the year 1918 an unknown influenza pandemic broke down and took away uncountable lives. South Asian countries are highly affected by this Corona pandemic situations. This deadly ,terrible pandemic has some negative aspects on emotional, political, socio- economic, educational and cultural factors. But it has some positive aspects too. This pandemic helps to reintegrate and reorganize the social system as a whole.

**POSITIVE EFFECTS** :- Everything has good and bad sides both. COVID situation has some positive aspects.

1. This COVID situation helps to grow genuine relationships among family members.
2. Most of the life style is changed in this pandemic situations. Human become conscious about their health. They practice healthy exercises, take healthy foods.
3. No more work loads. People are free from Monday Blues, they can work, perform their duties from home. Burden of work load is reduced and they can

live relaxly.

4. Most of the workers did not get time to spend quality time with their kinsmen for their duties, to fulfil their responsibilities. Now due to this COVID situations they get enough time to stay closely with their near and dear ones. It helps to grow understanding level among family members.
5. During this COVID time most people find out their individual creativity. They improve and nourishes their talents, skills.
6. Positive helping mentally grows among human. Many people individually or with the help of welfare organization come forward to help the poor, provide them foods, clothes.
7. Earlier sometimes domestic workers, garbage cleaners are neglected. People give less value to household works. Now they realize the worth of maids, the importance of garbage cleaners (sweepers)
8. Frontlines warriors like doctors, nurses, police perform their duties tirelessly risking their lives for the welfare of the society.
9. Education system becomes digitalized and easier. Students can attend their Digital classrooms from home. They can learn, give examination through online mode.
10. Many companies try to launch new software, improve tools. This effort directly or indirectly also becomes helpful to society.
11. Gradually people are adapting pandemic situations while realizing the difference between normal and pandemic situation. They understand what is ideal social behaviour like Govt. Management systems and politics.
12. Everyone is accustomed to a common life style with a sharing and caring nature for elders, children and other kinsmen.
13. In this pandemic situation understanding and helpful mentality is developed among Govt. And regional organizations to handle the pandemic situation.
14. A lot of domestic productions is going on, emergency relief funds with regional co- operation is made to combat the pandemic.
15. Medical systems and medical facility is improving and the focus is on indigenous systems to trat the COVID19 patients.

**Negative Effects On Society** :- several elements are there which cause negative impact on society.

1. COVID is a dangerous disease, it snatches uncountable lives, destroys many things.
2. This COVID causes social distancing. All are dependent upon each other in society. Now they have to maintain social distancing.
3. People live in a terrible curfew situations.
4. People become jobless, specially workers in the informal economy, low paid jobs, migrant workers, older workers. The social and economic staving caused by the pandemic is devastating. It becomes hard to live. COVID 19 has devastating effect on people's livelihoods. Specially the poor, migrant workers suffer a lot. We know many migrant workers have died on the way. People become frustrated. Some of them commit suicide.
5. Education system is hampered a lot. No Google or technology can replace a Teacher ever. Schools, Colleges, Universities remain closed for a long time.
6. Economic condition is dangerous, a great loss on production system, high fall of stock market. This COVID situation hampers supply chain network. Trade, transportation face a great loss.
7. Medical staffs, social workers, police and other administration staffs face great challenge. Medical shops are overloaded. Too much work pressure upon doctors and other health professionals and they are in a high risk. Sometimes, patients with other diseases and health problems are neglected. They take risk of their lives and tirelessly, selflessly do their duties, responsibilities. High protection should be required in the medical system to tackle break down of medical chain. Some of them succumb to death. In spite of that others are still continuing their duties.
8. This COVID 19 situation has a far reaching negative effect. Due to this pandemic situation transportation hampers a lot. People avoid national, international travelling and cancellation of transport services has a very devastating effect on economy.
9. Many religious places, hotels, restaurants remain closed for a long time. Cultural, religious festivals are disrupted. People do not enjoy too much. They have to abide by some rules and maintain social distancing.

10. Special care should be given to the women who do low paid jobs, Specially perform care roles. Scarcity of foods, rural poverty all are the negative effects of COVID19.

We should come forward to tackle the interweave of economic, social and health impacts of this pandemic and prevent its growth with development gains. We should come together and face the challenge of health and agricultural food sectors, rural poverty. Extension of social protection to all, improve the migration pathways, promote the informal economy. We should take care of environmental degradation and tackle climate change with urgency. If environment will be better, then we can protect the health, livelihoods, nutrition and food security of all people. We should maintain physical distant and socially connected.

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## CONSUMER BEHAVIOUR TOWARDS USAGE OF JUTE BAGS IN REPLACEMENT OF PLASTIC BAGS

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### ABSTRACT:

*“It takes discipline not to let social media steal our time”*

*-ALEXIS OHANIAN* The aim of study

*is to investigate the behaviour of customers in purchasing decision of eco-friendly jute bags . A total of 110 respondents were surveyed at Hyderabad city .The primary data is collected from the respondents ,eco-friendly jute diversified products are jute bags , shoulder bags , laundry bags , seminar bags , floor mats , school bags , decorative items etc. The industry has its demand in nastiness of substitutes to artificial fibre-based products such as plastic or polythene . The study will help the entrepreneur to plan marketing strategies for sustaining in present competitive business world .the whole data was utilised for a well-structured survey/questionnaire. It is found that the factors are affecting consumer behaviour of the jute bag products and consumer has obtained very much satisfaction level after using “jute bag products”.*

**KEY WORDS:** Consumer behaviour , Diversified jute products and Eco-friendly products .

### INTRODUCTION

**Jute :** Jute material is a natural vegetable fibre which is made from the outer stem and skin of a jute plant. Jute is an incredibly versatile material which also makes up hessian cloth, however, it is most used now for making durable items such as eco-friendly jute bags. It is one of the most used vegetable fibres after cotton, with a coarser feel and added strength compared to cotton. Jute cloth is mainly produced in South and East Asia, and here at Cotton Bag Co we source our jute from sustainable and ethical jute mills. Jute fibre is 100% bio-degradable and recyclable and thus environmentally friendly. Jute has low pesticide and fertilizer needs. It is a natural fibre with golden and silky shine and hence called The Golden Fibre. It is the cheapest vegetable fibre procured from the bast or skin of the plant's stem. It is the second most important vegetable fibre after cotton, in terms of usage, global consumption, production, and availability. Jute is a long, soft, shiny

Best fibre that can be spun into coarse, strong threads. It is produced primarily from plants in the genus *Corchorus*, which was once classified with the family Tiliaceae. The primary source of the fibre is *Corchorusolitorius*, but it is considered inferior to *Corchorus capsularis*. "Jute" is the name of the plant or fibre used to make burlap, hessian, or gunny cloth.

Jute is one of the most affordable natural fibres, and second only to cotton in the amount produced and variety of uses. Jute fibres are composed primarily of the plant materials cellulose and lignin. It falls into the bestfiber category (fibre collected from bast, the phloem of the plant, sometimes called the "skin") along with kenaf, industrial hemp, flax (linen), ramie, etc. The industrial term for jute fibre is raw jute. The fibres are off-white to brown, and 1–4 metres (3–13 feet) long. Jute is also called the golden fibre for its colour and high cash value.

The jute plant needs a plain alluvial soil and standing water. The suitable climate for growing jute (warm and wet) is offered by the monsoon climate, during the monsoon season. Temperatures from 20°C to 40°C and relative humidity of 70%–80% are favourable for successful cultivation. Jute requires 5–8 cm of rainfall weekly, and more during the sowing time. Soft water is necessary for jute production.

The jute fibre comes from the stem and ribbon (outer skin) of the jute plant. The fibres are first extracted by retting. The retting process consists of bundling jute stems together and immersing them in slow running water. There are two types of retting: stem and ribbon. After the retting process, stripping begins; women and children usually do this job. In the stripping process, non-fibrous matter is scraped off, then the workers dig in and grab the fibres from within the jute stem.

**Jute bag :** Jute has become extremely popular in recent years as an alternative to plastic bags. Whilst bespoke paper bags are great for shops to give to their customers, jute are more durable and long-lasting, making them ideal for gifting or promotional purposes. Have a look at some of the reasons that jute makes excellent bag material.

**Eco-friendly:** Jute is bio-degradable and compostable, as well as being recyclable, which makes it the perfect choice for those who are trying to be more conscious of the items they are using.

**Hard-wearing material:** One bonus of jute bags is that they last so long, making them an attractive option for customers who are wanting to get a lot of use out of their reusable bags daily.

**Durable:** Similarly, to being hard-wearing, jute bags are considered to be very durable and can take quite a lot of weight. Jute bags are great for carrying heavier items in as they can have thicker handles and the material is strong. Jute is a great material for shopping bags and will stand up easily against items such as milk.

**Easily customisable:** As jute bags come in a natural colour, they are easy to print on to and customise.

**Plastic :** Plastics are a wide range of synthetic or semi-synthetic organic compounds that are malleable and so can be molded into solid objects. Plasticity is the general property of all materials which can deform irreversibly without breaking but, in the class of moldable polymers, this occurs to such a degree that their actual name derives from this specific ability.

Plastics are a wide range of synthetic or semi-synthetic organic compounds that are malleable and so can be molded into solid objects. Plasticity is the general property of all materials which can deform irreversibly without breaking but, in the class of moldable polymers, this occurs to such a degree that their actual name derives from this specific ability, but rather the meaning of the word plasticity, about the reshaping of flesh.

The world's first fully synthetic plastic was Bakelite, invented in New York in 1907, by Leo Baekeland who coined the term 'plastics'. Many chemists have contributed to the materials science of plastics, including Nobel laureate Hermann Staudinger who has been called "the father of polymer chemistry" and Herman Mark, known as "the father of polymer physics".

The success and dominance of plastics starting in the early 20th century led to environmental concerns regarding its slow decomposition rate after being discarded as trash due to its composition of large molecules. Toward the end of the century, one approach to this problem was met with wide efforts toward recycling.

**Plastic bag :** Plastic bag, poly bag, or pouch is a type of container made of thin, flexible, plastic film, Nonwoven fabric, or plastic textile. Plastic bags are used for containing and transporting goods such as foods, produce, powders, ice, magazines, chemicals, and waste. It is a common form of packaging. Most plastic bags are heat sealed at the seams, while some are bonded with adhesives or are stitched. Many countries are introducing legislation to phase-out lightweight plastic bags, because plastic never fully breaks down, causing everlasting pollution of plastics and environmental impacts. Every year, about 1 to 5 trillion plastic bags are used and discarded around the world. From point of sale to destination, plastic bags have a lifetime of 12 minutes. Approximately 320 bags per capita were used in 2014. Research concluded that oil-based plastics, especially if recycled, have

a better life-cycle analysis than compostable plastics. They added that "The current bags made from bioplastics have less favourable environmental impact profiles than the other materials examined" and that this is due to the process of raw-material production.

Depending on the construction, plastic bags can be suited for plastic recycling. They can be incinerated in appropriate facilities for waste-to-energy conversion. They are stable and benign in sanitary landfills. If disposed of improperly, however, plastic bags can create unsightly litter and harm some types of wildlife. Plastic bags have low recycling rates due to lack of separation ability. Mixed material recycling causes contamination of the material. However, plastic bags are reused before discard at a rate of 1.6 times.

Bags are also made with carrying handles, hanging holes, tape attachments, or security features. Some bags have provisions for easy and controlled opening. Reclosable features, including press-to-seal zipper strips, are common for kitchen bags bought empty and for some foods. Some bags are sealed for tamper-evident capability, including some where the press-to-reseal feature becomes accessible only when a perforated outer seal has torn away.

Boil-in-bags are often used for sealed frozen foods, sometimes complete entrees. The bags are usually tough heat-sealed nylon or polyester to withstand the temperatures of boiling water. Some bags are porous or perforated to allow the hot water to contact the food: rice, noodles, etc. Grocery stores are the single largest supplier of single-use plastic bags.

### **DEFINITION :**

1. According to Engel, Blackwell, and Mansard, 'consumer behaviour is the actions and decision processes of people who purchase goods and services for personal consumption'.
2. According to Loudon and Bitta, 'consumer behaviour is the decision process and physical activity, which individuals engage in when evaluating, acquiring, using or disposing of goods and services.

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Objectives of the study

1. To analysis the behaviour of consumer towards “jute bags” as eco-friendly product.
2. To know how far people are using jute bags.
3. To assess the consumer satisfaction level after using jute bags.

### **SCOPE OF THE STUDY**

This study is based on consumer's behaviour towards usage of jute bags in replacement of plastic bags and respondents from Hyderabad only.

## NEED OF THE STUDY

The present study is the very much need and importance of the study is for pollution free environment in India as jute bags are eco – friendly products. The Prime Minister of India Sri.NarendraModi on 14th August 2019 urged the people to shun/ avoid single –use plastic and encourage the use of jute and cloth bags to protect the Indian environment (Times of India). The researcher wants to know the behaviour of consumers about the usage of the jute bags and make jute bags as a part of our daily life.

## REVIEW OF LITERATURE.

1. Brochers et al., (2007) in his study he identified respondents aged below 30 preferred the alternative of green products rather than non- green products.
2. D' Sowzet al., (2007) in his study he also found that associated green purchase behaviour with demographic natures being young, influence well educated and welling in urban areas. Finally, conclude that the green consumers are young females.
3. Oliveret et al., (2011) found that customers' willingness to pay and price perceptions have been considered as two important factors when studying the construct of price in relation to attitude and behaviour. Environment awareness has been ranked as one of the most important predictors of appropriate environmental behaviour(Grob, 1993, Gaterslaben et al., 2002).
4. MuntahaAnvar and Marike venter (2014) study observed that three factors namely, Social Influence (H1), Environmental awareness (H2) price and (H3) influenced consumer attitude towards green products. At the end he concludes that among generation Y (Young) consumers social influence, environmental awareness, and price influence towards green products. Further he found that females are more likely to have a positive attitude and buying behaviour of green products.
5. Mohammad Muzahidul Islam (2016) examine that the diversified jute industry can help in reducing climate threats in the globe. He revealed in his study that the customers are willing to pay more prices for the products which are environment friendly like jute. Finally, he concluded that customers have good trend to buy Eco-Jute Goods.

