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Lessons Learnt From Covid'19 And The Action Plans To Face Future Pandemics

**Event organized on 21st and 22nd Sept'21 by David
Memorial Institute of Management and
Indian Society for Training and Development,
Hyderabad Chapter.**



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Dr R. James David

**M.A, F.I.M.A, D.D, MISTD,
Founder- David Memorial Institutions,
Co-Founder-Hyderabad Management Association,
Ex-Chairman- All India Management Association-SRC.**

In Loving Remembrance of our Founder

Being a staunch believer in the value of education and its role in changing one's destiny, he founded the David Memorial Institutions in 1968 with a vision to providing high quality education at par with international standards and relevant to the industry. Through the college, he aimed to develop outstanding managerial talent capable of providing responsible leadership. He dared all who knew him to dream, to work smart and strive for nothing less than excellence.

Today at David Memorial we continue to live by the same set of values. We have miles to go, dreams to fulfil, heights to reach and responsibilities to carry out; but with a strong core that was put in place by Dr. David, we are well positioned to achieve all that we set out to.



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Chairperson
David Memorial Education Society

It is an honor to be part of this National Conference and be a part of a team that offers you a platform to collectively bring our learning from the challenges faced by the academic community in wake of the Covid-19 pandemic.

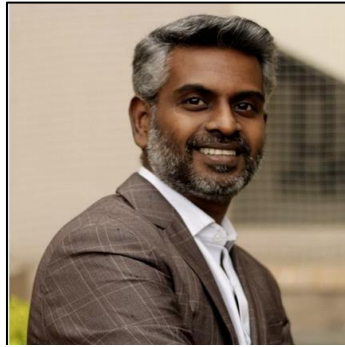
As humans we are the most resilient of living beings from snow to the deserts, we flourished everywhere, through the great depression, the economic downturn/recession of 2008 and now we are faced with this pandemic. The world as we know has changed. This pandemic has posed the biggest challenge to the arena of education.

Today we want be proactive, and offer this exchange of information in our community so that by combining our strengths and sharing our knowledge we can be better prepared for what we may face in the future.

Sucherita

Mrs. Sucherita Divakar

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Director

David Memorial Education Society

Correspondent & Secretary-DMIM

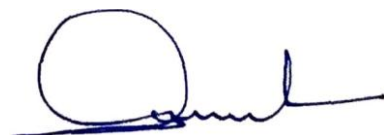
Past Chairman-ISTD

It is an honor to be a part of the National Conference, in association with ISTD Hyderabad Chapter, as two professional organisations come together on the same platform in organizing the two-day Conference on “Lessons learnt from Covid’ 19 and the Action Plans to face future Pandemics” on 21-22 Sept, 2021 at David Memorial Institute of Management, Hyderabad.

The topic while being highly relevant has provided an avenue to showcase academic research in all its brilliance, while sparing no doubt that for the emergence of stimulating, scientific and intellectual outcomes. It has been an endeavor to bring Eminent Leaders, Experts, Scholars, and Professionals from various organizations across the country to share their experiences.

I am confident that these two days will be a moment where everyone has felt a sense of achievement and contribution towards the fight against this Pandemic. With this initiative we strive to help make our society a better place and usher in a safer world for our future generations.

I wish all the participants attending and the managing committee a great success.

A handwritten signature in blue ink, consisting of a large, stylized 'S' followed by a horizontal line and a small flourish.

Sushant Divakar

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Principal

David Memorial Institute of Management
Chairman, Organising Committee-National Conference

It is with much delight that I pen down a few words on the conference, which was tremendous effort of David Memorial Institute of Management (DMIM) and Indian Society for Training and Development (ISTD), Hyderabad Chapter who jointly organized a two-day National Level Conference (online event) on 21st and 22nd September, 2021 on the theme “**Lessons learnt from covid-19 and the Action plans to face future pandemics**”.

The Covid-19 crises has affected societies and economies around the globe and would permanently reshape our world as it continues to unfold, while the fallout from the crisis would amplify risks and create new ones.

Papers presented in this conference draw on the diverse insight of the authors across a broad range of issues-health, education, trade, governance, insurance, labour and technology to name a few.

I express my sincere thanks and appreciation to all the participants and key speakers. I am grateful to our college management for their support, motivation and encouragement without which this event could not have seen such huge success.

Warm Regards,



Dr. Surendra Prasad

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Convener & Editor

Vice Principal-David Memorial Institute of Management

The National Conference on, “Lessons Learnt from Covid’19 and the Action Plans to Face Future Pandemics” conducted online and organized by David Memorial Institute of Management in association with Indian Society for Training and Development on 21st and 22nd September ‘21 was an attempt to collate information on the lessons learnt by various sectors which were impacted by Covid-19 through the perspective of students, faculty and industry experts. The response was very encouraging with a number of participants submitting high level articles on subjects encompassing almost all the sub-themes that were recommended. The submitted papers before editing went through peer-review and plagiarism check to maintain the high standards of research.

Being the first National Conference the efforts put in yielded commendable results as was evident from the feedback received from participants through Google forms. Students as well as teaching fraternity showed lot of enthusiasm in presenting their point of view of the pandemic and the lessons that they imbibed.

It was a privilege as well a challenge to be the convener and editor of this pertinent and situational event. I thank management profusely for assigning me this duty. Hope the compiled articles will guide the individuals, academicians, industry leaders to face the future calamities effectively.

Special thanks to my Co-convener, Dr.Srinivasa Rao and Dr. S.Chakradhar Goud, Director of our publishing partners M/s Anveshana Educational and Research Foundation for their copious support and cooperation. Further, I offer my profound gratitude to our revered and erudite dignitaries, participant authors and my colleagues for making the event memorable. Suggestions, if any, on this publication would go a long way in improving future endeavors of the institution.

A handwritten signature in black ink, appearing to read 'Gopaldas Pawan Kumar', written over two horizontal lines.

Warm Regards,
Dr Gopaldas Pawan Kumar

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AERF
Director – AERF

AERF aims to educate researchers for the future to build and maintain quality oriented research related to Engineering and other domains as well. We believe these researchers,, contribute to make a difference to their Colleges and Universities and to the world around them. In our endeavours, we draw upon reserves of goodwill among the quality oriented research, its reputation among researchers,, and a potential student, commitment is the key strength to AERF.

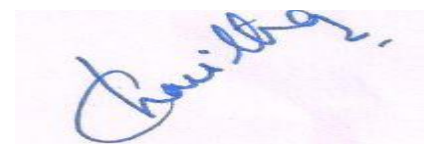
The future holds tremendous promise for our organization we look forward to being recognized as one of the premier research organization which meets the quality standards across the globe. To achieve this goal, the organization is following a three-pronged approach: connect, nurture, and grow. We will:

CONNECT proactively with the worlds of practice and policy, with academic work nationally and globally, with our research work, and with the local community.

NURTURE a high performance work environment by emphasizing and supporting a climate of autonomy, stretch, and team work.

GROW our capacity, but do so in a thoughtful and strategic manner, aiming to have an impact commensurate with our ambitions, and ensuring that we maintain and upgrade the quality of our people and our experience.

We are happy to associate with David Memorial Institute of Management, Tarnaka for the National Conference on “Lessons Learnt from Covid'19 and the Action Plans to Face Future Pandemics” held on 21st and 22nd September'21 which was received well by the authors. I wish them all the best for their future endeavors. Warm Regards,

A handwritten signature in blue ink, appearing to read 'Sucharitha', on a light-colored background.

Dr. D. Sucharitha

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Experiences & Comments by Participants

- The purpose of any conference is to address the issues concerning the current scenario. Appreciative efforts were made in bringing together the learned scholars and practitioners. The papers presented during the conference were from wide areas of insurance, healthcare, training, finance, marketing, rural development, behavioural science etc. which gave us an opportunity to learn how the organisations could overcome the difficult period during the pandemic. I specially thank the team of DMIM for exhibiting splendid coordinated work in bringing together the researchers to showcase their contributions during the conference. ISTD Hyderabad is happy to associate with DMIM in a step to identify and learn about latest developments- **Dr K. Srinivasa Rao, (Co-Convener), Associate Professor, BVRIT, Medak, Telangana.**
- It was a great honour bestowed on me to don the role of emcee in the two-day national conference. I consider this as a great educational experience. I have had the opportunity to listen to many interesting ideas and valuable concepts. The research papers presented at the conference were quite informative, insightful and thought provoking, concerning Covid-19. I had the opportunity to meet great minds from academia and Industry. This conference helped me understand issues and challenges in finding solutions to pandemics. I wish institution organizes many more educative programs like these wherein exchange of knowledge and learning new ideas occur. I hope, with the understanding we have gained from Covid-19 we would be placed in a better position to face future calamities effectively- **Ms M V Sheeba, (Conference Emcee), Assistant Professor, DMIM , Hyderabad.**
- A smooth progress of growth got disrupted by the Covid19 Pandemic. David Memorial Institute of Management and ISTD Hyderabad initiated a national Conference on the apt topic of the “Lessons Learnt from Covid-19 and the Action Plans to Face Future Pandemics”. Will it repeat, definitely: in what form is not known. However, the conference provided an appropriate platform for researchers to air their views and offer solutions to face future pandemic confidently. I thoroughly enjoyed the two-day programme and congratulate the organisers for the good show - **Prof Suresh Akella, Department of Mechanical Engineering, Sreyas Institute of Engineering and Technology, Hyderabad, India.**
- My participation as a paper presenter in the online national conference titled" Lessons Learnt from Covid-19 and the Action Plans to Face Future Pandemics" organized by David Memorial Institute of Management was a value added experience. Right from the time we registered for the event, there was continuous communication from the organizers and the program was well organized giving sufficient time for speakers and paper presenters. Thus the virtual conference provided an enriching experience for the participants- **Dr. Vidya Kala, Asst. Professor, BBA, PSGR Krishnammal College for Women, Coimbatore, Tamilnadu.**

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- Fantastic Conference. It's quite impressive to have the commitment and efficiency of conducting such conference. I look forward to the next conference--**Ms Samreen, MBA Student, DMIM, Hyderabad.**
- The insights I have gained from this one conference far exceed any other conference I have attended to date. Wonderful, insightful, well presented- **Mr J Ravi Kumar, Assistant Professor, MBA Department, Ballari Institute of Tech and Management, Karnataka.**
- I take great pleasure to congratulate David Memorial Institute of Management for organizing the National Conference and truly appreciate the intensive efforts and contributions of the Business Management Department which resulted in great success. The conference created better understanding of the issues leading to the process of exploration for the teaching fraternity and students. Thank you very much for the opportunity and pulling off such a project brilliantly-**Ms M.V. Magdalene, Assistant Professor, St. Joseph's Degree & PG College. Hyderabad.**
- I found this conference very useful and informative. It helped all the young minds to expose their research skills. It was a great platform to show our research skills and get exposed to information which was all influenced by COVID-19. Taking part in this conference was an exciting opportunity for me. Looking forward to many more such conferences-**Ms. Hasaji Vaishnavi , MBA student, BVRIT, Medak , Telangana.**
- It is good and very helpful to us to build our skills -**Ms Navya Sri. A, MBA Student, BVRIT, Medak , Telangana.**
- Good conference - **Ms Swetha Golla, Research Scholar, Bhartiya Engineering , Science & Technology (BEST) ,Innovation University.**
- Thank you for giving us this opportunity- **Ms Radhika Pawar, MBA Student, BVRIT, Medak ,Telangana.**
- Excellent- **Ms P.Neelima, Asst Professor, BVRIT, Medak ,Telangana.**
- Had wonderful experience-**Mr Harshvardhan Reddy, MBA Student, DMIM, Hyderabad.**

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TAGUCHI LOSS FUNCTION ESTIMATE TO EVALUATE THE
ROBUST OUTCOME OF STUDENT'S PERFORMANCE IN A
PANDEMIC SITUATION

Paper ID - 1001

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ABSTRACT

In this research the normal goal post method of viewing exam results as pass or fail is provided a new view from the Taguchi Loss function method. The loss to the society; student, parents, professors for any deviation from not attaining full marks is estimated in terms of loss to the society. A Mathematics I subject was selected for this study which is a course for the first-year engineering students. The comparison is between the pre pandemic 2019 batch and the Pandemic batch of 2020. The academic management understood the onset of online classes and trained staff to undertake such classes as part of the regular classes. Students were oriented effectively as per JNTUH and AICTE guidelines, LEAD INDIA motivated the batch by making them understand the values of education, values of society and made them take a pledge to achieve their goals. There was comparative improvement of average loss per student, which was Rs. 734.2 in 2019 pre pandemic batch reduced to Rs. 646.5 in 2020. From this study a new parameter and a method is defined for efficiency loss control by controlling numerator and denominator simultaneously.

Keywords:

Taguchi Loss Function, Covid19 Pandemic, Exam results, Engineering results, Quality, Cost

INTRODUCTION

The performance of a process or a service depends mainly on meeting the specifications as given by the mean and meeting the variation as given by the standard deviation. Quality is providing a product or service to the specification Phillip J Ross [1], 2008 summarised the key aspects of Taguchi methods in Parameter design, Tolerance design, Robustness and the loss function to society. The comparison is with an American football goal post method which only has two outcomes either pass or fail. If pass, no penalty for not being at specification if it is within the tolerance limits. Total penalty is paid for being outside specifications, a case of failure. Goal post method is applied to production processes to attain 6 σ quality standards, whereas the Taguchi approach is estimating losses to the manufacturer, customer, or the society at large even in the case of a 6 σ process. In this study the Taguchi

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loss function is applied to the student's performance when he deviates from the 100% marks attainment, the loss is maximum when he fails the course by obtaining below 40% marks.

1.1 The Football Goal Post Philosophy:

The American football [1] after a touchdown is awarded 3 points for a field goal if the ball, when kicked, passes through the two pillars, Figure 1.1. The points allotted are constant irrespective of whether the ball went through the centre, near to the left post or near to the right post. The analogy of a football goal post model is used where a striker can make or lose a goal when he aims at the post. This is like a receiver gauge type specification of GO or NOGO type. In case of a football if the striker hits the ball inside the post the chances of a goal to happen is there, if he strikes outside his chances are zero. If the ball pitches very close to the post but on the outside 0 points are given. It is so critical specially to be within the two posts. The air flow rate, the force of the strike, the swirl of the ball and other parameters are considered by the player, but appropriate calculations are to be made to reach the centre of the posts though there are no extra points given for that. The classical quality control is of this type reject just beyond the specification or accept when just within. There is no benefit if one process provides near to the mean consistently nor there is any penalty when it is passing consistently near the post taking advantage of the specification. Ford automatic transmission had two suppliers one Mazda was providing parts near to the specification using only 27% of the tolerance and Batavia, Ohio near to the tolerance limit using about 70% of the tolerance. Both the parts were accepted as they are within the specifications, but Mazda supplied transmission, through expensive process, was always having less in warranty failures so less loss to the customers and to Mazda and Ford. On the other hand, Batavia transmissions accounted for most of the in-warranty failures though within specs. This loss in costs is estimated in Taguchi loss function for process variations within the specs.

1.2 Taguchi Loss Function, TLF.

Taguchi Loss Function, TLF, [3] applies to the loss occurring to the society which includes manufacturer and the customer and the other stakeholders. The total loss to the society is either due to the manufacturing losses or due to the customer losses and a combination of both and the associated socio, ecological and economic effects, the loss is beyond meeting the designed specifications. The society will benefit if these losses are optimised in planning the design and manufacturing. However, if he can assure near the mean his chances are much better. It is very difficult to achieve a goal, specification of the dimension of a product, at the centre, τ , Figure 1.1. The poles at the left, LSL, is like a lower specification, $\tau-\Delta$, and one at the right RSL, $\tau+\Delta$, is like the upper specification limit. Centre of a goal post is the mean of the process capability, the production process capability limits, LCL & the UCL, the lower and upper capability limits if they are within LSL and USL there is acceptance of the product. Also, the specification limits LSL are set to assure the product performance, system design calls for critical tolerances which is met at 'offline quality design'. The excess cost in manufacturing as in the polythene greenhouse film thickness variation was causing both customer and manufacturer's loss [3], [4]. Rajul et al, 2017 [5] have applied Taguchi method

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of parameter optimization in welding process. The weldability parameters are optimized using the design of experiments method.

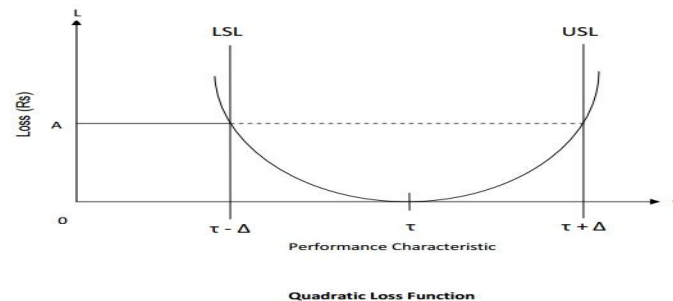


Figure 1.1 Loss to society in tolerance specifications (From internet)

Naresh & Kenneth [6], 2007 have shown the application of Taguchi loss functions applied to all the three cases of nominal the best, lower the better and larger the better cases. Naresh et al [7], 2007 further defined a common parameter to answer all these three cases. Further they applied larger the better case in finding efficiency characteristics of power hauled vehicles.

1.3 Academic online teaching during Covid pandemic.

Banasthali Vidyapeeth University for Women Rajasthan, a premier institute in India, Gurmeet Kaur 2021 [8] with NAAC A++ grade of accreditation has expressed its transformation to online teaching. As all schools in India had to enforce strict lockdown measures students had to adopt to digital learning. Availability of computers, and network connections were a constraint both from the teaching staff and the students' points of view. Many had to return to their remote villages that caused resources availability problem. Economic burden to procure gadgets is a constraint specially if they had multiple children to attend classes simultaneously along with the parents delivering online duties.

Online classes being the need of the hour, should be seen as a compliment and a good way of learning during the pandemic. However, traditional classroom studies have been and would always be the best mode of learning that not only helps students grow mentally but socially as well. But at this time, students should focus on online studies and chalk out strategies to do best in their academics keeping aside all the odds and difficulties. University of Illinois Springfield [9], 2021 has listed the strengths and weaknesses of online learning. In a university atmosphere resource availability is not a major concern. Students can gain extra time which they would have to spend in getting ready commuting to class and spending between class hours unproductively. One of the major disadvantages is the lack of the personal contact with the professor which is very useful in knowledge transfer and personality development and motivation.

Even nations, Hungary [10] 2010, looks at the education system in this case school education, a total relook is done to revamp to the next stage of global requirements. H Vasseur et al, 1997 have applied Taguchi Loss Function to fix tolerance on the process parameters. This approach also gives a new look at fixing tolerances to pedagogy factor like extent of course

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material outcomes requirement to the present standards of the requirements; tools used in delivery a new progressive high breed classroom and online classes may be required. Similarly, theory and skill development proportions of high breed course structures need to be developed.

In this study a loss estimate is made on a student's education for which the parents or government spend lot of money. Taking first year Engineering Mathematics1 example the education loss is estimated for eleven sections of Sreyas engineering students pre and post covid pandemic. Earlier only pass or fail, goal post analysis is done, in this study the financial losses incurred to all the stake holders, student, parents, professors, society if the performance is deviating from achieving 100% marks is not estimated using Taguchi Loss Function, TLF, approach of Higher the result is better.

2. TAGUCHI LOSS FUNCTION

Examination results fall under the category of Higher the marks per student it is better. Taguchi has defined the loss function for the three possible expected outcomes of any event.

1. Higher the Better, HB; Nominal the Best, NB; and Lower the Better, LB. Higher the better, HB is like any test results like marks scored in an exam, number of goals scored in a soccer match, profits earned by a company, yield of a crop etc. Nominal the better is like in many process situations like diameter of a shaft to fit in a journal, rainfall during a season etc. Lower the better is for all kind of losses like the power consumed in an appliances, the wear of a tool etc. In fact the efficiency of any operation is higher the better. For efficiency to be high the output (Higher the better)/ the input = $(\frac{HB}{LB})$. Many a time if the parameters effecting the outcome are understood the numerator may be optimised as HB.

Similarly, if the parameters of the numerator are understood than the numerator may be optimised as LB.

If, parameters effecting both the numerator and the denominator are understood than a combined HB and LB model can be used.

Taguchi, Table2.1, gave the equations for loss function at a point $L_p(y,m)$, a function of a point y in the process with a specifies mean, m . Taguchi also defined loss function in a distribution, $L_d(\bar{y}^2, S, m)$ for a population of products or service with mean \bar{y} and standard deviation of S , the design spec is m .

Table 2.1 Loss functions for three types of optimal values

Optimal value	Loss/student at y , $L_p(y,m)$	Loss/Section in a process distribution, $L_d(\bar{y}, S,m)$
HB	$K(1/y^2)$	$K(1/\bar{y}^2)(1+(3S^2/\bar{y}^2))$
NB	$K(y-m)^2$	$K(S^2 +(\bar{y} - m)^2)$
LB	$K(y^2)$	$K(S^2 + \bar{y}^2)$

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In Table 2.1, the loss function at a point, y , which is away from the specification, m is given as Loss of a part the $L_p(y,m)$ for all three cases also seen in Figure 2.1. In a goal post method similar to the conventional quality check, when we produce within the goal post, specifications range lower accepted level, LAL to the upper acceptable level, UAL, there is no loss. Loss occurs if the ball is outside the posts either to the left or the right. Taguchi estimates the loss if the product deviates from the specification, m or in the Figure 2.1 m , is same as T . LAL and UAL are specifications, if the process capability of 6σ is within this range of LAL to UAL the process is having about 3PPM, 3 parts per million production capability. In conventional loss calculation there was no loss estimated for this range In Taguchi method there is loss associated even in a 6σ capable process also.

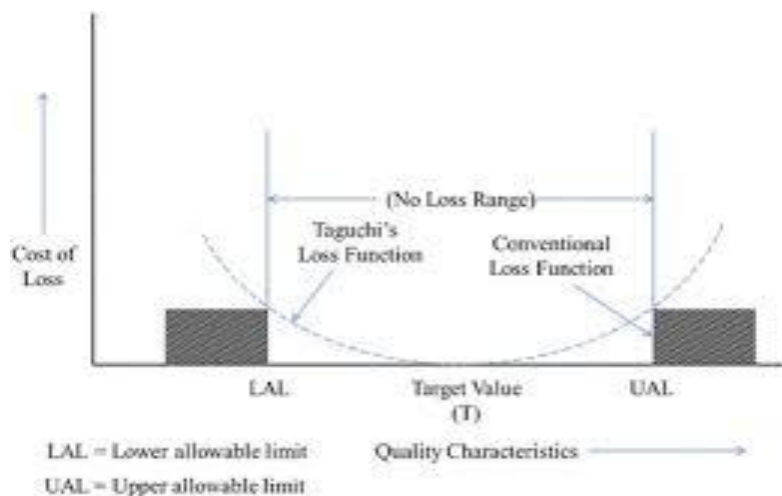


Figure 2.1 Goal post vs Taguchi Loss function (Rahul et al)

In NB, the process outcome, y can be anywhere between LAL to UAL. For a product at any point inbetween, y there will be loss L_p and a L_d , for a population produced in this distribution.

In HB, the process can vary between LAL to T or mean, m . For a product at any point inbetween, y there will be loss L_p and a L_d , for a population produced in this distribution.

In LB, the process can vary between T and UAL, or mean m . For a product at any point inbetween, y there will be loss L_p and a L_d , for a population produced in this distribution.

The formulae to be used in each of the cases to calculate L_p or L_d is given in table 2.1.

The first step is to estimate the loss at ends, LAL or UAL. Generally, this loss is same on both sides, say $=L_E$, end loss R_s .

For NB the constant $K = R_s/\text{unit}^2 = L_E / (y-m)^2$.

For HB the constant $K = R_s/\text{unit}^2 = L_E / (1/y^2)$.

And for LB the constant $K = R_s/\text{unit}^2 = L_E / (y^2)$.

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Estimate total loss at the end L_E , based on experience for each of the possible causes of losses and summing them all.

2.1. Higher the better, HB distribution for exam results

Jawaharlal Nehru Technological University in Hyderabad, JNTUH, has about 425 affiliated engineering colleges and about 3.5 lack students enrolled. Sreyas Institute of engineering and technology at Nagole Hyderabad is affiliated to JNTUH, with NAAC, NAB and AICTE approval. The grading of final year marks is given in table 3.1. students are given o grade if they obtain 90-100% in a subject, course or a lab. similarly, overall grade is determined on the weighted gradepoints summerised overall the courses, labs, projects in the eight semesters. Out of the 100 marks as tudent is evaluated in a subject taught 25 marks are for internal evaluation and 75 marks are for the final exam. Out of the internal evaluation of two mid term exams with 10 marks each and 5 marks for the assignments a maximum of 14 marks are counted for his passing the course. So, a student is to obtain atleast 26/75 marks to pass the course. However, all the internal marks are added to evaluate the grade.

Table 2.2 JNTUH Grading System

Grade	Marks
O	90-100
A+	80-90
A	70-80
B+	60-70
B	50-60
C	40-50
F	<40

The student if he obtains less than 40 marks, Table 2.2, has to rewrite in a supplementary conducted by the university and needs to continue unit he passes. If a student pays say Rs 1000 for the exam he needs to reapply for the exam this is a direct loss, there is a preperation time spent say Rs 2000 and also time lost in preparing for the current exams of the semester say another Rs 2000. Some times the backlogs continue after the last semester and can cause a delay in obtaining the graduation certificate. The marks obtained to get good placement in reputed companies or for USA visa who consider failure in a subject negatively has some long term loss say another Rs 5000. We will assign a sum of Rs 10000 for failure.

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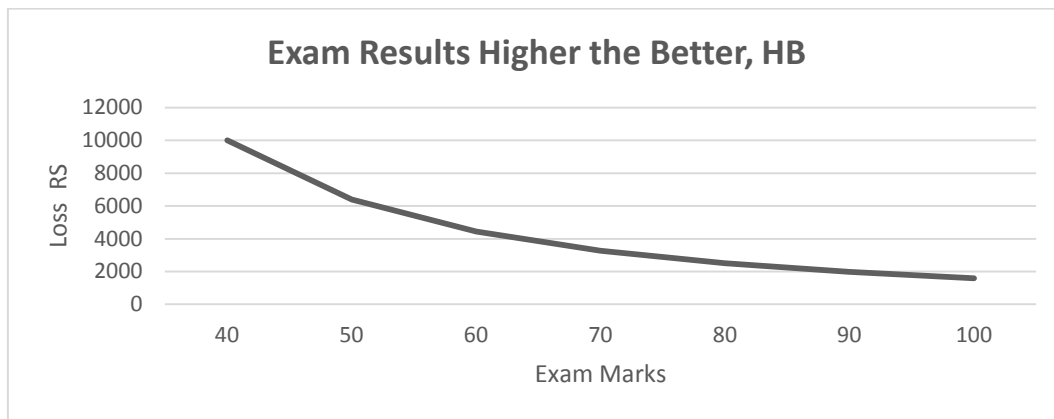


Figure 2.2 Exam Results Loss in performance variation

Using, Figure 2.2, $L_p = K/y^2 = \text{Rs. } 10000$.

LAL, Lower Approved Level =40 Marks =y; gives $K=1600000\text{Rs}/\text{Marks}^2$. This value of constant K is used in calculating the loss to students of different batches of 2019 and 2020 of four branches of engineering and 11 sections of division of groups as classes maintained throughout eight semester period.

Using these values L_p is calculated at different marks up to 100. At 100 Marks also there is some cost of exams and is not equal to zero. This Taguchi method gives losses within the passed cases also as it will reflect the losses of lower performance, unlike the goal post method which will show loss only to failures and not to those who have passed.

3. RESULTS AND DISCUSSION

The data of 2019 batch of first year course Mathematics1 for whom off line classes, with minimum 75% class attendance and on board teaching and off line mid exams and regular assignments are shown in Table 3.1. There are eleven sections, 1 in Civil engineering branch, 2 in Mechanical, Mech., Engineering branch, 4 each in electrical and Electronic Engineering, ECE and Computer Science Engineering, CSE. A total of 620 students are evaluated.

Table 3.1 Off line classes 2019, Taguchi Loss Function estimate of Mathematics1 course

Section	Students	Mean, \bar{y}	Variance, S^2	SD, S	L_d /Student	L_d / Section
Civil	58.0	42.8	58.8	7.7	959.5	55648.4
Mech.-A	41.0	42.2	161.0	12.7	1142.2	46829.9
Mech.-B	43.0	46.9	140.7	11.9	868.3	37336.8
ECE-A	59.0	52.1	118.8	10.9	666.3	39310.7

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ECE-B	60.0	54.0	165.7	12.9	642.2	38533.1
ECE-C	60.0	51.3	295.7	17.2	811.3	48680.5
ECE-D	59.0	53.7	174.4	13.2	656.9	38759.5
CSE-A	61.0	60.7	286.8	16.9	534.8	32623.0
CSE-B	60.0	59.2	207.6	14.4	538.3	32298.7
CSE-C	59.0	58.2	215.1	14.7	561.7	33137.8
CSE-D	60.0	53.3	223.9	15.0	695.1	41707.1
Total	620.0					444865.2
Average						717.5

The mean marks obtained in this subject varied from 42.2 for Mech.A to 60.7 for CSE-A. This is one of the tough subjects in the first year where students fail to obtain the pass marks in majority of the institutes affiliated to JNTUH, hence this subject is taken as a case study. The standard deviation, S in each of the cases is given. TLF, Loss function, Table 3.2, is a inversely proportional to the, variance, mean square, \bar{y}^2 , and the Standard deviation S^2 or variance. High mean and low variance will give low loss of finances due to low marks. The lowest variation is to civil department with 58.8 and ECE-C has the highest variation 295.7. CSE-B has the lowest loss incidence RS 32298.7, CSE-A though had the highest mean, 60.7 because of higher variation, 286.8 did not obtain least TLF, L_d / branch. The overall loss for this year all students for this Mathematics1 subject is Rs 4,44,865.20. and the average per student is Rs 717.5.

The TLF, 2020 batch which had online classes with students attending classes from home, submitting soft copy assignments and online mid exams but offline final exams is shown. The total students are 562, distributed over 10 sections, one Mechanical section is reduced compared to previous year.

Table 3.2 Online classes 2020, Taguchi Loss Function estimate of Mathematics1 course

Section	Student	Mean, \bar{y}	Variance, S^2	SD, S	L_d /Student	L_d / Section
Civil	49.0	46.3	200.8	14.2	954.6	46775.3
Mech.	34.0	46.2	116.3	10.8	873.0	29680.8
ECE-A	59.0	53.8	203.7	14.3	668.9	39464.9
ECE-B	60.0	53.2	225.0	15.0	701.1	42064.5

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ECE-C	60.0	52.2	153.6	12.4	687.4	41245.2
ECE-D	60.0	52.3	247.9	15.8	745.7	44741.2
CSE-A	60.0	65.8	221.0	14.9	425.5	25532.4
CSE-B	60.0	60.8	294.3	17.2	535.4	32121.8
CSE-C	60.0	68.1	292.6	17.1	410.4	24626.6
CSE-D	60.0	64.8	298.7	17.3	463.2	27791.6
Total	562.0					354044.3
Average						629.9

The mean marks obtained in this subject varied from 46.2 for Mech.A, this section also has the lowest variation 116.3 and the L_d / Section is Rs 29,680. TLF is low because the students in this section is low and variation is low. The highest mean marks of 68.1 are obtained by the CSE-C, variation is also high 292.6, and L_d / Section is Rs 24,626.60, the least TLF is for this section CSE-B only. The overall loss for this year all students for this Mathematics1 subject is Rs 354044.3 lower than 2019 due to less average per student 629.9 compared to Rs 717.5 for the 2019 batch. Also due to lesser number of students the total loss is less in 2019.

4. TAGUCHI LOSS FUNCTION APPLIED TO ACADEMIC PERFORMANCE

4.1 Comparison of Loss/student L_d in each of the sections in before and during pandemic years

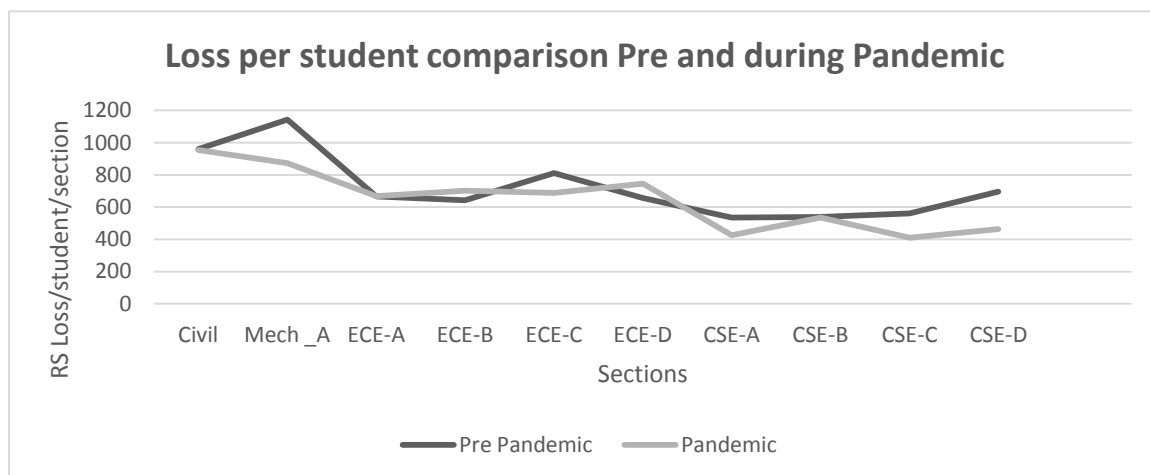


Figure 4.1 Loss comparison of batches before and during Covid.

The loss per student, L_d , Figure 4.1, of each section of the two batches, pre pandemic, 2019 and the pandemic batch of 2020 are compared. There is one assumption in 2020 Mechanical had only one section, and the Mech A of 2019 batch is compared this is giving a wrong view. Mechanical of 2019 had Rs. 873 compared to Rs.1142.2 of Section A shown in the

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graph and Mech B had a lower value of Rs. 873 not shown. The second major variation is in ECE-C section. In 2019 ECE-C section had Rs. 811 and in 2020 the section had Rs. 687.4 loss per student. Of course, the sections division is for administrative reasons and the comparison has no real merit. The more valid comparison is of the overall L_d average for all the students which is Rs. 717.5 for 2019 pre pandemic and Rs. 629.9 during pandemic.

4.2 Reasons for student's better performance during Pandemic.

There could be many possible reasons but the major reasons that could be pointed out are:

Orientation program was well conducted as per JNTUH and AICTE guidelines.

Management pre-empted the online classes and had trained staff in conducting such classes for both staff and students to get used. Up to first midterm exams the classes were offline, regular classroom type, the staff and students got aligned. Major reason could be the LEAD INDIA, value systems taught this batch of students and made them pledge their goals at the beginning of their engineering academic progress.

CONCLUSION

Exam results are generally seen from a goalpost point of view of pass or fail. In this study the TLF model of loss function due to variation from not attaining 100% marks is estimated to the society. A proper planning of the student orientation in the pandemic year of 2020 with online classes had less loss incidence. The total loss to the society for the Mathematics1 subject, course evaluated is Rs. 4,44,868.20 in pre pandemic compared to Rs. 3,54,044.30. This study also highlighted the application of loss function of higher the better, HB to the numerator and lower the better, LB, to the denominator of any process efficiency optimisation, will be used in further study. The reasons given are subjective statistical parameter study though cannot be designed should be evaluated indirectly.

ACKNOWLEDGEMENTS

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**ASSESSING STUDENTS PERSPECTIVE TOWARDS DIGITAL
LEARNING – THE NEW NORMAL DURING COVID-19 PANDEMIC**

Paper ID - 1002

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ABSTRACT

The recent Covid-19 pandemic has changed the education model dramatically worldwide. Covid-19 pandemic has triggered in typical rise of e-learning and has influenced education in a positive way for many. In the era of Covid-19 pandemic technology is playing a vital role in broadcasting information and knowledge. The current study had been undertaken in the Coimbatore city to study the digital learning impact during Covid-19 pandemic. The primary data was collected from 761 Arts & Science college students and have been analysed using descriptive statistics and ANOVA. The findings of the current study suggest that the students accept e-learning as a better path for future education during and post Covid-19 pandemic.

Keywords: Digital Learning, Covid-19 Pandemic, Google Classroom, NPTEL

1. INTRODUCTION:

Digital learning is a learning tool which utilizes digital technologies to link to educational or learning curriculum outside the traditional classroom. Online learning may refer to courses that are precisely distributed via the internet to anywhere other than the classroom where the teacher is teaching. E-learning is proving to be a successful method for training & education. It has become a way of life for many people especially during the recent Covid-19 pandemic. The most popular digital learning tools among academicians are (Source: educationworld.in) Google Classroom, E-Pathshala, Kahoot, Khan Academy, Seesaw etc.

1.1 OBJECTIVE OF THE STUDY

The objective of the present study is to analyse the impact of 'Digital Learning' during Covid-19 pandemic.

1.2 LIMITATIONS OF THE STUDY

The study is limited to the sample size of 761 respondents residing in Coimbatore city only. The data collections are based on the questionnaire and the findings of the study and would be varying according to the opinions of individuals.

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1.3 LITERATURE REVIEW

Kim et. al., (2019) analyzed the role of academic engagement and digital readiness in student's achievement in university e-learning environments. The study used data collected from n=614 undergraduate students studying in Korean University. The study concluded that the effective acceptance of e-learning by college students, educators and administrators has improved the academic accomplishments of the students.

Cross et. al., (2019) studied the impact of distance learners' usage of handheld technologies. The study investigated the influence of use of hand-held device with the learning ways, leading to learning content and value of work. The data were collected from n= 446 undergraduate students at United Kingdom largest distance learning university. The study found that there is a connection between the number of study places used for learning and the breadth of learning activity. The study concluded that there is relationship among learning activities, study habits and locations of learning with the handheld technologies.

1.4 RESEARCH METHODOLOGY

- **Sample size:** 761 Arts & Science college students in Coimbatore city.
- **Sampling Technique:** Snowball sampling
- **Data collection method:** Primary data have been collected through structured questionnaire also secondary data have been collected through journals & websites
- **Statistical Tools for Data Analysis:** Percentage analysis, Descriptive Statistics & ANOVA have been used to analyze the data.

1.5 FINDINGS OF THE STUDY

Table 1:Percentage Analysis

Variables	No. of Respondents	Percentage
Type of Program		
Commerce & Management	384	50.5
Science	279	36.6
Arts	98	12.8
Total	761	100
Institution Type		
Self- financing	607	79.8
Aided	154	20.2
Total	761	100
Mother Tongue		
Tamil	573	75.3
Telegu	66	8.7

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Malayalam	45	5.9
Kannada	36	4.7
Others	24	3.2
Hindi	11	1.4
English	6	.8
Total	761	100
Area of Residence		
Urban	444	58.3
Semi- Urban	182	23.9
Rural	135	17.7
Total	761	100
Gadget used for e-learning		
Smart Phones	534	70.2
Laptop or PC	211	27.7
Tablets	9	1.2
Other	7	.9
Total	761	100
Preference of E-Learning over traditional learning		
Yes	594	78.1
No	167	21.9
Total	761	100.0
E-learning as a better path for future of education		
Yes	496	65.2
Maybe	203	26.7
No	62	8.1
Total	761	100
Preferred E-Learning course Portal		
NPTEL	660	86.7
Udemy	41	5.4
Coursera	30	3.9
Alison	18	2.4
Other	12	1.6
Total	761	100.0

(Source: Primary Data)

From the above table 1 it is inferred that 50.5% of the respondents belong to 'Commerce & Management' stream, 79.8% of the respondents belong to 'Self-

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Financing' stream, 75.3% of the respondent's mother tongue is 'Tamil', 58.3% of the respondents are from 'Urban Area', 70.2% of the respondents are using smart phones for online learning, 78.1% of the respondents prefer e-learning over traditional learning, 65.2% of the respondents accept that e-learning is a better path for 'future of education' and 86.7% of the respondents have enrolled in NPTEL portal to study e-learning course.

Table 2: Digital Learning Platform – Google Classroom

Digital Learning Platform - Google Classroom	Mean	Std. Deviation
Pool of information posted in Google Classroom are beneficial	3.87	0.78
Course/Subject contents posted in Google Classroom are easily accessible	4.01	0.83
Quiz conducted in Google Classroom are helpful to enhance my knowledge	3.91	0.83
Assignments posted in Google Classroom are effective	3.91	0.84
Interaction with faculty in Google Classroom is satisfactory	3.89	0.87
Usage of Google Classroom is effective	3.86	0.80
Usage of Google Classroom will help me to improve my marks	3.88	0.83
Valuation of assignments and quiz are fair in Google Classroom	3.86	0.83
Average mean score	3.90	

(Source: Primary Data)

The above table 2 shows the respondents' level of agreeability towards - Digital Learning Platform – 'Google Classroom'. The respondents level of agreeability is high towards the statement that - **Course contents posted in "Google Classroom" are easily accessible (mean score 4.01)** , followed by quiz and assignment posted are effective and are enhancing their knowledge.

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Table 3: Influence of Selected Demographic Factors such as Mother Tongue and Area of residence in usage of Digital Platforms

		Sum of Squares	df	Mean Square	F	Sig.
Mother tongue influence towards Digital Platforms	Between Groups	5.701	6	.950	2.086	.053**
	Within Groups	343.443	755	.455		
	Total	349.144	761			
Area of residence influence towards Digital Platforms	Between Groups	4.890	2	2.445	5.384	.005**
	Within Groups	344.254	759	.454		
	Total	349.144	761			
**Significant at the 0.05 level						

(Source: Primary Data)

The above table 3 shows the influence of respondents mother tongue and area of residence in usage of 'Digital Platforms' for learning. The f value is 2.08, $p \leq 0.05$ for 'mother tongue' and f value is 5.38, $p \leq 0.05$ for 'area of residence' which shows that area of residence and mother tongue have significant influence towards using 'Digital Platforms'.

1.6 SUGGESTIONS AND CONCLUSION

Awareness regarding the e-learning platforms like NPTEL, Udemy, Swayam, edX, etc. have to be given by the faculty to the students to promote 'e-learning and self-learning'. Students can be motivated to take up the online courses based on their passion. Commonly students accept e-learning as better path for future education thus educational institutions & academicians have to enhance their digital footprints. Teachers and students have started to use 'Google Classroom Platform' for collaborative learning. Students find the contents posted in 'Google Classroom is easily accessible' which has promoted anytime, anywhere teaching & learning. Majority of the students use smart phones for online learning but there exists digital divide where few rural students still do not have access to digital devices and good internet connectivity. Thus, efforts have to be taken to address this digital divide to make learning more inclusive as digital learning is going to be new normal during and post Covid-19 pandemic.

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**STRATEGIES OF TALENT ACQUISITION DURING PANDEMIC:
A STUDY**

Paper ID - 1003

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ABSTRACT

The prevailing contagion has brought enormous transformations in every sector of livelihood where the appointing process has played a prominent role. The period during the contagion has become less job secure and more job demanding. The overall changes have impacted the whole Human Resource Management. Though the situations resulted in a negative impact on the organisations, the managers have supported the employees with training techniques, adequate communication and overall development. On the other hand there are times at which this emergency has led to deductive payments, enforced leaves, expulsions etc. The traditional hiring practices have been taken over by the online platforms which are being helpful during the appraisals of the individuals. The following study presents the change in trends in the appointing process and analysis after the pandemic.

Keywords – Hiring process, Pandemic, trends, online platforms.

INTRODUCTION

“Hiring process is the procedure of finding, selecting and hiring new employees to a company. This process has the following segments: planning, recruitment, and employee selection.”The COVID-19 contagion has caused unemployment in the greater number of the countries. No country is an exception to pandemic. The raise in COVID-19 occurrence in the month of March, following the lockdown has shattered the hopes on employment. It has impacted the economic resources’ access by people. It was also reported that not only physical but also insaneness has been affected. There are various sources that investigate how this loss of employment affected the economy. The contagion has totally changed job opportunities for the near future. In this study, we analyze the information obtained through questionnaire, interviews. The government has ceased all the businesses and schools which affected work, school and family life. However, the majority of the organizations provided a facility to work at home that has reduced the economic crisis. This paper also states ramifications of the self-employed workers who have already been working at home before the contagion. In the course of initial weeks and months of COVID-19 emergency, the countries have provided unmatched intensity of emergency help to keep the companies

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suspended, protect the career and earnings thereby preventing the downfall of financial systems. Even with the government's vivid attempts to assist the business and guard the career through career holding strategies, thousands of employees have lost their jobs. Women experienced a drift in their career and earnings. Still many women are working in sectors at the stake of their lives. It has increased the hardship of unsettled supervision which was a consequence of the attack of a dreadful virus that has affected them.

There are several transformations which are evident from the recruitment practices to the nature of work post the unlock of the lockdown. It said on an average 130 lakh jobs were lost during the first quarter of the year, followed by 48lakh jobs during the second financial quarter and another 18 lakh jobs during the third financial quarter of 20-21, after the lockdown was imposed.

HIRING TRENDS

The recruitment process has been changed drastically in the year 2020 that is during the pandemic. It was moved to digital operations, distancing oneself from the real world. This situation also has a significant impact on the in-person hiring process because of health risk. The technology plays a key part of hiring response to limit public health. The use of machine learning and AI methods certainly showcase greater results in the hiring process. But these new trends do not replace the work of recruiting managers in the process. Many organizations acknowledged the panic stations have influenced the economy by decreasing their contract budgets. The employees are treated based on humanitarian grounds rather than a mere worker of the organization. The financial breakdown around the globe has created a way for advanced merger & acquisition activity. The companies were mostly nationalized to keep away from failures. A hybrid interview process saves employers time and travel costs. Among all categories, technology was the industry that saw the immense jump in recruitment. Another industry which was hit hard by the contagion was the hospitality sector where unemployment has been a huge downfall. Traditional methods of recruitment are transformed to digital modes to connect with the individuals. 83.94% of employers are presently adjusting their appointing procedure to simplify distant negotiations.

Tourism sector:

Tourism sector where maximum job opportunities are created which add a major contribution to the economy. COVID-19 has drastically changed the situation and impacted the whole tourism industry. The tourist places are closed for a long time because of a lockdown. It impacted the recruiting of new employees.

Education sector:

Many schools were shut down considering the lives of the students, teaching and non-teaching staff. But the other side of the coin is losing livelihood. The teachers who can adapt themselves to the changing technologies can sustain the situation where the jobs are plentiful. Where job opportunities are plentiful. The teaching procedure has completely changed and effective digital modes of learning have come into practice.

Health sector:

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Covid-19 caused severe challenges to the public health systems. The health care personnel were also involved in recruitment and training of the personnel to face the present day challenges. It spotlights the necessity for investment to improve basic facilities in this sector. This will benefit not only the personnel to control the crisis but also help to handle emergencies.

Aviation:

To curb the COVID-19 proliferation, the government has taken measures in cancelling the flights and restricting international travel. This was an alarming situation for job-seekers on whom this effect has been instant and remarkable. Various policies have been included in cost reduction strategies that affected employment.

LIMITATIONS

Mainly the procedures for conducting interviews involve movement of participants coming to the organization, exploring the site, meeting the employees working already in that organization to cognize the capabilities of the business and be aware of products being manufactured. It curtails the willingness of individuals as they lack the knowledge of the workplace inside the organization. Connecting people through web applications is not as good as you meet in person. There could be network traffic, low bandwidth, transmission delays and last but not least the deficiency of internet connection in the remote areas.

LITERATURE REVIEW

An attempt is made to study the existing studies about hiring during the pandemic. Collins C.J et.al (2017) began to inspect the relationship between HR practices and Firms Performance and presented that the relationships were mediated through their top managers social networks. Woodward, N. H. (2006) shows how well US organizations are ready to deal with Pandemic considering the likelihood of a major flu pandemic affecting the USA and propounded methods to be acted upon. He also concludes that pandemic is a serious threat and urges businesses to prepare themselves for the acute labour shortages that it will cause. Goncalves et.al (2021) proposed the study, which uses an exploratory design and mixed-methods analysis to describe the changes in personnel management practices and processes that are resulting during this pandemic and to present the outlook of HR managers for the future. Gigauri (2020) examines the problems faced by HRM, solutions used by organizations, and offers recommendations to manage pandemic. He decides that Organizations should establish new rules and management strategies for remote and hybrid working systems to react to existing and future crises. Salima Hamouche (2021) addresses the impact of pandemic on Human Resource. They concluded that possibilities and obstacles that have begun from this new pandemic are impossible to identify. So, Further research must be conducted to identify these challenges and opportunities. L.P.D.S.Pathirana (2020) discussed on how the sri lanka should be alert on economic measures and the roles required in construction industry after covid-19 pandemic situation. Walsh, A., & Resch, R. (August 6, 2020) has proposed the idea that examining and prioritizing the six human capital related areas can help management and ease the risks and adverse effect of COVID-19. Ehrenfried, F et.al showed how firms get adjusted to situations when they are inadequate to fill their vacancies within the planned duration and documented the vacancy-filling hazards from

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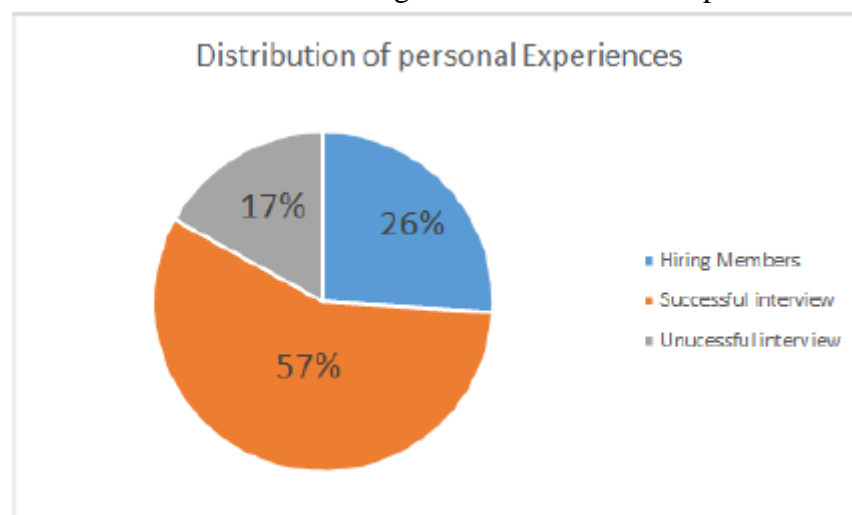
firms perspective. Joy O. Ekwoaba et.al examined the impact of recruitment and selection based on firms performance. They proposed that the organizational environment is changing and to constantly assess the selection methods because the standard of the workforce recruited through this procedure leads to the successful organization. MICHAEL M HARRIS stated that research on employment interviews is summarized and advice is given for future studies. From the above, it is evident that almost all the studies had been conducted outside India, therefore a modest effort was made to study the consequences of hiring on pandemics.

RESEARCH METHODOLOGY

The Groundwork was conducted to know the changes and reflections on running interviews online during lockdown. The Research is applied on gathering the data from participants and HR Managers by questionnaire distributed through the internet in the style of google survey and through the Email. The questionnaire includes multiple choice questions, multiple response questions, 5-point Summative scale items where 1=strongly disagree, and 5=strongly agree. Descriptive statistics was applied to scrutinize the collected data. The results are discussed and conclusions made.

ANALYSIS

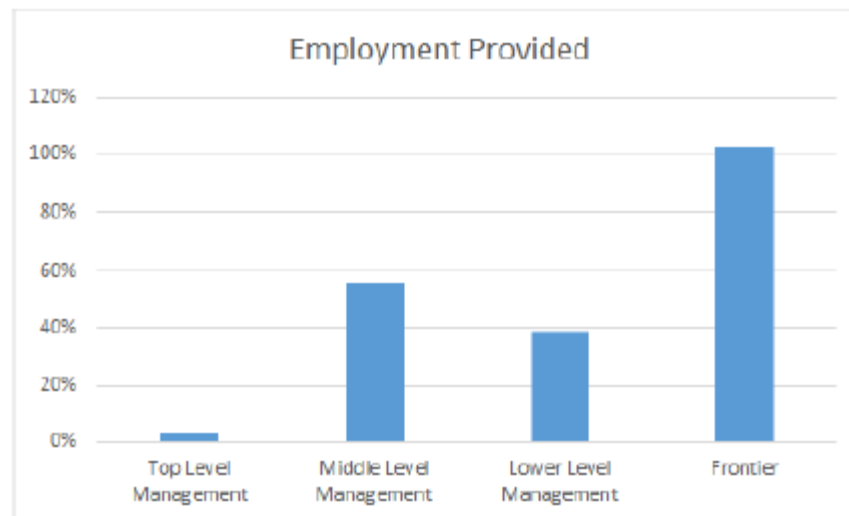
The data gathered from the closed questions were analysed using the descriptive statistics and multiple correspondence analysis. First it was suspended, then it went online; and later it continues to be face-to-face, but with safety measures. Other additional answers related to the employees occupational health were also collected. The survey of data gathered reveals four advantages and three constraints of online group interviews. The benefits are being comfortable, engaging and convenient, non-intrusive and safe, online communication satisfactory and easy arrangement. Lack of gesture communication, bad establishment, and privacy and access issues are the limitations. The data was collected from few of the participants affiliated with more than one organization as current or previous employees.



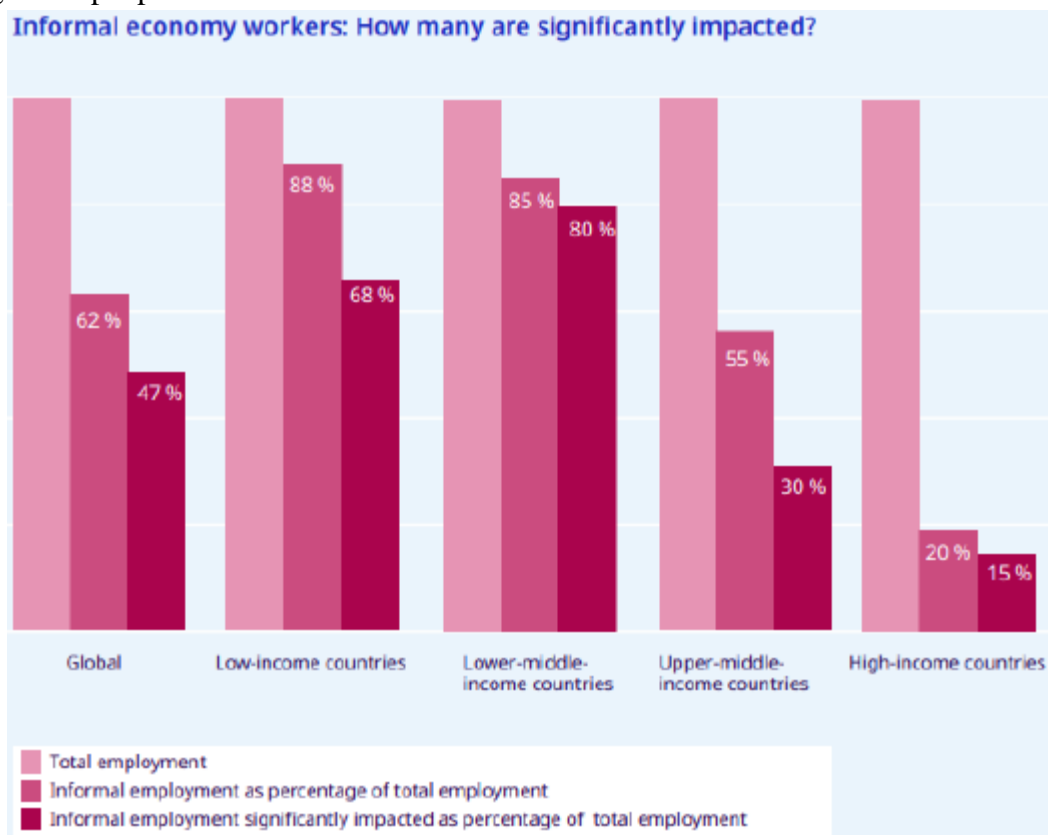
The figure explains the own experience of participants as successful applicants, unsuccessful applicants and as the recruiting member of that organization. Major participants are employed in two or three organizations.

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Above figure explains the classification of employment in various levels like Top, middle, lower and frontier levels. Top Level Management includes CEO, Executive Directors, Head of College etc. Middle Level Management include Head of Departments, Managers etc. Low Level Management includes Team Leaders, coordinators etc. Frontiers are Administrators, Assistant Officers. 84% of the Organizations are in the procedure to accept new technologies to promote remote exchange. Out of which only 58% are using social media platforms to engage with people.



In the above mentioned graph it states how COVID-19 has affected the employment opportunities to the economy. The data is explained as out of the total employment available in the economy and how COVID-19 has effected employment.

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CONCLUSION

Organizations in the Present generation need to be flexible with the new emerging events. The research shows that the Covid-19 Pandemic situation has brought challenges to the organizations and enforced them to go with the new reality. Many organizations have moved online and changed their policy to access work from home. Communication regarding organizational changes, strategy changes should be informed through formal meetings. Present climate has forced many companies to step up their use of new technologies. Recruiters are transforming to video conferencing to screen and interview applicants and are using AI, text messages to communicate with people. Recruitment should always be about finding talents from the people that will compliment the current teams and also bring new skills into the entire team.

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**A STUDY OF STUDENTS LIKES AND DISLIKES VIS-À-VIS ONLINE
CLASSES**

Paper ID - 1004

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ABSTRACT

The onset of Covid-19 pandemic has impacted many industries and services including education. The traditional brick and mortar classrooms (face-to-face) were no longer safe to conduct classes. Governments had no alternative but to introduce online classes to save the academic life of students which brought in a paradigm shift in teaching and learning processes. The sudden introduction of online classes' brought in its wake a number of technological and operational issues and challenges. The objective of the study was to understand students' likes and dislikes about online classes and other related aspects. The responses were collected online only from management students through Google Form. The results showed that improvement is required in teaching methods, digital infrastructure with concurrent efforts to allay the psychological fears of students. It is revealed that students preferred online classes as they were convenient but at the same time had the feeling of missing classroom atmosphere. They wanted faculty to provide interactive and interesting classes without rushing through the topics. Poor internet connectivity, attending online exams and use of mobiles were found to be some of the deterrents.

Key Words: Online Classes, Faculty Training, Teaching Methods, Digital Infrastructure, Face- to-Face Classes.

1. INTRODUCTION

Online classes which are an outcome of offline courses have been in vogue in developed nations, since, long. These were basically student-centric and were confined to higher education and certification courses. They were paid courses with a high level of commitment both from standpoint of faculty and students.

As the pandemic spread, college managements were least prepared to launch online classes at short notice. Teachers and lecturers who were comfortable all these years with chalk and board routine and face-to- face (F2F) lectures were neither prepared to develop digital content nor were well versed with digital presentation skills. A sudden expectation from them to upgrade, and for students to adapt to new system, seemed unfair and prejudiced.

During Covid-19 online classes became conventional with synchronous and asynchronous types of teaching. A synchronous type is a live online course that is conducted in real-time with the teacher and students being together in the same session, whereas, in asynchronous type, students access pre-recorded lectures and digital subject content and communicate with the faculty as per their convenience.

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Currently, in India there are 3069 MBA colleges with an enrolment of 2.43 lakh students handled by 44006 lecturers and twice the number more on contract basis. In terms of engagement, Mishra et al (2020) revealed that students approximately spent 5 h per day on online classes, consuming 1.5–2.0 GB data per day beyond which they felt restless to continue to attend online classes. As per Cable.co.uk research, the data tariff in India is Rs18.5 per GB when compared to global average of Rs600 (Chakraborty, 2020)

There is hardly any research data available to rely on as regards online education in India to understand the ground realities. A number of issues and challenges are being faced by students and faculty, as well, which require a thorough audit. This study is undertaken to find the deficiencies in management education, if any, in terms of effective delivery methods by faculty, expectations of students from faculty/teachers and the psychological fears that the students are harbouring towards on online classes and exams.

2. LITERATURE REVIEW

Online classes have been flourishing under different names. According to Paulsen (2002), there are many terms for online education including virtual education, internet based education, web-based education and computer-mediated communication. As per Desmond Keegan (1988) online education is characterized by:

- The separation of teachers and learners while communicating which distinguishes from face-to-face education and
- The use of a computer network to provide educational content and two-way communication.

The instantaneous decision by authorities during the pandemic to switch to online classes to prevent unbridled spread of virus created operational and technical problems for both teachers and as well as students (Panda et al, 2020). Even though, online education has been in use in developed countries since long, Covid-19 made it “mainstream and a viable alternative” for other nations (Chakraborty & Sayan, 2020).

The findings of Marinakou (2013) suggest that the students find the asynchronous online learning interesting and challenging and welcomed them because of convenience and autonomy (Tallent-Runnels et al, 2006). Likewise, “Convenience” was the most cited reason for satisfaction whereas “Lack of interaction” was most cited reason for dissatisfaction (Cole et al, 2014) which is found true as per the study by Arbaugh(2000) too, who found that teachers expertise and efforts to create an interactive classroom were significantly associated with student online learning. Further flexibility and fewer distractions were seen as other positive features of online classes (Panda et al, 2020).

The majority of the faculty felt that online teaching could not replace traditional face-to-face teaching (Chakraborty et al, 2020, Panda et al, 2020,). Obviously, they faced challenges of lack of experience of online teaching (Boa, 2020) and wanted training , course development and financial support as well as rewards for preparing courses (El-Seoud et al , Palvia et al, 2108, Sun & Chen, 2016, Tallent-Runnels et al, 2006, 2014, Yang and Cornelius 2004b).

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Issues like sense of isolation, monotonous instructional methods and poorly-designed course content (Yang & Cornelius, 2004a); ineffective delivery of online classes (El-Seoud et al, 2014) were some of negative experiences of students. Intermittent power supply, poor internet connectivity, expensive educational devices and cost of data were some major deterrents and concerns (Pandey et al, 2021, Panda et al, 2020, Jahangeer, 2020).

In India, Covid-19 had brought in sudden change without giving much time to stakeholders to adapt to digital platforms in a short period of time (Mathivanan et al, 2021). These and other hurdles discussed above need to be sorted out at the earliest to improve the situation.

3. OBJECTIVES

The objective of the study is to understand the likes and dislikes about online classes and other related aspects from students' standpoint.

4. METHODOLOGY

The study was undertaken in Hyderabad from around 100 plus students hailing from a few management institutions to understand their expectations on online classes. The survey was done online using Google Forms. The questionnaire sought multiple responses for many questions (check boxes). The students mostly belonged to the fee reimbursement scheme that is implemented by state government of Telangana. The name and mobile numbers of students were also collected along with responses for traceability and remedial measures.

5. FINDINGS

The collated study results are the outcome of descriptive statistics. The findings are enumerated below. The percentage of cases is taken as reference figures for analysis.

1. Features of online classes liked by students'

Survey results showed that 66% of responses found online classes convenient to attend. The other two advantages were in terms of focus on subject taught (24%) and home atmosphere (23%) creating appropriate space for learning. Advantage due to parental presence (18%) had minimal influence. Please see table: 1.

Table: 1 Features of online classes liked by students'

Subject/Topic	N	%	% of Cases
Online classes are convenient to attend	73	52%	66 %
Better focus on the subject being taught	26	18%	24 %
Parental presence give confidence in learning	20	14%	18 %
Home atmosphere makes subjects easy to follow	26	18%	23 %
Total	141	100 %	

2. Features of online classes disliked by students

Results showed that a large number of students missed class atmosphere (78%) while attending online classes. Fluctuating internet (46%), online classes not being interesting (36%), faculty rushing through the topics (27%) and boredom created by uninterrupted classes (18%) were other aspects/issues not appreciated by students. Please see table: 2

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Table: 2 Features of online classes disliked by students

Subject/Topic	N	%	% of Cases
Students miss class atmosphere	86	38 %	78 %
Fluctuating Internet speed	51	23 %	46 %
Online lectures are not interesting.	39	17 %	36 %
Faculty rush through the topics	30	13 %	27%
Uninterrupted lectures create boredom	20	9 %	18 %
Total	226	100 %	

3. Desirable aspects of faculty while conducting online classes

Large responses of students preferred faculty to create interesting classes (63%). Other desirable aspects sought from lecturers included providing suitable examples to explain the topic (55%), clarity in faculty teaching (52%), faculty not rushing through the topics (41%) and finally, conducting an interactive class session for the students (32%). Please see table:3

Table: 3 Desirable aspects of faculty teaching skills while conducting online classes

Subject/Topic	N	%	% of Cases
Clarity of teaching by faculty	57	21 %	52 %
Making class interesting	69	26 %	63 %
Faculty not rushing through the topic	45	17 %	41 %
Giving suitable examples to explain the topic	60	23 %	55 %
Conducting an interactive class session	35	13 %	32 %
Total	266	100 %	

4. Preference for subject videos during online classes

As regards showing subject videos, 55% students preferred to see the same while 36% were not sure. Around 9% did not want to see subject videos. Please see table given below.

Table: 4 Preference for subject videos by students during online classes

Subject/Topic	N	%	% of Cases
Want subject videos to be shown during online classes	60	55 %	55 %
Do not want subject videos during online classes	10	9 %	9 %
Not sure of relevance of subject videos	40	36 %	36 %

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Total	110	100 %	
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5. Undesirable teaching methods while conducting online classes

Around 66% respondents are not satisfied with AV quality which they received on mobiles during online classes. Other issues which were found undesirable pertained to faculty rushing through the topics (36%), reading from the notes/textbook (28%), not able to manage class sessions properly (26%) and PPTs shown not covering the subject adequately (23%). Please see table: 5.

Table: 5 Undesirable teaching methods during online classes

Subject/Topic	N	%	% of Cases
Audio Video(AV) not clear during online classes	73	37 %	66 %
Faculty rushing through the topic	40	20 %	36 %
Faculty reading from the notes/textbook	31	16 %	28 %
PPTs shown do not cover the subject adequately	25	13 %	23 %
Class sessions poorly managed	28	14 %	26 %
Total	197	100 %	

6. Reasons for switching of video during online classes by students

On the issue of students switching off video during online classes, 43% of the students' responses concerned saving the mobile data of their devices followed by 26% who switched video off when the lecture was boring. The other responses included those that related to uninspiring lectures (22%) and attending the online classes for the purpose of getting attendance only (16%). Please see the table: for other reasons. Please table: 6

Table: 6 Reasons for switching of video during online classes by students

Subject/Topic	N	%	% of Cases
Mobile is kept on for attendance purpose only	17	12 %	16 %
Video switched off when the faculty lecture is boring	28	20 %	26 %
Students wanted to save the mobile data	47	34 %	43 %
Interesting topic but students disliked the way it was taught	24	17 %	22 %
Network Issues	9	6 %	9 %
Never switched off video during online classes	4	3 %	4 %

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Personal & other Issues	10	7 %	10 %
Total	139	100	

7. Students preference for online exams

Around 37% responses were not interested to take online exams and almost equal number (36%) were interested to take on line exams, whereas, 26% are undecided. Please see table: 7

Table: 7 Students preference for online exams

Subject/Topic	N	%	% of Cases
Interested to attend online exams	40	36 %	36 %
Not interested to attend online exams	41	37 %	37 %
Not yet decided	29	26 %	26 %
Total	110	100	

8. Students perception on online exams

The survey responses showed that 49% felt that the online exams may not assess the students correctly, closely followed by 47% who felt that connectivity issues can affect their online exams. Around 41% had psychological issues followed by 36% responses which showed that online exams may deprive them the comfort of class room environment. Please see table: 8

Table: 8 Students' perception on online exams

Subject/Topic	N	%	% of Cases
Miss classroom atmosphere during online exams	39	20 %	36 %
May face connectivity issues during online exams	53	27 %	47 %
Afraid that something may go wrong during exams	45	23 %	41 %
Online exams may not assess the students correctly	54	28 %	49 %
Other issues	5	2 %	5 %
Total	196	100	

9. Response to open-ended question on suggestions for improvement in online classes' effectiveness.

The responses to open-ended questions show that around 18% preferred status quo in the current process of online classes'. Around 12% wanted slow pace of teaching and felt that faculty should attend to all students without any bias. The balance responses were repetitive in nature as they were covered in earlier questions [related to interactive classes(16%) , classes to be made interesting(15%) , faculty providing relevant examples while

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teaching(13%), limited topics/day, nor rushing through the topics(6%) net connectivity(6%)]. Please see table: 9

Table: 9 Responses to Open-ended Question

S.No	Subject/Topic	Frequency	%
1	No changes required	20	18%
2	Class sessions to be made interactive	18	16%
3	Class sessions have to be made interesting	17	15%
4	Give examples to explain the topics	15	13%
5	Slow & steady teaching & to concentrate on all students	13	12%
6	Limit topics /day. No rushing through	7	6%
7	Net connectivity is poor	6	6%
8	Others	16	14%
	Total	112	100%

10. Devices used for attending online classes

The devices used by students to attend to online classes were mostly smartphones (85%) and balance were laptops (15%) as shown below in table: 10

Table: 10 Devices used by students for online classes

Device	Numbers	%
Laptop	12	15 %
Mobile	70	85 %

6. LIMITATIONS

The study was conducted in Hyderabad city covering 110 students from reputed management institutions. Few of the colleges did not respond to the requests in spite of vigorous follow up. The study was undertaken to understand the online classes impact and effectiveness from students' standpoint.

7. CONCLUSIONS

Online classes became “new normal” of teaching due to the pandemic which hit the country in 2019. As the introduction of online classes was sudden, students and faculty were caught by surprise and unprepared to face the paradigm shift. This study was undertaken to understand the students' viewpoint on online classes, delivery methods of faculty, online exams and other related issues. From the findings, it can be concluded that students found online classes convenient but at the same time missed classroom environment. Students

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preferred to have interesting and interactive classes, wanted faculty to provide examples while explaining the topic/concept and preferred subject videos to be shown, wherever possible. They wanted faculty not to rush through the topics and were not happy when faculty read notes from books. Fluctuating internet speed and poor quality AV reception during classes was a big concern. The reasons for switching of the video during online classes were to save mobile data and avoid boring sessions. As regards attending to online exams students feared that online exams may not assess them correctly, may face net connectivity issues and also entertained psychological concerns. As regards devices used to attend online classes, majority had access to smartphones compared to laptops/desktops which are a big hindrance in learning process. The above findings reveal a number of insights to take corrective actions and also to implement policies to improve the process of online instructions.

8. RECOMMENDATIONS

Lecturers need to become creative to make the online classes interesting which could attract the students to attend online classes. As face-to-face contact is missing, introduction of interactive sessions like showing subject videos, arranging Q&A, quiz events, gamification; which is adding elements of games and case study sessions could improve engagement. Management and parents must ensure availability of robust infrastructure for net connectivity and uninterrupted power supply which are the back bone of online classes. Teachers need to improve their digital skills to create motivating environment. Smartphones, due to their small size are not suitable to provide effective learning experience and as such parents need to invest in laptops/desktops to encourage their children's interest in online learning. Laptop manufacturers and telecom operators should come forward with low priced devices and data packages respectively to support students in terms of acquisition costs. Some other options would be by introducing techniques like blended classrooms(alternating between offline and online classes) and flipped classrooms(students are introduced to content at home and made to practice at the college) which could motivate and improve participation of students (Chakraborty et al,2020).

However, it is prudent to remember the caveat that online learning is a story that is still being written, and how it progresses will depend on various conditions and actions of the stakeholders (Nguyen, 2015), especially in a country like India with huge students base.

9. FUTURE RESEARCH OPPORTUNITIES

Research on issues pertaining to faculty covering various aspects like improving digital skills, content development, class management techniques etc. can be taken up to have a robust mechanism in place for online instructions.

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GROWING IMPORTANCE FOR HEALTH & MEDICAL CARE
DURING PANDEMIC: A STUDY

Paper ID - 1005

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ABSTRACT

Health services have been associated with several socio-demographic factors, such as age, gender, or socio-economic status. It has also been associated with the organizational structure and finance of health care, and to the health status of the individuals. In the present article main results of studies of health services utilization, are reviewed, with special emphasis on primary health care. The main factor associated with health services utilization is health services need as measured by an individual's health status. The rest of variables have a minor role when jointly analyzed. When utilization of services is caused for a preventive visit, variables related with health status are less explicit. Methodological limitations of these studies and problems when analyzing equity in utilization of health services are also discussed.

KEY WORDS:

Medical services, Vaccination, Lockdown, Overcrowding, Health, Safety precautions, Covid-19, Home quarantine.

INTRODUCTION

Healthcare in the initial days of Covid-19 in India seemed to have taken unpredictable paths for several individuals. Both trauma cases with comorbidities had to visit multiple places while in pain, to ultimately be sent home as health facilities were gearing up to cater to Covid-19; while the elderly cancer survivor was able to stock up his medications with the help of his son. Then thought of writing a piece arose as some of us discussed such hardships being faced by people we knew in accessing healthcare, and the fear of falling ill. Pandemics are not new to humankind, and invariably our health system takes most of the brunt as it caters to existing workload and attempts to cope with the new demand. In the wake of Covid-19, the global community is grappling with attempts to contain the virus as new developments are unfolding rapidly. As per estimates from the 2020 influenza pandemic: school closures, quarantine and social distancing are the most expensive interventions in terms of costs per death prevented, whereas surveillance, contact tracing and face masks were

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the least expensive. India attempted to operationalise several of these measures, but Covid-19 seems to have overtaken the functioning of health facilities.

Covid-19 transmission

Ever since India detected its first Covid-19 case, the country started limiting air travel and issued advisories for health screenings. As the number of cases increased, the government announced its first lockdown on March 22. Since then, India has experienced four such lockdowns – Phase 1 (March 24 – Apr 14), Phase 2 (Apr 15 – May 3), Phase 3 (May 4 – May 17), and Phase 4 (May 18 – ongoing). During this period the centre, along with the Health and other ministries, maintained law and order by issuing advisories, notifications, and guidelines for physical distancing, and booking violators for not following protocols. State governments, however, have been largely responsible for arranging and providing service delivery during Covid-19 in close coordination with the centre. In major Indian cities, governments have been working actively in arranging adequate medical staff, hiring healthcare workers (HCWs) and ambulances, opening up new testing centres, procuring PPEs and testing kits, and converting existing public health infrastructure into designated Covid-19 facilities.

Impact of COVID-19 on the Indian Healthcare Sector

With the COVID-19 pandemic testing even the more developed healthcare systems globally, the foundations of India's healthcare system have naturally also been shaken. The overall response to the pandemic witnessed both the private and government sector working in tandem. The private Indian healthcare players rose to the occasion and have been providing all the support that the government needs, such as testing, isolation beds for treatment, medical staff and equipment at government COVID-19 hospitals and home healthcare. India's private healthcare sector has contributed significantly and accounts for about 60 percent of inpatient care. Most private facilities initiated their plans in response to the COVID-19 pandemic, which involved significant investments to prepare facilities for controlling and preventing the infection, building infrastructure for quarantine and treatment, and equipping the facility with suitable medical supplies and additional workforce. Additionally, hospitals and labs witnessed a sharp decline in revenue due to delayed medical tourism and elective processes (the pandemic is speculated to trim the private hospitals' operational profit by approximately 40 percent this fiscal year. The OPDs (outpatient departments) had also been closed almost throughout the year as per the government advisory. The healthcare industry, along with the central and state governments, undertook a robust response plan to tackle the pandemic by setting up dedicated COVID-19 hospitals, isolation centres and tech-enabled mapping of resources. In order to effectively manage the outbreak, the Indian government also leveraged technology and developed various applications both at the central and state-levels. The Aarogya Setu mobile app which assisted in syndromic mapping, contact tracing and self-assessment was widely used throughout the country. Such technology platforms were used to supplement the response management, which included delivery of essential items in containment zones, tele-consultations with patients, bed management and real time monitoring and review by the authorities.