## RESEARCH METHODOLOGY:

**Type of the study:** The study is totally based on descriptive in nature.

**Sources of data:** The data for the study is composed of both primary and secondary

sources. The primary data is collected from the scheduled questionnaire method and secondary data is collected from the published and unpublished sources.

**Sampling method:** The sampling technique used for the study are random sampling technique and convenient sampling technique.

**Sample size:** sample size taken for the purpose of study is 110 respondents.

**Data processing:** Tools or techniques used for analysis is percentage method.

### Limitations of the study

**Time period is limited;** sample size is taken is 110 which is inadequate to draw appropriate conclusions. The study is mainly focused on Jute bags users who are from Hyderabad city only. The data collected is based on the questionnaire and the result would be verifying according to the options of the individual's respondents were taken as the sample. Even though the study is extensive, the conclusions arrived at in this study are not without limitations. The following are the major limitations of the study.

- (1) Sample size is very less i.e., 110 respondents
- (2) Limited scope and period of the study i.e., Hyderabad only

**Table No:1 Demographic Profile of the respondents**

<b>S.NO</b>	<b>Gender</b>	<b>No. of respondents</b>	<b>Percentage</b>
1	Male	30	30.00
	<b>Female</b>	<b>80</b>	<b>80.00</b>
	Total	110	100.00
<b>2</b>	<b>Age</b>	<b>No. of respondents</b>	<b>Percentage</b>
	20-30	103	93.6
	30-40	4	3.6
	40-50	2	1.8
	Above 50	1	0.9
	Total	110	100.00

<b>3</b>	<b>Qualification</b>	<b>No. of respondents</b>	<b>Percentage</b>
	SSC	4	3.6
	Intermediate	25	22.7
	Graduate	38	34.5
	Postgraduate	43	39.1
	Total	110	100.00
<b>4</b>	<b>Income level</b>	<b>No of respondents</b>	<b>Percentage</b>
	10000-20000	82	74.53
	20000-30000	13	11.8
	30000-40000	5	3.6
	Above 40000	10	10
	Total	110	100

*Source : Questionnaire*

1. 73.4% of the respondents belong to female and 26.6% of the respondents are belong to male .
2. 93.6% of the respondents belong to age of 20-30 , 3.6% of the respondents are belong to 30-40 , 1.8% of the respondents are belong to 40-50 and 1% of the respondent belong to 50 above age group.
3. 39.1% of the respondents belong to post graduate , 34.5% of the respondents belong to graduate , 22.7% of the respondents belong to intermediate and 3.6% of the respondents belong to SSC showing qualification of the respondents.
4. 74.5% of the respondents belong to 10000-20000 , 11.8% of the respondents belong to 20000-30000 , 10% of the respondent belong to above 40000 and 3.6% of the respondent belong to 30000-40000 these are the income level of the respondents.

**Table No 2 Showing Usage of jute bags**

Usage of jute bags	No of respondents	Percentage
Yes	88	80
No	11	10
May be	11	10
Total	110	100

*Source : Questionnaire*

The above Table No 2 ,it depicts that 80% of the respondents are belong to yes , 10% of the respondent belong to no and 10% of the respondents belong to maybe for the usage of jute bag.

**Table No 3 Showing visiting Commercial street**

Visiting commercial street	No of respondents	Percentage
Everyday	27	24.5
Occasionally	37	33.6
Once a week	25	22.7
Once a month	21	19.1
Total	110	100

The above Table No 3 ,it depicts that 33.6% of the respondents are of occasionally , 22.7% of the respondents are of once a week , 24.5% of the respondents are of everyday, 19.1% of the respondents are of once a month who visits commercial street.

**Table No 4 showing Carrying carry bag**

Carrying carry bag	No of respondents	Percentage
Always	51	46.4
Sometimes	56	50.9
Seldom/not often	2	1.8
Never	1	0.9
Total 110	100	

*Source : Questionnaire*

From the above Table No 4 ,it is found that 50.9% of the respondents are of sometimes ,



46.4% of the respondents are of always , 2% of the respondents are of seldom/ not often and 1% of the respondent are of never carry bag while shopping.

**Table No 5 showing Type of bag customer prefer the most**

Type of bag	No of respondents	Percentage
Handbag	89	80.9
Shoulder bag	21	19.1
<b>Total</b>	<b>110</b>	<b>100</b>

*Source : Questionnaire*

From the above Table No 5, it is found that 80.9% of the respondents are of handbag and 19.1% of the respondents are of shoulder bag which customer prefer the most.

**Table No 6 showing Bag is better and comfortable to carry on daily basis**

Better bag	No of respondents	Percentage
Jute bag	89	91.8
Plastic bag	21	8.2
<b>Total</b>	<b>110</b>	<b>100</b>

*Source : Questionnaire*

From above Table No 6, it is found that 91.8% of the respondents belong to jute bag and 8.2% of the respondents belong to plastic bag who think that better and comfortable to carry on daily basis.

**Table No 7 showing Plastic bag on daily basis**

Plastic bags	No of respondents	Percentage
Yes	32	29.1
No	40	36.4
May be	38	34.5
<b>Total</b>	<b>110</b>	<b>100</b>

*Source : Questionnaire*

From the above Table No 7, it is found that 36.4% of the respondents belong to no , 34.5% of the respondents belong to may be and 29.1% of the respondents belong to yes category who agrees to buy plastic bag on daily basis.

**Table No 8 showing If yes, it is bio degradable**

<b>Biodegradable</b>	<b>No of respondents</b>	<b>Percentage</b>
Yes	66	60
No	44	40
<b>Total</b>	<b>110</b>	<b>100</b>

*Source : Questionnaire*

From the above Table No 8, it is found that 60% of the respondents belong to yes and 40% of the respondents belong to no for biodegradable .

**Table No 9 showing Perception regarding jute carry bag**

<b>Perception</b>	<b>No of respondents</b>	<b>Percentage</b>
High priced	4	3.6
High quality	18	16.4
Long life	19	17.3
<b>Environmentally friendly</b>	<b>69</b>	<b>62.7</b>
Total	110	100

*Source : Questionnaire*

From the above Table No 9 ,it is found that 62.7% of the respondents are of environmentally friendly, 17.3% of the respondents are of long life, 16.4% of the respondents are of high quality and 3.6% of the respondents are of high-priced perception regarding jute bags.

**Table No 10 showing Quality of jute bags which customer prefer**

<b>Quality</b>	<b>No of respondents</b>	<b>Percentage</b>
Premium quality	28	25.5
<b>Normal quality</b>	<b>62</b>	<b>56.4</b>
Low quality	2	1.8
High quality	18	16.4
Total	110	100

*Source : Questionnaire*

From the above Table No 10, it is found that 56.4% of the respondents are of normal quality , 25.5% of the respondents are of premium quality , 16.4% of the respondents are of high quality and 1.8% of the respondents are of low quality of jute bags which customer prefer.

**Table No 11 showing Number of jute bags bought**

No. of jute bags	No of respondents	Percentage
Nil	9	8.2
<b>1-5</b>	<b>66</b>	<b>60</b>
5-10	19	17.3
Above 10	16	14.5
Total	110	100

*Source : Questionnaire*

From the above Table No 11, it is found that 60% of the respondents belongs to 1-5 , 17.3% of the respondents belongs to 5-10 , 14.5% of the respondents belong to above 10 and 8.2% of the respondents belong to nil where they bought number of jute bags.

**Table No 12 showing Satisfaction level while using jute bag**

Satisfaction	No of respondents	Percentage
Quality	33	30
Durability	16	14.5
<b>Environmentally friendly</b>	<b>41</b>	<b>37.3</b>
Carrying weight	20	18.2
Total	110	100

*Source : Questionnaire*

From the above Table No 12, it is found that about 37.3% of the respondents satisfied with environmentally friendly, 18.2% of the respondents satisfied with carrying weight, 14.5% of the respondents satisfied with durability and 30% of the respondents satisfied with quality while using jute bag.

**Table No 13 showing Satisfaction level with jute bag**

Satisfaction level	No of respondents	Percentage
Satisfied	110	100
Not satisfied	0	0
Total	110	100

Source : *Questionnaire*

From the above Table No 13, it is found that about 100% of respondents are satisfied using jute bags.

### Findings of the study

1. From the study it is found that 93.6% of the respondents belong to age of 20-30 , 3.6% of the respondents are belong to 30-40 , 1.8% of the respondents are belong to 40-50 and 1% of the respondent belong to 50 above age group.
2. From the study it is found that 73.4% of the respondents belong to female and 26.6% of the respondents are belonging to male .
3. From the study it is found that 39.1% of the respondents belong to post graduate , 34.5% of the respondents belong to graduate , 22.7% of the respondents belong to intermediate and 3.6% of the respondents belong to SSC showing qualification of the respondents
4. From the study it is found that 80% of the respondents are belong to yes , 10% of the respondent belong to no and 10% of the respondents belong to maybe for the usage of jute bag
5. From the study it is found that 33.6% of the respondents are of occasionally , 22.7% of the respondents are of once a week , 24.5% of the respondents are of everyday, 19.1% of the respondents are of once a month who visits commercial street
6. From the study it is found that 50.9% of the respondents are of sometimes , 46.4% of the respondents are of always , 2% of the respondents are of seldom/ not often and 1% of the respondent are of never carry bag while shopping.
7. From the study it is found that 80.9% of the respondents are of handbag and 19.1% of the respondents are of shoulder bag which customer prefer the most.
8. From the study it is found that 33.6% of the respondents are of occasionally , 22.7% of the respondents are of once a week , 24.5% of the respondents are of everyday, 19.1% of the respondents are of once a month who visits commercial street

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10. From the study it is found that 80.9% of the respondents are of handbag and 19.1% of the respondents are of shoulder bag which customer prefer the most.
11. From the above it is found that 91.8% of the respondents belong to jute bag and 8.2% of the respondents belong to plastic bag who think that better and comfortable to carry on daily basis.
12. From the study it is found that 36.4% of the respondents belong to no , 34.5% of the respondents belong to may be and 29.1% of the respondents belong to yes category who agrees to buy plastic bag on daily basis.
13. From the study it is found that 60% of the respondents belong to yes and 40% of the respondents belong to no for biodegradable
14. From the above study it is found that 37.7% of the respondents are of multipurpose use , 22.7% of the respondents are of durability, 29.1% of the respondents are of carrying weight and 15.5% of the respondents are of size .these are the percentage showing the character when buying shopping bag
15. From the study it is found that about 37.3% of the respondents satisfied with environmentally friendly, 18.2% of the respondents satisfied with carrying weight, 14.5% of the respondents satisfied with durability and 30% of the respondents satisfied with quality while using jute bag.
16. From the study it is found that about 67.3% of respondents received jute bags while shopping whereas 32.7% of respondents did not receive while shopping.
17. From the study it is found that about 100% of respondents are satisfied using jute bags.

## CONCLUSIONS

The study conclude that plastic bags has very harmful impact on the environment .there are many assumptions regarding cotton bags that they are highly priced, and people will not buy these bags but ,in this six month of the study , found that there are only specific set of people that the cotton carry bags are highly priced .There are lot more retailer who thinks that cotton bags are environment for future, cotton bags have different qualities and size which is not there in other type of carry bags as it has great features like washable, durable , long lasting ,etc .The economic and technical workers are essential in replacing the plastic bags with other materials, the low price and ease of manufacturing gives it a big advantage

other materials, and other alternatives are proposed.

- The production of plastic bags and more durability largest thickening
- Replace the plastic current materials biodegradable where there are
- Replace the plastic bags, paper bags or cloth
- The production of plastic bags and more durability largest thickening
- Replace the plastic current materials biodegradable where there are kinds of innovative plastic decomposed by ultraviolet (UV) which is added to the composition of starch and thus becomes a biodegradable and do not last in the environment for a long time is that these species did not prove their efficiency in Western countries since the life span of her difficult to define as it relates to the There are ways reflected the development of a proposed special containers for each type of waste (glass, metal, plastic, and paper) and so instead of throwing them in the streets by people defined environmental dangers , raise the level of environmental awareness at the citizen .

We have had many of the states to adopt policies that encourage people not to trading the plastic bags, and replacing them with bags of paper or cloth, as decided by some governments prohibit the use of this type of bags in the future

## **SUGGESTIONS**

Based on consumers perceptions we have obtained that the customers are very much satisfied after usage of 'JUTE BAG PRODUCTS'. In this regard the following are the suggestions:

1. To provide Jute bag products available for all the nearest retail shops and stores.
2. The price of the Jute bag products can be reduced which would attract more customers.
3. The sample products of the company ought to come up with new novel commodities to catch or attract the youth of India.
4. As per my knowledge and respondents' perceptions Jute bags advertisement is not that much gorgeous or attractive; it must sustain some new creativity needed in the advertisement.
5. Maintain stock regularly in storerooms if not consumer move to buy other products like, plastic bags. For that reason, delivery of the commodities ought to be qualitative so that products are available at any moment in storerooms

6. Offers & discounts should be announced frequently, and the package of the product should be more attractive to increase the sales.
7. Government should arrange more frequently trade fairs.
8. Academicians, researchers, policy makers should come forward to conduct the research on the importance of the jute bag.