VACCINATION FOR COVID-19

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COVAXIN

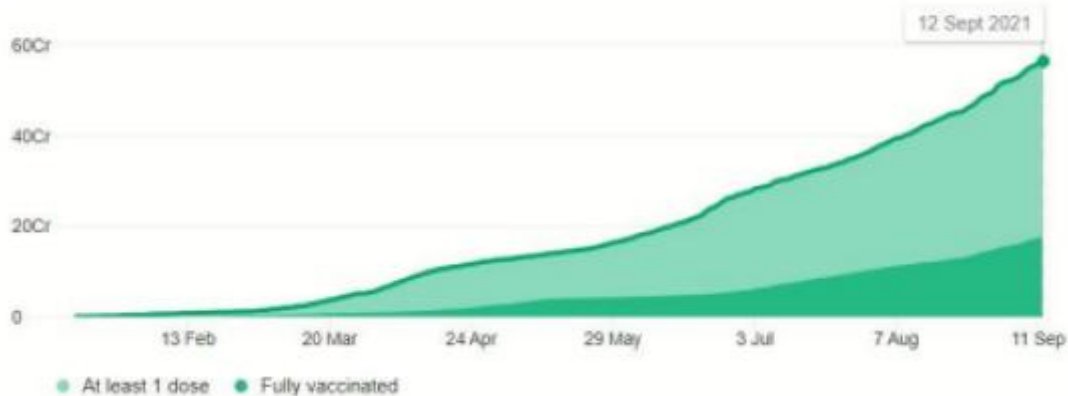
indigenous COVID-19 vaccine by Bharat Biotech is developed in collaboration with the Indian Council of Medical Research (ICMR) - National Institute of Virology (NIV).The vaccine candidate is produced with Bharat Biotech's in-house vero cell manufacturing platform that has the capacity to deliver about 300 million doses. The company is in the process of setting up a second plant at its Genome Valley facility in Hyderabad to make Covaxin. On 6 December 2020, Bharat Biotech applied to the Drugs Controller General of India (DCGI), seeking emergency use authorization.]It was the third firm after Serum Institute of India and Pfizer to apply under such provision.

COVISHIELD

Approved by government of India and manufactured by central drugs standard control organisation (CDSCO). Covishield has been developed by the University of Oxford along with British pharmaceutical major AstraZeneca. Pune-based SII, the world's largest vaccine manufacturer in terms of numbers, partnered with Oxford University to manufacture their Covid-19 vaccine in India. The SII produced 5,000 doses of the vaccine per minute in their assembly lines.

SPUTNIK

The first dose is administered on the first day, and the second dose is administered on the 21st day to boost immune response. Both doses are administered into the deltoid muscle. It is developed by the Gamaleya Research Institute of Epidemiology and Microbiology in Russia. It is the world's first registered combination vector vaccine for the prevention of COVID-19, having been registered on 11 August 2020 by the Russian Ministry of Health. This graphical representation of data shows that how many people have received at least one dose of a vaccine. who are fully vaccinated may have received more than one dose.



In

INDIA

Doses given - 74cr

Fully vaccinated - 17.7cr

% of population fully vaccinated - 12.9%

SUPPLY OF MEDICATIONS

AT Hospitals

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Tab. Doxy 100mg, Tab. Ivermectin, syrup. cpm, Tab. Azee, inj. Remdesivir. These medications provided to the patients who are in hospitals affected from covid-19.

Home delivery:

Medications are also delivered to the people who are in home quarantine affected from covid-19 in the form of medical kits(drugs, medication) for 14 days.

Online:

Apps are introduced for supply of medications online appointments, online check-ups eg. apollo app, pharm easy, medlife, metmeds, etc.

Isolation wards:

The people who are severely affected from covid-19 were kept in isolation wards for treatment. Doctors and Nurses have taken care of people who are isolated and provided best health care facilities during pandemic to cure the infection.

REVIEW OF LITERATURE

Though lockdown was introduced as an urgent national mitigation strategy against COVID-19, our cross-sectional study has shown the degree to which healthcare provision and health and well-being of people were affected during lockdown in India, especially in the red zone. The unadjusted associations in this study showed that lockdown affected access to healthcare and health and well-being of the participants negatively. However, multivariable logistic regression models revealed that the negative influences of the lockdown were mainly in areas of high burden of the pandemic. In contrast, availability of healthcare, negative patient experience and poor health were not associated with lockdown in these models. Among the health outcomes, mental health and loneliness were affected by the lockdown and the burden of pandemic while self-reported poor health had no impact. In this part, an attempt is made to review the literature available on the medical sector and changes that occurred in the recent past in view of the Covid-19 pandemic. Lv et al. (2020) surveyed healthcare workers before and during the outbreak, reporting no further information about the timeline. The study included both those working on the frontline and those with unclear exposure to covid-19. However, it is unclear whether respondents were the same at both time points. The prevalence of anxiety, depression, and insomnia increased over time, whether mild, moderate, moderate to severe, or severe. During the outbreak, one out of every four healthcare workers reported at least mild anxiety, depression, or insomnia. Schulte et al. (2020) targeted collegial support and building individual strategies through one hour video “support calls” for healthcare workers called in from their homes, to describe the impact of the pandemic on their lives, to reflect on their strengths, and to brainstorm coping strategies. This intervention was implemented as a response to the hospital redeploying pediatric staff to work as covid-19 frontline staff, and reorganizing pediatric space to accommodate more pediatric and adult covid-19 patients. Ping et al. [2020] Online platform and hotlines modified psychological handbook (UC-19), available through a website and the online platform COVID Care. According to Emanuel, et al. the best recommendations for managing health inputs during the Covid-19 pandemic are: maximize benefits; prioritize health

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professionals; do not allocate on a first-come, first-served basis; act according to the evidence; recognize participation in research. Apply the same principles to positive or negative Covid-19 patients Venketasubramanian N., Anderson C., Ay H., Aybek S. et al. The COVID-19 pandemic has placed a tremendous strain in healthcare and stroke services. New models of care had to be developed to cope with the highly infectious nature of the disease.

Trevisanuto D., Moschino L., Doglioni N., Roehr C.C. et al. Covid-19 suspected or confirmed pregnant women, mothers and their infants are based on limited and incomplete information, the resources are very limited, every effort should be made to ensure health care providers safety, more important, continue offering the best care and facilities to mother and child. To reduce the chance of neonatal infection and negative outcomes in the newborn.

In addition to the conventional methods used in diagnosing COVID-19, the study identified a novel screening and triage strategy during deadly COVID-19 pandemic in Iran.

From the above review of literature, we came to understand that not many studies were conducted in India, so the current study makes a modest attempt to throw light on the medical services.

CONCLUSION

The coronavirus disease continues to spread across the world following a trajectory that is difficult to predict. The health, humanitarian and socio-economic policies adopted by countries will determine the speed and strength of the recovery. The coronavirus disease continues to spread across the world following a trajectory that is difficult to predict. The health, humanitarian and socio-economic policies adopted by countries will determine the speed and strength of the recovery. The ILO's four pillar policy framework presented in this brief provides guidance not only for countries as they progress through the various phases of the crisis, but also for the international community as a whole. There must be a global human-centered response which is grounded in solidarity.

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COMPETENCY MAPPING DURING PANDEMIC: A STUDY

Paper ID - 1006

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ABSTRACT

Covid-19 has impacted many people and organisations are not an exception as employees' health is put at risk when people start working together. Many organisations either brought new HR policies or re-aligned them to suit the situation. In wake of this, the HR departments focus shifted towards cutting costs and yet retaining talent. The coronavirus pandemic has made this question more urgent. Workers across industries must figure out how they can adapt to rapidly changing conditions, and companies have to learn how to match those workers to new roles and activities. This dynamic is about more than remote working—or the role of automation and AI. It's about how leaders can re-skill and upskill the workforce to deliver new business models in the post-pandemic era. An attempt is made to study how competencies are measured during the pandemic.

Keywords: Pandemic, competency, organizations, performance etc.

INTRODUCTION

The COVID-19 health crisis is an unprecedented shock that is transforming the lives and livelihoods of individuals around the globe. Its effects are likely to extend beyond the short term into the medium and long term as well. The severe health impacts have been matched by sharp declines in economic activity and upheavals of labour markets. In a recent McKinsey Global Survey, it was found that 87 percent of executives said they were experiencing skill gaps in the workforce or expected them within a few years. But less than half of respondents had a clear sense of how to address the problem.

To meet this challenge, companies should craft a talent strategy that develops employees' critical digital and cognitive capabilities, their social and emotional skills, and their adaptability and resilience. Now is the time for companies to double down on their learning budgets and commit to reskilling. Developing this muscle will also strengthen companies for future disruptions.

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Needs for Competency Mapping:

- I. The cost of manpower is becoming increasingly high.
- II. Realization of the truth that people can transform an organization.
- III. Getting more from the people rather than getting more people.
- IV. Increased customer focus
- V. Importance of role performer vis-a-vis time management.

RESEARCH METHODOLOGY

The researcher attempted to collect the data through both secondary and primary means. While most of the secondary data is obtained through the internet, whatever the data is collected using existing literature on the competency mapping. For this, a review of both studies conducted abroad and within India were reviewed. For the purpose of primary data, the researcher adapted a questionnaire prepared using Google forms and was circulated through email and industry WhatsApp contacts of the researcher. The questionnaire comprises 20 questions which are closed ended and they are intended to collect the data from the respondents about the experiences of dealing with competency mapping during the Covid-19 pandemic. As it is difficult to present analysis of all the questions, only top 5 questions that represent the problem of competency mapping and its analysis are presented.

REVIEW OF LITERATURE

It provides an overview of competency mapping for better understanding. It is a study conducted over the world & reviewed it later. It was conducted in India, It concerned with competency mapping in the region.

STUDIES CONDUCTED WORLDWIDE:

According to **Claudia Ogreaan & et. al. (2009)**, In order to sustain the competitive world, firms should lay down the “Resources”, “Capabilities” & “Competencies”. Management needs to pick out the core competencies that stipulate the entity which helps in scoring rubric that are commonly used for holistic analysis.

According to **Naomi Meadows (2004)** stated that “Developing and validating a competency framework for advanced pharmacy practice”. It pins down 34 competencies and splits them into 6 competency domains. Consensus development panels have substantiated the descriptor terms used to expound the competency at “foundation”, “excellence”, or “mastery” for the “expert practice” and the framework.

Hanneke Heinsman, Annebel H.B. de Hoogh and Paul L. Koopman (2007), according to their research “Commitment, control, and the use of competency management” looked into the upshot of the commitment- and control-approaches over the use of competency

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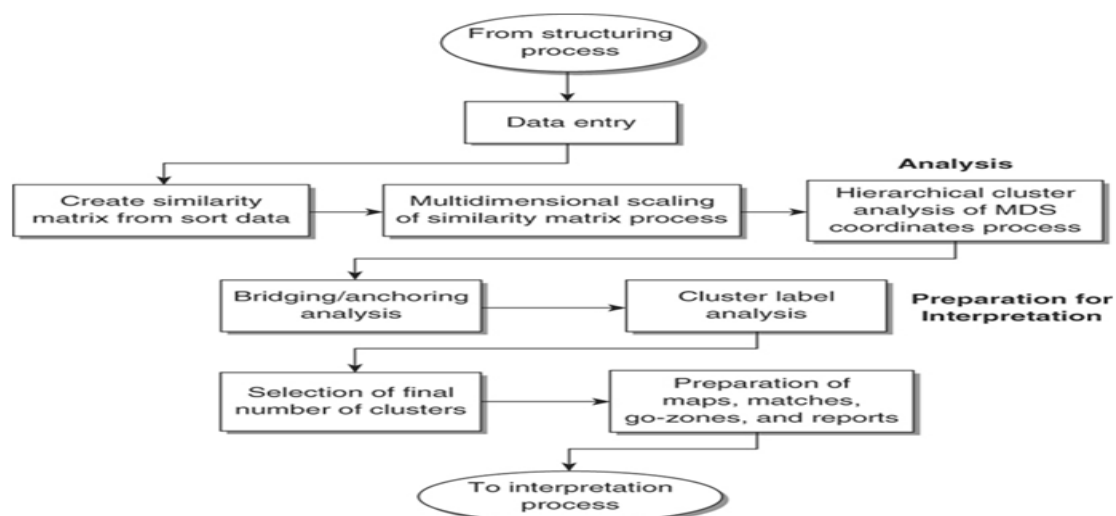
management, and to look over whether the attitude, subjective norm and perceived behavioural control mediates these outcomes.

Fotis Draganidis and Gregoris Mentzas(2006) in their study“ Competency based management the review of systems and approaches”, have pointed out the key concepts of competency management and to develop competency methods, they put forward many approaches & strategies. The study inspects the CM features of 22 competency based management systems and 18 learning management systems. The authors highlight the areas of open standard (XML, web series, RDF) semantic technologies.

Eskildsen, J. K and Nussler, M. L. (2000) have constructed a structural model that sets out the causal linkage among the subsystems of human resource management, employee satisfaction and loyalty as well as corporate performance based on theoretical considerations. The analysis shows that the theoretical model relates with the mental models of the managers and also discloses the areas in which organizations need to improve their performance regarding human resource management.

George S. Benson (2006) studied the participation among three development activities of salaried employees of an organization that significantly increased access to development after a chain of layoffs in the late 1990s. Analysis of survey and archival data representing 667 employees show that the job training was positively associated with organizational commitment and negatively related to intention to turnover. The studies showed that the participation in tuition-reimbursement provided a more general or marketable skill and was positively related to intention to turnover.

Besterfield-Sacre and Colleagues (2004) developed the scoring rubric that was Qualitative Analysis of semantic content was performed in most studies, either inductively or deductively to determine categories. Qualitative analysis was the only way to explore concept maps content inductively.



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STUDIES CONDUCTED IN INDIA:

Vaishali DKK and Mohit Kumar (2004) developed competency mapping based on training need appraisal for two levels of hierarchy in Indian banks. The study aimed to develop competencies that are organization specific and link it with vision, mission and climate of organization. The author developed a scientific competency evaluation tool (psychometric scale) to measure 18 behavioral competencies. Bank and region wise training needs were derived based on the competency mapping for Indian bank managers.

Sharika Gupta (2005) job holders' competencies against the target described that the process of determining competencies required for a job is referred to as competency profiling, and the process of comparing competencies is called "Competency Mapping".

Rakesh Sharma and Jyotsna Bhatnagar(2009) Stated that "Talent management – competency development: a key to global leadership", have aimed to draw lessons on how to build a talent management strategy based on competency, profiling becomes a critical impact area within the field of strategic HRM. Design/methodology/approach – The case study discusses an Indian pharmaceutical organization, the environment and the issues arising in context to talent management.

The study of **T.V.Rao & Mohit Juneja (2007)** titled "A study of competency assessment through assessment centers and 360 degree feedback" expresses that both assessment centers and 360 degree feedback. It caught on to the new era of HR tools. With human resources gaining strategic importance combined with raising the value of skillful managers and their source of availability, the organizations are left with no substitute & they identify the talent & brush up the skills. Holistic analysis includes the scoring of the structure or content for the concept map as a whole.

Nagaraju and Sathya Narayana Gowda (2012) in their article concluded that competency is a key behaviour of employees in the sample organizations that enables the superior performance of the organizations as a whole. Competency mapping lends to innovate, ability to adopt new technologies and understand the needs of customers.

Jain V. K (2013) in his article has concluded that the term of competencies includes attributes, skills and knowledge parameters in detail and makes a gap analysis in the actual and desired skills and assesses the training needs of the employees.

Sanghi (2016) has mentioned in her book that competency mapping is not a new concept but has an ancient history associated with it, during the year in 1911, when F.W. Taylor gave the principle of scientific management which focused on reducing the complexities and increasing the efficiency of work, which needed that the worker should be doing work with proficiency which could have been done when the workers were assigned to work according to their skills, knowledge and ability to work.

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From the above review we can terminate that exiguous studies were conducted on competency mapping in India. Therefore, an attempt has been made to focus on the given topic covered during pandemic time.

DATA ANALYSIS

The analysis is based on the responses received from the data collected through a questionnaire & The interpretation is also presented respectively.

1. Timing of Assessment of the Competency.

S. No.	PERCEPTIVE	RESPONDENTS	% OF RESPONSES
1.	During Recruitment	6	30%
2.	Further Development Need	10	50%
3.	Succession Planning & Promotion	2	10%
4.	Organizational Development	2	10%

The above graph reveals that 50 percent of respondents felt that the competency mapping is implemented when further improvement is needed, while 6 respondents indicated that it is done during recruitment.

2. Problems faced while implementing the competency mapping in the organization

S. No.	PERCEPTIVE	RESPONDENTS	% OF RESPONSES
1.	Yes	14	70%
2.	No	6	30%

The above graph represents 70 percent of respondents indicating that they have some problems in implementation.

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3. Organization having adequate avenues to recognize and retain people, other than promotions

S. No.	PERCEPTIVE	RESPONDENTS	% OF RESPONSES
1.	Yes	8	40%
2.	No	12	60%

The table above reveals that the organization does not possess adequate avenues to recognize and retain people other than promotions.

4. Better way of assessing competency

S. No.	PERCEPTIVE	RESPONDENTS	% OF RESPONSES
1.	Personal interview	6	30%
2.	Written test	2	10%
3.	Group discussion	2	10%
4.	Psychometric test	10	50%

From the table above, it can be understood that half of the respondents felt that a psychometric test is the better way of assessing competency, while 30 percent felt that a personal interview is appropriate.

5. Extent of availability of competency models for different departments and different positions in the organization.

S. No.	PERCEPTIVE	RESPONDENTS	% OF RESPONSES
1.	Strongly satisfied	2	10%

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2.	Satisfied	12	60%
3.	Neutral	2	10%
4.	Dissatisfied	0	0%
5.	Strongly dissatisfied	4	20%

The table above reveals that 60 percent of respondents are satisfied with the competency model of different departments through various positions in the organization.

CONCLUSION

The analysis of concept mapping as a research tool categorized three main approaches: the relational approach, the cluster approach, and the word frequency approach. The concept mapping approaches currently are situated within qualitative or mixed methodologies, the examination of the literature here may provide a base for discussion about how future inquiries might integrate a blending of approaches. Therefore, a main contribution of this analysis is that it explored all uses of concept mapping in research studies and categorized and sub-categorized them in order for the reader to determine how these approaches may intersect with their research needs. Competency mapping during pandemic was not much covered in the studies reviewed, so there is ample scope for the topic as it is linked to skill and outcomes.

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VACCINATION BELIEFS AND DIFFICULTIES AMONG INDIA'S
GENERAL POPULATION

Paper ID - 1007

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ABSTRACT

Coronavirus disease 2019 (COVID-19) is caused by SARS-CoV-2, a novel zoonotic coronavirus that arose from Wuhan, China.. The success of the COVID-19 immunization programme, on the other hand, will be contingent on the development of effective and safer vaccinations, as well as public acceptability, which is dependent on beliefs and perceptions about the vaccine. As a result, the purpose of this study was to examine the beliefs and challenges related with COVID-19 immunization among the general public in India. The study was carried out with the help of an online self-administered questionnaire that was issued to the general population of India in the month of October 2020. The online questionnaire asked about socio-demographic data, attitudes about COVID-19 vaccine/vaccination, COVID-19 vaccine acceptance, and potential barriers to vaccination, and factors that can improve COVID-19 vaccine acceptability. Among the 351 participants, 55 percent thought the COVID-19 immunization would be safe, but only 46.2 percent thought it would be successful. The majority of participants (86.3 percent) intended to receive COVID-19 vaccine, while 13.7 percent expressed reservations. However, just 65.8 percent of participants said they would get vaccinated as soon as feasible if the vaccine became available. The study also discovered that peer concerns about vaccine adverse effects were a major barrier to vaccine uptake. The study's main findings can be used to organize vaccination efforts. Furthermore, if subsequent studies demonstrate the safety and effectiveness of available vaccine candidates, the level of vaccine adoption throughout the community can be enhanced.

1. Introduction

Coronavirus disease 2019 (COVID-19), caused by severe acute respiratory syndrome coronavirus-2 (SARS-CoV-2), is believed to have originated from the Huanan Seafood Wholesale Market, Wuhan, Hubei province, China which was declared as a pandemic by the World Health Organization (WHO) (Dhama et al., 2020a). Since its discovery, the SARS-CoV-2 has crossed boundaries of almost more than 200 countries across the globe, affecting tens of millions of people and killing more than one million (Cucinotta & Vanelli, 2020; Sharun et al., 2020a). The outbreak of SARS-CoV-2 has also caused huge negative impacts to the public health system as well as the economic status of many countries (Lucero-Prisno et al., 2020; Ogunkola et al., 2020). Presently the world is following WHO guidelines in early diagnosis and treatment as there is no specific antiviral medications for COVID-19 (Callaway, 2020; Wang et al., 2020). Nevertheless, it is clear that humans cannot go with social distancing

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and using of face masks for a long period. Hence, the only best strategy to prevent this ongoing pandemic is to develop COVID-19 vaccine which can provide clinical and socio-economic benefits (Sharun et al., 2020d).

Countries all over the world are constantly working for the rapid development of COVID-19 vaccines (Patel et al., 2020; Yattoo et al., 2020). A successful COVID-19 vaccine should pass potency, efficacy and safety testing stages while being free of any adverse reaction particularly in high-risk individual's. To date, there are about 47 vaccines in clinical evaluation stage and 155 vaccines in the preclinical evaluation stage (Lurie et al., 2020; WHO, 2020). Normally, vaccine development would take years and perhaps decades. Hence, the public acceptance for a new vaccine for the ongoing COVID-19 pandemic which is being developed with short period of testing remains uncertain. Thus, vaccine hesitancy may become an important challenge in the immunization against COVID-19 (Yaqub et al., 2014; Dubé & MacDonald, 2016).

Vaccine hesitancy is reported as one of the major threats to global health by WHO. There are certain beliefs and barriers regarding vaccination among the general population. Vaccine coverage and its acceptance varies with respect to behaviour of the people, geography, and time (Padhi & Almohaithef, 2020). Furthermore, certain key factors such as severity of the disease, previous vaccination history, lack of belief in health care services, route of administration of vaccine, economic and educational status of the individuals, recommendations from doctors, and cost of vaccine also determines the acceptance of vaccines (Nguyen et al., 2011). The first and foremost public concern about the novel vaccines against new emerging pandemics is the safety and effectiveness of candidate vaccines as witnessed in 2009 H1N1 pandemic (Eastwood et al., 2010; Maurer et al., 2010).. The overall morbidity and mortality rate of COVID-19 is high due to its pandemic spread and therefore several countries have initiated research and development of vaccine candidates against this novel disease. In this study, we analyse the variables of socio- demographic, economic , beliefs and barriers that prevent participants from being vaccinated based on a survey.

2. Materials and Methods

- **Study design**

The cross-sectional study was conducted using an online questionnaire that was distributed through emails (Gmail and Rediffmail) and online social networking platforms such as WhatsApp, LinkedIn, Telegram, ResearchGate, and Facebook during the month of October 2020.

- **Questionnaire**

The outline of the questionnaire was adapted from the previous study conducted by Magadmi & Kamel (2020) with some modifications. The questionnaire consisted of five major sections comprising socio-demographic parameters, beliefs toward COVID-19 vaccine, COVID-19 vaccine acceptance, potential barriers that may prevent from being vaccinated and factors that can improve COVID-19 vaccine acceptance.

- **Statistical analysis**

The data was analysed using the Statistical Package for Social Sciences (SPSS) software.

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3. Results

- **Socio-demographic characteristics**

A total of 351 individuals completed the self-administered electronic questionnaire during October 1 - October 31. Around 73.5% belonged to the age group between 18-29 years, while individuals of age >60 years constituted only 4.3% of the study population (Figure 1). In addition to that, majority of the study populations were males 58.1%.

Among the study population, 53% were students and 14.8% unemployed while the other participants were engaged in private jobs (22.5%) and government service (9.7%) (Figure 2). Around 62.7% participants were having a university degree. The participants were from Southern India (61.3%), followed by Northern (22.5%), Eastern (5.7%), Western (5.7%), and central (4.8%) India (Figure 3).

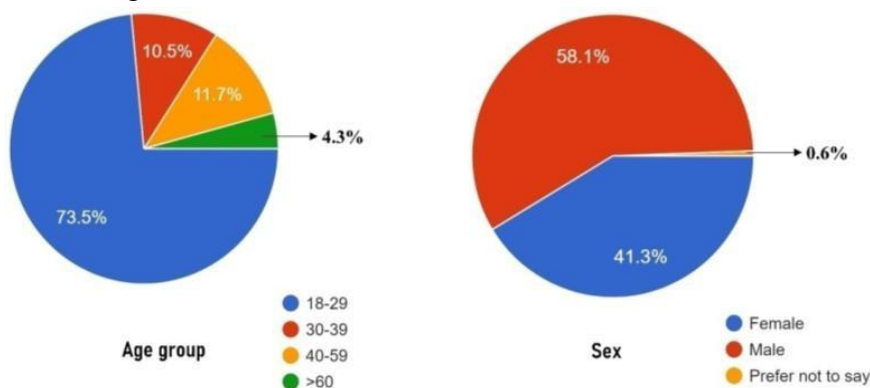


Figure: 1 The age and sex distribution among the participants

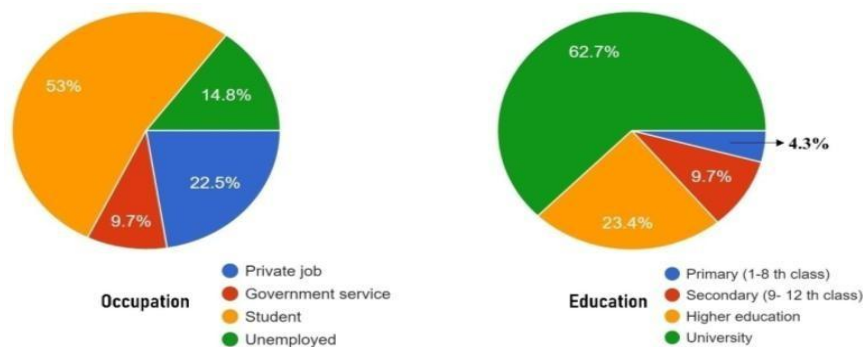


Figure: 2 The status of occupation and education among the participants

We have also studied the existing beliefs regarding COVID-19 vaccines and vaccination among the participants. Among the study population, 55% believed that the COVID-19

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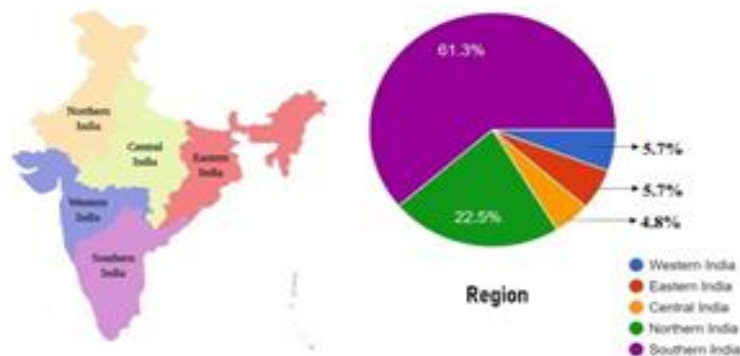


Figure 3 The geographical origin and distribution among the participants

vaccination will be safe while only 46.2% believed that it will be effective. In addition to that, participants also expressed uncertainty regarding the safety (38.5%) and effectiveness (45%) of COVID-19 vaccination whenever available. However, the majority agreed (68.1%) to the fact that vaccination is the best way to avoid the complications of COVID-19 (Figure 4). In summary, almost half of the participants showed positive beliefs (safety and effectiveness) toward COVID-19 vaccination.

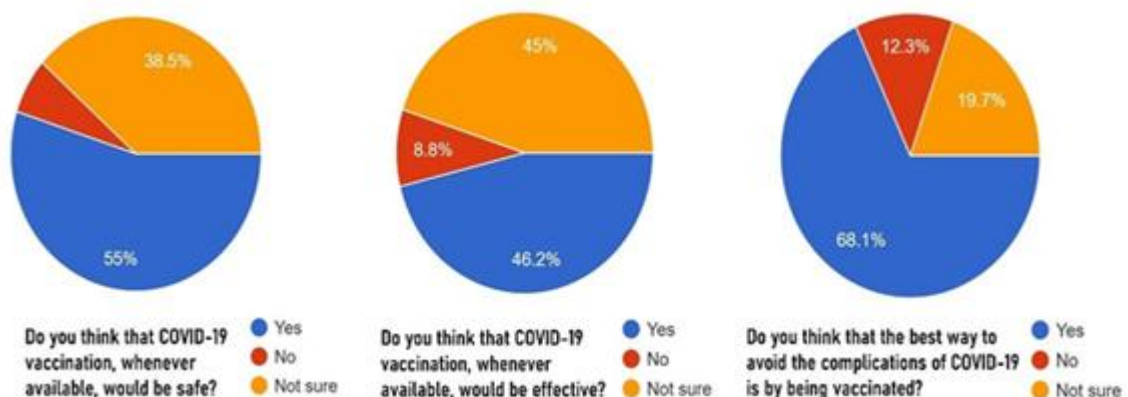


Figure 4 Participants Beliefs (safety and effectiveness) toward COVID-19

Among the study population, 86.3% were planning to get COVID-19 vaccination whenever it is available while the remaining participants (13.7%) were not intending to get vaccinated (Figure 5). However, only 65.8% of the participants responded that they will receive vaccination as soon as possible whenever the vaccine is available. The majority of the participants (60.4%) responded that they do not care about the origin of COVID-19 vaccine (Indian-made vaccine or imported vaccine). However, 32.2% of the participants preferred Indian-made vaccines while the remaining (7.4%) preferred imported vaccines (Figure 5).

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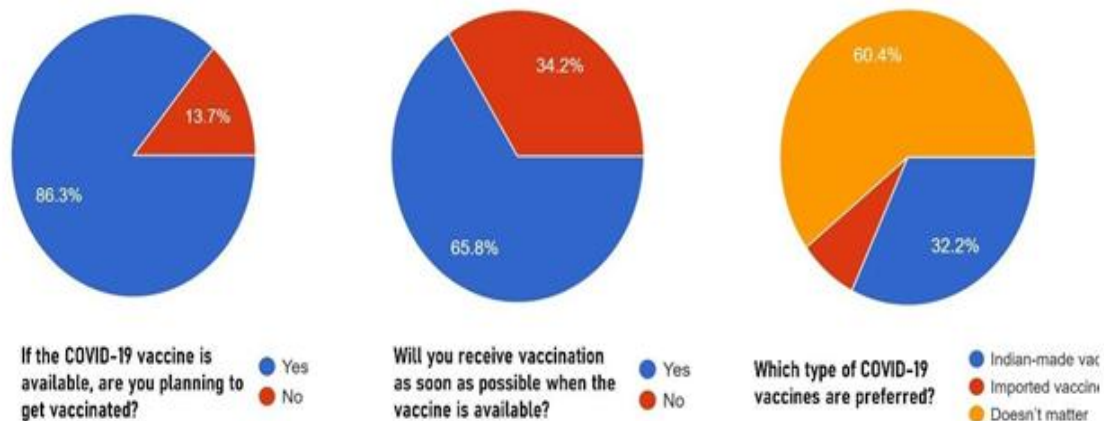


Figure 5 The acceptance of COVID-19 vaccine.

- Barriers Associated with Acceptance of Vaccine**

The barriers associated with acceptance of COVID-19 vaccine acceptance COVID-19 vaccination were studied using a single question having multiple responses. Among the study population, majority (64.4%) were concerned about COVID-19 vaccine side effects. However, 20.2% of the respondents lacked confidence in the effectiveness of vaccination while 12% supported that COVID-19 vaccine is a conspiracy. Please see Figure :6

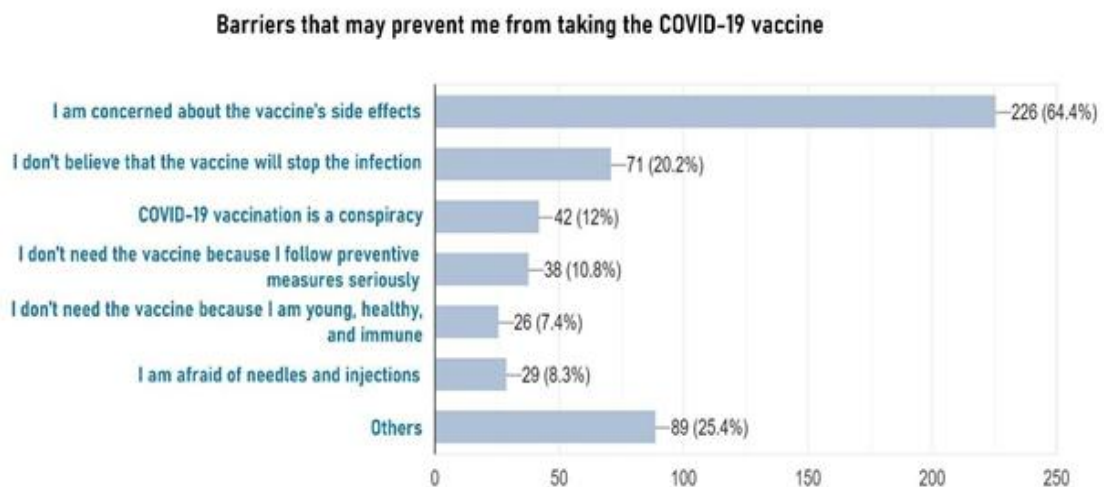


Figure : 6 The Barriers Associated with COVID-19 Vaccination.

The factors that can encourage the participants to take COVID-19 vaccination were studied using a single question having multiple responses. Among the study population, majority (72.9%) responded that they will agree to get vaccinated if the safety and effectiveness of COVID-19 vaccines are confirmed using further studies. A total of 35.3% of the participants responded that they will agree to vaccination if it is recommended by their physician. However, 35.3% of the respondents agree to vaccination if made compulsory by the Government of India (GOI) but only 15.4% if made compulsory by company/institute. In addition to that, a major part (21.1%) of the respondents agreed to get vaccinated if the

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vaccine is provided free of cost while 8.3% responded that they would not take vaccine in any case. See Figure: 7

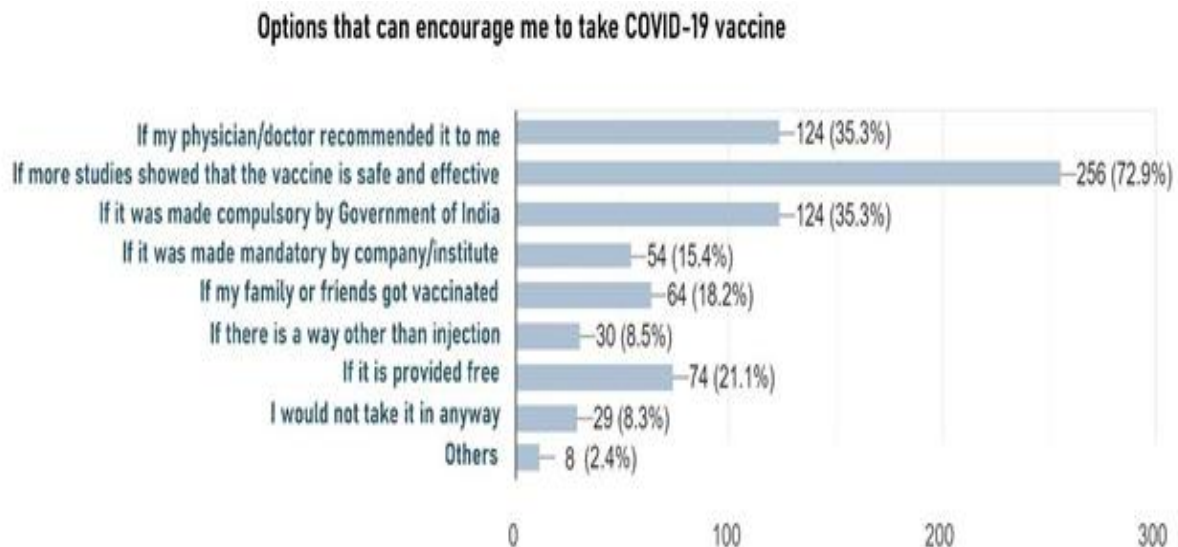


Figure :7 The factors that can prompt to take COVID-19 vaccination.

4. Discussion

Vaccination is one of the game-changing health sector intervention in the 21st century. Despite the benefits of vaccination, this fundamental health protecting tool is facing many obstacles globally. It has been reported that public perception of the benefits and relative risks of vaccination is a major obstacle for vaccine acceptance (Harmsen et al., 2013).

At present, the number of studies regarding COVID-19 vaccine acceptance are limited, although several studies are being conducted all around the world. Our results indicate that vaccine acceptance is 86.3%, which is in accordance with the results obtained from the studies conducted in other countries.

Regarding willingness to take vaccine as soon as it is available, the data showed a same trend as other countries except China. Our study found that around 34% of the study population are reluctant to accept the vaccine as soon as it is available.

Regarding the strategies for encouraging vaccine acceptance, we found that more people are concerned about the safety and efficacy of vaccine.

5. Limitations

Our study has got several limitations. Firstly, the study population was majorly (around 85%) concentrated among highly educated population, and more than three fourth of the respondents belonged to 19-29 years age . Another limitation of study was that responses were recorded electronically by using sophisticated methods which are not popular among senior citizens.

6. Conclusion

The major findings of this study can be utilized in planning vaccination campaigns. The study identified concerns among the responders regarding the potential efficacy and safety of COVID- 19 vaccines thereby requiring educational programs. The study also identified that the concerns regarding the vaccine side effects acted as the key barrier for vaccine

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acceptance. However, more studies are required preferably in a larger population to get an insight on the acceptance, willingness to pay for vaccine, public behaviour and perceptions on the upcoming COVID-19 vaccines. This will help the decision makers to formulate efficient strategies that can help to implement the COVID-19 vaccination programme successfully in India.

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WOES OF MIGRANT WORKERS IN COVID-19 AND
REVIEW OF GOVERNMENT INITIATIVES TO MITIGATE THEM

Paper ID – 1008

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ABSTRACT

The words migrant workers (MWs) have assumed unprecedented importance in the Indian context due to Covid-19 primarily as a result of the wide coverage they received from media. The travails and the miseries that MWs went through became a widely debated subject with accusations flying thick and fast among general public, intellectuals and political parties. The sheer number of MWs returning to their native places owing to the scare created by lockdown was an eye opener to policy makers and authorities. The objective of the article is to study the profile of Migrant workers (MWs), problems faced by them during Covid-19, role of employers and states in providing help to MWs and the policy decisions taken by governments to alleviate MWs sufferings. The findings reveal the utter neglect of the interests of MWs, lackadaisical attitude of employers and state governments, efforts of central government to rectify the shortcomings through welfare measures and regulations to mitigate the sufferings of MWs.

Key words: Migrant Worker, Covid-19, Lockdown, Pandemic

1. INTRODUCTION

Covid-19 can be called as a unique virus which affected almost all the countries derailing their economies and profoundly affecting the general public. The infection spread fast and the infrastructure for providing vaccination in time to everyone was a herculean task. Initially, there was lot of misinformation on efficacy and in some cases reluctance on the part of masses to get vaccinated. As the number of affected cases increased the lower income and daily wages labourers' including the migrant workers were severely affected bringing the health care infrastructure under severe strain.

2. OBJECTIVES OF THE STUDY

To study the profile of MWs, issues and challenges faced by them on account of Covid-19, role of stakeholders in management of the pandemic with respect to MWs and initiatives taken by governments to assuage MWs sufferings.

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3. METHODOLOGY

A number of relevant writings and narratives available in research articles and websites on Covid-19 were reviewed, analysed and collated for the study and as such, the study is based on secondary data.

4. OVERVIEW OF COVID-19 VIRUS

Corona virus is an infectious disease which can prove fatal. The first case of novel corona virus or SARS-CoV-2, commonly known as COVID-19 was detected in India on 30th January 2020. Coronavirus (COVID-19) is an infectious disease supposed to have originated from a Wuhan Lab in China.

As per World Health Organisation (WHO), most people infected with the virus will have breathing problems and do not require any treatment. However, some who become seriously ill could be due to comorbidities like cardiovascular disease, diabetes, chronic respiratory disease, or cancer are predisposed to be in danger.

To protect from infection one has to maintain at least one meter distance from others, wear a proper mask, sanitize their hands frequently and subsequently get vaccinated at the earliest.

The virus can spread by way of small liquid particles when an infected person coughs sneezes or speaks. To prevent the spread of the deadly virus and to save lives of the public, Indian government promulgated nationwide lockdown on 25 March 2020 as a precautionary measure (Yadav & Priya, 2021).

4.1 Profile of Migrant Workers

In India the pandemic spread fast and impacted a number of people giving authorities negligible time to act assertively. The plight of MWs in particular was very miserable, initially, as they found themselves in a bind with trivial support from employers and authorities. As per WHO, Covid-19 has affected around 213 countries and territories around the world taking 4 lakh plus lives (Rajani et al, 2020).

The migrant workers(MWs) are defined as persons who are flexible workforce whose last place of residence was different from the current one and who had stayed in the last location continuously for six or more months(Rao,2021&Deshingkar,2020)). Further, they are identified as persons engaged in an economic activity outside his/her native place who migrate from rural areas to urban for employment as a result of fluctuating economic conditions, lopsided development of regions, income disparities, inadequate employment opportunities etc. (Sahu, 2020).

Also, under the Occupational Safety, Health and Working Conditions(OSHWC) Code, 2020 which replaced Inter-State Migrant Workmen (Regulation of Employment and Conditions of Service) (IMW-RECS) Act of 1979 , a migrant worker is defined as one who “has been recruited directly by the employer or indirectly through a contractor in any state for employment in a unit situated in a different state” or “has come from one state and obtained employment in another state.”

As per International Chamber of Commerce (2020), a migrant worker:

- Is central element of work force in many sectors
- Is backbone of MSMEs operations
- Faces language and/or cultural barriers

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- Experiences discrimination
- Often do not avail government schemes.

The general principles of MWs specify that:

- All workers should be treated with equality, dignity and respect.
- Businesses must respect human rights and meet the basic needs of all employees.
- The health and safety of all workers should always be a priority of employers during calamities (ICC,2020)

4.2 Reasons for migration

There are different reasons for migration. They ranged from earning short-term income, to providing education to their children, earn enough money to build a house back home, or for improving livelihoods (Pattnaik & Patil,2021). Opportunities for continuous employment, better infrastructure facilities and superior living conditions in urban areas have been the drivers attracting migrants from rural to urban areas (Censusindia, 2001).

4.3 Population of Migrant Workers

Many figures are cited as regards the population of MWs requiring a proactive approach. According to National Sample Survey (2007-8) around 30% of the total Indian population is migrants (Rajani et al, 2020 & Paliath, 2021). Another estimate puts the figure at 454 million (Chaudhary, 2021). Industry-wise, it is estimated that there are around 80 million migrants of which, 40 million are in the construction, 20 million are domestic workers, 7 million are in sex trade and approximately few millions work in illegal mines (Sahu , 2021).

4.4 Sub-sectors where migrants are employed

It should be noted that mostly rural people from backward communities and backward regions migrate seeking employment(Sahu,2021).The major sub-sectors where migrant labourers' are engaged in textiles, construction, stone quarries and mines, brick-kilns, diamond cutting, leather accessories, crop transplanting, sugarcane cutting, rickshaw-pulling, fish and prawn processing, salt panning, domestic work, security services, sex work, small hotels and roadside restaurants/tea shops and street vending operators, generating internal remittances of around \$7.5billion in 2007-08 (Deshingkar,2020&John et al,2020).

4.5 Demographics of Migrant Workers

Despite contributing 10 per cent of India's GDP, these workers are economically and socially vulnerable (Choudhary, 2021) as they earn low wages, live in cramped places, have no job security and little access to government welfare schemes or healthcare facilities (TelegraphIndia,2021).

This study by UNAI (2021) revealed that 83% of the MWs are below the age group of 35 mostly married with 70% of them being dropouts from school. Further, failure of monsoons and natural disasters are the reasons for them to migrate in search of livelihood. According to Sahu (2021) agricultural sector has become non remunerative resulting in movement of labourers to greener pastures.

Compared to local workers, MWs have poorer health profiles, high morbidity rate and a higher risk of occupational injury. Working hours of migrant labourers are in the range of 8-14 hours and they work for 6 days in a week (John et al, 2020).

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Field studies by leading migration scholar R. B. Bhagat reveal that the migrants mostly hail from states like Uttar Pradesh, Bihar, Rajasthan, Madhya Pradesh, Andhra Pradesh, Chhattisgarh, Jharkhand, Odisha, Uttarakhand, and Tamil Nadu and work mostly in Delhi, Maharashtra, Gujarat, Haryana, Punjab, and Karnataka regions (Rajani et al,2020).

As per Rai (2021), MWs are often exploited due to lack of skills, education and poor assertion of personal rights. Moreover, absence of a government recognized body to look after their welfare and dearth of legal protection increases their miseries and vulnerability.

4.6 Women Migrant Workers

The female MWs are those who shift, along with their husbands after marriage. They constitute more than one third in the construction and mining industry, household work and earn less than their men (Sahu, 2021).

4.7 Constitutional protection of Migrant Workers

Under Part IV of the Indian constitution:

- Article 14 states that everyone is equal before the law.
- Article 15 mentions that state should not discriminate against citizens.
- Article 16 looks at right of “equality of opportunity for employment”.
- Article 19 allows citizens the fundamental right to freely migrate.
- Article provides for “work ensuring a decent standard of life”(Paliath, 2021).

Also according to the Inter-state Migrant Workmen (Regulation of Employment and Conditions of Service) Act 1979:

- Contractors must pay wages on time and are equal or higher than the minimum wage.
- Provide suitable residential accommodation.
- Provide medical facilities and protective clothing.
- Notify accidents and casualties to authorities and the person(s) kin.

The act sets penalties including imprisonment for non-compliance (Sahu, 2020).

5. ISSUES AND CHALLENGES OF MIGRANT WORKERS

There are many issues and challenges which the MWs had to face due to Covid-19. Lack of food, toilet and quarantine facilities in their migrant homes was a major concern (UNAI, 2021). Further, due to lockdown MWs lost jobs and those available offered lower wages (Nath, 2021).

5.1 Lack of database

A network of contractors and middlemen control employment of MWs. It is to be noted that the Census and the NSS could never capture the factual details of MWs (Paliath, 2021) due to typical subcontracting practices adapted by recruitment agents and employees making it difficult to track them when they change jobs. Moreover, no statutory body was established by government to monitor their movement across the country till the pandemic took its toll on them.

5.2 Financial Issues

It is the lack of money which forces workers gravitate towards place of opportunities providing earnings for the livelihood. Migrant households are usually burdened with debts taken from lenders such as relatives, landlords and money lenders and whatever savings they

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had, declined while trying to survive the long lockdown (Kaushal &Kumar, 2021&Gothoskar.2021).

5.3 Human Rights Violations

Several forms of human rights violations by employers against MWs were reported like inadequate or absence of health, housing, food, water and sanitation facilities (John et al, 2020). In many cases local people perceive migrant labourers as pretty criminals, a threat to law and order and responsible for polluting the environment (John et al, 2020)

5.4 Poor Implementation of Schemes by Authorities

The advisory of government to provide adequate food, clothing, shelter and basic amenities such as clean drinking water and sanitation services to stranded MWs were neglected. More than 300 deaths of MWs were reported due to lack of food, suicides, and lack of timely quality medical care (Rai.2021).A survey by Stranded Workers Action Network (2020) reported that majority of MWs had not received rations from agencies and had not received salaries (Yadav & Priya, 2021).In some cases MWs could not avail government schemes also due to lack of awareness of such schemes and Aadhaar cards not purportedly linked to their bank accounts(Rai,2021& Rajan et al,2020).

5.6 Criticism of Government Actions

The Centre faced severe criticism from few sections of society for imposing stringent national wide lockdowns including shutting down businesses and economic activities with disruption in public modes of transportation (FirstPost,2021).It was reported by World Bank that ‘lockdowns, loss of employment, and social distancing prompted a chaotic and painful process of mass return for internal migrants in India’ (Yadav& Priya,2021).As per Centre for Monitoring Indian Economy (CMIE) of the total jobs lost in April-May (2021), 17.2 million(73%)were of daily wage earners (Kaushal &Kumar,2021).

6. GOVERNMENT INITIATIVES TO SUPPORT MWs

The central and state governments were very proactive and took up some path breaking decisions to provide succor to MWs. Some of the schemes and regulations in existence and those introduced recently to take care of the interests of MWs are:

- Minimum Wages Act (1948)
- ‘Any Time Any Where’ scheme offering medical benefits to MWs under ESI Act, 1948 (Sahu,2021)
- An additional 5 kg of wheat or rice and a kilo of preferred pulses, free of cost every month till November, 2020.
- Garib Kalyan Rojgar Abhiyaan to boost employment for migrants who were returning home (Paliath,2021).
- Direct cash transfers to female holders of Jan Dhan accounts and a transfer of Rs 1,000 to senior citizens,
- Supply of cooking gas free of cost for the three months to beneficiaries under Pradhan Mantri Ujjwala Yojana.
- Atma Nirbhar fiscal relief package allocated an additional Rs40,000crore to MGNREGA, to enhance support to the working poor in rural India(Rai.2021)

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- The Occupational Safety, Health and Working Conditions (OSHC) Code of 2020 was tweaked to merge 13 labour laws into a single piece of legislation (The Hindu, 2020). The Building and Other Construction Workers Act, 1996 (BOCWA) is in place for state governments to frame and implement welfare schemes for migrant construction workers. (Paliath,2021)
- Mahatma Gandhi National Rural Employment Guarantee Act 2005
- Unorganised Workers' Social Security Act, 2008
- Arrangement of buses and 'Shramik Special' trains to help the migrants to reach their native places.
- Arrangement of temporary shelters, food, clean drinking water and other medical facilities for those travelling on foot.
- Supply for food grains to the migrants who are not covered under the PDS system.
- Release of Rs1100 billion to State Disaster Response Fund for setting up shelter homes for migrants (Paliath,2021&Rajan et al,2020)
- National migrant policy was rolled out which calls for a 'rights-based approach' instead of focusing 'on cash transfers, special quotas, and reservations (Gothoskar,2021)
- Recently, central government launched e-SHRAM portal, a national database on 26 August, 2021 to facilitate implementation of various social security, health and insurance schemes for the welfare of all unorganized/MWs (ET,2021)

7. CONCLUSION

Covid-19 pandemic was sudden that spread quickly catching everybody on the wrong foot. In India, for a population of over 130Crores the impact was enormous on MWs exposing cracks in health, medical and safety measures. Apart from shortage of beds and equipment at hospitals due to increased afflictions, lockdowns forced industries to close down forcing MWs to face the brunt of covid-19 onslaught. With half-hearted support from the employers, and contract agents, MWs were left in the lurch compelling them to travel back to their respective native places in droves. In spite of government regulations to protect the MWs, the implementation and enforcement of the same were below par. Had employers and contractors employing MWs acted proactively to support and retain them during lockdown in tandem with state interventions, the plight of MWs could have been less unpleasant (Deshingkar, 2021). It is not out of place to mention that central and state governments in right earnest activated all the levers to control the spread of pandemic by improving availability of vaccines, health facilities and regulatory support to MWs. To prevent spread of pandemic, to insulate industries and protect the lives of public, timely interventions of government with financial support to various sectors was commendable. The lessons learnt in containing and reigning in the virus would go a long way in facing third wave and similar calamities in future.

8. SUGGESTIONS

The lessons learnt from the pandemic dictates that it would be prudent to develop Aadhar card into one-nation-one-card (ONOC) by capturing individual's educational, profession and

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all other relevant details to use it as a multipurpose and universal tool for dispensing the governments' schemes including direct-to-bank (DTB) benefits.

Some other important actions that are required to be taken up by the authorities include:

- Setting up an Inter-State Migration Council.
- Skill mapping and skill up gradation of MWs.
- Partnering with NGOs and agencies to provide counseling and psychological support. (Rajani et al,2020).
- A mobile application for the self-registration of MWs (Choudhary, 2021).
- Employers to be made accountability for timely wages, housing, work conditions and health care to employees.
- Enforcement of labour laws strictly.
- Providing legal recourse to MWs to mitigate their problems (Paliath, 2021).

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A STUDY ON CORPORATE SOCIAL RESPONSIBILITY DURING
COVID-19 PANDEMIC

Paper ID - 1009

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ABSTRACT

The purpose of the study is to collect and examine the information regarding corporate social responsibility (CSR) activities undertaken by the companies during COVID-19. CSR is playing a vital role in the age of this pandemic COVID-19. The government of India has imposed lockdown for breaking the chain of the spread of COVID-19. Lockdown has affected all the sections of people in the society, psychologically, socially and economically. In this situation many companies have come forward to support government in fighting the pandemic. Secondary data has been collected from number of articles and websites. This paper concentrates on the job of Indian organizations towards CSR during the COVID-19 pandemic.

Keywords: Society, Pandemic, Governance.

INTRODUCTION:

"This is a crisis that will affect every sector, not just public health." As a result, every sector and every individual must be involved in the fights," said WHO Director General Dr. Tedros Adhanom Ghebreyesus. The Corona virus disease (COVID-19) pandemic exemplifies a massive global health disaster as well as an impending economic and social crisis. People all over the world are struggling and reacting to the COVID-19 disaster's global health disaster and financial crisis. The company is made up of people. W. Kucharska and R. Kowalczyk (2019) As a result, the company's most recent public health awareness campaigns represent a fundamental social engagement dimension that broadens corporate social responsibility.

The survival and failure of firms in the present era are being determined by their stakeholders. Therefore, firms are compelled to recognize the need to do better in non-financial areas like employee rights, quality of work life environment concerns, workplace issues etc. It is Corporate Social Responsibility which draws the attention towards the good code of conduct and ethical behaviour for corporate reputation in the business environment.

Business for Social Responsibility defines CSR in achievement of company's success in honouring the ethical values and respecting communities and the environment. CSR addresses the expectations of the society like legal, ethical, commercial issues in making

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decisions that fairly satisfies all key Stake-holders in its simpler terms it is 'What', 'How', 'When' and 'Where', it does.

The common understanding amongst most of the definitions concern with how the profits are made and how they are used keeping in mind the interest of all stake-holders

REVIEW OF LITERATURE:

The World Business Council for Sustainable Development defines corporate social responsibility as "a continuous commitment by business to contribute to economic development and to improve the quality of life of the workforce and their families, the local community, and society at large."

According to **Cannon (1994)**, CSR is the result of the internal regulation of the business in accordance with the obligations placed on the firm by Ownership and Legislation.

Orlitzky et al., (2003), are in the opinion that growth of the CSR concept will only be discussed from social and economic perspectives.

Davis (1975) identifies CSR with five propositions. The first one states that CSR arises from the social power of the business. The second one states that business has to operate as a two-way open system. The third says that the social cost as well as benefits of an activity, product or service should decide whether to continue a product or stop its production. The fourth one states that the social expenses of each activity should be included in the price, so that the user has to pay for the effects of his consumption. The fifth one states that above the social costs, business institutions as citizens have responsibilities for social development in areas of their competence where major social needs exist.

In the opinion of **Pomeroy & Johnson (2009b)**, the term corporate social responsibility is used to describe how businesses apart from the fulfilment of economic responsibility such as creating products, employment, and profits, go towards implementation of the broader responsibility of meeting societal and environmental expectations.

Bowen (1953) had defined the concept of CSR as the duty of the management to have those policies which are required in terms of the objectives and the values of our society. He also added that it is a voluntary assumption by businessmen towards economic problems and achieving the economic goals.

McWilliams and Siegel (2001) define CSR as initiatives undertaken by the company towards social good should be above the interest of the firms as it is required by law.

Hopkins (2004), studied CSR from the value perspective. He studied the economic value-added implication of CSR actions and found areas of influence such as brand equity and company's reputation to access financing, employee motivation, innovation, more creativity, increase in learning, intellectual capital and better risk management.

Garret (1989), in his due care theory emphasized about the responsibility of business towards the stakeholders. The theory is based on Aristotle and Plato's classical vocationalism, which states that the duty of management is to look after the needs of others.

Anand (2002) investigated social responsibility initiatives as a component of corporate reputation. In the Indian context, he examined the reputation from the standpoint of the stakeholders.

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Wokutch (1990), presented CSR in the Japanese style with reference to health practices and occupational safety in their Japanese forms.

Carroll (1979) has developed a 3D (three dimensional) conceptual model of social responsibility that includes the categories of economic, legal, ethical, and discretionary responsibilities involving consumerism, environmental issues, occupational safety, and similar social responsibility issues. These three dimensions are combined in the model, which can assist managers in conceptualising the level of their social performance and improving it in order to develop stakeholder policies.

Study by **Roman et al (1999)** showed that companies which made a public commitment to rely on ethical code, outperformed companies that did not do so by two to three times, as measured by the market value. A growing number of studies show a positive relationship between corporate social responsibility and financial performance.

According to **Manuel, T; Herron, T.L**, businesses engaged in a wide range of philanthropic CSR actions during the pandemic, most likely motivated by utilitarianism and deontological factors in response to the needs of internal and external stakeholders. The pandemic has had disparate effects, disproportionately affecting lower-income individuals and likely increasing inequality.

During the COVID-19 pandemic, sampled companies showed respect for their employees and a focus on stewardship relationships between corporations, customers, and communities, according to Mahmud et al (2021).

According to **Bapuji et al. (2021)**, in the face of a crisis, these individuals quickly found themselves unemployed; similarly, a shift in compensation practises to offer more direct compensation and less indirect compensation has meant that a large number of employees have been forced to work because they were unable to get paid sick leave. Although the costs of these practises to organisations and societies are becoming more widely recognised, the current crisis highlights the societal consequences of organisations' employment and compensation practises.

Dimensions of CSR:

1.Social dimension: Social dimension of CSR refers to the social responsibility of the business towards the community and public at large. Business men are expected to maintain a balance between the needs of business and the requirements of the society. M. Scilly stated that addressing the social dimension of business indicates that the business activities are for the benefit of the society as a whole. In underdeveloped economies, with a lack of infrastructure and social capital social investment is an obligation for the business.

It is said that the business cannot be successful where society fails. It is the liability of the business to pay back to the society where it operates.

Carroll,1991 stated that a firm is considered to be socially responsible when it is utilizing the shareholders' funds optimally and providing high quality goods and services to the customers.

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2.Ethical Dimension: Ethical Dimension of CSR refers to obligations which are right and fair. Abiding by the law, procedure, rules and regulations does not make business conduct ethical but the conducts of business that go beyond and contribute to social well-being is called ethical. Ethical responsibilities consist of what is generally expected by society from corporations.

According to Carroll and Buchholtz (2003) every firm has to obey the law because the law reflects the society regards as accepted or denied. The society will reject or boycott the business that does not abide by ethical responsibility. Examples of such social boycott are Satyam Computers, Kingfisher, Airlines, etc.

According to Nasrullah and Rahim, 2014 the objective of social dimension is that corporations should work for building up a better society as a whole and integrate social concerns in their business generations and consider the following scope of their impacts on communities.

3.Environmental Dimension: Environmental Dimension refers to the impact of business activities on the environment. The basic objective of environment is to focus on conservation of the environment, pollution prevention, energy savings, labour improvement control and reduction of waste. Efficiency in the use of raw materials, conservation of resources is very important, because the natural resources especially non-renewable resources are limited. The future generations will suffer if the resources will get deteriorated.

As earth does not regenerate clean air, water from the pollutants caused by the manmade activities, hence it is the responsibility of the firms to facilitate nature's renewal and recycling that were caused by it. Preservation of the planet should be one of the objectives of the Organizations.

4.Economic Dimension: Economic Dimension focuses on CSR practices that facilitates the long-term growth profitability of the business. The dimension is mandatory for the survival of the organization. As per this dimension the objective of the companies is to provide equitable returns to the share-holders, fair payments to the employees and acceptable quality of goods to the customers etc.

Carroll (1991) stated that business is created as economic entity, devised to provide goods and services to members of the society. He also mentioned that the ' Economic Responsibility' is the most basic one as all the other business responsibilities are failed to the economic responsibility of the firm because without it the others become trivial matters.

5.Philanthropic Dimension: Philanthropic Dimension is more than just doing what is right, but it is something that holds true to the company's values to give back to society. Business is one of the most important pillars of the society. It should assist and improve society whenever possible. Donations to education, training, health and recreation, helping people during natural calamities are some of the examples for this dimension.

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Objectives of the study:

1. To study the role of Indian organizations towards the CSR during COVID-19 pandemic.

CSR during COVID-19 Pandemic:

Corporate social obligation is a noticeable 21st-century business philosophy that elevates the assumptions for organizations in regards to social and ecological principles. On the 30th of January 2020, the World Health Organization (WHO) pronounced COVID-19 a crisis of global concern. A particularly worldwide wellbeing emergency has caused an exceptional rebuilding of assets. CSR is assuming a pivotal part in the age of this pandemic COVID-19, where the business is making an honest effort to adapt to this gigantic testing time. CSR is an "automatic plan of action" which infers the interaction by a company with its stakeholders and general public towards social responsibility.

On March 23, 2020, Ministry of Corporate Affairs circular, all expenditures incurred on activities related to COVID-19 would be added as permissible avenues for CSR expenditure. According to general circular the items in Schedule VII are broad-based and may be treated liberally for the purpose of donations being made with respect to COVID-19, Indeed, even before this declaration was made, we saw a few instances of considerate individual corporate pioneers offering assets to battle COVID-19. Organizations have been persuaded to take an interest in COVID-19 reactions by not just financing non-benefits and PM Cares Funds yet additionally by partaking themselves, regardless of whether it is through fabricating PPE packs or through driving aid projects locally. Since the declaration of the PM Cares asset and its consideration in Schedule VII of the Companies Act, 2013 through an ensuing change, a huge measure of financing has likewise been coordinated from corporate to the PM Cares Fund. The pandemic has influenced both individual and proficient lives across businesses.

Indian Companies Contribution towards CSR during COVID-19

Name of the Company	Contribution to Fight against COVID-19
Infosys Foundation	The Infosys Foundation contributes Rs. 50 crores to the PM CARE fund. It also contributes an additional Rs.500 crore to be used for providing poor people with testing kits, masks, ventilators, food, and nutrition.
ITC Ltd	ITC Ltd establishes a Rs 150 crore contingency fund for covid-19 to provide financial assistance to district and rural health care for poor Indian citizens.
State Bank of India	A SBI employee contributes Rs. 100 crores to the PM CARE fund. SBI also announced that it will contribute 0.25 percent of its net profit for the fiscal year 2019-20 to combat covid-19.
Hindustan Unilever Ltd	HUL, in addition to providing Rs 100 crore, reduced the price of lifebuoy sanitizers.

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TCS	It prioritizes providing covid-19 patient tractors, health kits, and ventilators to the poor. TCS ION Digital class room software enables students to access online learning resources.
Reliance Industries Ltd	RIL provides the first 100-bed Covid-19 hospital, as well as 50 lakh free meals, one lakh masks, free fuel for emergency vehicles, and 1000 PPE for health care workers on a daily basis. It also contributes Rs. 500 crores to the PM Cares fund.
LIC	The LIC, India's largest insurer, contributed Rs 105 crore to the PM CARES fund, with Rs 5 crore coming from the LIC's Golden Jubilee Fund.
WIPRO	Wipro Ltd, Wipro Enterprises Ltd, and the Azim Premji Foundation have pledged Rs 1125 crore to address the unprecedented health and humanitarian crisis caused by the COVID-19 pandemic outbreak.
Aditya Birla Group	The Aditya Birla Group has contributed Rs. 500 crores to COVID-19 relief efforts, with Rs. 400 crores going to the PM CARES fund.
ONGC	ONGC has committed Rs 300 crore from its corporate social responsibility funds. The ONGC initiative was launched in an effort to strengthen the national drive to combat the pandemic, and Rs 16 crores were donated to the PM CARES fund to assist the government in combating this national crisis.
NTPC	The state-owned power company NTPC has announced a Rs 257.5 crore contribution to the PM-CARES Fund to aid in the fight against COVID-19.
Coal India	Coal India (CIL), a state-owned company, has pledged Rs 220 crore to the Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund (PM CARES) to combat the coronavirus pandemic.
Vedanta	In the aftermath of the Covid -19 crisis, the company will contribute up to Rs 200 crore to provide relief measures to communities across the country.
Bharat Petroleum	As a small contribution to the well-being of the society, BPCL and its subsidiaries contribute Rs 175 crore to the PM CARES fund to assist the government in combating coronavirus.
Larsen & Toubro (L & T)	Larsen & Toubro, an engineering conglomerate, will contribute Rs 150 crore to the PM-CARES fund. It has also set aside over Rs 500 crore per month to support approximately 160,000 contract workers by continuing to pay their wages and providing them with food and basic amenities at labour camps while adhering to the COVID-19 prevention and containment protocol.

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HDFC Bank	On April 2, 2020, financial services conglomerate HDFC Group committed Rs 150 crore to the PM-Cares Fund to support the government's relief and rehabilitation efforts in response to the COVID-19 pandemic.
Bajaj Group	The Bajaj Group has pledged Rs 100 crore to combat Covid-19. The group will assist government and identified private-sector hospitals in upgrading ICUs, acquiring additional equipment and consumables such as ventilators and personal protective equipment, improving testing, and establishing isolation units.
JSW Group	The JSW Group has pledged Rs 100 crore to the Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund (PM-CARES) to help with ongoing relief efforts. Furthermore, funds have been set aside to source and import ventilators, testing kits, and personal protective equipment (masks, gloves, and so on) for health care workers.
Adani foundation	The Adani Foundation, the Adani Group's philanthropic arm, has contributed Rs 100 crore to the PM CARES Fund to combat the corona virus pandemic. The group had previously announced a donation of Rs 5 crore to the Gujarat and Maharashtra CM relief funds, respectively. Given the changing situation surrounding the spread of COVID-19 in communities.
Axis Bank	Axis Bank has set aside Rs. 100 crores to assist customers, employees, vendors, government agencies, and the general public in combating the spread of the Corona virus. Axis Bank serves over 2.6 crore customers in the country.
Hero	Hero Motors has set aside Rs 100 crore as a contingency fund to assist the entire ecosystem surrounding their company in surviving this crisis.
Citibank	Citi has pledged a total of Rs. 75 crores through various initiatives to mitigate, in some measure, the serving of 1 million warm meals for daily wage earners and individuals from low-to-moderate income households across India.
Kotak Mahindra Bank	Uday Kotak, Managing Director of Kotak Mahindra Bank, has pledged an immediate contribution of Rs. 50 crores to the PM-CARES Fund.
TVS	TVS Motor Company and die-caster Sundaram-Clayton announced a Rs 30 crore investment to support national efforts to combat the spread of COVID-19.
Piramal	Piramal Group has pledged Rs. 25 crores to the Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund as part of its ongoing commitment to assisting the nation in its fight against COVID-19 (PM CARES Fund).

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Dalmia Bharat	Dalmia Bharat Group, one of India's leading conglomerates, has pledged Rs. 25 crores to the PM Cares Fund as part of its efforts to support the government's massive COVID 19 responses.
Indian Farmers Fertilizer Cooperative Ltd	IFFCO has contributed Rs. 25 crores to the PM-CARES Fund in response to the corona virus outbreak.
Dabur Group	On April 7, 2020, Dabur Group commits Rs. 21 crores to relief efforts, assisting in meeting the immediate needs of those most affected by this pandemic. Dabur India will contribute Rs. 11 crores to the Prime Minister's Citizen Assistance and Relief in Emergency Situation Fund (PM CARES Fund) from the pledged amount.

(Source: Compiled from FICCI)

Recommendations: The majority of the companies are contributing CSR expenditure to the existing funds and schemes. Instead, they should contribute towards the needy areas. The Corporations should refocus their CSR activities on essential requirements of the communities and offer a scientific and systematic technique for bringing coherence and discipline to CSR strategies.

Conclusion

I've shared some initial comments on how the current Covid-19 epidemic affects CSR in this article. It may be inferred that the Indian CSR regime is on the verge of defining and adapting itself in order to make corporate CSR programmes more impactful in terms of constant social, political, economic, and environmental attitudes. The COVID-19 epidemic has ushered in a new era. The current circumstances have prompted global and corporate leadership to take the lead, particularly in terms of employee safety, efficiently conducting core operations, and adapting to change. It is clear that businesses' efforts have been directed not only at serving the intended beneficiaries, but also toward resolving national issues. Companies work hard to keep their workers safe and secure. This has also been translated into CSR efforts. In response, CSR should spend in pushing for and enabling access to health insurance systems, as well as other equality measures. In terms of the theme areas where healthcare has received the most attention and work, Climate change, water, and socioeconomic challenges such as livelihood, hunger, and poverty, as well as rural development, are all topics that will require major attention. Employees have promised to join the global fight against the pandemic, in addition to corporate houses. Employee and volunteer engagement are becoming increasingly important in responding to the current magnitude of health emergencies. The need to understand and assess the CSR response from a preparedness, response, recovery, risk mitigation, and resilience perspective in order to better assess, understand, and measure the impact of short-term and long-term initiatives. COVID-19's consequences have provided an unprecedented stress test of corporate social responsibility. There are risks and opportunities in every crisis, as we have seen in our research thus far. Companies from all industries have seized the opportunity to further

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integrate themselves into the social framework of their communities. CSR, in this context, provides a path to preserving consumer trust, investor confidence, and workforce loyalty. If there is one simple lesson we can remember, it is that Practices can be just as effective when responding to a crisis. CSR has the potential to encourage the informal sector as well as citizens to participate in social and national development. It can work to help Indian citizens recognize and carry out their basic responsibilities, thereby educating the population on the importance of being responsible citizens.

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IMPACT OF COVID-19 CRISIS ON INSURANCE SECTOR IN INDIA

Paper ID - 1010

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ABSTRACT

COVID-19 influences diverse industries and economies throughout the world. India is one of the commonly affected country and it in third place. The BFSI quarter, that is one in each of the cores for the Indian economy, additionally affected poorly way to COVID-19. In this paper, an strive is made to speak about different factors like lockdown approach, moratorium, special influences in monetary offerings and coverage quarter. Further, we have got given a few guidelines to mitigate matters so the monetary offerings can pass on with the much less damaging effect that may assist for higher offerings to the patron and minimum sales loss to the monetary organisation.

Keywords: coronavirus; COVID-19; coverage enterprise; contamination rate; pandemic;

INTRODUCTION

The coverage enterprise in India specifically includes 3 stakeholders: existence and non-existence(widespread) coverage businesses, clients, and the regulator IRDA, aside from the only countrywide reinsurer General Insurance Company of India. The existence coverage quarter has 75% of the marketplace percentage and it debts for 50% of the coverage businesses in India.

Until the pandemic of COVID-19, the coverage enterprise skilled -digit increase, with the existence coverage quarter developing at 11-12% annually. Business charges have been grown as compared to the preceding year. However, COVID-19 has affected the coverage quarter in ways: It created new avenues for better destiny increase and reversed many in advance gains.

COVID-19 outbreak agencies of many coverage businesses. According to IRDA, the variety of newly issued guidelines declined, because the shopping energy of clients fell; the belongings below control of businesses decreased considering the fact that there has been a

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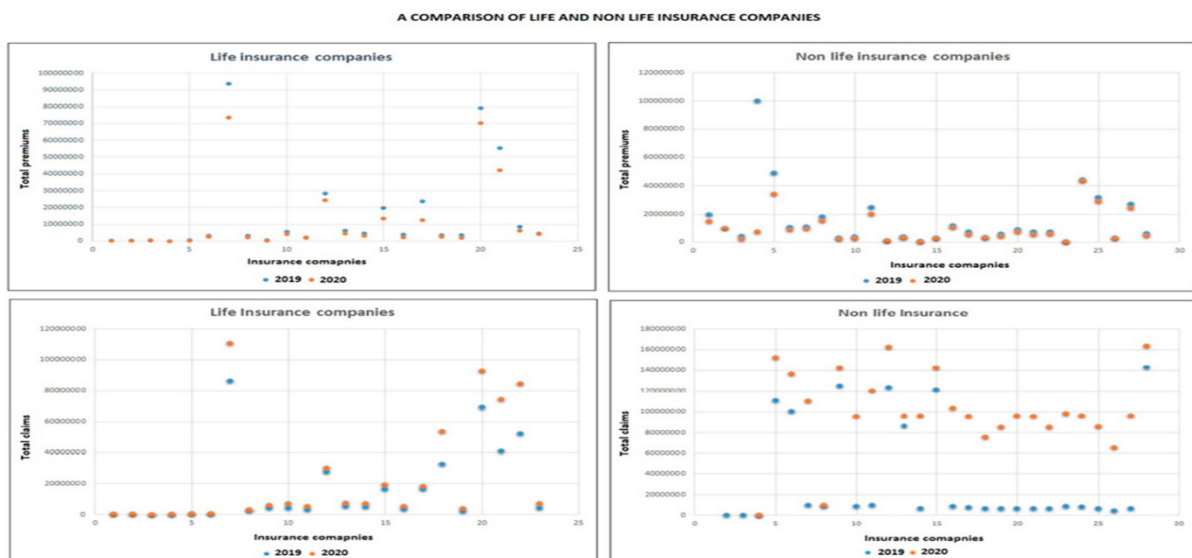
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dip in the proportion marketplace and better redemption of guidelines with the aid of using clients to fulfil their coins necessities.

According to PWC, coverage is taken into consideration as a vital danger mitigation tool, and it isn't always a funding product for the wealthy. This has nudged human beings to boom call for coverage. COVID-19 has additionally normalized paintings from home, growing an area for brand spanking new sorts of coverage. E.g.: cyber protection coverage. Companies need to increase new merchandise to fulfil the boom in new call for. Social distancing and on-line transactions are a brand new everyday and forcing coverage businesses to digitize the distribution of coverage merchandise, top rate underwriting, and submitting claims.

Impact on Life and Non-Life Insurance Policies

Compared existence and non-existence coverage businesses to look the effect on human existence and fitness. The effects display that charges of 28 non-existence coverage businesses dropped in 2020 and the identical for existence coverage businesses. Claims, however, improved for the existence and non-existence coverage businesses.



Review of Literature

In this component an strive has been made to study the literature to be had at the effect of Covid-19 disaster at the coverage quarter.

Joseph Schumpeter(2020) an Austrian economist, taken into consideration innovative destruction, the incessant innovation mechanism with the aid of using which new manufacturing devices update old ones, critical for long-time period increase. The fitness-cum-monetary virus COVID-19 has commenced a comparable system of innovative destruction for India's coverage enterprise.

Sachan et.al., 2020 :Despite the downfall withinside the pandemic situation, the coverage enterprise isn't always very tons affected and continues to be producing sales and providing

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outstanding increase possibilities in each existence and fitness sectors . The danger of existence encourages many clients to put money into time period plans and different existence coverage guidelines to defend an character and own circle of relatives in opposition to destiny uncertainties.

Baldwin (2020): Describes the impact of COVID-19 at the flows of profits withinside the economy. First, families do now no longer get to be paid and for this reason lessen their intake and financial savings levels. The lower in financial savings reduces funding and for this reason in the end decreases the capital stock.²⁶ Second, families lower their call for for imports, which in flip reduces the profits for the relaxation of the World, and for this reason the exports lower. Third, the call for/deliver shocks will reason disruption in home and worldwide deliver chains. Fourth, all the preceding shocks and disruptions ends in a fall in output – inflicting discounts withinside the utilization of the elements of manufacturing. In this case, labour are extra affected than capital via decreased running hours or layoffs and for this reason decrease earnings.

ICRA's Rating Report on Public Sector General Insurance Companies has tested a number of the traits like growing aggressive pressures, declining hobby rates, pricing deregulation and an evolving regulatory framework and many others and has additionally ascertained their in all likelihood effect at the destiny overall performance of the General Insurance Companies. It has been concluded that the high-quality IAAA declare paying capacity rankings of public quarter widespread coverage businesses, are based on their robust countrywide franchise and presence; except this their sound monetary role is specifically because of favourable solvency and huge funding portfolio of robust reinsurance ties. ICRA expects the Indian Insurance marketplace to go through similarly adjustments as soon as regulatory controls on pricing are freed.