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# A STUDY ON CUSTOMER SATISFACTION TOWARDS E-BUSINESS WITH AMAZON WITH SPECIAL REFERENCE TO HYDERABAD CITY

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## Abstract

*In the emerging global economy, E-Commerce and E-Business have increasingly become a necessary component of business strategy and a strong catalyst for economic development. The term commerce is treated as transaction between business partners. Computers and their used become the international language. Computer today is not only the language of people but also for business. Internet is the tool used by business in term of electronic commerce. One of the fastest growing industries today is electronic commerce. E-Shopping or Online shopping is a process of purchasing products or services over the internet. Online shopping has grown in popularity over the years, mainly because people find it convenient and easy to bargain shop from the comfort of their home or office. It follows B2C model were company sells their products, goods or services directly to the consumer online. Here the customer can view products on the website that they want to buy and can order it. After receiving the order details, the company will process the order and then send the products directly to the customer. The most common example of a B2C application is Amazon ,Flipkart etc. People are preferring E-commerce or E-business because of it following advantages like Convenience, Better prices, More variety, can send gifts more easily, fewer expenses, price comparisons, no crowds, no pressure shopping and buying old or unused items at lower prices.*

*In this research paper “A Study on Customer Satisfaction towards E-business with Amazon with special reference to Hyderabad city ”. Data is collected through demographic profile of customers, purchasing products online, transactions, discounts, comparing prices, grocery items, quality of items, satisfaction and Services. E-Commerce or E-business is defined as a tool that addresses the desire of firms, consumers and management to cut service cost while improving the quality of goods or services and increasing on the speed of service delivery.*

**Keywords:** E-Commerce, E-business, Amazon

## Introduction

### Business Definition:

A business is defined as an organization or enterprising entity engaged in commercial, industrial, or professional activities. Businesses can be for-profit entities, or they can be non-profit organizations that operate to fulfil a charitable mission or further a social cause.



The term "business" also refers to the organized efforts and activities of individuals to produce and sell goods and services for profit. Businesses range in scale from a sole proprietorship to an international corporation. Several lines of theory are engaged with understanding business administration including organizational behavior, organization theory, and strategic management.

**E- Definition:**

e- is used to form words that indicate that something happens on or uses the internet. e- is an abbreviation for 'electronic'.

**e-business Definition:**

Online Business or e-business is any kind of business or commercial transaction that includes sharing information across the internet. Commerce constitutes the exchange of products and services between businesses, groups and individuals and can be seen as one of the essential activities of any business.

**History of E-business :**

Even though e-business is relatively new trend in business sector, its brief history is filled with controversial events. The rapid growth of the popularity of the web from 1995 was accomplished by a highly profitable period for e-business companies. Setting up a fully functional e-business website was very easy and cost efficient and at that time it was thought to guarantee success and profits. The number of e-business kept growing in an attempt for everybody to have a share from profit pie.

On the turn of the century, there number reached its peak and their profit opportunities and potential financial needs were capped. This led to the huge stock market collapse of many e-business companies is known as dot-com bust.

After a five year period where companies had to reevaluate their strategic approach towards e-business, growth of e-business started to increase again, reached double digit level through current period.

**Meaning of E-business:**

Electronic business refers to the use of the Web, Internet, intranets, extranets or some combination thereof to conduct business. E-business is similar to e-commerce, but it goes beyond the simple buying and selling of products and services online. E-business includes a much wider range of businesses processes, such as supply chain management, electronic order processing and customer relationship management. E-business processes, therefore, can help companies to operate more effectively and efficiently.

Electronic business is a broader term that encompasses other common terms such as e-commerce and e-tailing. As more of companies' sales, marketing and other internal business processes are conducted digitally, electronic business processes such as customer relationship management (CRM), enterprise resource planning (ERP), and content management are becoming increasingly important. This shift has also been facilitated by improved security measures for online transactions.

**NEED FOR STUDY:**

E-business can enhance services and access to customers beyond your local market. Help you market, your business cost-effectively. Help you organize your business processes more efficiently. Give you fast access to a network of businesses. Allow you to compare products and prices to find the best offers. Allow your business to keep pace with or overtake your competitors. Lower the costs of business transactions. Enhance your visibility and accessibility for your customers and suppliers. Allow you to communicate or conduct transactions when out of the office. Make easier your communications with partners such as suppliers, banks and government. Make it easier to order supplies.

**OBJECTIVES OF THE STUDY:**

- To present the overview of E-Business in Amazon.
- To find out the usage level of the customer for online purchase in Amazon in Hyderabad city..
- To know the consumers' satisfaction level for services provided by the online shopping in Amazon.

**SCOPE OF THE STUDY:**

The e-business services have been introduced to search for business partners and explore more opportunities. It is used to fetch potential customers, retain present customers and even locate old customers. Entrepreneurs build business relationships with the partners through the means of Internet. A marketer can invite the clients to enter into mergers and acquisitions or contracts to expand the business. A marketer should build an online presence in order to initiate and establish the online business.

**LIMITATIONS IN THE STUDY:**

1. The penetration of the internet in firms is high, however the use of e-business is still limited.
2. The customers are unable to get the clear idea about the information or updates made in the e-business sites.

3. E-business has no effect on total factor productivity in small firms, however we find positive effects on performance of e-business in large firms.
4. Customers cannot have face to face communication with the sellers.

### **RESEARCH METHODOLOGY:**

The research study is based on primary and secondary source of data. The survey is conducted with the help of structured questionnaire.

Sample size: sample size of the study is limited to 100 respondents.

#### **Collection of Data**

##### **Primary data:**

Primary data is collected through structured questionnaire.

##### **Secondary data:**

Secondary data is collected from different sources like various books, newspaper articles, and various articles on internet.

### **REVIEW OF LITERATURE:**

**Martin dodges. (1999)**, Finding the source of Amazon.com: examining the hype of the earth's "biggest book store", center for advanced spatial analysis. Concluded that Amazon.com has been one of the most promising e-commerce companies and has grown rapidly by providing quality service.

**Sharma and Mittal (2009)** in their study "prospects of e-commerce in India",

Mention that India is showing tremendous growth in the e-commerce. Undoubtedly, with the middle class of 288 million people, online shopping shows unlimited potential in India. The real estate costs are touching the sky. Today e-commerce has become an integral part of our daily life.

**Ashok Sinha (2018)** decided to give it a try. Overall shopping experience was very good except for the inconvenience of seeing a lot of items that are not in stock. Think they have added a lot of products in to their database just to give a feeling that they have a big catalog but it will make anyone frustrated to see so many items in the catalog and later figure out most of them are not in stock.

**Abhijit Mitra. (2013)**, "e-commerce in India-a review", International journal of marketing, financial services & management research. Concluded that the e-commerce has broken the geographical limitations and it is a revolution-commerce will improve tremendously in next five years in India.

## PROFILE OF AMAZON

Amazon is the largest internet based company in the United States. Amazon.com started as an online book store, but soon diversified, selling DVDs, CDs, video and mp3 downloads/streaming, software, video games, electronics, apparel, furniture, food, toys, and jewellery. The company also produces consumer electronics notably, Kindle, Fire tablets, Fire TV and phone and is a major provider of cloud computing services. Amazon has separate retail websites for United States, United Kingdom & Ireland, France, Canada, Germany, the Netherlands, Italy, Spain, Australia, Brazil, Japan, China, India and Mexico, with sites for Sri Lanka and South East Asian countries coming soon. Amazon also offers international shipping to certain other countries for some of its products. In the year 2011, it had professed an intention to launch its websites in Poland, and Sweden. In early June 2013, Amazon.com had launched their Amazon India marketplace without any marketing campaigns. In July, 2013, **Amazon had announced to invest \$2 billion (Rs 12,000 crores) in India to expand business, after its largest Indian rival Flipkart too had announced to invest \$1 billion.**

It designs its Websites to enable hundreds of millions of products to be sold by them and by third parties across dozens of product categories. The Company allows customers to access its Websites directly and through its mobile Websites and applications. It also manufactures and sells electronic devices, including Kindle e-readers, Fire tablets, Fire televisions and Echo. It develops and produces media content.

In addition, the Company offers **Amazon Prime**, an annual membership program that includes access to unlimited instant streaming of thousands of movies and television episodes and other benefits. It offers programs that enable sellers to grow their businesses, sell their products on its Websites and their own branded Websites.

The Company serves authors and independent publishers with Kindle Direct Publishing, an online service that lets independent authors and publishers choose a royalty option and make their books available in the Kindle Store, along with its own publishing arm, Amazon Publishing. It also offers programs that allow authors, musicians, filmmakers, application developers and others to publish and sell content.

It is well-known for its Kindle, lightning fast shipping, and selling virtually anything online. It has made everything simpler by offering various products such as clothes, technology, beauty products, and home furniture. And even the cost comparison can be made easily. As per the research conducted, 66% of the people prefer to shop in this site and 60% of the people feel it as best shopping site because people buy with confidence trusting the Amazon brand

**Amazon India launched operations in June 2013.** The company launched its website Amazon.in, offering customers a wide variety of choices in books, movies and television shows. On the first day of its operations, Amazon India had received more than 10,000 orders. Amazon India is a fully-owned subsidiary of US based e-commerce giant Amazon, Inc. The parent company Amazon was founded in 1994 by Jeff Bezos. With sales and growth nearing saturation limits in the United States, Amazon was looking to explore other countries for its future growth. China seemed lucrative with its huge market, well-developed infrastructure and internet connectivity, which prompted Amazon to launch operations in China. However, due to stiff competition by local e-commerce companies such as Alibaba, Amazon started looking for other viable options. The company found great potential in India and launched operations in 2013.

In a very short period of time, Amazon India has become a force to reckon with in the Indian e-commerce space. Amazon India currently offers millions of products on its platform and has millions of registered users. Amazon India currently offers products across various categories such as mobile phones, computers and accessories, men's and women's fashion, books, sports & fitness, electrical & electronic items, movies, music, cars, motorbike, baby products, toys, grocery items, etc. Amazon India also operates a Global Store, where customers can buy directly from sellers in the United States.. It has more than 20,000 Indian sellers and 41 fulfillment centers across 13 states.

What was it that made the difference and today makes Amazon accepted globally as the best place to buy goods online. It was the focus on the customer and correct prediction of future shopping trends that helped Amazon take the distinct edge and get ahead of its competitors. The initial business plan of founder Jeff Bezos was itself different from the others.

#### **AMAZON.IN'S RETURN POLICY:-**

Amazon .in has mentioned a detail return policy in its website. One will have to initiate the return request at the return center of Amazon .in. One can process return in three forms; new returns, gift returns and can get latest information on the return request. Simple process of returning is to prepare a package of the return and label it with the return request, which can be picked up by the assigned official of amazon.in. It takes just 3-5 days to complete the process of return, including the refund.

At amazon.in, one should log into returns support center and click on return items. Find the order that you want to return, from a whole stack of orders. You can select a particular you want to return, the quantity of the return item (if applicable) and the reason for return. Then, one should specify that he wants to ship the product back or want it to be collected. After

filling in all the details, one should get the printout of the entire return documents. If you are unable to take a print out of the document, then hand written address and invoice highlighting the return goods, is also valid enough. One can expect back the cash, from the account through which the payment was made.

**Table 1.1: Showing the Gender Distribution of respondents**

GENDER	FREQUENCY	TOTAL(%)
Male	29	29
Female	71	71
<b>Total</b>	<b>100</b>	<b>100</b>

**Source : Responses of respondents of Amazon**

**Analysis and interpretation :**

Table 1.1 presents the profile of respondents in terms of their gender. There are 100 respondents out of which 71 per cent of them are Female and 29 per cent are Male.

**Table 1.2 Showing the Age distribution of the respondents**

AGE	FREQUENCY	TOTAL(%)
Below 25	37	37
25-40	29	29
40-55	24	24
55 and above	10	10
Total	100	100

**Source : Responses of respondents of Amazon**

**Analysis and interpretation :**

Table 1.2 presents the profile of the respondents in terms of their age. There are 100 respondents, out of them 37 respondents belong to age group below 25, 29 respondents belong to age group 25-40 years, 24 respondents belong to age group 40-55 years and 10 respondents belong to age group 55 and above.

**Table 1.3 Showing the occupation of the respondents.**

OCCUPATION	FREQUENCY	TOTAL(%)
Working	43	43
Non-working	12	12
Student	29	29
Business	16	16
Total	100	100

**Source : Responses of respondents of Amazon**

**Analysis and interpretation :**

Table 1.3 presents the profile of the respondents in terms of their occupation. Out of 100 respondents, 43 per cent of them are working, 12 per cent are Non-working, 29 per cent of them are students and 16 per cent of them have business as their occupation.

**Table 1.4 Showing where they want to buy products**

Age Option	0-25	25-40	40-55	55 & Above	Total (%)
Online store	32	12	6	8	58
Grocery store	5	4	8	0	17
Super market	0	13	8	2	25
TOTAL	37	29	24	10	100

**Source : Responses of respondents of Amazon**

**Analysis and interpretation :**

From the above table and figure 1.4 , majority of the people who want to buy their products from online store is 58%, followed by 25% of the people who prefer for super market and 17% people prefer grocery store for buying their goods and products. Hence, according to the data most of the consumer prefer online store for buying their product.

**Table 1.5 Showing for how many years you are using e-commerce?**

<b>Gender</b> <b>Option</b>	<b>MALE</b>	<b>FEMALE</b>	<b>TOTAL(%)</b>
Less than one year	15	12	27
One year but less than 5 years	14	31	45
More than 5 years <sup>0</sup>	28	28	
<b>TOTAL</b>	<b>29</b>	<b>71</b>	<b>100</b>

**Source : Responses of respondents of Amazon**

**Analysis and interpretation :**

From the above table and figure 1.5, we can interpret that 45% of e-business sites have been used widely from past 1 year but less than 5 years as lot of customers using e-commerce sites since then.

**Table 1.6 Showing which e-commerce site do you prefer to purchase products?**

<b>Option</b> <b>Age</b>	<b>AMAZON</b>	<b>FLIPKART</b>	<b>OTHERS</b>	<b>TOTAL(%)</b>
0-25	31	6	0	37
25-40	22	2	5	29
40-55	18	3	3	24
55&ABOVE	10	0	0	10
<b>TOTAL</b>	<b>81</b>	<b>11</b>	<b>8</b>	<b>100</b>

**Source : Responses of respondents of Amazon**

**Analysis and interpretation :**

From the above table and figure 1.6, we can interpret that 81% of the respondents prefer amazon following by 11% for flip kart and 8% for others. Hence, most customers prefer buying product from Amazon site due to their trust and loyalty and also due to the quality in services provided.



**Table 1.7, Showing how frequently do you purchase online?**

<b>Gender</b> <b>Option</b>	<b>MALE</b>	<b>FEMALE</b>	<b>TOTAL(%)</b>
Once in a month	12	51	63
Twice or 5 times a month	2	7	9
More than 5 times1	10	11	
Never	14	3	17
<b>TOTAL</b>	<b>29</b>	<b>71</b>	<b>100</b>

**Source : Responses of respondents of Amazon**

**Analysis and interpretation :**

Based on the above table and figure 1.7, we can interpret that 63% of the customer's purchase online once a month which counts as the e-business sites are visited on regular bases.

**Table 1.8. What is the criterion to select an online shopping site?**

<b>Gender</b> <b>Option</b>	<b>MALE</b>	<b>FEMALE</b>	<b>TOTAL(%)</b>
Offers and discounts	5	35	40
Delivery policy	4	12	16
Customer service	6	5	11
Product quality	14	19	33
<b>TOTAL</b>	<b>29</b>	<b>71</b>	<b>100</b>

**Source : Responses of respondents of Amazon**

**Analysis and interpretation :**

From the above table and figure 1.8, majority of the people select their online shopping site due to offers and discounts that is 40%, followed by 33% due to product quality, 11% prefer customer service, whereas 16% people prefer due to delivery policy. Hence, according to the data most of the people prefer to select their online shopping site because of offers and discounts.

**Table 1.9 Showing is online shopping satisfactory?**

<b>Age</b> <b>Option</b>	<b>0-25</b>	<b>25-40</b>	<b>40-55</b>	<b>55 &amp; Above</b>	<b>Total (%)</b>
AGREE	30	24	18	4	76
DIS-AGREE	7	5	6	6	24
<b>TOTAL</b>	<b>37</b>	<b>29</b>	<b>24</b>	<b>10</b>	<b>100</b>

**Source : Responses of respondents of Amazon**

**Analysis and interpretation :**

From the above table and figure 1.9, we can interpret that 76% of the customers are receiving satisfactory services from online shopping and 24% of the customers dis-agree.

**Table 1.10 Showing what problem do you face while purchasing online?**

<b>Gender</b> <b>Option</b>	<b>MALE</b>	<b>FEMALE</b>	<b>TOTAL(%)</b>
Delivery problem	9	45	54
Not satisfactory products	8	1	9
Others	12	25	37
<b>TOTAL</b>	<b>29</b>	<b>71</b>	<b>100</b>

**Source : Responses of respondents of Amazon**

**Analysis and interpretation :**

From the above table and figure 1.10, we can interpret that 54% of the respondents are facing delivery problems while purchasing online, while only 9% of the respondents are not satisfied by the purchased products.

**Table 1.11 Showing why do they prefer online shopping?**

<b>Gender</b> <b>Option</b>	<b>MALE</b>	<b>FEMALE</b>	<b>TOTAL(%)</b>
Saves time	11	20	31
Convenient	2	18	20
Wide range of products	0	22	22
Security	16	11	27
<b>TOTAL</b>	<b>29</b>	<b>71</b>	<b>100</b>

**Source : Responses of respondents of Amazon**

**Analysis and interpretation :**

The above table and figure 1.11, we can depict that 31% of the respondents prefer online shopping as it saves time followed by 27% for security, 22% for wide range of products and 20% choose to be convenient. According to that we can interpret that 31% of the customers prefer e-business because they save lot of time.

**Table 1.12 Tick all the product varieties that you generally prefer buying online**

<b>Gender</b> <b>Option</b>	<b>MALE</b>	<b>FEMALE</b>	<b>TOTAL(%)</b>
Fashion	3	6	9
Electronics	12	6	18
Books	10	0	10
Grocery	4	59	63
<b>TOTAL</b>	<b>29</b>	<b>71</b>	<b>100</b>

**Source : Responses of respondents of Amazon**

**Analysis and interpretation :**

The above table and figure 1.12, represents the reason for choosing e-shopping, based on the chart we can interpret that 63% of the customers prefer buying grocery items followed by electronics that is 18%.

**Table 1.13, For what reasons have you used e-commerce site for getting information before buying at a physical store?**

<b>Gender</b> <b>Option</b>	<b>MALE</b>	<b>FEMALE</b>	<b>TOTAL(%)</b>
Price comparison	20	41	61
Alternative products	0	18	18
Product Specifications	9	12	21
<b>TOTAL</b>	<b>29</b>	<b>71</b>	<b>100</b>

**Source : Responses of respondents of Amazon**

**Analysis and interpretation :**

Based on the above table and figure 1.13, we can interpret that 61% of the customers visit e-business sites before going to physical stores. Most of them visit to compare prices between physical and digital stores. 21% of them also visit for product specification.

**Table 1.14 Showing number of items you purchased in one transaction?**

<b>Gender</b> <b>Option</b>	<b>MALE</b>	<b>FEMALE</b>	<b>TOTAL(%)</b>
1 item	18	58	76
2-3 items	0	5	5
4-5 items	11	4	15
>5 items	0	4	4
<b>TOTAL</b>	<b>29</b>	<b>71</b>	<b>100</b>

**Source : Responses of respondents of Amazon**

**Analysis and interpretation :**

Based on the above table and figure 1.14, we can interpret that 76 % of the customers prefer in buying single item as 15% of them purchase 4-5 products followed by 5% purchase 2-3 items and 4% is lot more compared to buying multiple items.

**Table 1.15 How much the average amount you spend in each transaction?**

<b>Gender</b> <b>Option</b>	<b>MALE</b>	<b>FEMALE</b>	<b>TOTAL(%)</b>
100-500	22	28	50
500-1000	5	30	35
1000 & ABOVE	2	13	15
<b>TOTAL</b>	<b>29</b>	<b>71</b>	<b>100</b>

**Source : Responses of respondents of Amazon**

**Analysis and interpretation :**

Based on the above table and figure 1.15, we can depict that 50% of the respondents choose to spend between rupees 100-500 followed by 35% of them spend from 500-1000 whereas only 15% choose to spend above 1000.

**Table 1.16, What method of payment you prefer when shopping online?**

<b>OPTION</b>	<b>TOTAL(%)</b>
Net Banking	25%
Debit/credit Cards	30%
Cash on delivery	45%
<b>TOTAL</b>	<b>100%</b>

**Source : Responses of respondents of Amazon**

**Analysis and interpretation :**

Based on the above table and figure 1.16, Cash on delivery is preferred by 45% of the respondents where as 25% prefer net banking and 30% of the respondents prefer Debit/credit card. Hence we can interpret that majority of them prefer cash on delivery ie. 45%.

**Table 1.17 What according to you is the future of e-commerce in Hyderabad?**

<b>Age</b> <b>Option</b>	<b>0-25</b>	<b>25-40</b>	<b>40-55</b>	<b>55 &amp; Above</b>	<b>Total (%)</b>
GOOD	30	24	18	4	76
NOT SO GOOD	7	5	6	6	24
<b>TOTAL</b>	<b>37</b>	<b>29</b>	<b>24</b>	<b>10</b>	<b>100</b>

**Source : Responses of respondents of Amazon**

**Analysis and interpretation :**

Based on the above table and figure 1.17, we can interpret that 76% of the respondents think that there is good future for the e-commerce in India in the coming years and 24% respondents think there is not so good future for the e-commerce.

**Table 1.18 What are the challenges faced by you in e-commerce ?**

<b>Gender</b> <b>Option</b>	<b>MALE</b>	<b>FEMALE</b>	<b>TOTAL(%)</b>
Security concerns	9	45	54
Lack of trust	8	1	9
Others Factors	12	25	37
<b>TOTAL</b>	<b>29</b>	<b>71</b>	<b>100</b>

**Source : Responses of respondents of Amazon**

**Analysis and interpretation :**

Based on the above table and figure 1.18, we can interpret that 54% of the respondents have security concerns while online shopping whereas 9% of respondents face lack of trust and 37% of the respondents face problems due to other factors.

**Table 1.19 With which shopping site, after sale services are you satisfied?**

<b>Gender</b> <b>Option</b>	<b>MALE</b>	<b>FEMALE</b>	<b>TOTAL(%)</b>
Amazon	5	35	40
Flipkart	4	12	16
Snapdeal	6	5	11
Others	14	19	33
<b>TOTAL</b>	<b>29</b>	<b>71</b>	<b>100</b>

**Source : Responses of respondents of Amazon**

**Analysis and interpretation :**

From the above table and figure 1.19, majority of the people are satisfied with Amazon's after sale service as shown in the above pie chart that is 40% followed by 16% of the people are satisfied with flip kart, 11% of them are satisfied with snap deal, whereas 33% by other shopping sites. Hence according to the data, majority of the persons are satisfied with Amazon ie.40% after sale service.

**Table 1.20 Showing which online shopping site gives you good return policy?**

<b>Gender</b> <b>Option</b>	<b>MALE</b>	<b>FEMALE</b>	<b>TOTAL(%)</b>
Amazon	18	63	81
Flipkart	3	8	11
Others	8	0	8
<b>TOTAL</b>	<b>29</b>	<b>71</b>	<b>100</b>

**Source : Responses of respondents of Amazon**

**Analysis and interpretation :**

From the above table and figure 1.21, majority of the persons would prefer Amazon as it gives good return policy as shown in above table that is 81%, followed by 11% of the people suggest flip kart's return policy, 8% of the people suggest of other shopping sites. Hence, according to the data we can interpret that majority of the people prefer Amazon as it gives good return policy.

## CONCLUSIONS

1. From the analysis it is observed that 58% of respondents are showing more interest to do online shopping than 17% of the respondents choose Super market.
2. From the analysis it is observed that 31% of the female respondents and 14% of the male respondents are using e-commerce from 5 years.
3. From the analysis it is observed that 37% of age group from 0-25 prefer purchasing products from amazon store compared to other e-commerce stores in Hyderabad.
4. From the analysis it is observed that 63% of the respondents make purchase on Online Monthly basis.
5. From the analysis it is observed that 35% of female respondents and 5% of male respondents select amazon store for offers and discounts.
6. From the analysis it is observed that 76% of respondents agree that online shopping is satisfactory
7. From the analysis it is observed that 54% of the customers face delivery problems while purchasing online.
8. From the analysis it is observed that 31% of the customers prefer online shopping because it saves time.
9. From the analysis it is observed that 63% of the respondents prefer to purchase grocery items online.
10. From the analysis it is observed that 50% of the respondents spend Rs.100-500 in each transaction.
11. From the analysis it is observed that 45% of the respondents make payment through Cash on delivery in online shopping and only 25% people prefer to make payments through third party (tez, Paytm etc.) i.e. Net banking.
12. From the analysis it is observed that 76% of the respondents think that future of e-commerce in Hyderabad is good.
13. From the analysis it is observed that 81% of the respondents think that Amazon provides better quality of services.

## SUGGESTIONS

1. Businesses engaged in e-commerce should focus on the interest of the consumers and act in accordance with the fair business, advertising and marketing practices as well as the general principle of good faith.



2. The delivery services provided should be improved and timely update should be given to the customers while the product is in transit so that they can have the clear idea of the delivery date.
3. Consumers who participate in e-commerce should be afforded transparent and effective consumer protection that is not less than the level of protection afforded in other forms of commerce.
4. The information provided on the website (amazon.in), should be accurate and should not hide an important terms and conditions which are related to the product from the customer.

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# THE IMPACT OF POST COVID-19 PANDEMIC ON THE TOURISM INDUSTRY IN INDIA

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**Abstract**

*India is one of the fastest emerging tourist destinations in the world. Tourism is one of the prospering sectors in the Globe. The Tourism Industry of India is economically important and grows rapidly. The Purpose of the current paper is to Review the Impact of Post COVID-19 Pandemic on the Tourism and Hospitality Industry in India.*

*The World Travel and Tourism calculated that tourism generated US\$ 240 billion or 9.2 percent of India's GDP in 2018 and supported 42.673 Million Jobs 8.1 percent of its total employment the sector is predicted to grow at an annual rate of 6.9 percent to Rs. 32.5 lakhs crore by 2028 9.9 percent of GDP.*

*The lockdown has fragmented the back of the tourism industry across the country. This has created employment tightness nearly 38 million people associated with industry. Even before the Lockdown many Airlines and Travel Companies had sent more than 35 percent of their employees on leave without salary. Millions of jobs in the Global tourism Industry could be lost COVID-19 Pandemic which has impacted and caused 96 percent of all worldwide destinations to introduce restrictions in response to the outbreak, **The World Tourism Organization (UNWTO) have said.***

*In 2020, 25 percent of tourism related bookings has been canceled by COVID-19 Pandemic, the tourism industry is affecting badly a lot because of fear has boiled in people minds and they will avoid going abroad. It was huge hitting on Economic slowdown condition in Tourist industry globally. Tourism has been affected in every state of the country. This paper highlights the Post COVID-19 impact on travel and tourism on the Indian Economy.*

**Keywords:** COVID-19 Pandemic, Lockdown, Indian Tourism, Foreign versus domestic tourist, GDP and Effect of economic condition of tourism and travel.