On reviewing the above research, it's far learnt that now no longer many research were performed in India, so the researcher makes a modest try to awareness at the coverage enterprise in India.

The Outlook

Due to decreased monetary activity, charges have decreased and are predicted to lessen similarly till the quit of the year. Profits were considerably reduced due to the fact extra claims are being paid out than charges accrued over the period. Some businesses needed to lay personnel accordingly decreasing productivity. Budgets of businesses have additionally improved because of extra spending on social obligation to assist the authorities to combat with the pandemic.

COVID Insurance

The Insurance Regulatory Development Authority of India (IRDAI) has approved primary Covid-19 Health Insurance guidelines, Corona Kavach and Corona Rakshak, to assist clients

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defend themselves from the monetary burden of Covid-19 scientific bills. Both corona medical health insurance guidelines are designed to cowl you in opposition to the fee of Covid-19 remedy at a low cost.

Corona Kavach Insurance

It is a standard indemnity-primarily based totally coverage coverage. Only medical institution and/or scientific costs as much as the sum included quantity may be repaid, problem to coverage phrases and limitations. It is a short-time period covid coverage plan having a minimal and most sum insured of Rs. 50,000 and Rs. five lakhs, respectively, with a tenure of 3.five months, 6.five months, and 9.five months. Need of corona kavach is as follows.

- All your hospitalisation fees related to PPE kits, oxygen, ventilators, and session expenses may be included.
- We additionally cowl Home Care Expenses, that is incurred whilst an insured takes remedy for being COVID-19 advantageous at home.
- Your pre and submit hospitalisation fees, i.e. 15 days earlier than hospitalization and till 30 days after discharge, may be reimbursed.
- Medical fees incurred for the duration of homecare remedy may be included up to fourteen days.

Insurer	Corona Kavach premium (In ₹)		
	3.5 months	6.5 months	9.5 months
ManipalCigna Health Ins	1,923	3,678	5,370
Tata AIG General Insurance	1,994	2,735	3,419
Max Bupa Health Ins	1,658	2,210	3,260
Iffco Tokio General Ins	1,167	2,037	2,731
*National Insurance	1,360	1,975	2,385
Star Health & Allied Ins	1,408	1,690	1,901
*United India Insurance	620	1,140	1,660
Bajaj Allianz General Ins	792	1,056	1,320
*Oriental Insurance	636	1,039	1,286
Edelweiss General Ins	609	966	1,260
Future Generali Health Ins	552	695	839

Corona Rakshak Insurance

Corona Rakshak is a trendy advantage-primarily based totally coverage. If you're hospitalised for no less than seventy two hours after trying out Covid-19 advantageous at any authorities-permitted trying out centre, the coverage business enterprise pays a lump sum price identical to the sum insured below this covid 19 coverage coverage. It is a normal constant advantage plan wherein you may acquire 100% of the sum insured quantity, in step with the corona coverage coverage's phrases and conditions.

The Corona Rakshak Health Insurance coverage gives you the whole sum insured alternative selected with the aid of using you with none deduction. It simply calls for hospitalisation of at

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the least seventy two hours constantly after trying out advantageous for Covid-19 from a central authority acknowledged diagnostic centre.

Corona Rakshak Policy, Star Health and Allied Insurance Co.Ltd.			
UIN : SHAHLIP21067V012021			
Premium Excluding Tax		Premium Including Tax	
(Period 3 months and 15 days)		(Period 3 months and 15 days)	
Sum Insured Rs.	Gross Premium Excluding GST Rs.	Sum Insured Rs.	Gross Premium Including GST Rs.
50000	2,285	50000	2,696
100000	4,569	100000	5,391
150000	6,854	150000	8,088
200000	9,138	200000	10,783
250000	11,423	250000	13,479
(Period 6 months 15 days)		(Period 6 months 15 days)	
Sum Insured Rs.	Gross Premium Excluding GST Rs.	Sum Insured Rs.	Gross Premium Including GST Rs.
50000	2,741	50000	3,234
100000	5,483	100000	6,470
150000	8,224	150000	9,704
200000	10,966	200000	12,940
250000	13,707	250000	16,174
(Period 9 months 15 days)		(Period 9 months 15 days)	
Sum Insured Rs.	Gross Premium Excluding GST Rs.	Sum Insured Rs.	Gross Premium Including GST Rs.
50000	3,084	50000	3,639
100000	6,168	100000	7,278
150000	9,252	150000	10,917
200000	12,336	200000	14,556
250000	15,421	250000	18,197

CONCLUSION

The COVID-19 pandemic had posed a surprising and surprising surprise to the coverage enterprise. The monetary effect is massive with earnings losing in the period. Insurance businesses have been affected in another way relying on various factors along with liquidity, their portfolio at danger, reliance on reinsurance, degree of loose belongings and safety that reinsurers have in place. The preliminary reaction of insurers became terrible because the coverage enterprise does now no longer have enough revel in in dealing with an endemic situation, however recuperation became brief as maximum coverage businesses have now tailored to running from faraway places and greater their IT in addition to protection protocols. Insurance managers have additionally replied with the aid of using issuing statements and brought particular movements to relax panic reactions amongst policyholders. They have in particular simplified the declare system to make policyholders get admission to claims without problems and set new regulations to modify the quarter. Insurers have additionally improved measures for underwriting claims service. The authorities has installation a COVID-19 fund to combat the pandemic. There is likewise a fund for frontline medical experts to be compensated for risking their lives.

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LEARNING AND DEVELOPMENT IN BUSINESS ORGANIZATIONS
DURING PANDEMIC

Paper ID - 1011

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ABSTRACT:

Learning and Development has really impacted much during Covid-19 for which the organizations have redesigned and altered situations tremendously in the market place. Even before the COVID-19 pandemic, skills development and lifelong learning systems were facing increasing challenges in meeting the fast-changing demand of Labour Markets. But, the catechize is... where does these learnings and developments lead to in the near future and how agile these methodologies are? Countless new technologies have come into existence prior to the onset of virus. Well, this Learning and development strategy has maximized the usage of online platforms and technology to access learning and methods of communication. Despite, it's more effective and kept the workforce connected and also helped in self-directed learning.

Keywords: Altered Situations, Catechize, Workforce and Self-directed Learning.

INTRODUCTION:

COVID-19 has affected all aspects of life, many rules and regulations have set up globally, ranging from mass quarantines, lockdowns, social and physical distancing, closures of schools, businesses and other institutions. But these regulations have altered many sectors including corporate and business well, new policies have been made for the workforce to adapt the pandemic including swift-switching schedules. For Example, weekly meetings are held through virtual conferences via Zoom, Google Meet, Microsoft teams, Ding talk, WebEx, Skype and Face time. These platforms really helped the mentors and learners to grow and develop, it has simplified the circumvent need to communicate effectively. This e-learning access has given rise to interesting approaches such as add-on courses, online collaborations and learning out of the box concepts. But it's all adapting again by the end of the day when counted or measured. This kind of digital learning is a solution for maintaining a productive and a healthy workforce during these adverse times.

Global connectivity has led to a rise in remote work and virtual collaboration. We have been dedicated to developing a video-based learning experience platform that provides businesses and their employees with on-demand digital access to the resources they need to hone the most critical leadership skill: communication.

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This platform offers personalized analytics, feedback, and development plans that drive the growth users need to improve their performance and achieve their leadership goals—and in turn help businesses boost productivity, sales, customer satisfaction, and employee retention. Our behavioral science-based platform and the learning opportunities it provides are fully scalable, fully personalized, and 100 percent remote friendly.

OBJECTIVES:

- The survey collected information on learning which includes Training Measures, The Challenges Faced, and the Resources Developed.
- This information can help to address the impacts of current and future crises to manage the learning and training process more effectively and to ensure that quality training and learning continues to be provided to the Trainees / Employees.
- Lessons will also be useful for the post-crisis period, to strengthen the resilience and responsiveness.

UPSKILLING AND RESKILLING:

We, the humans around the Globe have emerged as one of the most challenging years in many of our lifetimes. Indeed, these were multiple challenges in terms of learning and development including pandemic that really has spurred a Global Economic Crisis. The Corona Virus pandemic has disrupted the organizations and have caused HR Managers to think differently about their roles as they adjust to social distancing practices and a new learning environment that they may never have imagined.

Construction of virtual learning platforms were helpful for the organizations to maintain the benefits of learning and development. Most of the organizations have taken steps in building a learning- response team from all the departments like human resources, learning providers, technology handlers and finally the employees. So, all these were working together for the virtual leaning to happen effectively. Well, usage of this technology paved ways for learning many things and it has ensured that employees' learning and capabilities were secure and this led them to the new opportunities to the employees so as to reach the individual and organizational goals.

For Example: An active corporate e-learning and training have a better chance of developing and experimenting the new methods and courses. Well, these strategies and ideas include activate digital learning system, opening massive open online course (MOOCS) platforms which will direct e-learning. With well planning e-learning platform, learning and development can be assessed efficiently.

Pandemic has changed the workforce structure and also the learning professional have increased. Worldwide the digital economy has grown drastically. Well, Pandemic has really shown the preparedness for emergencies.

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HOW TO STRIKE BETWEEN THE TWO THINGS:

LEARNING & DEVELOPMENT IN THE BUSINESS ORGANIZATIONS

The pandemic was a wake-up call that unexpected and the unlikely are more tangible and plausible than anyone previously anticipated. For many it has been a bitter reality: Painful, costly & still unresolved. Well, the organizations have struggled to capitalize on different training & learning modalities. Either way, Executives have accepted that pandemic induced changes in Strategy, Management, Operations and Budgetary Priorities. Finally, Accelerated investment is coming in digital technology, transformation and Cloud Adoption.

HOW BEST DID THE PROFESSIONALS MAKE?

1. **Actual Instructor -led to Virtual Instructor -led:** Facilitator sending a clipping of the training creates a disinterest instead being enthusiastic in imparting knowledge via different methods. Ex: Group Discussions in the breakout rooms, Activities like Quizzes, infographics, etc;.
2. **A Regular Micro-Mastering:** Creating a learning culture environment in the organization by sharing a video, article, journal, quizzes. This really engaged learners in building new topics on emotional well-being and skill development.
3. **Connected:** It's quite obvious that, getting connected virtually is kind of a boredom and disengages. Well, having worked from home for a long time might have set a sense of gloating. It is also a prime duty of the learners to know about the organizations and the new avenues for learnings by this way people get connected. This is another kind of Developmental learning.

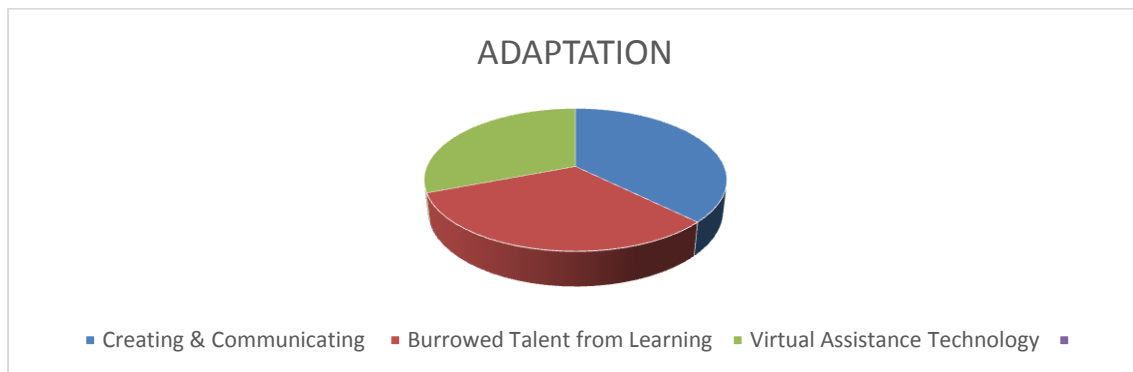
CASE STUDY: DELOITTE'S LEARNING AND DEVELOPMENT

DELOITTE has utilized the learning and developed during pandemic well. The data here depicts how the learning evolved and how they have adapted to the new normal.

1. 80% focused on creating and communicating detailed learning-related material.
2. 68% borrowed talent from the business to support learning activities.
3. 66% leveraged existing virtual assistant technology.

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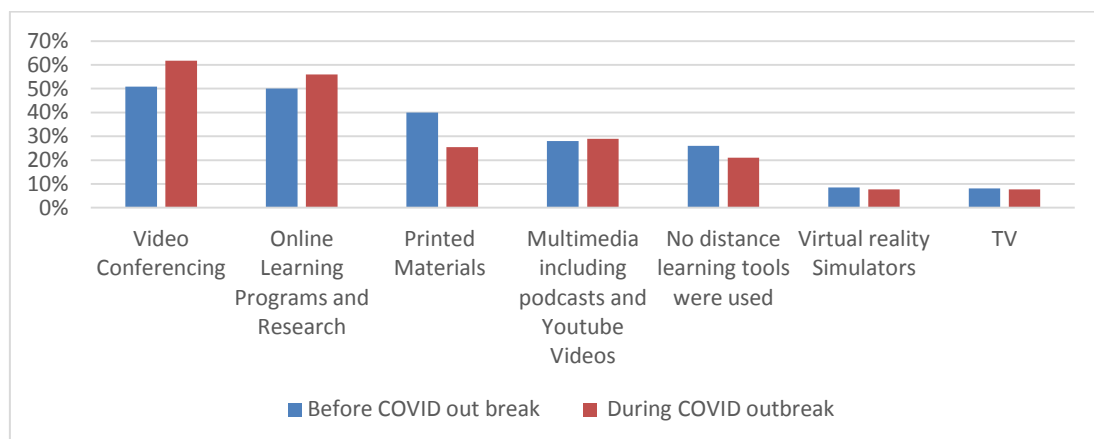


Source: Deloitte study in collaboration with NHRD conducted in 2020 (n=45).

HR Leaders say that, Virtual learning has been given a massive boost, man day is a yearly event targets have been met three times in three months. Virtual learning is accessible at any time and from any location, and is become the preferred method of instruction. As demonstrated by the method of learning and the reduction of the space between "learning and working organizations. However, there is a better knowledge that each virtual form is just temporary, ideal for achieving specific goals and as a result, it should be optimized for them.

Learning design was highlighted as the top priority by 11% of the companies polled, while nearly 44 % said it was their second most important concern. It was ranked as one of the top two priorities by businesses. Traditionally, learning has been based on experience. has been created in a "static" and "one-size-fits-all" manner. Organizations, on the other hand, are now realizing the advantages of a customized and personalized approach to learning design—carefully. Organizations have outlined a learning strategy as the top most priority for development, learning content and delivery have been largely noted as a second priority.

Changes to Delivery Modalities for Staff Learning and Development:



Source: ILO Global survey on the impact of COVID-19 on staff learning and development '2020.

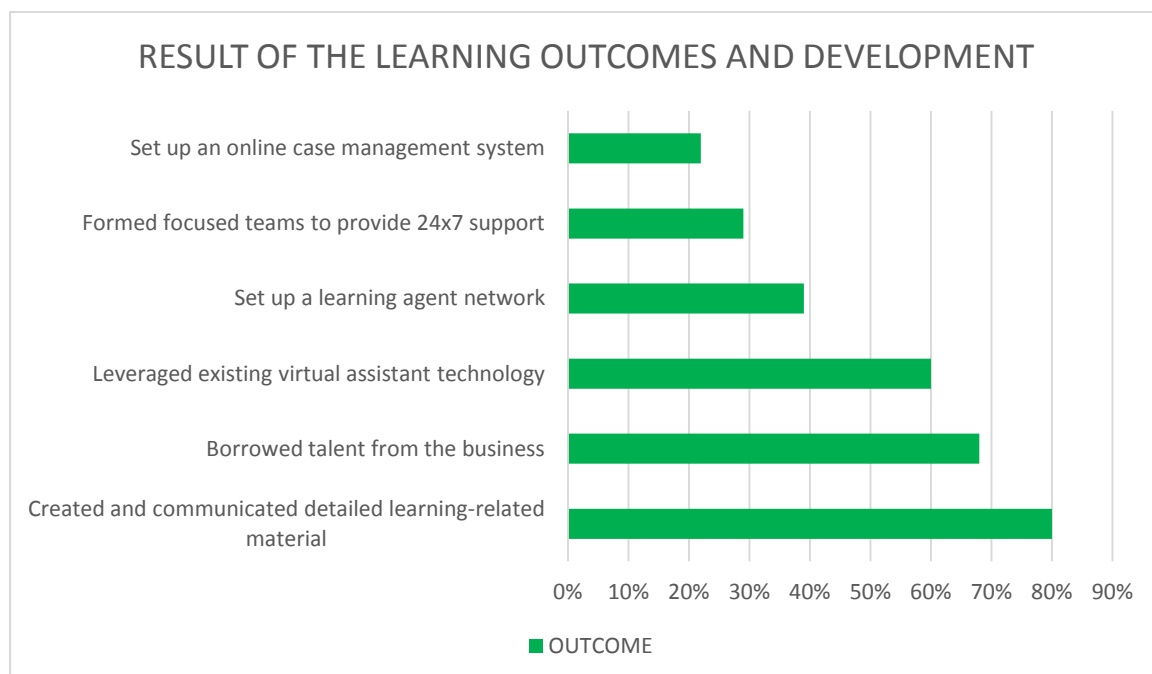
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Way forward Buildout:

1. Relook at the learning operating model for a transition towards an agile, digital-driven business model and remote modern learners or gig workers that might be on the organization's roll.
2. Craft the learning strategy in alignment with the business strategy without losing sight of the employee experience.
3. Shift your focus from producing learning content to enabling organic learning in the flow of work and take learning to where work happens by concentrating on providing experiences that augment an employee's work.
4. Virtual build content and delivery mechanisms that cater to this new normal by utilizing technology and experiential modes of learning, including gamified learning. Use internal subject-matter expertise, contextualized content libraries, and user- and AI-driven curation to provide the right content for fast-moving skills.
5. For L&D to start speaking the language of the business, upskill on business partnering, design thinking, technology, and most importantly, human-centred skills.

L&D team supported learning activities with increased usage of learning platforms during COVID-19:



Case in Point: A Fortune of 500 Companies - The company's cloud-based virtual interactive learning platform has, in this year alone, gathered widespread adoption and more than a 300 percent increase in course completions. It houses 500 hours of e-learning content

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based on an organization-wide technical competency framework and caters to the learning needs of its 17,000+ workforce. In the wake of the COVID-19-induced lockdown, the new LMS has become the de-facto mode of learning delivery, which includes simulations and gamification.

Impact of new employees while working remotely, and how organizations adapted their onboarding process during this time: **Emily Chung, Practice Manager of TEK systems'** says, Working remote is like an isolating kind of experience and not having chance of experiencing organizations' culture but learning and development is much innovative and challenging too. As a leader one needs to be deliberate and very intentional with the providing channels with your employees to connect and communicate virtually and our company have done that extensively and have grown in business through such various learning activities initiated.

In fact people also learnt and developed a stronger learning capabilities that emerge as a positive long-term outcome from this sobering period. The six best practices ranging from the intermediate and tactical to the strategic, can maintain the momentum and benefits of workplace learning programs and help build a new foundation for effective virtual learning. These actions are establishing a learning-response team, protecting employees in in-person, adapting delivery, promoting digital learning, exploring alternative digital strategies, practicing and preparing for multiple outcomes.

Considering evaluating the scenarios in "COVID-19: Implications for business," and establish a plan for what workplace learning looks like under each. Practicing responses under different assumptions will enable teams to pressure test response plans for COVID-19 and may boost confidence when the time comes to execute them. Learning leaders who implement a thoughtful response plan for COVID-19 can minimize the disease's impact on capability building and ensure the safety of learners. Expanding learning opportunities—and improving learning overall—can also ultimately serve as a bright spot for organizations through this difficult period.

Finally, support employees that is consistent with the most conservative guidelines available from leading local and global health authorities, such as the US Centers for Disease Control and Prevention and WHO. Communicate clearly and often with employees on upcoming learning programs and include specific criteria for when programs have deferred, modified, and canceled. moving ahead with in-person learning programs, communicate in advance the precautions you will take, such as social distancing, alternatives to shaking hands, and enhanced cleaning and sanitization procedures. For those participating remotely, ensured that they have—and are familiar with—the available virtual collaboration tools, including videoconferencing and cloud-based document sharing. Usage of Cross App too has been a part and parcel of learning and development where, technology truly played a vital role in adapting so.

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RECOMMENDATIONS:

1. Provide Support for more flexible options. (Like Hybrid Models of Remote and in-office work).
 - Emphasis Employees' mental health and well-being, Skill Development.
 - This can help in driving thrust, binding the right talent to the organization long-term post-pandemic.
2. Focus on Supply Chain Resiliency, Cybersecurity and Adoption of Automation and Artificial Intelligence.
3. Including the prioritized use of the Hybrid Cloud and moving more Business Functions to the Cloud.

CONCLUSION:

Time and money are the two most significant restrictions in today's learning endeavors. Regardless, the following factors provide opportunity for Human Resources and Learning and Development to make learning happen. Make all learning digital: brief, engaging interactive modules that may be given "just-in-time" where they are needed. Scale up your programs in getting a large number of people into a learning room in a short time.

A robust, digital L&D offering can provide a sense of belonging where we all are feeling a little isolated and anxious right now, and to the extent it's incumbent upon employers to show that they still care and that they are still invested in their employees' engagement and growth. If businesses cannot do that, they are well on their way to preparing their workforce for the new normal—whatever that may be.

In a nutshell, social learning rejects traditional learning models in favor of acquiring new behaviors through observation or imitation of others. This has a strong connection to participation in the context of remote working. Organizations are becoming increasingly aware of diminishing employee engagement, and traditional learning approaches are beginning to be considered as outdated.

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IMPACT OF COVID-19 CRISIS ON INNOVATIONS: A STUDY

Paper ID - 1012

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ABSTRACT

In this research paper, an attempt was made to contemplate the pandemic with the latest new innovations. When there is innovation, modification and/or acquisition of a new value-added product, service, process, management system, or market. The paper specifically focuses on threats and opportunities, as the vital role of innovation during the covid, and as well some of the products and services that are being provided during the crisis. Further, the paper studies the organizations that are under crisis, and others who are not actually in the crisis but are passionate in innovating to exploit new opportunities. They were forced to innovate and provide a new health care service for treating Covid-19 patients. Additionally, to reply positively to the urgency, protect their staff, and have capacity to acknowledge the number of Covid patients, some hospitals collaborated with various technology companies to adopt innovations. These partnership concerns provided them with technological tools to innovate and provide remote services, some of them are digital visits, digitally enabled triage that provided a symptom checker, and other technologies to manage with mild Covid-19 symptoms. So, in this research paper we will explore the “New Innovations” in the COVID crisis. The paper focuses on: (1) Innovations before COVID-19 Era (2) Latest Innovations (3) Health Technology Innovation (4) Digitalization of Consumer Interactions.

KEYWORDS: COVID-19, Innovation, Creativity, Health, Data, Digitalization.

INTRODUCTION

While COVID-19 continues to cause highly destructive disruption to the global economy more than a year into the covid-19 crisis, it is also continuing to force extraordinary innovation across the various industries. Companies have identified new ways to sell the products, service, and start operating during the crisis.

At first, the transformation of businesses made in reaction to pandemic crises, may appear to be nothing more than entirely opposite responses to unparalleled circumstances. As innovation has always been an unstable process of venturing into the unidentified, and this research paper can help businesses to better understand what are and how the changes made in the past year can help them come out from the crisis stronger than ever before. The first one which is the major finding to this research understanding is that there are majorly two

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different types of innovation; the second key is defining that each type of innovation requires different problem-solving skills to successfully overcome the obstacles and pursue opportunities for further growth. We have analysed a large range of organizational responses to the virus over the past year through the latest research on innovations. The result can guide business leaders to invent new innovation within their working environment and determine the best possible ways to invest in the resources for long-term success.

Our research also resulted in the actions to support better synchronized collaboration between different research and innovation initiatives, funders, and policymakers, and steps to make sure that the covid patients and the general public can productively contribute to progress and take advantage of it. Our hypothesis was that most of the suggestions we bring forward will take months at best, and years more likely, to implement it into practice, because the transformation of research and innovation into practice generally takes most of the time to open out.

The research paper aims to scrutinize the effect of the COVID crisis on creativity and latest innovation and vice versa – i.e., the role of creativity and innovation in the war against COVID, and as well their relationship to resilience and coping.

INNOVATIONS BEFORE COVID-19 ERA

In the former years, innovation for development has gained resistance as a means of achieving development and humanitarian objectives in more novel and creative ways that can generate more impact for more people. Following innovations have led to national successes in East and Southeast Asia, and in particular sectors such as mobile money and particular areas of health, many governments have a renewed focal point on core innovation as vital for processing their progress towards steady development, economic growth and eradication of poverty. International organizations are also increasingly seeing innovation as an aspiration and a way of working, with many establishing in-house teams, plan of action and dedicated programmes to deliver on these aspirations.

LATEST INNOVATIONS DURING COVID-19 PANDEMIC CRISIS

UV-C Disinfection:

Disinfection is a primary aspect in our healthcare system to prevent the reach of infection. In hospital surroundings, it is crucial that emergency care units are daily disinfected and they should be sanitized. Any human or action-oriented error during the disinfection can cause hospital-acquired infections (HAIs).

Ventilator:

The SARS-CoV-2 virus causes respiratory disease and affects cells in the nasal cavity, bronchial and lung. In extreme cases, the patient may feel significant difficulty in respiration requiring a ventilator intubated into the lungs to support respiration.

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Tyto-Care Monitors:

Tyto-Care has contracted with major hospitals to use special stethoscopes that both listen to patients' hearts and transfer images of the lungs.

Robotics:

Facing an increased patient-load and a simultaneous need to physically distance themselves from patients, hospitals are turning to robots for assistance. Moxi is a one-armed rolling robot designed to guide healthcare sectors.

TYPES OF INNOVATIONS

Organizational Innovation:

The growth of a new organizational plan of actions that will change a company's business policies and procedures, as well as the course of action of its work environment is arranged and its interrelation with the external parties.

Example: The first companies that started to use the power of digital and allowing employees to skip the office and work from the home

Process Innovation:

It is meant to implement new or better production or the delivery techniques, including changes in operational process, the methods used and the equipment or software.

Example: The hotels which at first decided that to make conclusions based on using big data, for instance, insights from the Climber Hotel, made changes on their decision-making process.

Product Innovation:

The invention of a completely new or improved product or service. These innovations may have to do with improving technical specifications, the materials or the software used or enhancing user experience.

Example: Lego has been alternating the substances of its prominent pressed bricks to degradable oil plastics.

SCIENTIFIC DEVELOPMENTS OF HEALTH TECHNOLOGY INNOVATIONS

This Research paper's motive is to disclose a wide range of ways of innovation and scientific development which are new that enable and boost up the adoption and diffusion of digital health technology innovations in health sectors to win the fight against the COVID-19 crisis.

1. Digital data:

- Real time data capture
- Data sharing
- Algorithms and tools for early diagnosis

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- Resource management and optimization

2. E-health/M-health:

- Case detection
- Tracking and tracing of the data including the ethics of use of data
- E-Learning for healthcare workers
- Automated patient care

3. Digital healthcare:

- Patient monitoring
- Clinical trials
- Surgical management and care

DIGITALISATION OF CONSUMER INTERACTIONS

During the Covid-19, consumers has drastically shifted towards electronic channels, and various companies and industries have responded accordingly. One of the recent surveys confirms the rapid change towards interconnecting with customers through digital/electronic channels.

Participants across various services and geographical indications are very likely to report a drastic rise in automated working, changing customer trends from one to another and customer fondness for online interactions.

In one of the recent studies it is shown that they have bounced five years forward in business digital adoption within a time period of eight weeks. Banks have started digital advocacy to customers to make flexible payment arrangements for debt. Grocery stores have moved to remote ordering and delivering their products to the customers as their primary business. Many schools in various localities have completely changed to 100 percent digital learning and online classes. Doctors have started delivering tele-medicine, aided by more flexible and realistic regulations.

INNOVATIONS UNDER VARIOUS SECTORS

Much of the research on inventiveness and innovation focuses on the importance for time and effort for innovative thought, achievements, and innovation execution. Nevertheless, taking a long time to acknowledge something innovatively could also be a grandeur that's not preferable when a pandemic crisis turns up like what we are facing now that is COVID-19. Impressively, the current day pandemic crisis has taught that it may not always be the instance that time is needed to advance creativity and innovative feedback, and creativity can nonetheless flourish under such circumstances.

Healthcare:

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Patients and healthcare contributors rapidly adopted tele-health services and remote health monitoring to keep track-off drained hospital capacity and risk of contamination. Mental health homes and gym centres went remote due to social distancing and lockdown instructions. While technology in health-care and related line-ups may have been met with resistance before that changed in light of the outbreak. Like Telehealth Technology, continuous and remote diagnostics, online fitness & gyms.

Innovations in Healthcare:

- 3D - Printed swaps with AI
- Infrared Thermometer
- Doc-dot Application

Work:

As social distancing measures restricted people to their homes, these trends have become necessities. Many companies transitioned from work from offices to work from home. Technology like virtual reality and video conference applications helped employers and employees to balance productivity. Examples: Enterprise virtual reality, teleconferencing, online training & development.

Innovations in Work:

- Modern secluded work - Webex, GoToMeeting, Microsoft Teams.
- Ensuring safety in the workplace - Smart Helmets, Thermal Camera Equipped Drones.
- Advanced Facial Recognition

Education:

Digitizing educational infrastructure has been an ongoing thing over the decades, but adoption has been very slow, hindered by limited budgets and concerns about inadequate access among some student groups. As Covid-19 crisis forced educational institutions to go remote overnight, ed-tech companies and organizations saw an unprecedented surge in users.

Innovations in Education:

- Google Classroom
- Zoom Meeting
- Google Meet

Manufacturing:

Covid-19 pandemic has exposed how vulnerable the manufacturing and logistics industries are when assaulted with a sudden, widespread disruption in human labor. We can anticipate businesses to take necessary precautions to protect themselves from the disturbances hereafter. This will probably include improved funding in pliable, workable, automated solutions that decreases the industry's vulnerability to man power and the manufacturers sustain to changing market trends.

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Innovations in Manufacturing:

- 3D printing
- Industrial automation
- Robotics

Retail:

The pandemic persuaded remarkable demand for online grocery services, including many consumers trying online grocery services for the first-time. Retailers and nationwide retail chains struggled to sustain . Orders that once took days to fulfill were delayed by months in areas hit particularly hard by Covid-19 crisis, such as New York City.

Innovations in Retail:

- BookMyKart
- Spencer's
- Nature Basket

REVIEW OF LITERATURE:

In this part, an attempt is made to focus on the studies that were conducted on innovations during Covid crisis.

The contribution of Maestre Maestre (2020), President of the Society for Latin Studies, in an article on the virus that has caused the pandemic, in which, playing with different related terms, he explains that the neutral noun “virus” means “poison” in Latin, so most current research is trying to find a medicine that will kill the virus.

According to Roy et al. (2020), more than 80% of people over 18 have shown the need for attention to their mental health as a result of the anxiety and stress experienced during the pandemic. Forte et al. (2020) agree with this idea, stating that the pandemic has caused stress, psychological discomfort, sleep disorders, and instability, among others, in a large part of the population.

Fandino-Pérez (2020), is significant in which he reflects on the virtuality of education and his position regarding personalized education, so demanded in times of normality, where teachers and students know each other, interact, and socialize, precisely the attitude that has taken away the virus.

Álvarez-Zarzuelo (2020) is a personal opinion of a social educator who is ahead of other research.

Gómez-Gerdel (2020) writes an opinion article that, exceptionally, is being published by the International Journal of Education for Social Justice in its special issue 9(e) on “Consequences of the Closure of Schools by COVID-19 on Educational Inequalities.”

From the above review of literature, it is found that not many studies have been done, so the researcher makes a modest attempt to find out the new innovations that have come in the recent past taking into account the pandemic scenario.

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FUNDAMENTAL TRUTHS TAUGHT BY COVID-19:

- Advanced technologies will power agility
- Security never sleeps
- It's time to think beyond tomorrow
- We live in a time of permanent change

CONCLUSION:

In this research paper, an effort has been put together to highlight some of the numerous factors that made some organizations more vulnerable to the Covid-19 than the others. It emerged in a way that human, physical interdependencies in the organization's technology, Either in the manufacturing of a product or a service, or in its delivery created threats for some organizations and the need to innovate. Healthcare sector, patients and healthcare providers rapidly adopted tele-health services and remote health supervision to accord with strained hospital capacity and risk of infection. Large companies transitioned from work from offices to work from the home. Digitalizing educational infrastructure has been an ongoing project over decades, Covid-19 forced educational institutions to go remote overnight, education-technology companies saw an unprecedented surge in users.

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PERCEIVED STRESS AMONG EMPLOYEES DURING PANDEMIC
- A STUDY WITH REFERENCE TO HYDERABAD CITY

Paper ID - 1013

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ABSTRACT

Covid-19 has spread its tentacles across the entire world. In the recent past we have witnessed a dramatic change in the way business was conducted. This had led to increased levels of stress among employees coping up with the pandemic scenario. Many employees were either laid off or made contingent arrangements with no work no pay rule coming into effect. The stress differs from one employee to the other by way of change in pattern of work with some, deferred salary with some employees, threat of job loss with some employees. The current study focuses on perceived stress among employees with reference to the pandemic scenario. Using library research the researcher makes an attempt to focus on the pressing problem that is affecting everyone these days. A questionnaire was adapted to obtain information on the perceived amount of stress among employees.

Keywords: stress, pandemic, management and business

INTRODUCTION

From the date of March 11th 2020, there was a dramatic change in the world over as the World Health Organization (WHO) declared the spread of corona virus as a sickness. The Mithridate is firstly noticed in China and is now considered as one of the major global health risks (WHTO 2020). By 30th January, 2021, the Mithridate had spread to 149 countries, killed more than 1 crore, and affected thousands of people in a short time. The stress associated with Covid-19 infirmity, media throw have caused this internal disturbance more severe. The current situation with lockdown and work from home (WFH) has turn stressful for multitudinous of us. Sometime studies have plant that high workload with unrealistic deadlines, work- family imbalance and job instability are the main stressors for hands.

Stress in general will have a negative influence on hands performance, productivity and overall satisfaction. Notwithstanding, any kind of stress needs to be handled precisely and by the individual and their brotherhoods by feeding proper and becoming support (Michie 2002).

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Legion stress conduct interventions like consoling can be helpful in reducing stress and amplifying the occupational health of hands.

COVID-19 has arose as a global pestilence and it's unclear how long it'll last. As entire nations are locking down, social life is significantly reduced around the globe, with a baneful effect on gainful conditioning. The doubt situation isn't known how long this will persist, amplifying the complexity of formulating a capsule response. It's so important that businesses are farsighted in assessing their hazard and vulnerability from both a functional and a dollars-and-cents angle. Persisting in the current climate requires business to act decisively to alleviate hazards and plan for brisk and slow recovery screenplays and associated impacts on liquidity

OBJECTIVES OF THE STUDY:

1. To know how individual behaviour changed during the pandemic.
2. To understand stress management with regard to the pandemic.
3. To analyze the effect of a pandemic situation on the stress levels of the employees.

REVIEW OF THE LITERATURE:

Due to lockdown the movement of people from one country to another is strictly barred by the governments of all countries. Due to great gainful loss to countries, companies faced a great dollars-and-cents loss due to which the entire work performance of the company gets reformed doubt (Blustein et al., 2020).

Therefore, COVID-19 actuated the adversity of the impact of the work performance of the companies. It has been reported that due to dismissal, legion starved for food. But when it comes to lockdown, it's also justified because COVID-19 is a catching ailment that spreads across the world and it's the hard step for the government (s) to shut down the entire performance of the countries. Due to COVID-19, several jobless hands committed self-destruction because it got dodgy for them to survive (Kniffin et al., 2020). Max of the companies bring low income or gain due to which companies started minimizing the staffing footings.

According to meta-analytics, the reduction in staffing deescalates the overall productivity and performance of the companies. It has been recorded that in India much 6.1 million youth lose their jobs. As per the inspection conducted by CMIE, in March 2020, the liberty rate in India reached 8.7. Due to lockdown, the globe will come to the static position that triggers liberty and other money-spinning and social-interior impacts. For instance, Virgin Australia is the airline company that faced a great swim due to COVID-19, it has been analysed that the company fails to enforce useful changes within the work medium due to which the company failed to sustain in the demand.

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Blustein et al. (2020) stated that the COVID-19 plague posed massive removal and global challenges across the entire world. This examination case study, concentrating to assess how and why COVID-19 shut down the work performance of kaleidoscopic companies. Due to COVID-19 lockdown was blazoned across the world that suddenly stopped all conditioning. Movement of people from their homes was banned and certain penalties were charged in the rules so that people strictly follow the rules. The entire work performance of companies came to a gridlock. There are yea some companies like automotive companies in which responsible products manufactured at the worksites were stopped.

Because of COVID-19, the social connectedness is lost and people were recommended to WFH (Work from Home) (p & Shahid, 2020). Unfortunately, this hypothesis is valid for those entities that are technologically active. But what about non-tech clear-eyed people? Apart from removal, disadvantageous impacts of COVID-19 are juicy inequality, social distancing, and loneliness, stress, and exhaustion, dependence, etc. It has been analysed that to maintain social distancing, it'll be imperative for the working hirelings to work from home (Lane et al., 2020). When the mills in which the physical presence of hirelings are claimed are shut down for the sake of maintaining the social distancing. So, it's clear that social distancing also acts as one factor that contributes to the removal factor.

In fact, after analysing the productivity and performance of hirelings, companies fired their hirelings by mapping the flux of the work (p & Shahid, 2020). It has been noticed that work from the home process is also associated with legion disadvantages which include lack of community commerce, lack of communication, difficulty in the control of work, loss of productivity, etc. So, work from home decreases the productivity influence of the fiends half.