**Introduction**

It is currently wide acknowledged that the Corona virus (COVID-19, as formally known) was first testified in Wuhan, China in DEC 2019, and was recognized by Chinese authorities as a novel virus in January 2020. WHO (World Health Organization) declared

this as a PHEIC (Public Health Emergency of International Concern) in the end of January 2020. After the initial delay in the source point (Wuhan), Chinese authorities took utmost efforts to regulate the blowout of the disease; however, it has already started impacting other part of China as well as other countries during mid to end of January. A term “infodemic” (rapid spread of misinformation) has been used by WHO Director General at the initial stage of the spread of the virus during mid-January 2020: which seems to be still valid while writing the paper in the end of March 2020. WHO Colleagues have warned the tsunami of information, particularly in the social media, which numerous times call for panic condition. We have got ascertained this in several Countries and Territories all around the World have conveyed as the corona virus COVID-19 that Originated from Wuhan, China. While the Statistics of infected persons, casualties changing rapidly overtime, it is very challenging to put a number. As of 31st of May, there are more than 6,371,747 total cases reported, While more than 377,560 people are death globally, more than 3,089,191 people are Active, as well as more than 2,904,996 people are Recoveries globally.

Though it's early to create any investigate on the character of its spread, a rare characteristics can define this novel virus as follow:

**High rate of spread:** Within five months the virus has been spread globally and is taken into account as a worldwide pandemic. The speed of its spread is high, that happened due to higher mobility of people in a globally interconnected world. It is aforementioned folks to people transmission rate of very high.

**Aged and Low immune people more vulnerable:** Data shows that the aged population and people with Low immunity (with diabetes or other chronic disease) as more susceptible to this novel virus.

**Differential recovery rate:** While the Worldwide average of recovery rate in India stands at 48.07 percent. Whereas China, Japan, has comparatively high recovery rate, Europe, Iran, USA showed comparatively lower recovery rate. Of course, this can be perpetually ever-changing, and hopefully gets better soon.

Over previous few weeks, there are numerous words which got significant attention like: “community spreading”, “Social distancing (physical distancing)”, “Self-isolation”, “15 days quarantine”, “Lockdown,” “break the Chain” and many more. All these are used for one purpose, which prevent spreading the novel corona virus. Although there are reported use of medicines accustomed cure this virus, or no vaccine are available on the market for COVID-19 as of May 31, 2020. Thus, the only way to stop the spread is to isolate us from social gathering, isolate confirmed people for quarantine. This method needs a

combination of strong governance, use of existing and next technologies in innovative ways, and strong community participation and solidarity.

While acknowledging that governance, citizen participation or awareness, penetration of technology varies from country to country. A Few common lessons are drawn, that have larger implications to the society during this crucial phase of COVID-19 global pandemic.

### **Proactive Prevention Activities**

- To prevent infection and to slow transmission of COVID-19 a novel virus, do the following:
- Wash your hands regularly with soap and water, clean them with alcohol-based had rub.
- Maintain at least 1 meter distance between you and people coughing or sneezing.
- Avoid touching your face and Nose, mouth.
- Cover your mouth and nose when coughing or sneezing
- Stay home stay safe.
- Refrain from smoking and other activities that weaken the lungs.
- Practice physical distance by avoiding unnecessarily and staying away from large groups of people.
- Boosting immunity power of our health.

### **RESEARCH METHODOLOGY**

This study is merely based on Secondary data which are collected from Annual Report, <https://www.mygov.in/covid-19>, Google scholars, Website, [www.statista.com](http://www.statista.com), Report of World Travel and Tourism Council on Economic impact of tourism in India 2011-2020, The Hindu news paper Etc.

### **SCOPE OF THE STUDY**

Thus the study examines the impact of Post COVID-19 on the Tourist Industry in India. Due to the reason of COVID-19 impact on tourism, it is clear that millions of jobs within the sector are at risk of being lost. This paper reviewed the impact of post Covid-19 on changes of economic condition of Indian tourism and hospitality industry in India.

### **OBJECTIVE OF THE STUDY:**

- To know the study of the impact of Post COVID-19 Pandemic on the tourism and hospitality industry in India.

- To Know the study of the impact of Post COVID-19 Pandemic on Foreign and domestic tourist Arrival in India.
- To know the study of the impact of Post COVID-19 Pandemic on tourism on effect of the contribution of Indian economy.

### THE STATE WISE STATUS UP TO 31ST MAY 2020, TOTAL CASES IN INDIA

**Table 1: COVID-19 State wise status up to 31st May 2020 in India**

State / UT's	Confirmed	Recovered	Deceased
Maharashtra	67655	11726	22865
Gujarat	16779	5488	1038
Delhi	19844	5567	437
Madhya Pradesh	8283	2843	358
Rajasthan	8831	3485	197
Tamilnadu	22333	6282	173
Uttar Pradesh	8191	3204	217
Andhra Pradesh	3791	1709	64
Telangana	2792	1035	88
West Bengal	5772	1193	325
Jammu and Kashmir	2601	683	31
Karnataka	3408	571	52
Kerala	1326	510	10
Bihar	3945	593	23
Punjab	2301	1819	45
Haryana	2356	681	21
Odisha	2245	393	7
Jharkhand	675	129	5
Assam	1390	54	4
Himachal Pradesh	341	59	6

State / UT's	Confirmed	Recovered	Deceased
Chhattisgarh	498	59	1
Andaman and Nicobar	33	33	0
Ladakh	77	43	0
Meghalaya	27	14	1
Pondicherry	80	20	1
Goa	73	52	0
Manipur	85	25	0
Tripura	423	173	0
Arunachal Pradesh	22	1	0
Mizoram	1	1	0

(Source: <https://www.mygov.in/covid-19>)

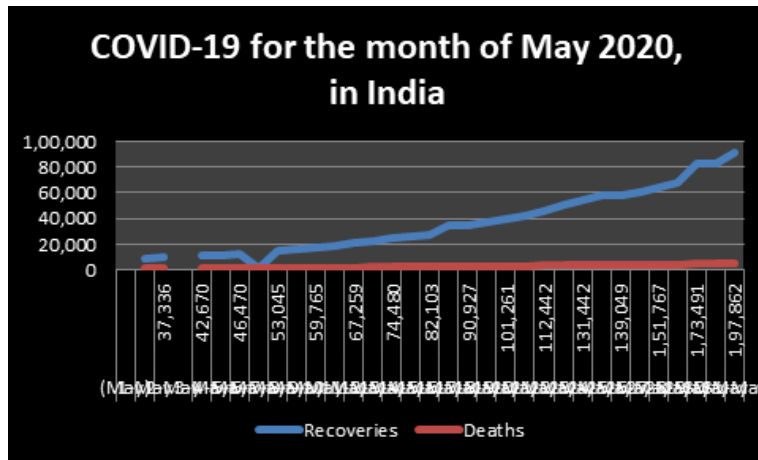
Above the table shows that the spread of novel corona virus state wise in India has quickened in the past few days with new cases of COVID-19 deaths being reported every year. After the first confirmed positive case was reported on January 30 in Kerala, the epidemic has expanded its footprints in the country, affecting more than 1.97 lakh people. Number of total Corona virus cases in India Confirmed cases 6,373,523 total Recoveries cases 2,909,306 and total death 377,584 in globally.

**Table 2: Status of COVID-19 for the month of May, 2020 in India**

Day (May)	Confirmed Cases	Recoveries Cases	Deaths Cases
May 01	35,043	9,068	1,154
May 02	37,336	10,007	1,223
May 03	42,670	11,782	1,323
May 04	42,670	11782	1395
May 05	46,470	12849	1571
May 06	46,470	1695	1695
May 07	53,045	15331	1787

<b>Day (May)</b>	<b>Confirmed Cases</b>	<b>Recoveries Cases</b>	<b>Deaths Cases</b>
May 08	56,516	16867	1895
May 09	59,765	17897	1986
May 10	62,939	19358	2109
May 11	67,259	20,969	2,212
May 12	70,827	22,459	2,294
May 13	74,480	24,453	2,415
May 14	78,194	26,400	2,551
May 15	82,103	27,977	2,659
May 16	90,615	34,220	2,871
May 17	90,927	34,224	2,872
May 18	96,169	36,824	3,029
May 19	101,261	39,233	3,303
May 20	106,886	42,309	3,438
May 21	112,442	45,422	3,707
May 22	124,073	51,307	3,867
May 23	131,442	54,409	3,867
May 24	138,535	57,694	4,023
May 25	139,049	57,721	4,024
May 26	1,50,611	60,491	4,335
May 27	1,51,767	64,425	4,337
May 28	1,58,333	67,692	4,531
May 29	1,73,491	82,247	4,983
May 30	1,73,763	82,369	4,971
May 31	1,97,862	91,818	5,600

(Source: [www.statista.com](http://www.statista.com))

**Figure2: Status of COVID-19 for the month of May, 2020 in India**

(Source: [www.statista.com](http://www.statista.com))

Figure 2 shows the number of affected people per day of the month May in India with key WHO decision stated above. The above description shows that within the month of May 1 to May 31, the virus has taken a significant number of lives, affected a large number of people, and brought down many states, including the economic hubs, millions of jobs losses as well as India Economy under lockdown.

**Table: 3 foreign tourist Arrival (FTA's) and Domestic tourist Arrival (DTA'S) from tourism in India during from 2011 to till now 2020**

YEAR	Foreign tourist Arrival (million)	Percentage change %	Domestic tourist Arrival (million)	Percentage change
2011	6.31	9.2	864.53	15.6
2012	6.58	4.3	1,036.35	20.9
2013	6.97	5.9	1,282.8	9.3
2014	7.68	10.2	1,145.28	12.3
2015	5.07	4.5	1,282.8	11.6
2016	8.80	9.7	1,431.97	12.8
2017	10.18	15.6	1,615.39	2.6
2018	10.56	5.2	1,854.93	11.9
2019	10.7	2.2	12,25,672	-
2020 Feb.	21,33,782	-2.6	5,02,153	

(Source: Report of World Travel and Tourism Council on Economic impact of tourism in India 2011-2020)



**Table: 4 Foreign Exchange Earnings (FEE's) from tourism in India during from 2011 to till now 2020**

YEAR	Foreign Exchange Earnings (US\$)	Percentage change %
2011	83,036	25.5
2012	35,6071	5.1
2013	10,75,63	12.5
2014	12,03,67	11.9
2015	13,4,844	12.0
2016	15,4,146	14.3
2017	17,7,874	15.4
2018	19,4,882	9.6
2019	22,6,170	6.8
2020	58,330	-

**(Source: Report of World Travel and Tourism Council on Economic impact of tourism in India 2011-2020)**

From the above the table it's clear that foreign tourist arrival and foreign exchange earnings are day by day increased in India. In The year of 2011 the total foreign tourist arrival was 6.31 million which has reached up to 10.56 million in the year of 2018 whereas the foreign Exchange earnings in the 2011 was 83,036 crore. In the year of 2019 the FEE's was 22, 6,170 crore. As well as domestic tourist arrival also. But post COVID-19 impacted all Economics hub and millions of jobs losses over the country. The tourist industry affected badly and the contribution of tourist industry's economic condition also declined due to the COVID-19 Pandemic.

#### **Post COVID-19 Pandemic Impact on Hospitality, Tourism and Aviation Industry**

**Hospitality:** The hospitality and travel industry have perhaps been most hard-hit, with hourly workers facing potential devastating hardships. Hotel Industry revenue per available room in the United States fell 11.6 percent for the week ending 7th March 2020, whilst in China occupancy rates fell 89 percent by the end of January 2020. The Indian hotel's sector sailed smoothly into January 2020, after a record year in 2019, with 2020 set to be “even bigger”. Occupancy across hotels in key cities declined rapidly by a staggering 45 percentage points compared to the previous year. The report predicts the second quarter of the year to be the worst hit. The overall occupancy in the branded hotels segment in 2020

is estimated to decline by 16.7-20.5 points over 2019, while from this year the hotel sector will be significant decline of 31%-36.2%.

**Tourism:** The Travel and Tourism Sector across the globe is undoubtedly the biggest casualty of the COVID-19 pandemic. Several countries have issued travel advisories and are in lockdown mode, with all major global business, social and sporting events getting cancelled since February. According to the World travel and Tourism Council, the COVID-19 pandemic could stash 50 million jobs worldwide in the travel and tourism industry, reflecting a 12-14% reduction in Jobs. The industry could take up to 10 months to recover after the outbreak is over.

**Aviation:** The International Air Transport Association (IATA) said its latest estimates indicate a worsening of the country impact from the COVID-19 crisis in the Asia-Pacific region. According to IATA the Corona virus pandemic is expected to impact more than 29 lakh jobs in the Indian aviation and dependent industries, global airlines.

About India, IATA said the pandemic is expected to potentially impact 29, 32,900 jobs in the country's aviation and its dependent industries. The passenger's traffic has declined 47 percent. Besides, the grouping noted that the revenue impact for airlines operating to from the Indian market would be US\$11.221 billion. The "passenger demand impact" is a fall of more than 8.97 crore. IATA is a grouping of nearly 290 airlines, including Air India, Vistara, IndiGO and SpiceJet.

## **The Way Forward**

### **Recommendation for the Government of India**

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

### **Monetary Support:**

- Stimulus Package to stabilize and support the sector in the near term, including a workforce support fund to ensure that there are no jobs.
- Provide a moratorium of 6-12 months on all loans, including working capital payments and overdrafts.
- Ensure that credit rating agencies do not down-grade ratings of business, due to the expected volatility of the business in the short to median term.
- Fiscal Support:
- Provide a 12-month corporate tax holiday to travel, tourism and hospitality sectors.
- Defer all statutory dues such as advance tax, custom duties, PF, Bank charges etc.

**Direct Support to revive Demand:**

- Appoint a think tank to evaluate and decide the measures necessary for the revival of the sector.
- Reduce GST on products offered by the Sector for a one-year period.
- Incentive travel by introducing a one-time opportunity for Leave Travel Allowance to be part of the new income tax slabs.

**Policy Support:**

- Annual renewal of licenses paid in 2020 should be extended till end of 2021 without an incremental fees or charges.

**CONCLUSION:**

In such crisis, which is very unpredictable and uncertain, it is very difficult to make any kind of forecast for the further development in economy and importantly in tourism sector. The service and tourism sector became the most vulnerable during the pandemic and underwent many changes, affecting the course of development of the world and national economics of various countries of the world. The impact of COVID-19 on tourism, it is clear that millions of jobs losses within the sector. As well as the Government has to undertake measures necessary to combat the economic effects of the pandemic on the country.

# A STUDY ON IMPACT OF EMPLOYMENT OPPORTUNITIES POST COVID 19 WITH SPECIAL REFERENCE TO INFORMAL WORKERS.

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**Abstract**

*The rapid surfacing of Covid-19 pandemic has given a severe blow to State economies, business and workers. The Covid-19 circumstances developed swiftly at the inception of 2020 leaving many businesses unsure of about what next. Their future's is unpredictable. There was a considerable impact on their revenues. The impact on businesses was such that crucial steps were to minimise the losses, protect one's business, and retain customers. States have restricted mass entry of public in restaurant; theatres, retail stores and other business were people gather in large numbers. The impact may way out to pessimistic coping strategies like distress sale of Assets, taking loans from money lenders or even child labour. Informal workers are at more risk of losing their jobs as well as incomes. By characterisation they do not have secure jobs and do not enjoy worker's benefits or may be sometimes social protection. These types of workers are usually found in agriculture and rural sector.*

**Keywords:** 1. Unpredictable 2. Assets 3. Informal 4. Economies 5. Restricted

**Introduction**

Informal workers are the workers who receive the remuneration for the work done on the daily basis in the form of wages. It is an employment which is not registered under legal terms and the employees do not get any security on job. They do not get any financial and security benefits.

Covid-19 is a pandemic which affected the economy through global health crisis and international economic threat. Lockdown which was implemented in order to stop the spread of Covid-19 virus had been a challenge to both the employers and employees. The consequences of lockdown were that many industries shut down and employees at all levels lost their jobs.

Covid-19 Pandemic has been declared as a 'notified disaster'. It has been led to various challenges and problems among the employers and employees. Losing jobs and salary deductions are the major issues faced by the employees. This problem would continue even in post Covid 19 until the economy recovers and gets back to normal.

**Problems or Issues faced by informal employees post Covid-19:**

1. Deduction in Wages:  
Employers are facing the problem of restricted cash flows so they will continue providing the wages with deductions until the situation gets normal.
2. Government orders:  
Government passed various orders in order to safeguard the interest of the employers which led to a huge challenge to be faced by the informal employees.
3. Losing the job or contract:  
If the workers failed to work for lower wages, employers may choose to terminate the contract of the employees.
4. No security on jobs:  
As it is not a registered job under legal terms, the employees do not have any security on the job. They should be ready any time to lose their jobs.
5. No financial benefits:  
Employees are not provided with any financial security such as provident fund, pension and health insurance on the life of the employees.
6. Economical crisis:  
As the economy is facing lots of crisis, overall structure of the economy is under loss. So its very difficult to find new contracts to the informal employees.

**Review of literature:**

Wanberg, 2012 stated that US alone filed millions of people who were unemployed due to the Covid-19 lockdown. In addition to losing employment, people have been affected by stress which led to depression, anxiety and physical ailments.

Trevor & Nyberg, 2008 recommended that when firms reduce the level of staffing, there will be corresponding reduction in the level of commitment, job involvement and stress prevails among the existing employees.

Norris et al., 2002 stated that Covid-19 has affected some companies to a very huge extent that it will take a very long time for such companies to overcome and recover from loses. This may create a negative impact on the financial position of the employees, which in turn leads to high level of severe psychological effects.

Bonde, 2008; Read and Gorman, 2011 stated that Covid 19 has affected the mental health of the employees and it is been studied that women employees are prone to depression to a large extent than men.

Brooks et al., 2020 stated that training should be provided to the employees in order to educate those regarding Covid-19 policy based on social distancing so as to reduce their mental problems and make them feel comfortable.

**Objectives of the study:**

1. To analyse the problems faced by informal workers post Covid-19.
2. To study the employment opportunities available to the informal workers post Covid-19.
3. To offer relevant suggestions for the wellbeing of informal workers in the employment market post Covid-19.

**Scope of the study:**

The study covers Dakshina Kannada and Sakleshpur where the interaction took place with around 105 samples.

**Methodology:**

The study was undertaken with the help of primary and secondary source.

**a. Primary source:**

The information was collected from the respondents through structured questionnaire and through observation method.

Information was collected by interaction with the respondents.

**b. Secondary source:**

The information was gathered referring various journals, sites and articles.

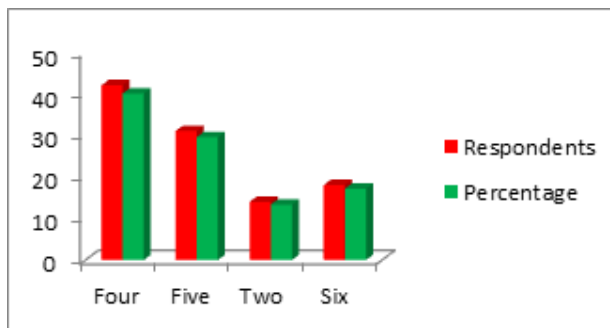
**Limitations:**

1. Time constraint.
2. As this is the current issue, data had to be built up with the own observation and experiences
3. Lack of interest in the informal workers to respond to the questions.
4. Lack of education was the main constraint while gathering the information.

**Analysis and Interpretation**

1. How many members in your household
  - a. Four
  - b. Five
  - c. Two
  - d. Six

Opinion	Respondents	Percentage
Four	42	40
Five	31	29.53
Two	14	13.33
Six	18	17.14
<b>Total</b>	<b>105</b>	

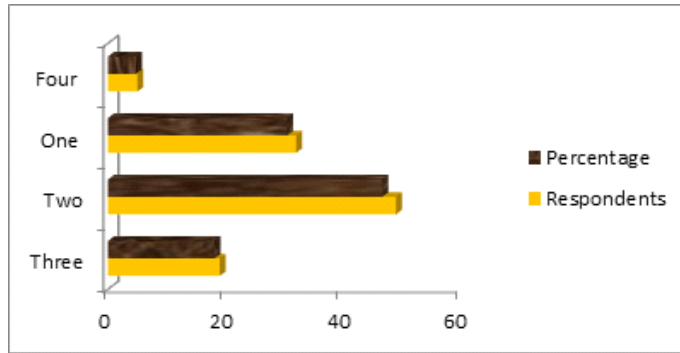


In the present situation where the situation was very bad and many people were deprived of work. The above table shows the impact on the dependents, 40% said they were four members, 29.53% supposed Five members whereas 17.14%, six comprised their family.

## 2. How many female member in the family

- Three
- Two
- One
- Four

Opinion	Respondents	Percentage
Three	19	18.10
Two	49	46.67
One	32	30.48
Four	05	4.75
<b>Total</b>	<b>105</b>	

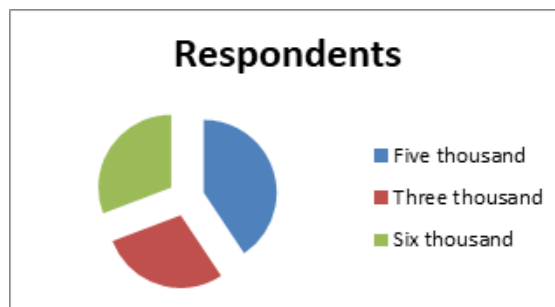


The females of the household could contribute to the family income through various jobs where skills could be used. 46.67% said there were two females, 30.48% said that was one female member where as 4.75% said they were four females in their house hold.

**3. Do the female members contribute to the family income, if so how much per month**

- a. Five thousand
- b. Three thousand
- c. Six thousand
- d. None

Opinion	Respondents	Percentage
Five thousand	37	35.24
Three thousand	26	24.76
Six thousand	28	26.67
None	14	13.33
<b>Total</b>	<b>105</b>	



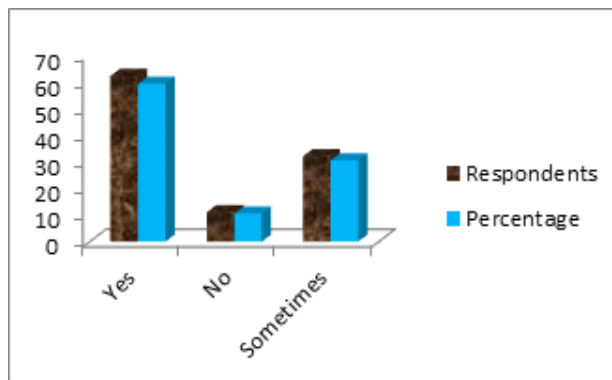


The above table clearly portrays that 35.24% of the females contributed to the family income, 26.67% were of the opinion that six thousand was contributed and 224.76% said that three thousand was contributed which could increase the standard of living of the family

#### 4. Did you borrow any money during the pandemic

- a. Yes
- b. No
- c. Sometimes

Opinion	Respondents	Percentage
Yes	62	59.05
No	11	10.48
Sometimes	32	30.47
<b>Total</b>	<b>105</b>	

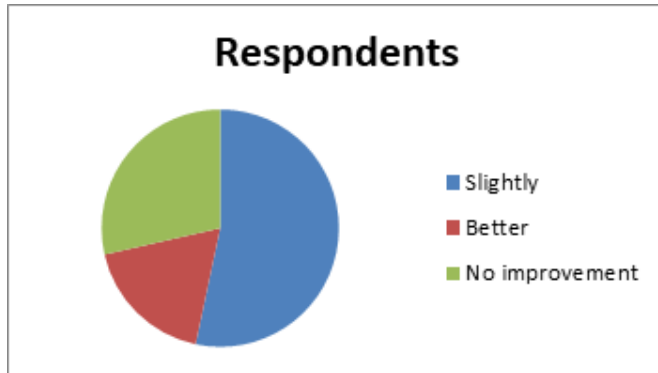


Many of the workers were jobless during the pandemic and had to borrow money for their basic needs, majority of the workers regularly borrowed as shown in the above table, and 30.47% borrowed sometimes.

#### 5. Has conditions improved after the pandemic

- a. Slightly
- b. Better
- c. No improvement

Opinion	Respondents	Percentage
Slightly	30	28.57
Better	19	18.10
No improvement	56	53.33
<b>Total</b>	<b>105</b>	

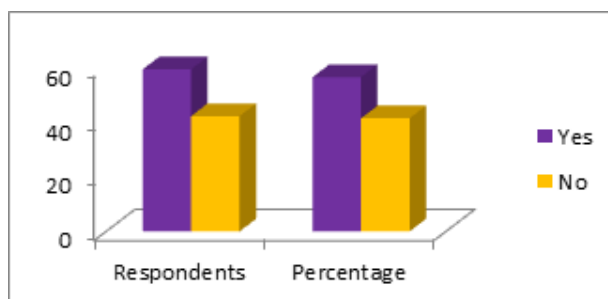


As per the above table, 53.33% workers condition has improved, where as 28.57% responded that there was no improvement in their living condition. It remains the same.

#### 6. Is your present employer helping you with the basic needs

- a. Yes
- b. No

Opinion	Respondents	Percentage
Yes	59	56.19
No	42	41.18
<b>Total</b>	<b>105</b>	

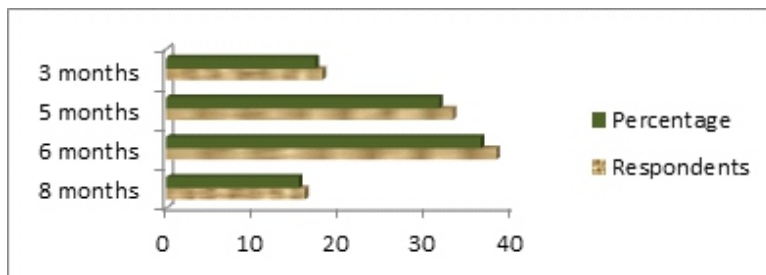


In the above table it clearly shows that the majority of the employers helped their employees with basic needs like food, clothes, paying their children school fees regularly, but on the other hand some clearly said they employer just paid them their daily wages.

### 7. How many months did it take to get back to work

- a. 8 months
- b. 6 months
- c. 5 months
- d. 3 months

Opinion	Respondents	Percentage
8 months	16	15.24
6 months	38	36.19
5 months	33	31.42
3 months	18	17.14
<b>Total</b>	<b>105</b>	

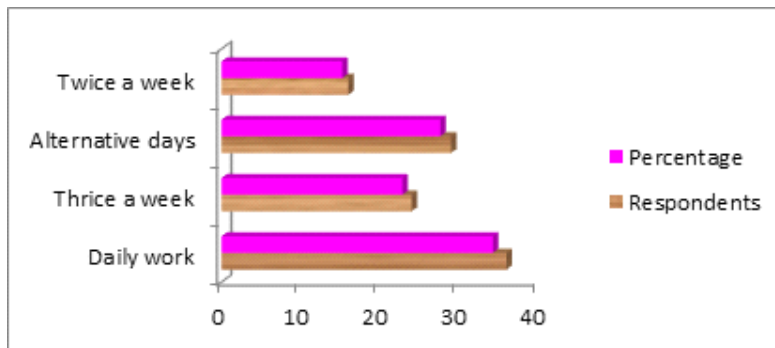


This pandemic has brought the life of informal workers to a stand-still. Some were idle for a long time. The above table shows 15.24% were idle for 8 months. 36.19% were not having any work for 6 months and 31.42% were not having work for 5 months.