Stress Coping through COVID-19

The potential for stress has never been greater

Before the onset of the ailment, the Mental Health Foundation had innovated that nearly three-fourth (74) of people had, during the former time, felt so shell-shocked that they simply felt inept to get along. One can only assume this odds has risen sprucely since- stress is a major motorist of intellectual health problems, corresponding as depression and anxiety and there has nowise been more implicit for it than in recent weeks. Businesses throughout have grown acutely conscious of their responsibility to help the establishments of their jobholders.

During the current lockdown, so multiple of us have been working from home. This has been key to ease stress ranks and, former to the ailment, our lag inquest showed most UK Top Employers were before offering drive that are now belatedly being exercised throughout. Definitely, they ever offered flexi-time work schedules (76 of those surveyed) and compressed working hours (60).

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Fortunately, the practices of Top Employers in the UK have left them in good shape to meet the challenge during the current Dunkirk. Our 2020 inquest reveals that incontinently former to the ailment, over 9 in 10 (91) of Top Employers in the UK offered direct support for stress guidance, up from 8 in 10 (83) only a time interiorly. So what measures have one Top Employer in the UK put in place to assuage the impact of stress?

Measures undertaken by Company

Companies should consider the possibility of establishing a devoted cross-functional band (a business response and ceaselessness office). The appropriate -functional band could coordinate the conditioning of different business units, experimenter and deliver the necessary information to the aging charge band for added communication with hands, accounts, and consorts.

It's high time to anatomize the critical capacities and critical positions, as well as to determine a band of interim successors in case of force majeure. Top charge is hourly out on business expeditions and there's an increased danger that some hands may not be available in the office due to a insulation or illness. The companies should develop an effective process of charge decision making under colored scenarios. Consider delivering cerebral and dollars-and-cents support to your hands, alike as boiling point aid, added insurance content, regular payroll payments.

Workplace

Companies should guarantee the safety of working contextures by fully drawing and disinfecting workplaces. In the event that an jobholder is suspected of being infected with COVID-19, a clear process must be in place for removing that jobholder from the establishment, and for proper treatment of the establishment.

Update our passage and meeting methodologies. For colleges with high passage musts, especially to multinational destinations, assessing the impact of the epidemic on passage is necessary as passage has been linked to the transmission of COVID-19. Companies should laboriously cover the hindmost passage guidance from the government, review their passage methodologies, and be prepared to track and communicate with rubbernecks. Another consideration is the possibility of our jobholders being stranded out from their home places due to the impost of passage restrictions by governments around the world, and the degree to which our discourage peculiar multinational passage.

Planning of workforce strategies

Work through the most prickly screenplays (for illustration, if there's a need to close bureaus or some labor lines) and prepare fit dispatches for your hirelings in advance. Your task is to furnish a formative response, and not a chaotic communication with hirelings, or no communication at all.

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Consider possible screenplays for temporary staff reduction (for illustration, through the preamble of owed holiday, as was the case with the Ukrainian employers in 2008-2009). Notwithstanding, be really conservative about making harsh, unpopular deliverances about help reduction. The crunch will pass, but indecorous deliverances or comportment of company leaders in a time of crunch will have a lasting negative impact on business

RESEARCH METHODOLOGY

The present paper makes an attempt to study in- depth into the impact of COVID-19 at the yard over a period of adversity and the measures warranted by the supervision and workers. This study paper is largely descriptive and well-grounded in nature. Data was collected using secondary and primary means. The secondary sources of data include journals, magazines, news points about scourge and growing stress among workers.

For the purpose of the primary data, a schedule is designed and data was won from 115 workers. All the questioners are working in different sector organizations in different capacities. The schedule consists of 10 statements. The schedule is administered using Google forms fittingly circulated through variegated social media platforms. As numerous of the workers are working online, the investigator felt it suitable to collect information through a Google form specially designed for the purpose.

DISCUSSION AND ANALYSIS

In this part an attempt is made to analyse the responses which were obtained through the schedule designed for the purpose. The schedule was supplied to different employees and 115 responses were finalized and analysis was done.

Table-1: Analysis of perceived stress among employees

S. No.	Statement on Perceived stress	Never	Hardly Ever	Occasionally	Almost Always	Always
1	I have felt as if something serious was going to happen unexpectedly with the epidemic	78	6	50	28	6
2	I have felt that I am unable to control the important things in my life because of the epidemic	16	28	25	40	6
3	I have felt nervous or stressed about the epidemic	16	3	37	34	25

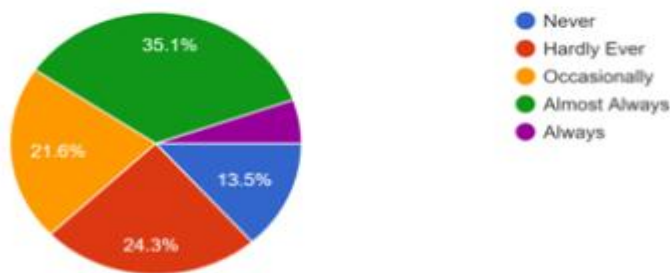
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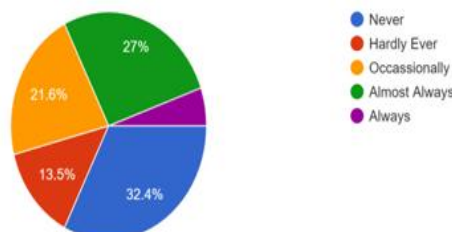
4	I have been confident about my ability to handle my personal problems related to the epidemic.	6	9	37	37	25
5	I have felt optimistic that things are going well with the epidemic.	19	28	31	22	16
6	I have felt unable to cope with the things I have to do to monitor for a possible infection	19	28	34	12	22
7	I have felt that I can control the difficulties that could appear in my life as a result of the infection	12	9	34	22	37
8	I have felt that I have everything under control in relation to the epidemic	12	28	28	22	25
9	I have been upset that things related to the epidemic are out of my control	37	16	25	31	6
10	I have felt that the difficulties are increasing in these days of the epidemic and I feel unable to overcome them	25	25	37	19	9

Source: NHRD Journal on Generation Y, April 2014 Edition

I have felt that I am unable to control the important things in my life because of the epidemic



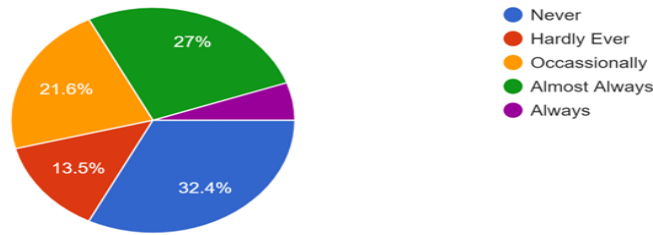
I have been upset that things related to the epidemic are out of my control



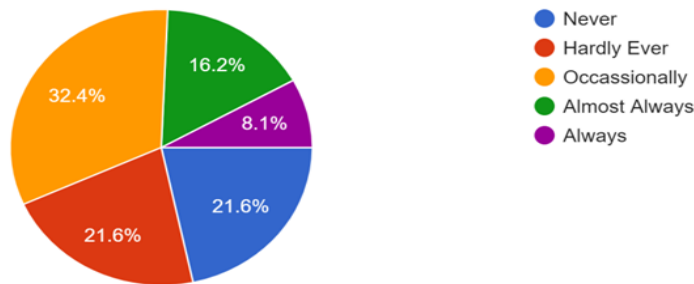
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I have been upset that things related to the epidemic are out of my control



I have felt that the difficulties are increasing in these days of the epidemic and I feel unable to overcome them



The table and pie diagrams above indicates that there is an impact of stress on the employees during the pandemic. There is an immense need for the HR managers to see that these stress levels are lowered by designing specific programs and building positivity among the employees.

This study has several important practical counteraccusations. The fear and COVID-19 STR can further increase the stress places of hirelings. The COVID-19 outbreak is significantly impacting hirelings' work and non-work lives that's performing in the development of anxiety, frustration, and fatigue, further leading to health problems that affect their work performance. However, it may lead to hirelings' depleted engagement, poor work quality, If the archons are incompetent to take care of the anxiety and COVID-19 STR. The strategies that can perhaps help archons to fare with these knotty times include developing a sense of a safe and secure work clime and full- time availableness of support from the club. Although stress has a negative impact on certain aspects of an hireling's performance, the intervention of SC may prove to be a stress direction tool that helps in depleting stress and bettering performance.

CONCLUSION

COVID-19 has been impacting all land of life and hirelings have been facing prismatic paraphernalia from pay deductions to layoffs. Work from home is also a challenge

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for multiplex. It's a chaotic time for everyone no matter what rank of the ordering it is, hirelings, directors, and leaders, and owners. Normalcy should be maintained like encouraging hirelings for their hands-down work yea during the tough times

Assess the workload and work assignments, identifying both the situations of work shipload and under load in the specific environs of COVID-19. Honor that productivity rankings may not be at normal rankings as workers conform to new arrangements and methodologies of work (newsman as working from home). Encourage people to do relaxation exercises, stretching or recreational exertion during breaks, also those working from home.

To meet the challenges of banking during COVID-19, the job performance of workers is of vital weightiness. Reducing stress by maintaining a SC is necessary for upgrading the TP of workers. At the same time, the thingness of a certain stratum of stress boosts the Actual Performanace(AP)of workers. SET seems effective in terms of developing exchange unions within an society, shaping the SC and strengthening the task, contextual, and AP. Either, it's concluded that not only is TP important in banks, but behavioral performance (CP) and using new ways to get to the targets (AP) are also important.

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COVID-19 STATUS AND MANAGEMENT AMONG TWO SOUTHERN STATES

Paper ID - 1014

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ABSTRACT

The virus corona has created a chaos among human race, this has led to much devastation for life. “Thanatophobia” has taken place in the minds of the people. The medical aid wasn't sufficient enough to cure people who were affected, disaster management hasn't played any key role in attaining back to normalcy. Medical staff and management' have given up as the situation was much prone to be vulnerable as the medical supplies were in shortage, even the burecrates were not able to give a chain of help to control the declination of the situation. The mass deaths have shaken and shunned the people of different age groups for such people life has treated them in isolation for life time, people have seen and tasted the bitter truths of life which marks a history for further generations. Karnataka and Tamil Nadu are the southernmost states in India. Despite the economic and social advancements, these states were among the most affected in the country due to COVID-19 pandemic.

Keywords: Thanatophobia, disaster management, medical supplies, chain of help and management.

1. INTRODUCTION

Coronavirus is spherical, single-stranded RNA genome, which is enveloped and covered with glycoprotein. The size ranges from 26 to 32 kb in length, 60-120 nm in diameter. Severe Acute Respiratory Syndrome Coronavirus-2 (SARS-COV-2) which is a novel Coronavirus causing COVID-19 disease, primarily affects the respiratory system of the human body. Severely damaging the alveolar tissue and causing pneumonia. (Morgan N, et al., 2020). It was identified from patients with severe pneumonia who were considerably associated with Huanan South China seafood market in Wuhan, Hubei Province, China in December 2019 (Neelesh, et al., 2020). The disease has spread to 210 countries and territories around the world and infected (confirmed) more than two million people. In India, the first case of Covid-19 was detected on 30 January 2020 in Kerala in a student who returned from Wuhan (Andrews et al., 2020). Novel corona genome was believed to be homology to Bat Virus, Still, the origin was found to be a mystery and yet further more research to be done with genomes of animals (Lu R, et al., 2020). WHO announced COVID19 as pandemic in 11 march, 2020.Karnataka and Tamil Nadu are two south states in India sharing common borders which is known for their robust healthcare systems than the rest states, according to

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the health index report these states are in the front taking eight and ninth place respectively (NITI Aayog, 2019)

Karnataka has made significant development in healthcare sector and one among the best performing states in India. Even though, there is some room for its lacune, the state performs much better than the national average on many health indicators. Bangalore contributes about 7.2 of India's GDP (Gross Domestic Product) (Varghese, 2018). The state had seen a gradual growth in the areas of Information Technology, advanced healthcare, technology driven industries (Seshadria, et.al, 2015). In Karnataka, the first confirmed case of COVID-19 was reported on 9th March 2020, more than a month after the infection was first reported in the country. Compared to other states in the country, only fewer cases were reported in the state in the initial stages. The state government had taken actions to reduce the spread of infection in early February 2020 itself (Saraswathi et al., 2020).

Tamil Nadu is considered below poverty line compared to 25.7 percent for India (Central Bureau of Health Intelligence, 2019). The health system of Tamil Nadu is known for its health reforms and providing quality health care services in rural areas of the state. Tamil Nadu is the first state in the country to enact a Public Health Act in 1939. The state government has a solid obligation towards enhanced performance in health sector by providing quality services at affordable cost. Regardless of some challenges and flaws, Tamil Nadu model still remains the prototype health care delivery system which is acceptable, feasible and affordable in limited resource settings (Parthasarathi, et al, 2016). In addition, Tamil Nadu, is a leading industrial state with India's second largest economy contribute to 8.4percent of GDP of the nation (Varghese, 2018).

Despite the economic and social advancements made by Karnataka and Tamil Nadu they were among the most affected states in the country by COVID- 19 pandemic. Currently, these two states contribute almost less than a quarter of the total COVID-19 confirmed cases in the country. Karnataka is the second state in India with the greatest number of positive cases (9.3 lakh) and Tamil Nadu is in the fifth position (8.3 lakh). Karnataka and Tamil Nadu have 7697 and 5314 active cases of COVID-19 respectively. These two states possess a case fatality ratio (Karnataka-1.3; Tamil Nadu-1.5) and highest test positivity rate (Karnataka-5.8; Tamil Nadu-5.4) compared to the national average (5.6) (COVID-19 India, 2020). Given the context, this article aims to understand and compare the scenario of COVID-19 pandemic across two southernly Indian states (Tamil Nadu and Karnataka). The health system infrastructure of these states in COVID -19 management based on the availability of COVID-19 hospitals, testing centres, number of doctors and nurses etc. The data regarding COVID-19 was extracted from various government portals and research institution websites.

2. RESEARCH QUESTION

What is the status management of two southern Indian states (Tamil Nadu and Karnataka) in the management of COVID-19?

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3. OBJECTIVE

- To understand the health system services available in the two states in managing COVID-19 pandemic.

4. LITERATURE SEARCH STRATEGY

Literature search was done using online search engines such as Google Scholar and PubMed. Bibliographic search, Government portals and real time COVID-19 websites were used to obtain information about COVID 19. The phrases and keywords used for literature search are: COVID19, COVID 19 and Kerala, COVID 19 and Karnataka, COVID 19 and Tamil Nadu, COVID 19, COVID 19 and health workforce, COVID 19 and health system performance.

Global scenario of COVID 19

On March 11 2020, the Director General of WHO declared COVID-19 a global pandemic. By then, the virus had spread to 114 countries and more than 118,000 cases with 4291 deaths reported globally. Following this, WHO had instructed all countries to take immediate and aggressive actions to control and contain the virus (WHO, 2020). As the cases increased, many countries had taken urgent measures to reduce the spread of the infection. Most of the countries declared lockdown, quarantine and other restrictions related to public gatherings in order to arrest the transmission of the virus. Strict restrictions such as closure of schools and business offices, quarantine of regions with increased number of cases and predominantly lockdown to slow down the COVID-19 pandemic. Many countries have extended or ended the lockdown according to the COVID-19 effect on the citizens. Social isolation was adopted in almost 90 percent of the world which created psychological, environmental and socio-economic implications worldwide (Atalan, 2020).

Scenario of COVID 19 in India

India had taken instantaneous action by closing its international borders and declaring immediate lockdown. The lockdown had given the Government, the required time to prepare for the upcoming rise in cases. The World Health Organization praised the timely action taken by Indian Government as “tough and timely”. The response and preparedness to face the pandemic in India differed from state to state. For example, during the lockdown, Maharashtra used drones to monitor physical distancing and followed cluster containment strategy. Likewise as Odisha had exposure to natural disasters, crisis precautions were already established and have been repurposed (Lancet, 2020).

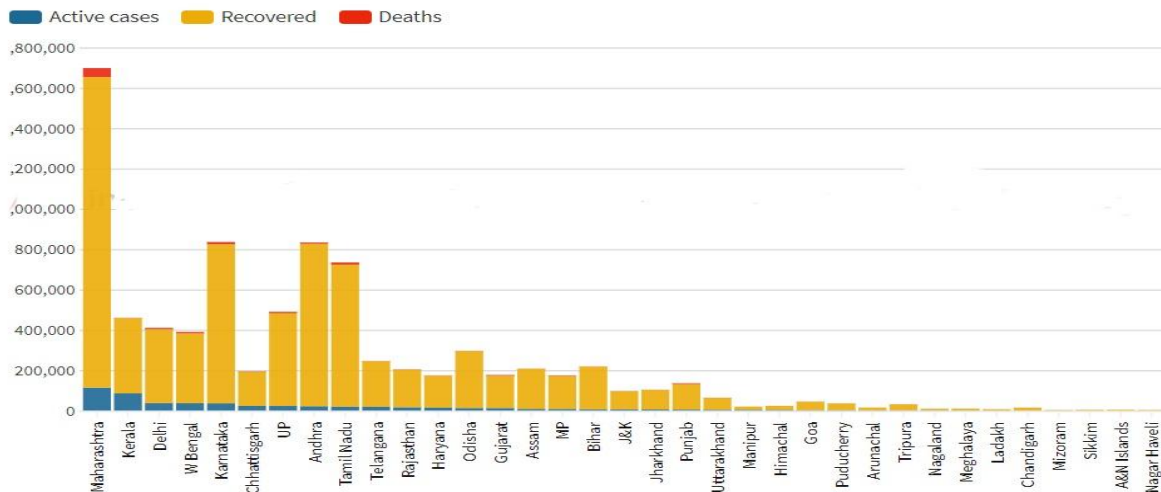
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Covid-19 in India: Active cases, patients recovered & deaths

77,11,809 novel coronavirus patients have recovered in India so far.

(Total cases= Active+Recovered+Deaths)



Source: Ministry of Health & Family Welfare • Data as on Nov 5.

The Indian Government issued travel advisory restrictions and advised 14 days self-quarantine to all international travellers entering the country. The restrictions of travel visas were imposed and on 16th March 2020 the Ministry of Health and Family Welfare had proposed several preventive interventions such as social distancing. The first phase of lockdown was declared in the country on 24th March 2020 which was extended further several times (Ghosh et al., 2020). Indian Government has also launched a mobile application- Arogyasethu- for augment the efforts of arresting or reducing the spread of the virus. The application enabled blue-tooth based contact tracing, mapping of hotspots and broadcasting of important information about the pandemic. The development of Arogyasethu app has been a remarkable example for the collaboration between Industry, Government, Academia and citizens (Ministry of Electronics and Information Technology,2020).

Scenario in south states

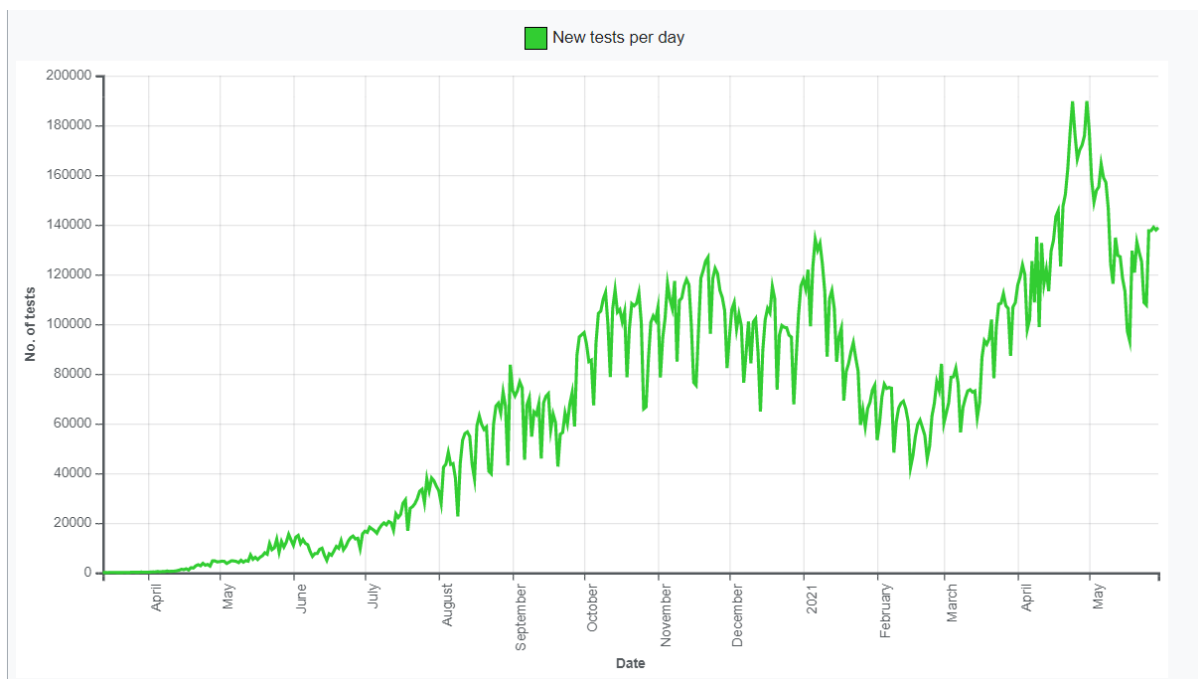
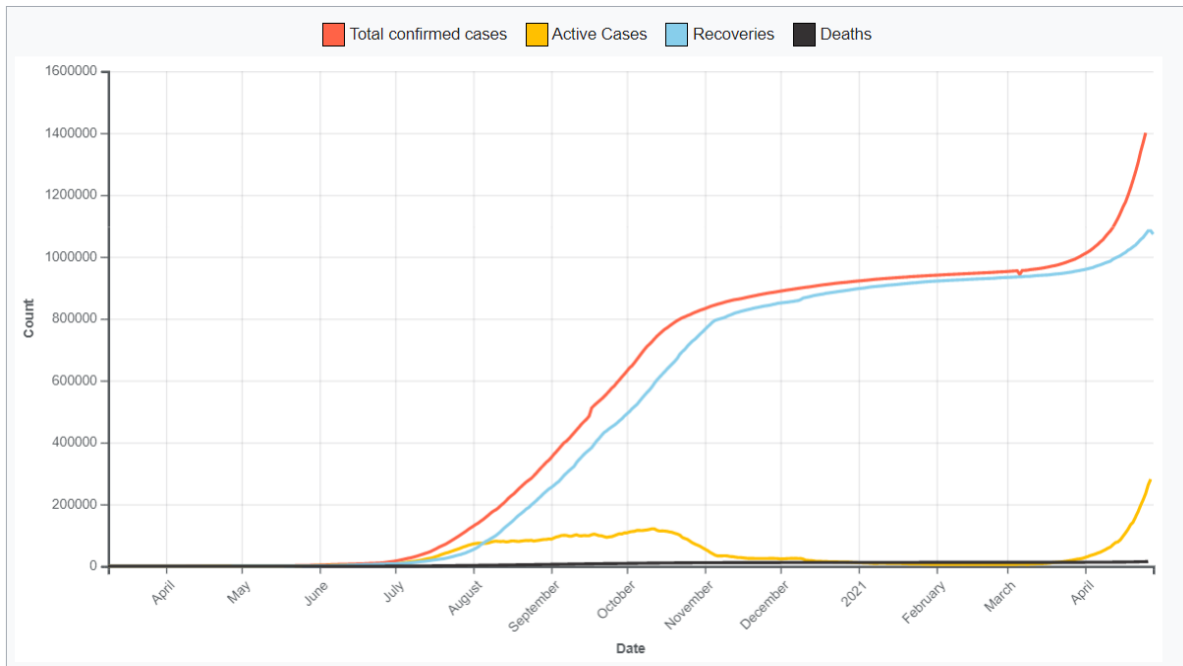
Karnataka

The state government had taken actions to reduce the spread of infection in early February 2020 itself (Saraswathi et al., 2020). The innovative approach of Karnataka in contact tracing, isolation and treatment primarily guided by technology was even praised by World Health Organization. Usage of web applications and telecommunication by the state for collection and dissemination of data had gained international attention. Health system strengthening by addition of more labs and hospital beds, effective public-private partnership, community engagement and incorporating psychosocial support in response strategy also has enhanced the state. A task force was appointed by the government and guidelines for contact tracing and isolation was formulated by them. House to house and telephonic surveys were done to identify the contacts of confirmed COVID-19 cases. Daily bulletins containing the anonymous information about the confirmed cases and their contacts were uploaded in the state government portal for the awareness of citizens (Govt of Karnataka, n.d.). Soon after on

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13th March 2020, the first death due to COVID-19 in the state was reported, which was the first death due to the pandemic in the whole country from Karnataka (Mishra et al., 2020).



Karnataka was reported to have one of the most effective contact tracing system and quality data reporting in the country at least during the initial phase of pandemic (Gupta et al., 2020).

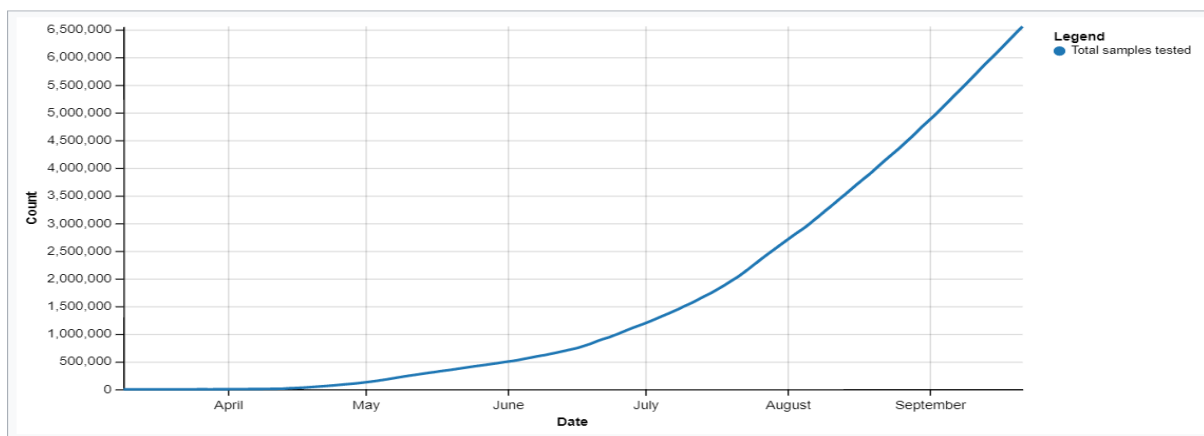
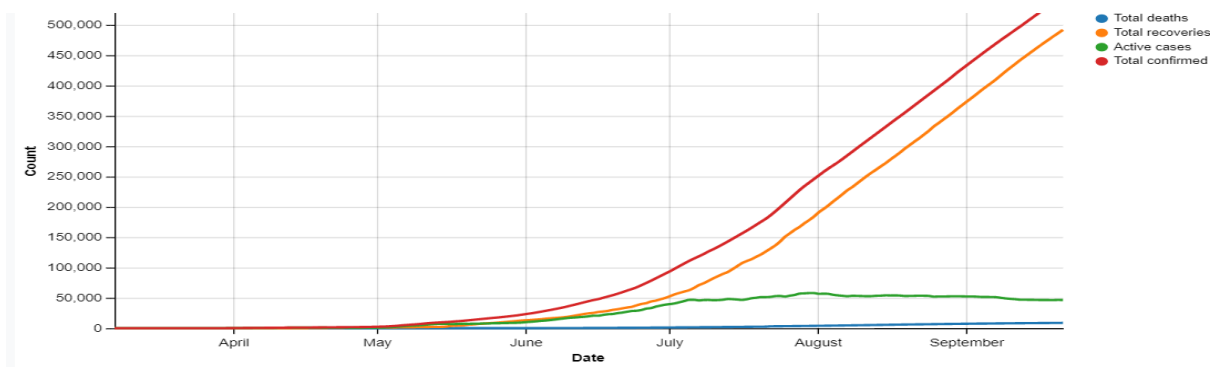
Tamil Nadu

In the initial phase of pandemic itself the Tamil Nadu state government had come out with a chain of responses which included setting up rapid response team and 24-7 control rooms,

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thermal scanning for travellers from China and conducting awareness campaigns regarding the virus. (Govt of Tamil Nadu, 2020). Before the declaration of national lockdown, the state government of Tamil Nadu had notified a set of instructions regarding the closure of educational institutions and other establishments such as malls and theatres and had also imposed travel restrictions (Govt of Tamil Nadu, 2020). The chief minister had announced an additional recruitment of health care workers including lab technicians and doctors for COVID-19 management on March 27, 2020 (Govt of Tamil Nadu, 2020). In the month of April an additional recruitment of 1000 nurses was done by the state government to control the rising cases. Also, an extension of two months was declared for the medical professionals who are retiring on March 2020 (Govt of Tamil Nadu, 2020). The state has adopted cluster containment strategy by the month of April to control and contain the infection and to reduce the mortality rate due to the virus. As a part of this strategy the containment zones and its perimeters were well described and active surveillance was done door to door by health care workers. A policy of “collective action of the entire government machinery” was adopted by the government for cluster containment and contact tracing which collaborated health, revenue, police and other departments at the district level (Govt of Tamil Nadu, 2020).



In the initial days of pandemic Tamil Nadu government had been criticized for not conducting adequate tests. But the government increased the number of tests effectively by the month of April and conducted tests higher than many big Indian states like Maharashtra and Gujarat. The government was also criticized for adopting non-scientific interventions for

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controlling the infection such as “disinfection tunnels” where disinfecting solution was sprayed on people walking through it (Gopichandran et al., 2020).

5. METHODOLOGICAL APPROACH

Quantitative approach as numerical data related to COVID 19 disease was collected and compared. The quantitative approach also aided in comparing the health system services of the two states in managing the pandemic as the data collected was in measurable values this is a retrospective longitudinal design and is descriptive in nature (Gordis, 2014). The approach is longitudinal and descriptive in nature because of the compared number of variables with respect to COVID-19 disease over a period of five months (May-September).

Ethical consideration

The data used in this article is available in open sources available to all, and these data did not have any personal information/identifiers. Hence, no additional ethical clearance or consent -was sought.

6. RESULTS

• Deaths attributed to COVID-19

In Karnataka the deaths due to COVID-19 began to rise from the month of May 2020 (Bhat et al., 2020). As per the current study results this rise continued till mid-August 2020 and then began to decrease till the end of the study period. Tamil Nadu had witnessed lowest mortality despite it was one of the worst hit states compared to other worst hit Indian states such as Maharashtra and Gujarat during the initial stages of pandemic (February 2020- March 2020) (Rafiq et al., 2020). However, since August 2020 mortalities began to fall in the state and it continued until the study period (Ananthi et al., 2020).

• Health systems facilities and resources

Considering the health workforce per million population, the number of doctors per 1000 population in Karnataka and Tamil Nadu are 1.53 and 1.48 respectively. The number of nurses per 1000 population is 2.54 and 2.52 in Karnataka and Tamil Nadu respectively. In the current study, it was noted that the health system facilities and resources for all the two states made attempt to improve their respective facilities in response to the progression of pandemic and met the demand for the increasing number of COVID- 19 cases. For example, during March 2020 Tamil Nadu had only 19 designated COVID-19 hospitals (Government of Tamil Nadu, 2020) but according to the current findings, by January 2021 there was more than 1000 hospitals for treatment of COVID-19 patients in the state. Similarly, as per the findings, Karnataka had the highest number of COVID-19 hospitals per million population (27.41 hospitals per million population) and least number of testing centres (2.66 testing centres per million population). All the two states had increased their testing capacity in response to the increasing number of cases. Karnataka had only 10 laboratories for testing. Tamil Nadu had 13 labs respectively during the same period (Press information bureau, 2020). Although Karnataka had the highest number of hospitals for managing COVID-19, in respect to hospital beds and ICU beds available per population in Tamil Nadu holds the first position. In

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relation to the doctors' availability for COVID-19 management, all the three states showed a relatively similar number even though Karnataka showed a slightly higher number of doctors per thousand population (1.53doctors per 1000 population). In contrast, nurses availability for management of COVID-19, Karnataka (2.54) and Tamil Nadu (2.52) per 1000 population.

7. LIMITATIONS

- The main limitation of this study was the inconsistencies in data available regarding COVID-19 health care facilities. The states lacked a proper and systematic approach in maintenance of data regarding the health care facilities and human resource available for managing COVID-19. The unavailability of data regarding.
- Lack of time series analysis studies regarding COVID-19 was the methodological limitation.
- Unpredictability of the pandemic and the resulted changes in the health systems was also a limitation.

8. LESSONS LEARNED FROM COVID-19 AND FURTHER RECOMMENDATIONS

1. More elaborative researches should be done on health system capacity and preparedness in relation to emergencies such as pandemic and other disasters, state and central Governments should focus on health preparedness which will possibly help in handling future health emergencies.
2. Special focus should be given to comparative studies which will help to compare the health systems of various states so that it will be helpful in understanding the strengths and weaknesses of each health system and thus priority can be given to the areas which require immediate improvement.
3. Government and concerned authorities should ensure maintenance of proper data in relation to availability of health care facilities each state. Data regarding both health workforce and infrastructure available should be properly collected and maintained so that it will be helpful in allocating the resources accordingly.
4. Governments should take initiative in proper management and active dissemination of information in crisis situations. The proper dissemination of accurate information through reliable channels is highly important in crisis situations such as pandemics to gain the trust of the individuals and ensure community participation. More researches focused on dissemination of information during health emergencies should be done for this purpose.
5. Policies have to be developed with targeting the most vulnerable groups considering the economic and social situation of the population during the pandemic. India being a developing country with a large population a huge number of individuals are at high risk due to poor health and economic status, inaccessibility and unavailability of proper health care facilities. Hence more focus should be given to the vulnerable groups by developing special policies and implementing them accurately.

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9. CONCLUSION

Health systems all over the globe are facing major challenges in managing the COVID-19 pandemic. An importance reason for this condition is the limited public health infrastructure especially in low- and middle-income countries. Considering the southern states of India, they had a well-established health care system which helped them to reduce the impairment caused by the pandemic to a great extent.

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WORK FROM HOME: ISSUES AND CHALLENGES DURING
COVID19

Paper ID - 1015

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ABSTRACT

The pandemic sweeping the world, COVID-19, has rendered a giant share of the staff unable to trip to work, as to mitigate the unfold of the virus. This has resulted in each employers and employees working in search of choice work arrangements, especially in a fast-paced metropolitan like Hyderabad. Due to the covid19, most of the employees were not skilled to work from home. Hence work from home has end up coverage precedence for most IT Professionals, Medical Professionals, Academicians, salesmen, corporate (public and private) and governments. In doing so, the knowledge have to be made retaining in idea the practicality for each employers and employees. An essential perception and associated pointers have been developed for future coverage decisions to relate to work from home by any organisation. It will additionally severely check out if this work association will continue to be as a transitory factor responding to the extremely good circumstances, or whether or not it may want to be an everlasting arrangement.

Keywords: COVID-19, WFH (Work From Home), Pandemic

INTRODUCTION

The novel corona virus (COVID-19), a pandemic sweeping throughout the globe, has challenged society in methods as soon as viewed unimaginable, forcing humans to reconsider a huge range of practices, from work, to leisure, to primary tour and day by day tasks. Not solely has this had man or woman impacts; however it has additionally impacted nations as a complete from a financial standpoint, bringing an array of monetary sectors to an entire standstill. While there used to be a lot expected and there have been limitless warnings, especially from these working in public health, the project remained as a big alternate who requires planning, training, and facilitating. While the society did mentally prepare, the extent and answer nevertheless remained unthinkable and stays to be a huge challenge. COVID-19 is a new disorder that has begun circulating in the human populace on the grounds that December 2019. The World Health Organization (WHO) declared the outbreak of COVID-19 as an international fitness emergency on 31 January 2020 (World Health Organisation 2020). Since then, the virus has unfolded rapidly.

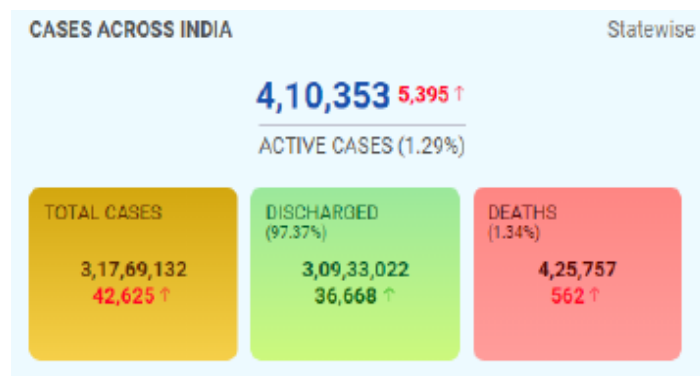
The virus has vastly unfold worldwide, with over 60 million tested instances and over 1.4 million tested deaths as of 26 November 2020 and more than 3 crore in India, and the numbers of cases has been growing constantly (World Health Organisation 2020). As the

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corona virus continues to unfold throughout the world, some governments international have imposed and re-imposed strict lockdowns with the closure of non-essential corporations and banned non-essential gatherings from preserving hospitals from the threats of being overwhelmed due to COVID-19. Many of their counterparts have entreated their residents to continue to be at domestic as plenty as viable and exercise social distancing to restrict face-to-face interactions with others. At this time, authorities and organizers of mass gathering occasions are stimulated to elevate out a threat evaluation in the context of the pandemic for their activities to shield human beings from harm. Besides, employers are additionally cautioned to lift out a corona virus-specific hazard evaluation of the workplace, taking every person into account, to decide the security of their employees working on-site. Businesses in the India are required to boldly share the threat evaluation consequences with the team of workers (Government 2020). This may be due to the fact workplaces are amongst the top three locations to get contaminated with COVID-19, in accordance to Dr Zhong Nanshan, a famend respiratory disorder professional (Economic Times Limited 2020). If the chance is too significant, employers are pressured to take delivery of choice working methods, via training social distancing at work or imposing work from home.

Figure No. 1 Total covid19 cases in India.