### 8. What is your daily work life right now

- a. Daily work
- b. Thrice a week
- c. Alternative days
- d. Twice a week

<b>Opinion</b>	<b>Respondents</b>	<b>Percentage</b>
Daily work	16	15.24
Thrice a week	24	22.85
Alternative days	29	27.61
Twice a week	36	34.28
<b>Total</b>	<b>105</b>	

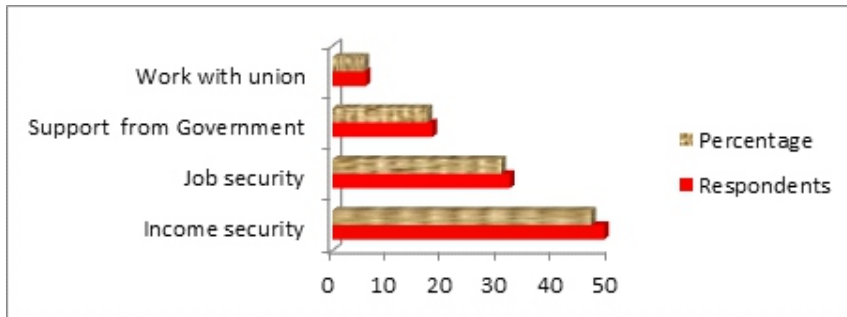


The informal workers are sometimes below the poverty line. They do not have adequate facilities. In this diagramme we can see that 15.24% have daily work, 22.85% thrice a week and 34.28% twice a week.

### 9. What impact do you expect this crisis to have in the job market

- a. Income security
- b. Job security
- c. Support from government
- d. Work with union

<b>Opinion</b>	<b>Respondents</b>	<b>Percentage</b>
Income security	49	46.67
Job security	32	30.48
Support from Government	18	17.14
Work with union	06	5.71
<b>Total</b>	<b>105</b>	

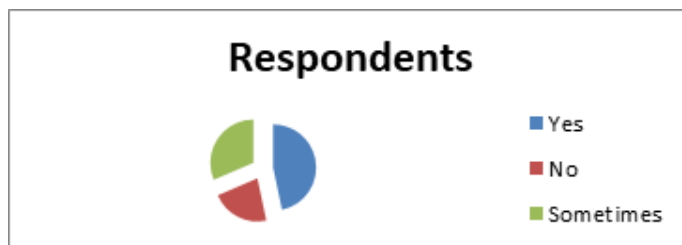


The perception of the people varies and so called the priorities, it depends on their handling their daily consumption. As per the above diagramme it is clear, that 46.67% have responded that Income security is their priority, followed by Job security with 30.48%, and support from government with 17.14%.

**10. Do you receive health benefits from employer**

- a. Yes
- b. No
- c. Sometimes

Opinion	Respondents	Percentage
Yes	49	46.67
No	23	21.90
Sometimes	33	31.42
<b>Total</b>	<b>105</b>	



The informal workers have plenty of problems and sometimes have too struggle for their basic needs also. When surveyed the percentage of workers responded that their employers give them some health benefit were 46.67% where ass 31.42% said sometimes and 21.90% said no

**Findings:**

- One of the major findings of this study was that informal workers are not getting their due importance. They are unskilled and from the unorganised sector. Only 15.24% of the workers have daily work.
- Majority of the workers preferred income security over support from the government and work with unions.
- There are many problems faced by the informal workers like some of them do not have basic amenities, their conditions are still improving. 18.10% have responded as no improvement and 28.57% said slight improvement.
- Some of the employers are benevolent and have come to their rescue for the payment of hospital bills and medicine bills. 46.67% of the employees said their employer looked after their health benefits.
- It is evident from the figures that 36.19% have taken 8 months to get back their work. The reason is they are not subject to any norms. Majority of the workers said that they borrowed money from money lenders where the rate of interest was high. As per the study 59.05% regularly borrowed and 30.47% borrowed sometimes.
- The women folk are contributing to the family income by the small skills they possess. Thus we see that 35.24% were able to earn 5k per month and 26.67% contributed 6k. This really helped the family for better standard of living.

**Suggestion:**

- The Government should improve social security measures to the informal workers.
- The female member in the family should be given value to improve the family status.
- In order to eliminate socio-economic and cultural barriers the females should be given formal training through voluntary organisations.
- The concept of Self Help Group concentrates only on women; it can be focused on men also.
- There should be a mechanism to listen to the grievances of these informal workers regularly.
- Additional importance must be given to the females to develop their status.

**Conclusion:**

To conclude we can say that there should be a holistic approach to tackle the issue of informal labourers. Skills are unswervingly linked to the activities that are undertaken. The most marginalised and exposed groups are often motivated by requirement rather opportunity to become informal entrepreneurs. Creating an atmosphere which will encourage for small business is coming with benefits of access to finance, enhanced infrastructure, government incentives and a platform,, legal framework, efforts to triumph over improbability in financial returns and security nets for them as well as their workers.

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# COVID 19: “PERCEPTION OF GENERAL PUBLIC ON CLINICAL TREATMENT AND VACCINATION POST COVID WITH REFERENCE TO MANGALORE CITY”.

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## Abstract

*The normal life came to a standstill in Mangalore City confirming the first case of Covid 19 on 19th march 2020. Covid 19 is a part of a worldwide pandemic disease caused by severe acute respiratory syndrome coronavirus 2, (SARS-CoV-2). It was expected that the pandemic will hit India but the severity of impact was not anticipated. The government kept in place many measures to try to curb the spread of covid-19 throughout India. The government was unable to hold its position for long before applied measures started pointing out negative impact on economy. This led to resume of all public activities while still awaiting the vaccine. Many countries, having poured in trillions of dollars towards research and development of this unique vaccine are very skeptical about the willingness of the general public to take part in the vaccination process citing multiple possible side effects.*

**Keywords:** Covid-19, Vaccine, Side effects.

## Introduction

Health is an important aspect of human resource development. It is an essential input for the development of human resources and the quality of life, ultimately for the social and economic development of a nation. Good health care facilities and services are essential for creating healthy citizens and societies that can effectively contribute to social and economic development. Health is an important aspect for the survival of human being. Maintaining good health should be the primary focus of everyone, there is nothing more important than our good health unlike natural resources. Health is important in every individual's life and so we call it as 'health is wealth'. Human resource play very important role. Health is an essential input for the development of human resource.

Health is a major segment of the human capital. If the quality of human capital is not good, then the physical capital and natural resource cannot be utilized properly and the growth can neither be sustained nor be qualitative. Human capital formation plays a very important



role. Human resource enhancement is possible only when we make use of health schemes or health programs. Development economies are very conscious of resources utilization for sustainable development, resulted from awareness on environmental protection. Health is fundamental human right and a global social goal it is pertinent for the realization of basic human needs and for a better quality of life. Health cannot be bought directly but it is produced.

The World Health Organization defines Health as “state of complete physical mental and social wellbeing and not merely to absence of disease and infirmity”. The definition given by the world health organization includes a state of physical, mental and social wellbeing. A harmonious balance of these three states of human being constitutes health. The state of positive health implies the notion of “perfect functioning” of the body and mind.

World is living on the edge. The human cost of COVID pandemic could be extraordinary. We find ourselves in a time of great economic, social, and medical uncertainty. The coronavirus disease (COVID-19) pandemic, which originated in the city of Wuhan, China, has quickly spread to various countries, with many cases having been reported worldwide. As of May 8th, 2020, in India, 56,342 positive cases have been reported. India, with a population of more than 1.34 billion—the second largest population in the world—will have difficulty in controlling the transmission of severe acute respiratory syndrome coronavirus 2 among its population. Multiple strategies would be highly necessary to handle the current outbreak; these include computational modelling, statistical tools, and quantitative analyses to control the spread as well as the rapid development of a new treatment. The Ministry of Health and Family Welfare of India has raised awareness about the recent outbreak and has taken necessary actions to control the spread of COVID-19. The central and state governments are taking several measures and formulating several wartime protocols to achieve this goal. Moreover, the Indian government implemented a 55-days lockdown throughout the country that started on March 25th, 2020, to reduce the transmission of the virus. This outbreak is inextricably linked to the economy of the nation, as it has dramatically impeded industrial sectors because people worldwide are currently cautious about engaging in business in the affected regions. The pandemic demands action on many fronts, from prevention to testing to treatment. We need to create simple, cheap, more accessible testing for SARS-CoV-2. In December 2019, a novel coronavirus called SARS-CoV-2 has resulted in the outbreak of a respiratory illness known as COVID-19.

The outbreak of Covid 19 has exposed us to extraordinary challenges in global health claiming 1.5 million lives. In an attempt to control the pandemic numerous approaches to vaccination are under development. Although these are much needed for society to get

back to normal, it does have its risks and benefits which needs to be considered, whether it is in favor of societal welfare in the long run or not. After about a year's study into research and development of the vaccines, companies like Pfizer and BioNTech have achieved sufficient success. The success of which will heavily be dependent on public trust. People who participated for trials have had short term adverse effects like severe headaches, sore arms, fatigue, fevers etc. If more and more people raise concerns about having to endure such effects even after being tested negative, then the whole purpose of allocating resources worth trillions will be rendered useless if the community does not accept it. Deborah Fuller, a vaccinologist at the University of Washington, Seattle, whose lab is developing second-generation RNA vaccines against COVID-19 says “Somebody needs to address the elephant: What about vaccine reactogenicity? While it's ... not going to cause any long-term issues ... how is that perception going to go with the public once they start receiving it?”. She worries the side effects could feed vaccine hesitancy. Covid 19 is a puzzle and the key to this puzzle lies in human bodies. There are hopes for better vaccines down the line but for now everyone needs to bite the bullet for now and go through a tolerable day instead of going through weeks of insufferable pains.

**Objectives:**

- To understand the willingness of the general public to participate in the vaccination trials.
- To understand the awareness of the general public about the possible side effects of vaccination.
- To examine the preference of hospital treatment over home remedies.

**Methodology:**

Data required for this study has been acquired from the Primary and Secondary sources. The primary data has been sourced through structured questionnaires using the Google forms platform. The secondary data for the purposes of this study, is obtained from various sources like Government Websites, Research Journals and Articles. The study was conducted in the city of Mangalore with a respondent size of 50, using simple random sampling technique, beneficiaries of which were people of all ages.

**Data analysis and interpretation:**

Information under this section is gathered with the help of a questionnaire that was circulated through Google Forms.

### 1. Respondents Profile:

	No. of Respondents	Percentage (%)
<b>Age</b>		
Below 20	19	38
20 – 29	19	38
30 – 39	3	6
40 – 49	4	8
50 – 59	2	4
Above 60	3	6
Total	50	100
<b>Gender</b>		
Male	22	44
Female	28	56
Total	50	100
<b>Occupation</b>		
Student	35	70
Business	4	8
Salaried	3	6
Professional	3	6
Home Maker	2	4
Retired	2	4
Government Servant	1	2
Total	50	100
<b>Qualification</b>		
Primary Schooling	1	2
High School	1	2
Pre-University	15	30
Graduate	26	52
Post Graduate	7	14
Total	50	100

<b>Marital Status</b>		
Married	11	22
Un Married	38	76
Widow/er	1	2
Total	50	100

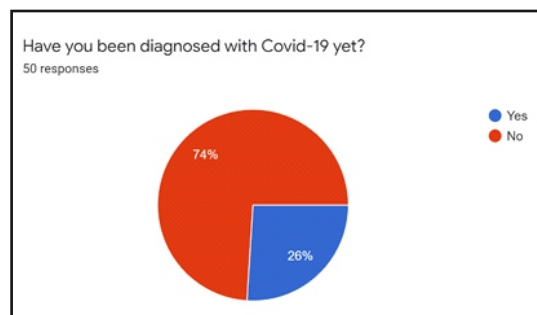
*Table 1: Respondents Profile*

The above table identifies the profile of the responders to the questionnaire. A total of 50 responses of which 22 are male and the rest 28 being female. The age group of responders is largely between the ages of below 20 to 29 sharing an equal number of responses. The next 4 age groups with a class width of 10 (inclusive limits) have 3, 4, 2 and 3 responses respectively. The responders mostly comprise of the students (n=35), with the next highest being businessmen (n=4), followed by salaried employees and professionals (n=3) each. Homemaker (n=2), Retired (n=2), and a government servant were also among the responders. Most responses were received by Graduates (n=26) followed by Pre University students (n=15). 7 responses were received from post graduates while we also received 1 response each from primary and high school qualified persons. Majority of responders (n=38) were unmarried while 11 responders were married and 1 responder being a widower.

## 2. Have you been diagnosed with Covid-19 yet?

	<b>No. of Respondents</b>	<b>Percentage (%)</b>
Yes	13	26
No	37	74
Total	50	100

*Table 2: Responder Diagnosis*



The above table (2) shows that 74% of the responders have not been positively tested for the virus while the other 26% of them have.

### 3. Have you been diagnosed with Covid-19 yet?

	No. of Respondents	Percentage (%)
Yes	13	26
No	37	74
Total	50	100

Table 3: Responder Family Diagnosis

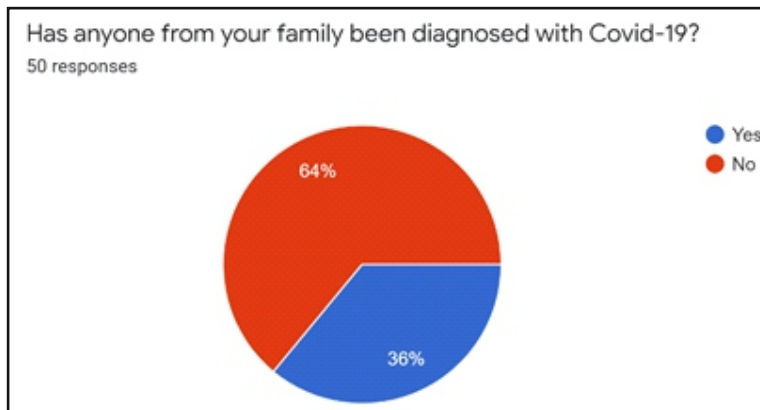


Table 3 shows that 36% of the responders have witnessed their family members being infected with the virus whereas the rest 74% have not.