Source: <https://www.mygov.in/covid-19>

Before the pandemic, the notion of work from home used to be a fable to many people, however such exercise was once regarded now not attainable for closely populated cities like Hyderabad. This is mainly due to the fact domestic working requires a quiet and committed house to operate work duties, which can be an actual venture. Over the years, there has been a trust at some point of the town that employees want to be bodily current in the workplace to lift out the job. Now that the pandemic has compelled a trial run for work from home in the city, for many, it is their first time to work remotely and to a huge extent it is proving to be successful.

The following article discusses the COVID-19 pandemic and work from home in Hyderabad, with interest to work from home preparations all through the epidemic in Hyderabad. Next, in order to beautify the grasp of the work from home concept, this paper provides an overview of work from home.. The last area consists of the conclusion, and recommendations.

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COVID-19 PANDEMIC AND WORK FROM HOME:

The outbreak of the newly discovered Corona virus and the subsequent lockdowns and work from home imperatives led to a strong disruption across all sectors and gave a hard time to all the stakeholders involved in the economy be it Government, Employers or even Employees. As the world of work came to a standstill after the pandemic struck the globe, Governments, Employers as well as Employees twisted over thoughts of possible measures to contain the virus and at the same time ensure continuity of work.

Many locations have been adopting extraordinary skill to deal and protect themselves towards the COVID-19 pandemic, and Hyderabad is no exception. In response to the epidemic, Hyderabad has taken pretty a one of a kind method in contrast to its counterparts. The city has enforced a whole lockdown; but for some time, instead, a sequence of measures have been implemented, which consist of public-gathering limits, suspended schools, exceptional work preparations inclusive of work from home and faraway working for civil servants and attraction to non-public region companies educational institutions to make comparable preparations as a ways as practicable, etc. (Government 2020c). At first, the town regarded to be capable to include the unfold of the ailment and maintain its contamination numbers rather low. Things step by step back to normal, the place colleges reopened and restrictions on social distancing had been eased. The GHMC was once hailed as a success when it got here to managing the unfold of COVID-19. Some gave savings, food distribution to the rapid motion on the COVID-19 crisis of the city's areas. At the equal time, others tended to supply deposit to the community, with the public having no self assurance in the city's authorities and taking things into their personal palms; the town has been struggling to cope with the third wave of contamination at the time of writing.

CONCEPT: WORK FROM HOME (WFH)

The first-time crisis of Covid-19 has ensured that, employers, employees or everyone has some sort of idea about WFH; however, it largely varies based on different perceptions. In academics also there is no consensus over one definition of WFH. WFH is often interchangeably used as Telework; however, there lie some inherent differences between the two.

WFH can be construed as a subset of Telecommuting, not only includes the work performed from home but also the work which can be performed while travelling. WFH is an alternate way of organising task that may be defined as the work which can be performed from home (away from the traditional workplace such as factories or offices) and enables employees to access their labour activities through the use of information technology. We should be clear with one fact that WFH is not a new concept, despite its current popularity, especially after the attack of the prevailing pandemic. World of Work is dynamic, and it goes through transformation regularly.

OBJECTIVES OF THE STUDY:

1. To explore the challenges/ issues related to working from home (WFM)

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2. To study the perceived productivity of working from home (WFM)

RESEARCH METHODOLOGY

The present study is based on conceptual and information has been collected through secondary data by reviewing previous research literature published in journals and Conference proceedings, books, news media, websites, etc.

CHALLENGING JOBS TO WFM (WORK FROM HOME) DURING COVID-19:

IT Professionals:

India is the topmost off shoring destination for IT companies across the world. Having established its capabilities in delivering both on-shore and off-shore services to global clients, emerging technologies now offer an entire new scope of opportunities for top IT firms in India.

With numerous jobs available in India, you can easily find work from home jobs. Even though it was very common for some jobs in IT industry, but pandemic made all levels of employees to work from home.

Academicians:

A real class room has now been replaced by virtual classroom. Distance education can be synchronous that happens in real-time, involving online studies, with the help of chat rooms as well as asynchronous occurring through online channels without real-time interaction. The online classroom time is used to expand understanding through discussion with faculty and peers. This is a very effective way of encouraging skills such as problem-solving, critical thinking and self-directed learning.

Teachers provide sharing knowledge and providing online studying material to the students. There are various sessions as well. Students get access to pre-recorded lectures and lecture notes. Therefore, it is one of the best works from home jobs in India for students.

Role of Health Care Professionals:

It was very challenging job for doctors, nursing staff and other supporting staff to deal with COVID patients. Apart from COVID patients doctors have to attend other patients who were suffering from other diseases, so doctors have chosen online consultation. It was very helpful to the other patients during pandemic.

As we move ahead, we know that the pandemic continues to evolve and the health care community must continue to deliver high-quality health care to all patients.

Corporate (Public and Private)

In India, the government launched their contact tracing app called “Aarogya Setu” through private-public partnership with the technology sector. This app enables the user to assess their own risk of COVID-19 infection. It does so by calculating their interaction with others using Bluetooth technology, algorithms and artificial intelligence. However, while both partnerships produced the end results required by the government, the partnerships themselves their internal workings – were left largely hidden. The employees from both Government and private collaborated to work for nation to overcome the effects of corona virus.

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Sales Executives

During pandemic many companies across a range of industries, from financial to technology to health care are looking for star salespeople with various levels of experience to push their products and services from a remote location. Some higher level positions may even manage a sales team. The salesmen have learned working from home rather than moving place to place for transactions through online. Many of the opportunities may require some travel , once COVID-19 restrictions are further eased

ISSUES AND CHALLENGES OF WORK FROM HOME

1. Disruptions at Home

Works from home even though it is comfortable but occupied with so many distractions are many at home. Employees may lose focus because of interaction of family members, pets, traffic sounds, responsibilities, construction, mobile phones, televisions, kitchen work, internet connection and much more. It's important to adapt a routine that's favorable to remote work by identifying and working around major distractions. Maybe it's as simple as setting a specific day or time to do responsibilities, or setting up a workspace in a bedroom to avoid high traffic areas like the living room and kitchen. A few employees don't have home office equipment and could be distracted by their limited setup.

2. It's difficulty to be motivated psychologically and Financially

Social loneliness has been related to depression, uneven sleeping timings, obesity because of uneven food habits, impaired decision-making function, , poor cardiovascular function and impaired immunity.

Employers failed to pay employees full salary, as well as anxiety about the virus and the uncertainty of the economy are just a few of the mental health challenges employees are experiencing that could be impacting their performance or efficiency at work.

3. Flexibility for Parents

Many of parents agreed that the COVID-19 pandemic made the 2019-2020 year school extremely stressful for them by managing their children at home. Parents were challenged with setting their kids for online classes and virtual learning, on top of adjusting to the shift to working from home.

4. Missing Work Routine

Establishing a healthy routine and setting strong boundary between work life and home life is critical to effectively working from home. It's important for employees to have a set schedule when working from home but it's also difficult because one of the major perks of remote work is having some flexibility over how and when they get their work done. Employees should aim to work on the same days for the same amount of time each week but remain flexible and communicate with employers if that schedule needs to be adjusted slightly for things like childcare, medical appointments or other responsibilities.

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5. Technology and systems at home

Work-related telephone and internet access is fairly widespread these days, but employers should check that home technology is adequate for work purpose. At the very least, employers should ensure employees have sufficient reception or connectivity to contact emergency services if needed. Systems access should also be tested. Nowadays employees need access to much more than office emails. Access to business and document databases, accounting systems, HR, payroll and client marketing software are just some examples where different personnel may need differing levels of access, and for commercial software used in the business, the licenses to do so.

ADVANTAGES AND DISADVANTAGES OF WORK FROM HOME (WFM)

ADVANTAGES

1. More time with children/grandchildren
2. More happy with work
3. More productive
4. Improved physical health
5. Improved mental health
6. Work hours/patterns improved
7. Spending more time with family members
8. Can do other housework responsibilities
9. More satisfied with work
10. Work hours/patterns improved
11. Improved physical health
12. Improved mental health

DISADVANTAGES

1. Too many distractions at home
2. Can't work due to lack of technological equipment
3. Can't work due to lack of space (Office atmosphere)
4. Increased workload/hours
5. Negative relationship with colleagues
6. Increased work stress
7. Less productive
8. Increased family stress
9. Increased housework/childcare

RECOMMENDATIONS TO IMPROVE WORK FROM HOME

1. Governments should be prepared for pandemic specially to manage health care unit-providing medical facilities to the needy and also the sufficient medical equipment.

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2. To inspire small and medium organizations, schools and colleges, to undertake work from home measures through imparting subsidy and different incentives
3. Employers can better support parents and caregivers by providing more flexibility, whether it's giving them more control over what they work on, when they work or how they work. Flexibility allows people to do their jobs while wrestling with new stressors and responsibilities, such as a child's education or caring for an aging parent.
4. Encourage take up of caring leave (Paternity, Shared Parental, and Parental Leave) and flexible working including part-time work and other policies upon return to ensure active engagements of fathers in care/household roles.
5. For some people, working from domestic leads to overworking from home. They hardly ever take breaks, and they're unable to flip off their job obligations at the cease of the day. So scheduling working hours timely , and workday ends at 5pm it would be better
6. Taking COVID-19 chance evaluation into account when growing the guidelines; providing distinctive hints to unique sectors; Allowing employees' expectations in the guidelines; Specifying minimal necessities for technological know-how education for digital office; and for technical services for work from home.
7. To inspire small and medium organizations, schools and colleges, to undertake work from home measures through imparting financial support and different incentives
8. To similarly promote family-friendly employment practices.

CONCLUSION:

In a technologically gifted era such as , working from home (WFH) is now a reality and can associate employees and making sure business operations continue along with a crisis like the COVID-19 epidemic. With the blessings of such technology, businesses are now more than equipped to handle any difficulty. Additionally, challenges such as general anxiety about the COVID-19 pandemic and social isolation from fellow employees have also been highlighted. Moreover, most believe that their perceived level of productivity is higher working from home (WFH) rather than the office.

Improved guidelines and policies from the government should be in place to properly regulate and make WFH feasible. One area of policy where planning and implementation is an absolute necessity is guidance into adapting to remote online work. Employees are unaware about what WFH entails and lack resources required for this change, like software, access to official documents and proper working space. Possibly, the work-life balance will be visible post-pandemic when WFH is not a forced mandate, rather a flexible option.

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**A PARADIGM SHIFT TOWARDS DIGITAL TRANSFORMATION:
THE KEY CHANGER IN THE PANDEMIC ERA**

Paper ID - 1016

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ABSTRACT

Digital Transformation which was once given a second order priority by organizations as part of their business strategy has suddenly become prominent, particularly in the post COVID-19 pandemic. Digital transformation is a strategic way of adopting digital technologies across all levels of the organizations for attaining business gains and better customer experience. The study is based on secondary data where an attempt has been made to review the literature on the definitions of digital transformation and how it has been now adopted in services sectors such as banking, education and entertainment. It is observed that banks have undergone digital transformation through digital and social banking practices for customer connectivity and paperless transactions. Education is another domain in which there is a paradigm shift from physical classrooms to virtual classrooms enabling remote learning. Entertainment industry has also seen a drastic shift from television and theatres to OTT streaming platforms. It is observed that as being part of the digital revolution, the banking, education and entertainment sector have undergone digital transformation and are continuously adopting and leveraging on digital technologies so as to survive evolve in the post Covid-19 pandemic.

1. INTRODUCTION

Digital transformation starts with a strategic mind and continually evolves and adopts new digital solutions internally and externally. Initially, developing a digital culture is very crucial that defines the way and strategy towards transformation journey. When it comes to focusing on digital solutions for customers, businesses also need to consider their internal employees and partners. Receiving employee feedback and delivering consumer grade technology solutions gives employees the access to provide an effective customer experience.

Emerging pandemics show that humans aren't infallible and communities got to be prepared. Coronavirus outbreak was first reported towards the top of 2019 and has now been declared an epidemic by the planet Health Organization. Worldwide countries are responding differently to the virus outbreak. A delay in detection and response has been recorded in China, also as in other major countries, which led to an overburdening of the local health systems. On the opposite hand, other nations have put in situ effective strategies to contain the infection and have recorded a really low number of cases since the start of the pandemics. Restrictive measures like social distancing, lockdown, case detection, isolation, contact

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tracing, and quarantine of exposed had revealed the foremost efficient actions to regulate the disease spreading.

The COVID-19 global health emergency and its economic and social impacts have disrupted nearly all aspects of life for all groups in society. People of different ages, however, are experiencing its effects in different ways. When the corona virus pandemic erupted, companies had to change. Many business-as-usual approaches to serving customers, working with suppliers, and collaborating with colleagues or just getting anything done would have failed. They had to speed up the decision making, while improving productivity using technology and data in new ways for accelerating the scope and scale of innovation.

2. LITERATURE REVIEW

Digital transformation technologies such as Cloud, Internet-of-Things (IoT), Blockchain (BC), Artificial Intelligence (AI), and Machine Learning (ML), constitute a bulk of the of what is being adopted by organizations as part of their transformation effort.

Building a flexible digital platform for the future, embracing agile methodologies and building development teams with detailed domain knowledge who could be flexible and fast enough to move in response to unprecedented events (smart industry report, 2020)

Digital transformation is a phenomenon that is influencing all aspects of human life by enhancing customers experience (J. Reis et al., 2018).

Transforming the business model is done through digital business modification, new digital business, and digital globalization. These processes take place by adding digital content to existing products and services and introducing new digital solutions (Schwertner, 2017).

Banks always try to adopt latest technologies to enhance customer experience (Anthony Rahul Golden S, 2017). Digital transformation entails tactical and strategic business moves that are triggered by data- driven insights and the launch of digital business models that allow new ways of capturing value (Horlach et al, 2017).

3. OBJECTIVE OF THE STUDY

1. To understand the concept of digital transformation in the various sectors.
2. To know adoption of digital technologies by banks, education and entertainment sector during covid-19 pandemic.

4. METHODOLOGY

The present study is based on secondary data of past few months. The methodology adopted in this paper is the reviewing the literature on the definitions of digital transformation and articles on digital transformation that are taking place in all the prominent service sectors such as banking, education and entertainment.

5. DISCUSSION

Some of the key service sectors that have undergone digital transformation to cope up with the present challenges in post covid-19 pandemic are as under:

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- **Banking Sector**

As Covid-19 impacts the global economy, it will still be crucial for banks to ensure business continuity. The banking industry needs to quickly adapt and look towards elevating the customer experience and also finding a way to reassure their customers to retain and engage them remotely. The banks are adopting e-KYC, Video interviews for Personal Discussions, paperless processing, warehousing of data collected during the application process and Processing of loan applications with less human intervention.

Virtual assistants such as automating processes and introducing a bot or chatbot outside the application is on SMS or WhatsApp is an added convenient means to offer round the clock banking support to the customers. Secondly, a bot outside the app ecosystem on WhatsApp or social media which employs Live Chat support with human intervention which can easily be operated virtually from anywhere in remote areas.

Thirdly redirecting and automating in branch activities such as savings account opening on WhatsApp by combining a compute conversational platform and progressive web app technology to upload documents like Aadhar and pan card securely and help customers open bank accounts in few minutes. For other products and services, Banks implement a marketing automation platform that can also be remotely operated from anywhere, that can track Big Data in real-time and help banks to send out notifications, specific offers for diverse customers .

On the other hand, the global banking sector is increasingly being disrupted by a new wave of Fin Tech that is the Neo banks that have challenged every part of the traditional banking model. In contrast to the conventional banks, which may offer digital services, but usually rely on their physical branches, neo banks are digital only financial institutions that do not have a physical presence. Every process is digitized, and everything can be done from the banks website or just a Smartphone app. Some of the Top Global Neo Banking Fintech Players are UK-based Atom Bank, Tandem, Monzo Bank, & Starling Bank, Brazil-based Nubank, Xinja , an Australia based neo bank that provides an array of digital service.

India too is not lagging behind in the neo banking arena, some of the leading Neo-Banking players in India include Bangalore based Open, which is Asia's first neo banking platform for SME businesses. Others include names like Hop, Pink Capital, epiFi, YeloBank, PayZello, Pay O, Vanghee, Airtel Payments Bank, Paytm Payments Bank, etc (Economicstimes.com, 2020).

- **Education Sector**

The adoption of technology in education has brought transformation from teacher centric education to student centric education. Virtual classrooms and various online tools today allow the stakeholders for better engagement between teacher and student to expose them to real-time experience. COVID -19 has triggered the adoption of technology to make quality education accessible to everyone. Since the beginning of the lockdown, schools, colleges, and

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universities around the world have shifted their classes to video conferencing platforms like Zoom and Google Meet supported by a dedicated Wi-Fi connection.

Along with these synchronous modes of teaching, asynchronous platforms like edX and Coursera have also seen an increase in enrolments (Shah, 2020). In response to the challenge of colleges and schools being shut, both government as well as private players came up with various initiatives to support and benefit the students by launching e-learning portals and apps such as DIKSHA portal, e-Pathshala, NPTEL, Swayam etc. Digital education can be successfully implemented with inputs such as internet connectivity and interfaces (PCs, laptops, tabs and smartphones (Financial express.com, 2020).

- **Entertainment sector**

The impact of COVID-19 has been unparalleled in the entertainment sector. As theatres are shut and film production came to a grinding halt, which led to a steep rise in home entertainment. The increase in connectivity, technology allows access to content anywhere, anytime due to mobile and internet penetration. As per the recent report, the video streaming industry is estimated to grow at a CAGR of 22%, to reach INR one billion by 2023. India's vast population finally began to join this digital revolution with the advent of improved bandwidth connectivity, affordable smart devices and cheap mobile data across.

The demand for over the top (OTT) platforms increased and most of the filmmakers are launching films on these streaming platforms such as Hotstar, Netflix, and Amazon through premium subscription. Viacom18's VOOT, the Essel Group's Zee5, and Sony India's Sony Liv are other major players. Film makers are shifting their focus from making films to web series.

Mobile operators like Jio, Airtel, and Vodafone Idea have been quick to partner with various OTT services. Premium data plans offer free subscriptions to these platforms, with certain operators even choosing to bundle their own streaming service as part of the deal (in42.com, 2020). In the coming days, consumers who are equipped for 4G or 5G technology will naturally benefit the most.

6. CONCLUSION

The key challenge that we are facing is how to maintain social life and sustain livelihood while reducing person-to-person interactions. These gaps can be filled out by virtual communication through technology at the local, regional, national, and global levels. In the times of pandemic and lockdowns it becomes crucial for organizations to undergo digital transformation for surviving and stay ahead in business. The global pandemic has been a proving ground where the most agile and dynamic businesses have responded quickly to the 'new normal' of the lockdown economy. The present pandemic situation accelerated the adoption of technologies to deliver in the field of banking, education and entertainment. The major challenge is not only to digitize, but also to deliver transformation that best prepares organizations to handle uncertain times and to convert the crisis into opportunities to sustain. Similarly digital transformation is likely to impact significantly on employment, creating

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demand for some highly skilled digital roles and making some of the jobs in the organization redundant.

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THE IMPACT OF COVID 19 ON HEALTH INSURANCE

Paper ID - 1017

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ABSTRACT:

Health insurance is insurance against the risk of entering medical expenses among individuals. Nature is uncertain and unpredictable. The same may be said for an individual's life in this turbulent environment, which is rife with dangers and uncertainties. Any misfortune might result in mild to severe injuries, as well as death. Diseases, like viruses, do not enter our bodies by the front entrance. Health is a fundamental prerequisite for human beings. The lack of healthcare insurance in India has exacerbated a slew of issues that are wreaking havoc on the country. The most heinous fact that must be corrected right away is the patient's catastrophic outlay over the course of treatment as a result of to the out-of-pocket costs. A comparison was also done between the models of the healthcare insurance system in India as opposed to other countries.

Key terms: health insurance, general insurance, health consciousness, Covid-19, impact of covid 19, IRDA (insurance regulatory and development authority).

INTRODUCTION:

Health insurance:

Health insurance is a type of insurance or a product of general insurance that covers expenses related to medication & surgery of an insured, which can be an individual, family or group of people. In other words health insurance an arrangement that helps to delay, reduce or avoid payment related to medical expense of an insured.

Covid-19:

The first known infections from SARS-CoV-2 where discovered in Wuhan, China, in December 2019. A lockdown in Wuhan and others cities in Hubei province failed to contain the outbreak, and it's spread to other parts of mainland China and around the world. The WHO declared a public health emergency of international concern on 30 January 2020, and pandemic on 11 March 2020.

IMPACT OF COVID 19 ON HEALTH INSURANCE:

The epidemic of Covid 19 poses a challenge to the health-care profession. Covid 19 has touched nearly all businesses and sectors around the world, including the insurance industry, and India is one of the worst-affected countries. Many people have understood the need of purchasing health and life insurance as a result of the outbreak of the Corona virus, as they

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want to ensure the finest medical treatment for themselves and their families. While all major industries and sectors are touched, let's look at how Covid 19 has impacted health insurance.

Schemes of health insurance:

- • Star health insurance
- • Care health insurance
- • Max Bupa health insurance
- • Manipal Cigna health insurance company
- • United India insurance

Government health insurance schemes in India:

For the fiscal year 2019, 472 million Indians were anticipated to be covered under various health insurance systems across the country. In 2018, 35 percent of people had health insurance. Government health insurance schemes accounted for Rs 200 billion of the Rs 370 billion gross direct premium income of the health insurance industry.

- • Ayushman Bharat Yojana
- • Aam Aadmi Bhima Yojana
- • Pradhan Mantri Suraksha Bhima Yojana
- • Rastriya Swasthya Bhima Yojana
- • Central Government Health Scheme

Objective of health insurance:

The main objective of medical insurance is to receive the best medical care without any strain on your finances. Health insurance policies provide coverage for unexpected medical expenses. It pays for things like hospitalisation, day care, domiciliary care, and ambulance costs, among other things.

Role of health insurance in India: Medical care is costly, especially in the private sector, therefore getting a health insurance policy for yourself and your family is a must. Hospitalization has the potential to deplete your financial account and throw your finances out of whack. It will be considerably more difficult if the person who brings in the money is currently in a hospital bed. All of this can be avoided by paying a tiny annual fee that will let you relax.

The need for health insurance:

- To fight against diseases
- To safeguard your family
- To protect your savings
- Coverage of pre and post hospitalization expenses
- Income tax benefit

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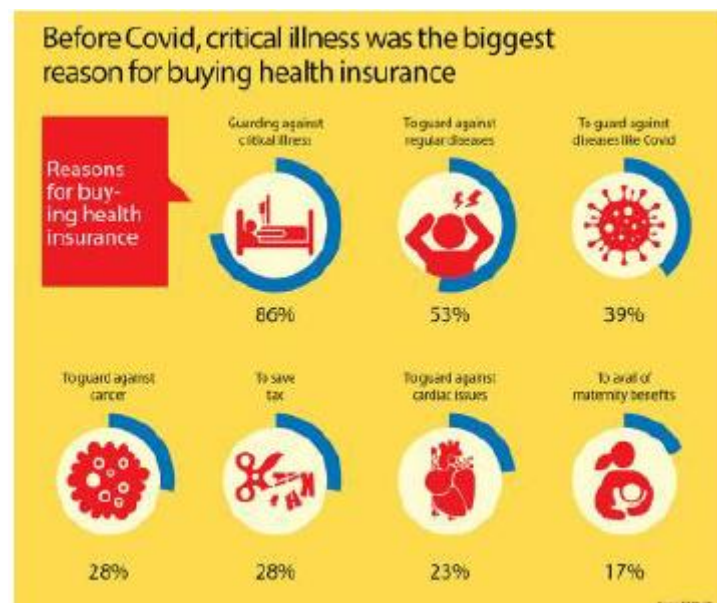
Benefits of health insurance:

- Coverage against medical expenses
- Coverage against critical illnesses
- Over and beyond employer's insurance, you have additional protection
- Financial security
- Free health checkup

Health insurance pre-covid:

In India, the health insurance market is the fastest expanding non-life insurance area. In FY 17, the total non-life insurance business saw a healthy double-digit growth of 24 percent, with a market share of 24 percent. For the previous ten years, it has been the fastest expanding market sector, with a CAGR of 23%.

With approximately 25% of the population covered by health insurance, the market is still in its infancy. There is a big opportunity for health insurance to grow and reach a wider audience. Furthermore, the marketing and distribution of health insurance products in India presents both opportunities and constraints.



Health insurance post-covid:

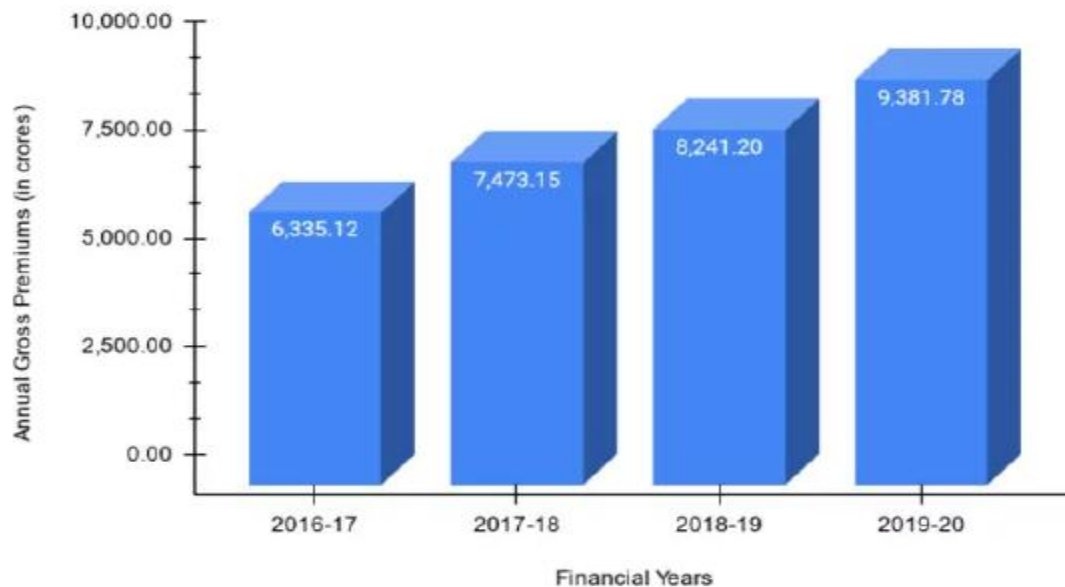
There has been a promising 30-40% increase in health insurance usage among sector players, with some witnessing a larger increase than others. It goes without saying that suppliers with a strong digital distribution mechanism and easy access will benefit greatly from this increase.

There has been a significant change in the industry toward digitalisation. Whether it's protocols for underwriting, issuing policies, or submitting claims, they're all important. We've seen a sharp increase in the selling of comprehensive health insurance plans during the last year. Prior to the Covid era, approximately 32% of individuals obtained comprehensive

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insurance plans, but after being hit by one of the worst pandemics in history, this percentage has risen to 55 percent. COVID-19 has raised awareness about the necessity of preventative health insurance throughout the country, according to the data. New India health insurance commands an 18.48% market share after covid effect. As per the IRDAI annual report 2019-20, new India annual growth premium is Rs 9381.78 Crores whereas during 2018-19, it was Rs 8241.20 Crores.



METHODOLOGY:

The study is based on secondary data sourced from the annual reports of Insurance Regulatory Development Authority (IRDA), various journals, research articles and websites. An attempt has been made to evaluate the performance of the health insurance sector in India. Appropriate research tools have been used as per the need and type of the study. The information so collected has been classified, tabulated and analyse as per the objectives of the study. The graphical date shows the pre covid and post covid.

CONCLUSION:

As a result, the COVID-19 pandemic poses a number of challenges for the health insurance business while also providing an opportunity. Health insurance is likely to mitigate the impact of the epidemic. Insurance firms may be able to help, despite the fact that it is incredibly significant to society, by employing proper mitigation techniques.

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COVID-19 IMPACT ON INDIAN RURAL ECONOMY: GOVERNMENT STRATEGIES

Paper ID - 1018

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ABSTRACT

The COVID-19 outbreak or pandemic has led the way to a considerable loss of human lives globally with over 40 lakh deaths and presents a never before challenge to public health, food chains and the very livelihood. India was struck by the outburst of COVID-19 and took immediate, necessary actions by announcing a nationwide lockdown. The social and economic disorder caused by the virus is disheartening and majority number of citizens are at severe risk of drowning into extreme poverty.

The amount of active covid cases have fallen in big cities, but the virus is quickly disseminating in rural districts. Given that around 65.5 percent of the nation's population is rural, necessary actions has to be taken at the earliest to preclude the happening of a health catastrophe in rural parts of the nation. An economic downfall is making these obstacles more challenging .

Present paper mainly focuses on Covid 19 impact on Indian rural economy, what are Government initiatives, present Government Strategies to stop spread of coronavirus and uplift of Indian economy.

INTRODUCTION

Though the nation's economy indicated signs of improvement after the 1st wave culminated in Sept 2020, that improvement did not last. Income levels, employment levels and nutrition levels were still under baseline before-lockdown levels towards the end of 2020. With several Indian states announcing state-wide lockdowns, the economic downfall would not just effect rural household's already gossamer economic health but also have a domino effect on India's economic recovery, with rural areas consumption going down.

While the 2nd wave of COVID-19 cases in India were slowly decreasing, the part of active cases in rural districts have started to increase. However, this surge in cases was not consistent across States and was more significant in states of Rajasthan, Uttar Pradesh and Maharashtra. Urban-rural asymmetry also exists in the vaccination drive, with the rural citizens having comparatively smaller numbers for vaccinations from every state analysed. Though the rural districts infrastructure to administer vaccines is in good shape, the stock of doses is still skewed towards urban areas.

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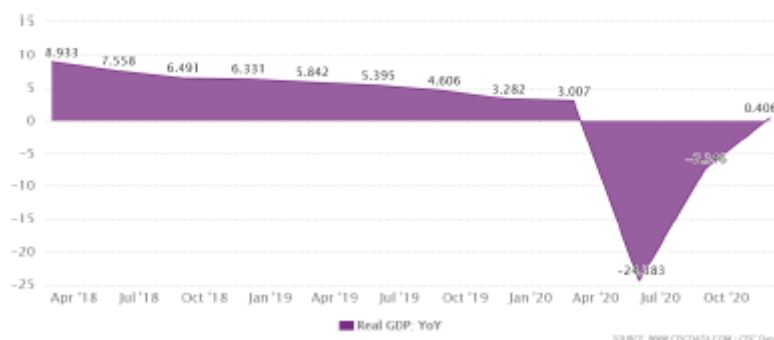
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This increase in covid cases was largely attributed to the movement of COVID infected migrant workers from urban areas back to their native villages. Issues aggravating the situation in semi- rural and rural areas include a dire need of human resources in the health field. During the 2nd wave it was observed that migrants are coming back from urban areas, indicated by sudden rise in employment generated through MGNREGS. (Mahatma Gandhi National Rural Employment Guarantee Scheme ... this aims to improve livelihood-security in rural India by giving at least 100 days of wage employment in the specific financial year for each household whose adult family members are prepared to do un-skilled manual labour work.)

Rural households of India have suffered huge losses in household earnings and as a result, it pushed many into deeper debt and worse hunger. Many media reports indicated that people from rural areas are consuming less food and often are unable to afford nutritious and healthy food like vegetables and pulses. Overall, a survey in October 2020 among rural and urban communities in 11 states found that around 70% of households are not eating nutritious meals, with about half of them skipping at least a meal every day.

INDIAN RURAL ECONOMY

All the warnings came true, as the government released data showing India's economy contracted by 7.3% in 2020-'21, marking its worst performance in over 40 years.



The rural economy of the nation is characterized by predominance of Agriculture, high rate of population growth, existence of seasonal and disguised unemployment, inequality in income distribution, poverty, limited availability of education and health care facilities, absence of social security and so on. The list may include innumerable items all of which produces a lower standard of living. Half of billion strong Indians earn their bread and butter from agriculture activities and allied products. As per the World Bank Report 2019 percentage of population living in rural areas in India stands at 65.53 and out of the total rural population 64.69 % are engaged in Agriculture. 25.7 % of rural citizens is living below poverty line. The growth of Indian GDP has a major contribution from agriculture. Rural economy contributes for around 46% towards the national income and around 25-30% of the nation's GDP. Therefore, it is extremely essential to focus on the development of India's rural economy.

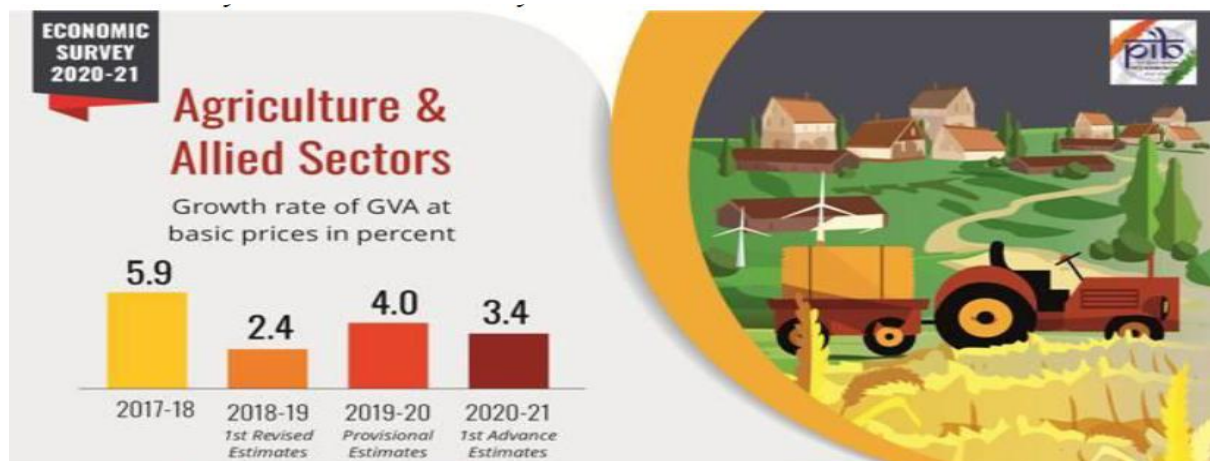
Initially, the primary source of rural economy was agriculture, but the non-farm sector has replaced this place, the county's rural non-farm economy accounted for about 60% to total rural earnings, according to a report by NITI Aayog study in 2017. India's rural economy comprises of both farm and non-farm sectors. Remittances sent in by crores of migrant

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workers account to its non-farm economy, which is a mix of both informal and formal employment in areas such as construction, retail, manufacturing, education, hospitality and transportation. Non-farm and remittance earnings were found to produce a positive impact on rural people's livelihood. Consumption expenditure in rural parts, where 65% of the citizens live, in return, helps boost the economy of the nation.

In the financial year 2020-21, when the nation's economy suffered its largest ever contraction of 7.3%, surprisingly agriculture was the silver lining by the support of a good monsoon and rural places having relatively fewer Covid-19 cases in the 1st wave. Economists predicted a quick economic recovery for India, aided by an improvement in rural demand. The sector grew at 3.63%, which is although smaller than the 4.31% growth from 2019-20, it was still a significant boost for the overall economy. India's agricultural sector has shown its resistance in the middle of the adversities of COVID-19 induced nationwide lockdown. The farm sector and allied activities contributed towards an increase of 3.4% at fixed prices during 2020-21 (first advance estimates) given by the Economic Survey. The union minister of Finance & Corporate Affairs, Smt Nirmala Sitharaman presented the Economic Survey of 2020-21 financial year in the Parliament.



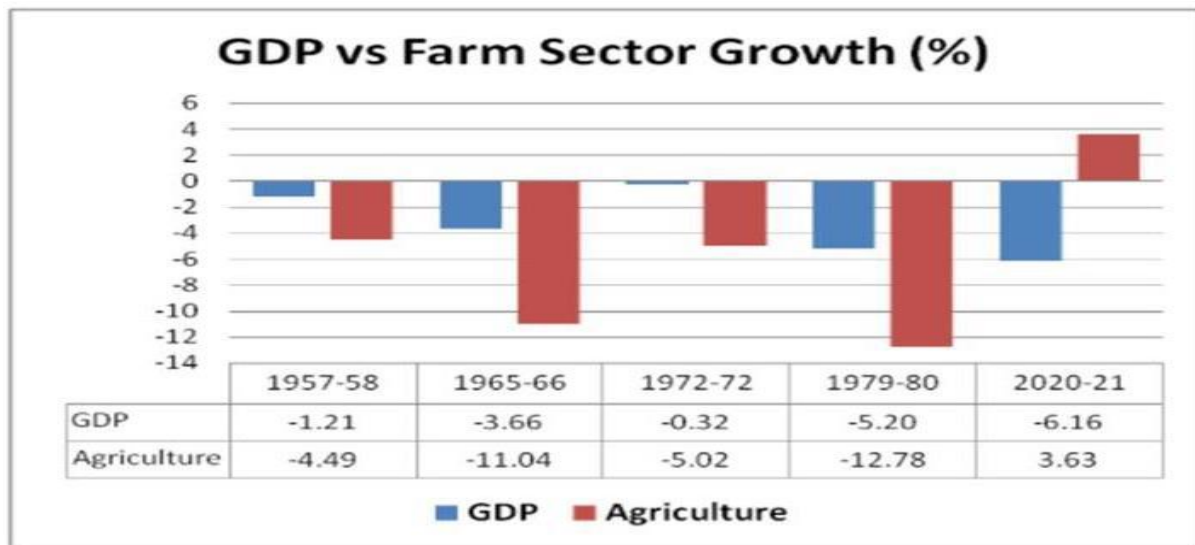
Source: Press Information Bureau

GDP VS. AGRICULTURE

Given by the chart below, it was observed, there have been 4 instances of negative Gross Domestic Product growth earlier, for years: 1979-1980, 1972-1973, 1965-1966 and 1957-1958. All these 4 years were drought years, with agricultural downfall being more than that of gross GDP in each of those years. But in the FY 2020-2021 it has been observed a significant economic contraction, yet there is no drought; the farm sector or agricultural sector actually increased by 3.6 percent.