### 4. If you or your family member was diagnosed, what was the severity of the physical health condition?

	No. of Respondents	Percentage (%)
Critical	8	27.6
Mild	15	51.7
Low	6	20.7
Total	29	100

Table 4: Severity of Impact

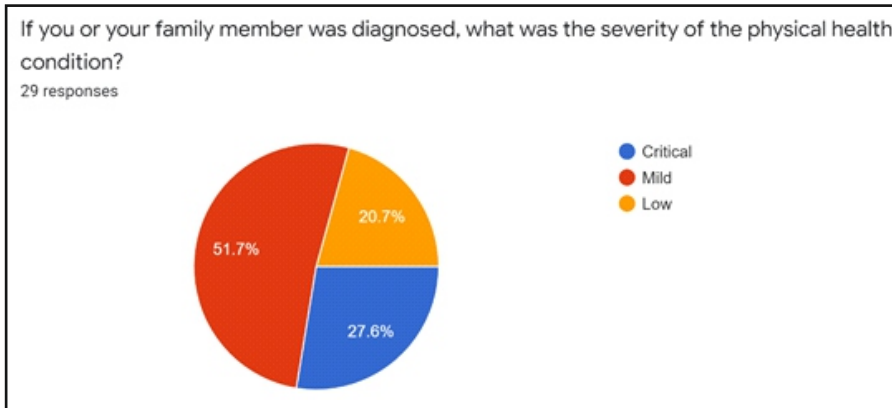


Table 4 shows that 27.6% have experienced critical health conditions whereas the majority of them 51.7% state mild health effects and the remaining 20.7% had little or minor effects.

**5. Has your perception of allopathic medicine and hospital treatments altered during Covid-19?**

	No. of Respondents	Percentage (%)
Yes	23	46
No	27	54
Total	50	100

Table 5: Alterations in Perception

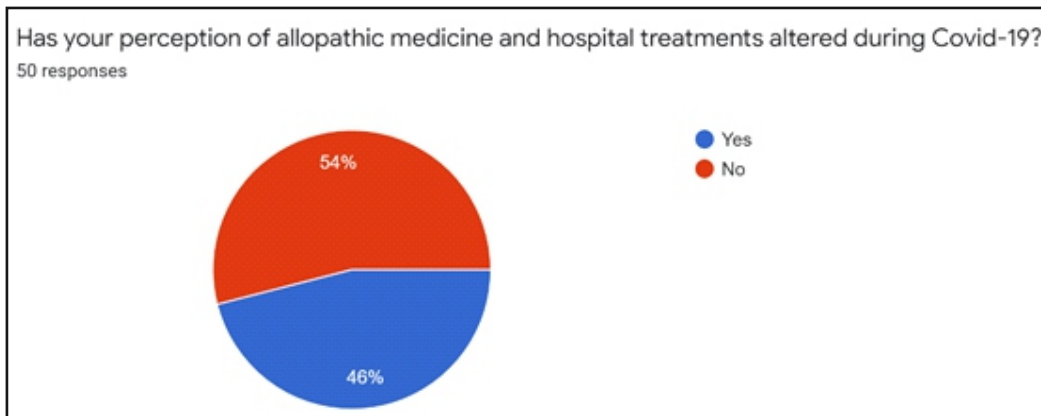


Table 5 demonstrates that Covid has altered the perception of 46% of the responders towards clinical methods of treatment while 54% have no changes in opinion.

**6. Doctors and Health Care Workers have no idea what they are treating (concerning Covid-19 specifically).**

	No. of Respondents	Percentage (%)
Strongly Agree	7	14
Agree	6	12
Neutral	21	42
Disagree	13	26
Strongly Disagree	3	6
Total	50	100

Table 6: Attitude of Public toward medical professionals.

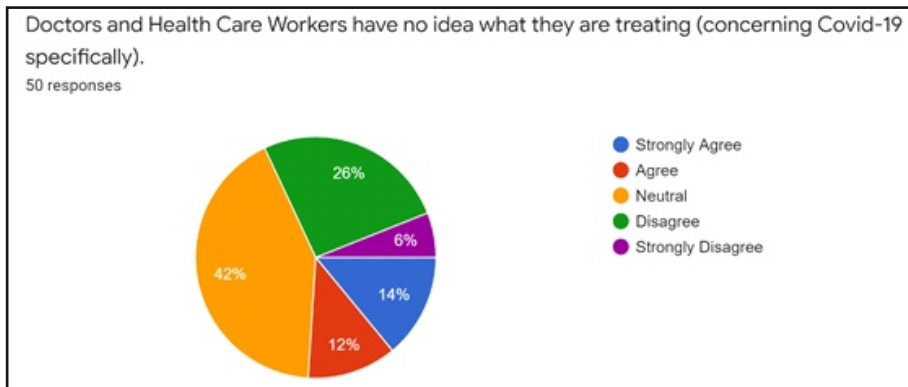


Table 6 is an attempt to study the attitude of the public in reference to healthcare professionals' ability to cure the disease. 42% of responders chose to stay neutral on the subject whereas 32% disagreed with the statement of which 6% strongly disagreed. 14% of responders had a strong agreement with the statement while 12% of them partially agreed.

**7. Would you prefer home remedies over hospital treatments?**

	No. of Respondents	Percentage (%)
Yes	19	38
No	9	18
Maybe	22	44
Total	50	100

Table 7: Mode of Treatment Preferred

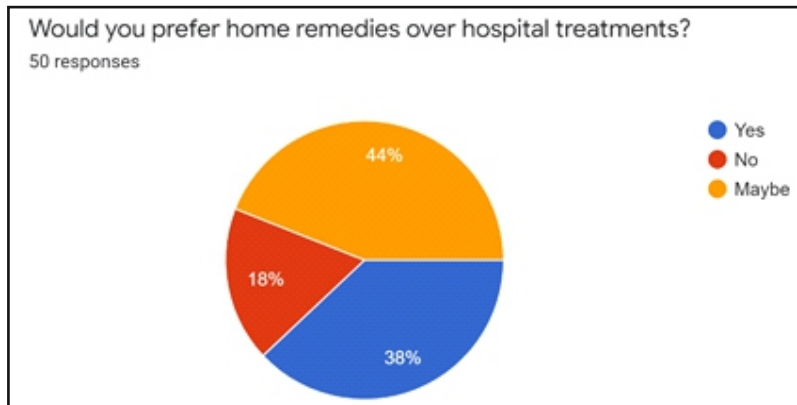


Table 7 shows the preference of responders for treatment of virus. 44% of them have undecided opinions whereas 38% believe that home remedies provide better solution and 18% are of the opinion that hospital treatments provide better healthcare.

#### 8. Will you participate in the vaccination trials when it's approved?

	No. of Respondents	Percentage (%)
Yes	10	20
No	17	34
Confused	23	46
Total	50	100

Table 8: Willingness to Participate in Vaccination Trials

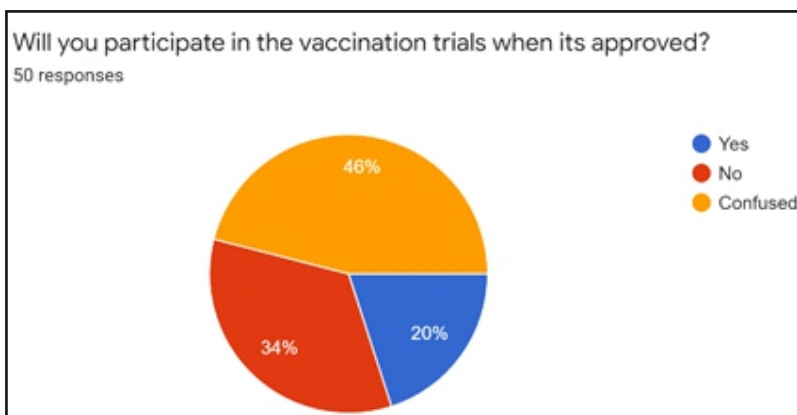


Table 8 seeks to determine the willingness of the responders to take part in the vaccination process when it is approved. 48% of them are not sure, while 34% of them are firm with their decision to not participate whereas 20% have shown their willingness to participate.



### 9. Are you aware of the possible side effects of vaccinations?

	No. of Respondents	Percentage (%)
Yes	23	46
No	27	54
Total	50	100

Table 9: Awareness of Possible Side Effects

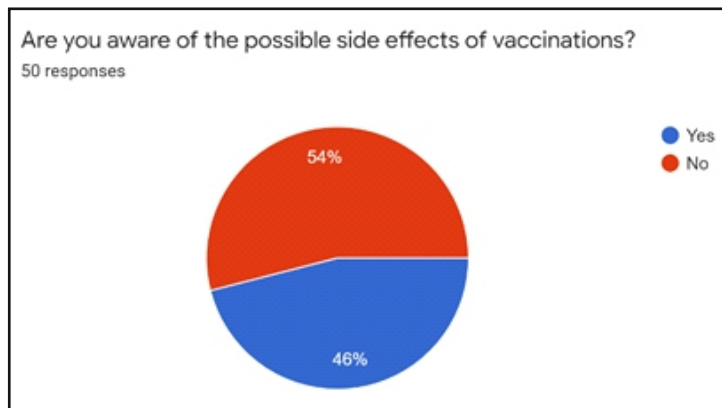


Table 9 studies the awareness among the public concerning the possible side effects to vaccinations. 54% of them are unaware of the consequences while 46% are aware of the side effects.

#### Findings:

- Table 1: Identifies the profile of the responders to the questionnaire. A total of 50 responses of which 22 are male and the rest 28 being female. The age group of responders is largely between the ages of below 20 to 29 sharing an equal number of responses. The next 4 age groups with a class width of 10 (inclusive limits) have 3, 4, 2 and 3 responses respectively. The responders mostly comprise of the students (n=35), with the next highest being businessmen (n=4), followed by salaried employees and professionals (n=3) each. Homemaker (n=2), Retired (n=2), and a government servant were also among the responders. Most responses were received by Graduates (n=26) followed by Pre-University students (n=15). 7 responses were received from post graduates while we also received 1 response each from primary and high school qualified persons. Majority of responders (n=38) were unmarried while 11 responders were married and 1 responder being a widower.

- Table 2 & 3: Shows the number of positive cases among responders and their family members. Table 2 shows that 74% of the responders have not been positively tested for the virus while the other 26% of them have. Table 3 shows that 36% of the responders have witnessed their family members being infected with the virus whereas the rest 74% have not.
- Table 4: It is related to the severity of health conditions of positively tested patients. It shows that 27.6% have experienced critical health conditions whereas the majority of them 51.7% state mild health effects and the remaining 20.7% had little or minor effects.
- Table 5: Studies the changes in perception of respondents towards allopathic medicine and hospital treatments during Covid 19. Table 5 demonstrates that Covid 19 has altered the perception of 46% of the responders towards clinical methods of treatment while 54% have no changes in opinion.
- Table 6: Is an attempt to study the attitude of the public in reference to healthcare professional's ability to cure the disease. 42% of responders chose to stay neutral on the subject whereas 32% disagreed with the statement of which 6% strongly disagreed. 14% of responders had a strong agreement with the statement while 12% of them partially agreed.
- Table 7: Shows the preference of respondents for home remedies over hospital treatments. 44% of them have undecided opinions whereas 38% believe that home remedies provide better solution and 18% are of the opinion that hospital treatments provide better healthcare.
- Table 8: Seeks to determine the willingness of the responders to take part in the vaccination process when it is approved. 48% of them are not sure, while 34% of them are firm with their decision to not participate whereas 20% have shown their willingness to participate.
- Table 9: Shows the awareness among the responders concerning the possible side effects to vaccination. 54% of them are unaware of the consequences while 46% are aware of the side effects.

**Suggestions:**

- The city of Mangalore has witnessed a relatively slow transmission rate compared to its counterpart cities due to the low population density. As often referred, Mangalore is an educational hub, home to students from various parts of India. This explains the reason why student responses might be high. Another reason could be

that age groups above 30 might be sensitive to such information, making it uncomfortable to share.

- Responses on the effects of health after attracting Covid 19 have largely been mild. Earlier studies have proved that the effects of virus do not cause much harm to the adolescent population rather to the aged and young individuals as their immune systems are rendered defenseless.
- The good majority 56% of responses mention that circumstances of covid-19 have not changed their opinions on general healthcare. It is also to be noted that this a close majority as 44% of them are believed to have a revised opinion. Further when asked where they would pursue treatment, 44% have undecided opinions while majority believe in home remedies. Only 18% have opted to be treated in a healthcare facility. It is interesting to note that even though the majority have unchanged opinions of clinical treatments, yet only a small part would like to be treated by a medical professional if they were diagnosed with the disease.
- Vaccinations are being tried and tested in a race to introduce the first covid-19 vaccine. But the essential issue lies in the willingness of the public to take part in the process. Majority of them are unsure which suggests that they already have an opinion in mind but that which is subject to immediate influence of other factors. 34% of them are sure that they will not go through vaccination under no circumstance whereas 20% are ok with being vaccinated. Again, there is a close majority when awareness of side effects that may be caused by vaccination are analyzed. Majority are unaware but this gap will eventually fill up as the vaccines finally enter the market.

### **Conclusions:**

This study aims to establish the inclination to accept the vaccine among the Mangaloreans as when it comes out. It is evident that most of them are prepared to risk it as Mangalore's population is largely youth based and Covid 19 does not cause any major difficulties normally among young ages. This also can be largely explained by the saturation of stigma around Covid 19. Even though good numbers are not aware of the side effects, yet they are hesitant to take up the vaccination. This perception could be changed in the near future upon the assurances of pharmaceutical and medical professionals and mainly because it will start affecting their normal routine of work.

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