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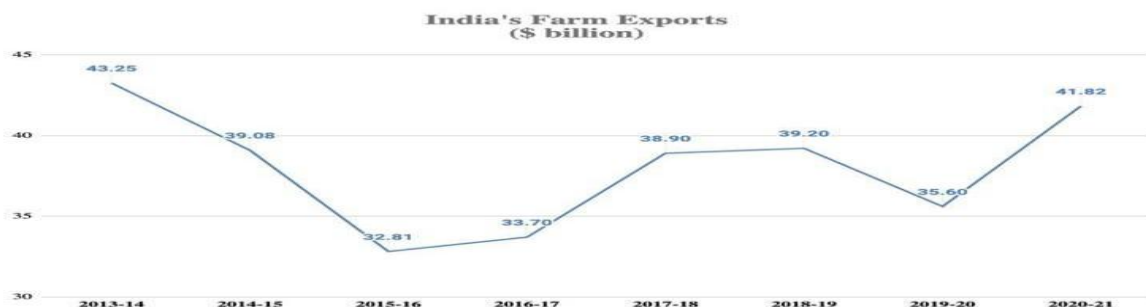
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Source: National statistical office, 2021

UNCERTAINTY IN PRICES

Global prices – let it be of maize, wheat, soybean, palm oil, skimmed milk powder, sugar or even cotton: have reached multi-year highs during this current period, helping the nation’s agro-commodity exports in FY 2020-21, almost reaching near to the acme of 2013-14 standards (see the chart below).



Source: Department of Commerce

EFFECTS

Towards ending of 2020-21 financial year, a record new Covid-19 active cases spread to India’s villages and smaller towns, thereby putting pressure on an already gossamer health infrastructure. In April 2021, various analysts alerted of a severe impact to nation’s rural economy as the virus disseminated further in rural parts of India. Unemployment, which had given signs of improvement after 1st wave reached a pinnacle in Sept-2020, was continuing to rise.

On May 14, 2021, PM Modi has shown concern that the 2nd Covid-19 wave was disseminating faster in rural areas. Data given by the Health ministry for the last 14 days of May have found that at least sixty six percent of areas given a covid test positivity rate of ten percent or above were from rural areas.

Even if the farm production is very healthy this current year, the fear of covid-19 virus disseminating in rural parts of the nation could severely affect agricultural supply chains, which in turn would further affect the rural economy. Moreover, from April-August 2020,

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both nonfarm and farm wage increase in rural parts has plummeted, given by the credit rating agency India Ratings and Research.

Reverse Migration

While the lockdown has affected widely three kinds of activities in rural parts of the nation – namely, local non-farm sectors, agriculture and allied activities and urban-rural migration — it is migration that is majorly affected. According to the Working Group on Migration (2017), about 28.3% of the total workforce is constituted by migrants, many of whom come from vulnerable rural districts. As urban-rural migration has become a main source of income and employment for many, the lockdown-induced loss could have a drastic impact on rural livelihoods.

About two thirds of India's citizens live in rural parts of the nation and if both non-farm and farm economy get affected, it will have an adverse impact on rural demand and consumption because the Marginal Propensity to Consume (MPC)– an economic metric that helps measure the part of excess income that is spent on consumption–is higher in rural districts, So, if we don't have a higher MPC in rural districts, it will impact our economic development because greater MPC has a multiplier effect on the nation's economy.

Whenever there exists an economic distress, the agriculture sector ends up taking in the excess work force. This trend will occur even with the current situation of reverse migration. But, the farm sector is saturated and cannot subsume any more excess labour.

Even before this virus outbreak, about 52 percent of all agricultural households in India were in debt, and many of them had taken loans equal to their yearly incomes, a government report found that in the year 2019. Agricultural households at the lower level of the income pyramid mostly suffer from this debt burden because of their lower shock-absorption capacity.

Given by a recently published research report by Azim Premji University, around 90 percent of Indian households surveyed reported lower food consumption during the time of national lockdown last year, and even after six months around 20 percent still showed a similar trend. A majority of Indian workers reported a downfall in earnings and about 1.5 crore citizens remained unemployed towards end of the year 2020, the report said.

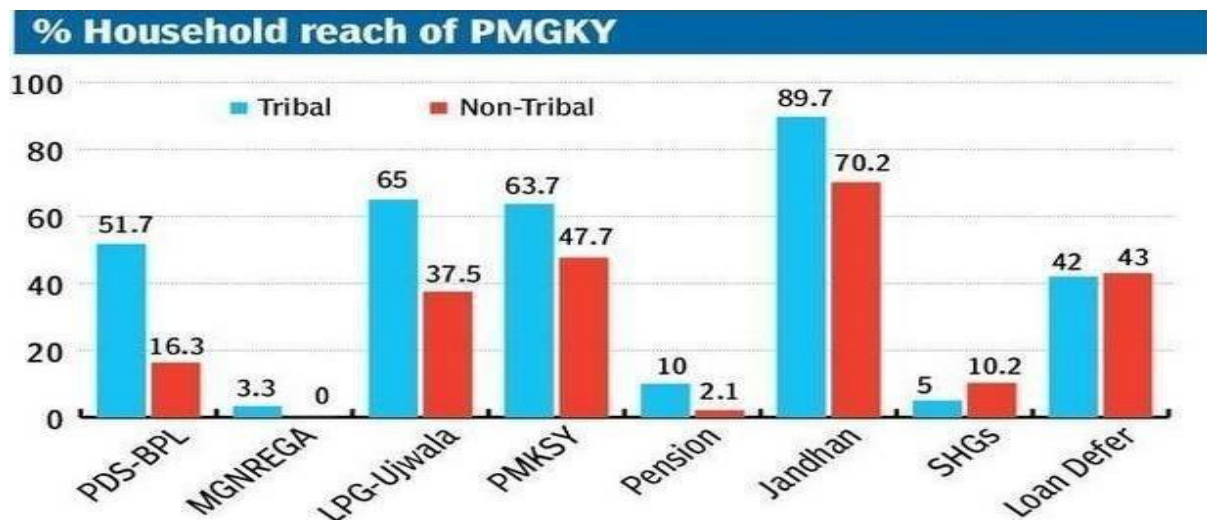
GOVERNMENT PLANS

On May 12 2020, PM Narendra Modi announced the Atmanirbhar Bharat relief package totalling about USD 265 billion which is about 10 percent of the nation's GDP – in response to the economic harm caused due to the 1st wave of Covid-19. However, the actual costs under Atmanirbhar Bharat accounted to just around 0.6 percent of nation's GDP, according to a research report published by State Bank of India.

Around June 2020, the central government extended the PMGKAY scheme till November 2020. Under this scheme, about 800 million poor Indian citizens received 5 Kgs of free rice each month, also under this the government had moved Rs 31,000 crore directly into Jan Dhan bank accounts of 200 million poor Indian families and spent 50,000 crore rupees on rural employment opportunities.

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Source: Business line

A wide variation can be observed across policies. An essential policy like the PDS had only a parochial reach. Those having PDS (Public Distribution System) access even complained about many obstacles in obtaining rations. Schemes with direct transfers like the PMJDY and the PMKSY show a higher outreach, and could be helpful during pandemic. A little over 40% of the population who have institutional loans can get the benefit of loan moratorium. The reach of SHGs and MGNREGA is very dismal. Being a wage-employment programme, MGNREGA can play a major role. As panchayats are unable to orchestrate work, MGNREGA has almost become null despite widespread migration.

Similarly, the limited outreach of SHGs may not help the poor get higher loans promised under the PMGKY to help local livelihoods. Given such bottlenecks, the impact of the PMGKY could be restricted to cope with the distress.

Moreover, not considering the vital role played by public distribution system (PDS) and MGNREGA, money transfers from state and central governments took care of less than ten percent of the income losses suffered by rural households. For low-income rural households, money transfers accounted for only twenty three percent of earnings lost. This has finally led the way to rise in debts and distress disposal of household assets.

This year, the centre is not feeling any sort responsibility towards easing the situation emerged from state lockdowns, many of which are quite strict in terms of affecting livelihoods of the poor, should give a rise in money assistance to the rural households and the dire need to improve the quantity of free rice provided under the PDS to 10 kgs.

A survey mentioned that India's mature policy response not only implicated the benefits of focussing on long term gains, it also provided important lessons for democracies to avoid short-sighted policy making. However, exactly a year after the government started alleviating out of the nationwide lockdown, there still exists severe economic suffering among rural households. About 7.5 crore citizens drowned into extreme poverty since last year's lockdown, according to a report by the Pew Research Centre, cumulating for a sixty percent rise in worldwide poverty and 3.2 crore people in India could no longer be called as middle class, Pew research report also found, a downfall trend for an economy such as India's where social and income flexibility is down. Another report done by Azim Premji University

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reported that reduced earnings and unemployment were the major factors behind significant rising poverty.

CURRENT GOVERNMENT STRATEGIES

In May 2021, the central government released the Standard Operating Practices known as SOP for appropriate COVID-19 management in peri urban, rural, and tribal districts. The framework asked the state government's health assistants to closely monitor the implementation of Standard Operating Practices at the grassroots. The following are the main actions listed in that strategy:

1. Accredited Social Health Activist or ASHA workers to be trained by Panchayat Raj institutions to identify early signs of COVID-19 infection.
2. Women SHG's to be utilised for raising awareness on symptoms and COVID-19-appropriate behaviour.
3. Test, Triage and Treat. The steps for screening, isolation and referral of infections must be strengthened, along with meticulous monitoring of home isolated people. Facilities for COVID-19 care are to be improved, and focus to be given on mental health.
4. State health administrators to triage patients in order to reduce deaths.
5. Vaccination to be stepped up, especially for ages above 45 years (senior citizens).
6. More State and central government policies for providing drinking water, food rations, sanitation and employment under MGNREGA. Interlinkages with medical facilities in nearby districts or sub-districts to be established for emergency services.
7. A 3-tier structure to be established: A rudimentary Covid care centre for lenient cases; primary health care centres; community health care centres; sub-district hospitals for mediocre cases; and district hospitals or private hospitals for severe cases. Ambulances to be made available for the fast transport of patients.
8. The usage of drones to be explored for delivering vaccines and medications in remote rural districts and isolated communities

Recommendations for a Ten-Point Agenda

1. Constitute a task force.
2. Raise awareness.
3. Reinforce the rural health systems.
4. Provide a special economic package for rural districts
5. Ramp up testing and vaccination.
6. Fill vacant healthcare positions and employ more staff.
7. Impose strict rules on gatherings.
8. Distribution of crucial medication and infrastructure.
9. Create a gender-sensitive response.
10. Encourage the private sector to invest funds in rural health and infrastructure.

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CONCLUSION

To conclude, while Covid-19 has remained highly confined to the cities, as a social phenomenon, it has caused widespread damage even in rural areas. The reversal of urban-rural migration has a significant impact, experienced by vulnerable groups. It may even affect the demographic situation among rural districts during the next Census, depending on for how long the impact plays out. There is a dire need for broad outreach of the relief policies along with making their working effective and efficient. The allocation for MGNREGA has to be improved substantially. The official agencies should also publish Covid-19 data by urban-rural classification.

Overall, the significance of the farm sector in keeping the nations rural economy afloat in these times like of the pandemic, was observed. While there are signs of improvement in rural labour markets, unemployment remains considerably higher compared to that in March of 2020. This suggests a continued need for job assistance and relief programs to prevent economic distress.

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ROLE OF SOCIAL MEDIA IN MARKETING AND ITS IMPACTS ON
CONSUMER BEHAVIOUR

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ABSTRACT:

Web-based Media Marketing" is to dissect how the online media advertising techniques zeroed in explicitly on the Pinterest stage works for a genuine internet business site. The initial segment is focused on looking into the current writing of web-based media for promoting systems. We considered client commitment as subject to three factors which are nature of content, client experience and recurrence of visit of the clients. Our theory summarizes on these two factors that is adequacy of Social Media Marketing and its effects on shopper conduct is emphatically associated with client commitment and nature of content, client experience and recurrence of visit have positive impact on client commitment So, it is the one of the ways of giving short and prominent data to their objective clients and to further develop the organization deals. With the assistance of online media organizations are share messages by means of the Internet through sites, informal communities, and texts, news channels about an occasion, item, administration, brand or organization. The goal of this paper is to recognize the quantity of web clients in India and its development position from 2016 to 2019. And furthermore distinguish the various structures online media organizations to impart message to their forthcoming clients.

Key Words: social media, growth of internet users, Its Impacts

1. INTRODUCTION

Web-based media showcasing is promoting utilizing on the web networks, informal organizations, blog advertising and that's only the tip of the iceberg. It's the most recent "buzz" in showcasing. India is presumably among the main defenders of web-based media showcasing. Nowadays, the hierarchical reason has supplanted the social reason as organizations look to draw in with their crowd by means of the web-based stages. The blast of web-based media marvel is really that marvelous and the speed at which it is developing is angering. Trust and altruism are the premise of person to person communication, and by promoting in the domain of web-based media these central thoughts should be followed. It is presumably the main promoting stage that supports idiot proof correspondence and responsibility among venders just as shoppers. Worldwide organizations have perceived

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Social Media Marketing as a potential promoting stage, used them with developments to control their publicizing effort with web-based media showcasing.

Social media: It is a media is engaging with consumers online. According to Wikipedia, online media is web based devices for dividing and examining data between people. Online media is tied in with systems administration and systems administration in a manner that upholds trust among gatherings and networks included. Any site which permits client to share their substance, assessments, sees and supports collaboration and local area building can be delegated an online media. Some famous online media locales are: Facebook, YouTube, Twitter, Digg, My Space, StumbleUpon, Delicious, Scribd, Flickr and so forth

The significance of the term 'online media' can be gotten from two words which include it. Media overall insinuates publicizing and the correspondence of contemplations or information through dispersions/channels. Social recommends the joint effort of individuals inside a get-together or neighborhood. Taken together, online media fundamentally suggests correspondence/dispersion stages which are made and upheld by the social association of individuals through the specific medium or gadget. Wikipedia has a general significance of the term: Social Media is the democratization of information, changing people from content per users into content distributors. It is the shift from a transmission framework to a many-to-many model, set up in conversations between makers, people, and companions.

Benefits of social media marketing:

Significantly different from conventional marketing strategies, Social Media Marketing (SMM) offers three distinct advantages. One, it provides a window to marketers to not only present products / services to customers but also to listen to customers' grievances and suggestions

Social media marketing helps in:

- Generating exposure to businesses.
- Increasing traffic/subscribers.
- Rise in search engine rankings.
- Generating qualified leads due to better lead generation efforts.
- Selling more products and services

Social media in marketing and its impacts on consumer behaviour:

More purchasers are currently via online media networks than at any other time. Buyers are searching for audits and suggestions. Thusly, it's fundamental to have an unmistakable web-based presence on different web-based media stages.

The most recent pattern in advertising is the presentation of the web-based media. Online media has the ability to impact expected clients from the beginning until the phase of a buy and past too.

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To get going, purchasers need mindfulness about your image and its contribution. At a later stage, when they begin to limit their decisions, you need a web-based media powerhouse to persuade their decision. A steady discourse between the client and the brand is fundamental for keep the relationship solid. Alluring and educational substance can stick the clients to your image.

2. OBJECTIVES

- To identify the number of internet users in India and its growth position from 2016 to 2019.
- To identify the different forms social media networks.
- Social media in marketing and its impacts on consumer behaviour

3. LITERATURE REVIEW

The use of social media by consumers is anxiously followed by marketers, but not much is known about how it influences the consumers' decision-making. Many studies focus on consumer behaviour in the online shopping environment, but without consideration of the effects of the internet on the different phases of consumers' decision process This research explores how the presence and abundance of these new information sources are influencing the decision process of consumers for complex purchases.

Alalwan, A.A., Rana [1] web-based media is the medium to mingle. These new media win the trust of buyers by associating with them at a more profound level. Web-based media promoting is the new mantra for a long time since early last year. Advertisers are observing various web-based media openings and starting to execute new friendly drives at a higher rate than at any other time. Online media promoting and the organizations that use it have become more complex.

Choi, E.K., Fowler [2] Social media is comprised of client driven sites that are typically fixated on a particular concentration (Digg = news) or component (del.icio.us = bookmarking). Here and there, the local area itself is the principle fascination (Facebook and Myspace = organizing) Social media is drawing in with buyers on the web. As per Wikipedia, web-based media is web based apparatuses for dividing and examining data between individuals. Online media is tied in with systems administration and systems administration in a manner that upholds trust among gatherings and networks included.

Duffett, R.G [3] Consequently, an association will be more mindful of its item's direction and appeal to its fundamental targets, and act as per these new assembled bits of knowledge. In any case, regardless of whether an association is seeking after a proactive or responsive methodology, the online media destinations are affected by its industry, size, and the informal communities it utilizes for its computerized advertising procedure.

3A. STRATEGIC OPPORTUNITIES OF SOCIAL MEDIA MARKETING FOR ORGANIZATIONS

Social media offers many opportunities for both consumers and organizations. On one hand, in using social media, consumers have developed new ways to interact with brands, to voice their opinions about particular brand experiences, and have also helped them in searching, evaluating, choosing and buying goods and services the other hand, organizations have the

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opportunity to invest in their social media presence and develop more targeted campaigns, communicate with consumers, use the medium to drive direct sales, gain insights into how customers perceive and appreciate a brand, as well as lifetime value targets, such as customer acquisition and retention.

3B. ROLE OF SOCIAL MEDIA IN MARKETING:

Social media is now increasingly becoming an ingrained aspect of political campaigns, national defence strategies, public policy, public relations, brand management and even intra company communication. Since the major task of marketing as tool used to inform consumers about the company's products, who they are and what they offer, social marketing plays an important role in marketing.

- Social media can be used to provide an identity about the companies and the products or services that they offer.
- Social media helps in creating relationships with people who might not otherwise know about the products or service or what the companies represent.
- Social media makes companies "real" to consumers. If they want people to follow them, they need not just talk about the latest product news, but share their personality with them.
- Social media can be used to associate themselves with their peers that may be serving the same target market.
- Social media can be used to communicate and provide the interaction that consumers look for.

Forms of social media:

Facebook: Now days Facebook is major key player in social media. Facebook and twitter both are complementary to each other. when compare to Facebook is allow a product to provide videos, photos, and longer content and recommendations as other followers can directly comment on the product pages for others to see and check the details.[4] While Facebook can link back to the product's twitter pages as well as send out events reminder. As of May 2017, 83% of businesses marketers use Facebook to promote their brand.

Google+: Google+ provides pages and some features similar to the Facebook. It is also able to integrate with the Google search engine. Some other Google products are also integrated, such as Google ad words, Google maps. For the development of Google personalize search and other location-based search services

Twitter: Twitter is best platform of social media, companies easily to promote their products in tiny messages limited to 140 characters which appear based on followers' home pages. Messages can link up with products web sites, such as face book profile, photos, videos and etc. Among these used by companies to provide customer services.

Instagram: It is one of the social media .it helps to companies provide information directly to their respective customers. It is ones of the best platforms for all retailers and marketers to

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expose their brands to target customers. Many of the people they share pictures, brand names to their friends. Many big names have already jumped on board .in world the famous brands are Starbucks, MTV, Nike, Marc Jacobs, Red Bull are following this social media.

WhatsApp: In India whatsApp users tremendously increasing year by year. So, companies provide product or services related to this social media. In its person share information positive and corrective information to target audience .and it is also popular through media marketing.

Consumer buyer behaviour:

There are many ways to model consumer behaviour, depending on the goal of the research, but a useful method is the decision-process approach which studies the events that precede and follow a purchase, and that explains the way decisions are made Consumer decision-making could be defined as the “behaviour patterns of consumers, that precede, determine and follow on the decision process for the acquisition of need satisfying products, ideas or services” Consumer models have ranged in their complexity, with the simplest ones including the economic model the psychological model (based on Maslow’s hierarchy of needs, where individuals are motivated by their strongest needs), the Pavlovian learning model and sociological model.

Impact of the internet on consumer decisions:

The upgraded assortment and measure of data online has worked on the capacity of purchasers to settle on better utilization decisions and has opened up new freedoms for data search due to low hunt costs Results on web search tools are currently regularly overwhelmed by client content and assessments The effect of the web changes on the different phases of dynamic. At first, the web upheld just the data search stage however ongoing patterns in web-based media, online choice guides and recommender frameworks have stretched out the web's affecting job to all the choice stages. For online dynamic quality, other than time costs and the intellectual expenses of gaining and handling data, other affecting elements incorporate apparent danger, item information and trust. Web or web abilities have additionally accepted significance: the higher the measure of web use by customers, the more probable they will utilize it for dynamic According to the fundamental distinction in choice quality among disconnected and online settings can be ascribed to the innovation accessible internet, including admittance to the shifted wellsprings of data and choice guides, which can possibly assist purchasers with settling on better quality choices.

4. SOCIAL MEDIA MARKETING STRATEGIES:

SMM is still in its infancy. Most of the online retailers though appreciate its positives fallouts on the brand awareness and promotion; they are still in the early stages of adoption. For an organization willing to invest in social media marketing, it is important to understand why SMM is an important marketing strategy and how it can help:

- This is the age of consumer satisfaction. It is not about selling it is more about interacting. There is a lot to learn from the customers. Using social media one can

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identify customers, listen to their feedback and use them to improve and innovate on products or services.[5]

- SMM is not a mass advertising strategy. It can be used to identify peer groups and advertise to that particular group. Social Media can help in identifying influencers and through them one can guide a prospective customer into making a purchase.
- SMM calls for novel advertising methods as the attention span of online junta is very low. This is largely due to the multitasking phenomena. A person watching a video clip on YouTube might be simultaneously updating a blog, while reading another one and watching friend's photographs on Facebook. In order to garner their attention away from distractions the advertisement must be innovative and interesting to hold the imagination and attention of the prospect.

Growth of social media marketing:

As per the review, various ventures are embracing online media advertising at various rates, and keeping in mind that numerous enterprises have begun utilizing web-based media showcasing in their endeavors to arrive at more clients, many actually have not situated it as their first concern. An examination shows that magnanimous associations are as yet outperforming the business world and the scholarly community in their utilization of web-based media. In a review directed in 2016 to 2019, a noteworthy 89 percent of altruistic associations are utilizing some type of online media including web journals, digital recordings, message sheets, informal communication, video writing for a blog and wikis. A larger part (57%) of the associations are publishing content to a blog. 45% of those concentrated on report web-based media is vital to their raising support technique. While these associations are most popular for their non-benefit status and their raising support crusades, they show an intense, and as yet developing, familiarity with the significance of Web 2.0 systems in gathering their destinations

Table: 4.1 Growth of Internet users in India

Year	Internet Users** millions	User In (%)	Growth	Penetration (% of Pop. with Internet)
2016	468	42		25.19
2017	481	48		27.04
2018	560	59		31.58
2019	627	79		49.07

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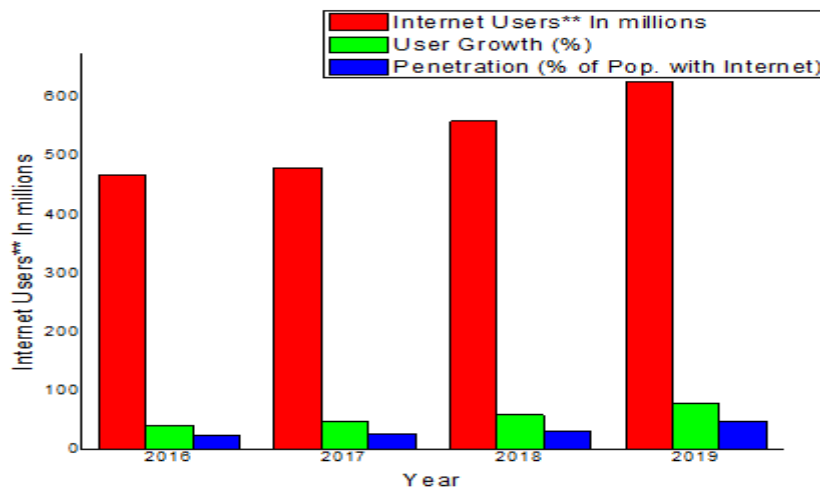


Figure 4.1 Growth of Internet users in India 2016-2019

Above table shows that. the growth of internet users in India 2016 was 468 million they increase to 627 million in 2019. In between 2016 to 2019 the internet user's growth was 79% when compare to the user growth to previous year, 2019 has highest growth 78%.

5. CONCLUSION:

- Online media clients observed dynamic to be simpler and partaken in the process more, when contrasted with the people who utilized other data sources. They likewise had more prominent certainty and fulfillment during the interaction. The people who saw the data via online media to be of better and more prominent amount than assumptions were more fulfilled generally. This proposes that data over-burden didn't diminish customer fulfillment with online media. At long last, the review shows that the utilization of online media further developed fulfillment for buyers during the underlying phases of data search and elective assessment yet didn't help much in further developing fulfillment in the buy choice stage, nor in the post-buy assessment It is presumed that web-based media offers numerous chances for the two customers and associations. On one hand, in utilizing web-based media, purchasers have grown better approaches to interface with brands, to voice their perspectives about specific brand encounters, and have additionally helped them in looking, assessing, picking and purchasing labor and products in India web client's development is enormously expanding step by step.
- To Through Social media companies are sent easily information to target customers.it creates and awareness on the product and services.
- Social media is a best promoting tool to reduce marketing expenses. And also, directly increasing number of subscribers.
- The strong relationship between internet users and social media. The majority of customers in modern days using Internet in India.
- So, it is the one of the ways to give short and eminent information to their target customers and to improve the company sales.

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6. Future scope:

It should focus on examining consumer behavior on social media marketing, by proposing and validating a scale that would explain this behavior. Moreover, researchers should investigate the differences of online consumer behavior based on different social media platforms (Facebook, Twitter, Instagram, Snapchat). Social media aspects are still in the early stage of research in examining their extent for digital marketing. As a result,) note this might be the main obstacle in studying the attitudinal and behavioral responses of consumers toward digital marketing tactics on social media platforms.

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IMPACT OF COVID 19 ON HEALTH CARE AND PHARMA SECTOR
IN INDIA

Paper ID - 1020

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ABSTRACT

COVID-19 in India has made a huge impact on Healthcare and Pharma industries. This article will help explain the past trends of Indian Healthcare and Pharma industries growth during pre and on-going Covid-19 pandemic and current Government policies, R & D and overall economic impact of these industries in India. The data provided by various national and international sources is analysed to check how it benefits citizens from obtaining drugs, especially in this case, vaccination/health services needed to stop the growth of Covid-19, in terms of ease of access for vaccination (foreign & domestic), rural and urban impact, government policies, research & development done both in the private & public sectors.

Key Words: Impact of Covid-19, Health , Pharma , Government initiatives, Vaccination

I. INTRODUCTION

1. About Covid- 19

Coronavirus is a sickness because of a new virus alluded to as SARS-Cov-2. WHO previously discovered this new infection on 31st December, 2019, following a report of number of cases with similar symptoms of viral pneumonia in Wuhan, China.

People and individuals with basic comorbidities like cardiovascular diseases, diabetes, diligent breath illness or most malignant growths are substantially more liable to suffer from this virus contamination. Anybody can get unwell with COVID-19 and end up fundamentally unwell or die at any stage of life.

The best way to save and bring down transmission is to get educated about the illness and understand how the infection spreads. One has to shield oneself as well as other people from pollution through remaining at a distance of 2 meters from each other, wearing a covering mask and washing hands with liquid-based sanitizer .

The infection can spread from the mouth or nostril through an infected person once he or she speaks, sneezes or is without a proper mask.

I. Role of Medicare & Pharma Sector in India

In general, India is at a huge advantage in these industries in manufacturing medicines and healthcare. The following are some advantages that we see trending in Indian Healthcare and Pharma industries at the moment; which was actually on an upward curve even before the pandemic but now has seen a multi-fold increase during the ongoing pandemic.

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1. Strong Demand

Due to greater awareness on health and diseases, changed lifestyle, and increased demand for health insurance it is seen that the demand for doctors in India was not up to the demand as required at the time of pandemic. It is estimated that India requires 2.07 million doctors by the year 2030 to create a ratio of 1:100 in terms of doctor-to-population.

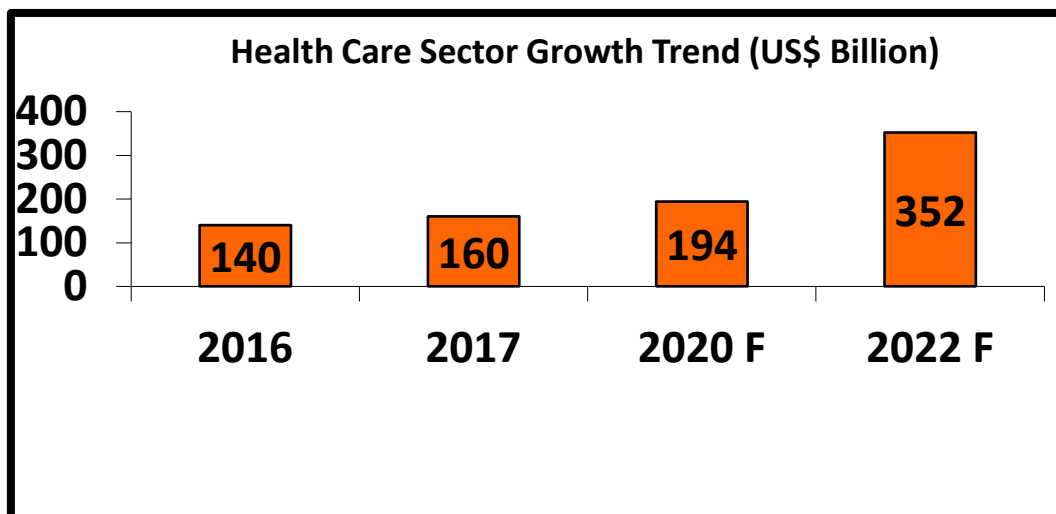
2. Attractive Opportunities

The Government of India aims to increase healthcare spending to 3% of the GDP by 2022. Two vaccines of Bharat Biotech's Covaxin and Serum Institute of India's Covishield are helping safeguard medically the Indian population and also helped many countries during the pandemic by exporting the vaccinations.

3. Rising Manpower

The number of doctors registered in Indian Medical Association has increased from 827000 in 2010 to 1255786 in 2020. Healthcare has become one of India's largest sectors, both in the terms of revenue and employment. The pharma industry is growing at a faster pace owing to its strengthening coverage, service and increasing expenditure by public as well as private players. The market is expected to record to CAGR of nearly 18% between the years 2016-2022. Between 2016–22, market is expected to record a CAGR of 17.69%. Please Table: 1.

Table:1 Overview of HealthCare and Pharma Sector Growth Trend in India



4. Investments:

- The total industry size is estimated to reach US\$ 193.83 billion by 2020 and US\$ 372 billion by 2022F (F – Forecast).
- In Budget 2021, India's public expenditure on healthcare stood at 1.2% as a percentage of the GDP. The Government is planning to increase public health spending to 2.5% of the country's GDP by 2025. The share of healthcare in GDP is expected to rise 19.7% by 2027.
- Around \$7.22 bn FDI inflows in Hospitals and Diagnostic Centres during April 2000 – June 2021
- 1.36% Share in total FDI inflows during April 2000 – March 2021.
- 100% FDI permitted in the AYUSH sector,

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- Under automatic route ,100% FDI is allowed in the construction of hospitals.

II. Discussions: Healthcare And Pharma Industry Pre-Covid

1. Ease of Vaccination (Procurement of Medicine/services)

The affordability of medicine and Health care services in India has been increased. Pre-Covid, affordability of these services was best in Tier-1 cities and not so much in Tier-2 & 3. People in villages and towns would rather travel the distance to get better medicine and/or services in Tier-1 cities since Government provided services compared to major cities were comparatively less.

2. Rural and Urban Impact

Pre-Covid, accessibility of medicine and services was also an area where the observation concludes the vast divide between rural and urban service. Therefore, when Covid hit, the majority of these cases were from the Rural areas. There were no Private industries that would dare venture into the rural areas to set up infrastructure or provide services at a discounted price.

3. Government Policies, R&D:

Before the pandemic, Tax policies were very strict for private industry and public sector to cooperate to progressively build a better healthcare facility for citizens throughout the country. FDI was minimum, partly because of domestic players' dominance and regulations imposed by the Govt. of India.

Comparing to the Research and Development in other countries, it was permitted mainly to educational institutions, and not much progress to find new solutions were being developed

III. Healthcare and Pharma Industry in the Ongoing Pandemic

The domestic pharma market turnover in India has arrived at Rs.1.4 lakh Cr (equivalent to \$ 20.03 billion) in 2019 according to the public authority information. This is an expansion from Rs1.29 lakhs Cr in 2018.

In India, the medical care companies hail from both the private as well as public sector. India assumes a significant part in the international pharma industry and has an extraordinary pool of researchers/engineers with great potential to guide the business ahead.

The Indian drug industry supply far more than 50% of different antibodies internationally. India is the third-biggest maker of medications as far as volume and antibody creation and contributes significantly to WHO requirement for BCG, Polio, Diphtheria and Tetanus antibodies, which account for 40 to 70percent. India likewise upholds the international interest for antibodies for the treatment of measles with 90percent share.

The conventional medications manufactured in India provide overall security and quality. India adds to the second biggest portion of the drug and biotech labour force on the planet. It is estimated that by the year 2025 India's development in the field of bio-technology industry i.e. Bio pharmaceuticals bio administration, bio pharming and bio informatics will be 30percent and will be worth of \$100 billion

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Owing to all the above increases in investments in infrastructure, manufacturing and R&D, Indian citizens in both rural and urban areas are much more likely to be provided equally good services in health care.

Below are few trends that we see currently during the pandemic:

IV. Export of the COVID-19 vaccine and drugs

- As per the official reports given by government of India, 52 billion doses were administered to Indian citizens while 60 million doses were exported by the first week of April 2021

- **COVID-19 Vaccination**

As of May 04, 2021, around 15.89Cr vaccine doses have been administered through 23.36 Lakh sessions across the country.

- **Collaboration**

In March 2021, Virchow Biotech, a Hyderabad-based firm, and the Russian Direct Investment Fund (RDIF) announced a collaboration to manufacture up to 200 million doses of the Sputnik V vaccine in India

- **Policy support and government initiatives-Pradhan Mantri Jan Arogya Yojana (PMJAY)**

The government allocated Rs. 64,180 crores (US\$ 8.80 billion) plan for the healthcare industry over six years in the Union Budget 2021- 22 to strengthen the existing 'National Health Mission' by developing capacities of primary, secondary and tertiary care, healthcare systems and institutions for detection and cure of new & emerging diseases.

V. Tax incentives

- Healthcare education and training services are given a tax holiday from service tax.
- Hospitals with 50 or more beds in non-metro cities were given a tax holiday u/s 80-IB.
- 250% deduction for approved expenditure incurred on healthcare.
- Income tax exemption for 15 years for Indian-made medical products.
- The benefit of section 80-IB has been extended to new hospitals with 100 beds or more that are set up in rural areas.

VI. Suggestions

- Invest in medical services foundation, especially at the essential and auxiliary level.
- Improve specialist to patient proportion and patient to bed proportion in the public sector to serve the rural poor population.
- To forestall future pandemics, more exploration should be finished. Further developing, subsidizing, and exploration frameworks for virologists and disease transmission experts will assist set with increasing early notice and reaction frameworks.
- Set up unique public effort labourers for the scattering of medical care data to forestall the spread of careful data.
- Immunity-assembling and long-haul wellbeing should be a piece of public medical care programs.
- Border control components should be improved and a convention for pandemics ought to be set up for what's to come in near future.

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- Guidelines for gatherings of the old and weak, the comorbid and cutting-edge labourers should be set up in the event of future episodes.
- Strengthen native clinical gadgets, medication, and antibody assembling to become independent.
- Make sufficient vehicle and apportion arrangements accessible.

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IMPACT OF COVID-19 ON SMALL SCALE INDUSTRIES IN INDIA

Paper ID - 1021

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ABSTRACT

At the outbreak of the COVID-19 pandemic, governments began extending financial support to micro, small, and medium enterprises (MSMEs) and their workers because smaller firms are more vulnerable to difficult times which affects their supply chain, workers, and demand for goods and services than larger firms. However, the severity of the pandemic's impact on MSMEs varies considerably depending on their characteristics. Using online survey data of MSMEs in India, this project work attempts to deepen our understanding of the impact of the pandemic on MSMEs, especially their employment, sales revenue, and cash flow.

Keywords: COVID-19; micro, small, and medium enterprises (MSMEs); layoffs; cash shortage; digitalization.

1. INTRODUCTION

MSME sector in India is second largest employment generator after agriculture, and acts as a base for entrepreneurs in strengthening business ecosystem. The estimated number of MSMEs in India is 63 million and employs 110 million individuals producing more than 6,000 products. According to DGCIS data, the value of MSME related products in India is \$147,390 million and contributed 48.56% of total export during 2017-18. Data from 2019 shows that sector contributed 29% to overall GDP. Various reports, researches and surveys have proved again and again that this sector act as a catalyst for socio-economic development of the country. Within this target the role of MSME sector is going play an important role, with expected contribution to GDP above 50%. The potential of Indian MSME sector is still untapped and that is one of the reasons why government policies are now more focussed on building a proper ecosystem. The imposition lockdown forced MSME owners, employers and external stakeholders in a quandary, since, no one had experience to handle this situation. Survey reports have shown that disruptions caused by the Covid-19 pandemic have impacted MSMEs earnings by 20-50%, and faced liquidity crunch. MSMEs present in remote areas also faced lots of difficulties due to interrupted supply chain systems and intrastate lockdown provisions. Many enterprises laid-off their workers because of inability to pay salaries, vacated their offices due to incurring expenses and halted their production due to declining demand. The uncertainty needed a push by government, to boost market confidence. The Atmanirbhar Bharat Mission was launched to face to boost MSMEs output and to be less dependent upon foreign firms. New steps taken by government are expected to act as a catalyst for the sector, not only to come out of pandemic related shocks but also to get ready for brighter future.

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2. LITERATURE REVIEW

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. 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. 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 directly linked to the economy as it has impeded industrial sectors. The stock market reflects the current situation of the economy and it reacts to major events. Past literature has shown the same, for example, how news affects the stock market (Li, 2018) or how stock market responded to foot-and-mouth disease (FMD) outbreaks in Korea (Pendell D. et al., 2013).

The Chinese stock market has shown significant negative returns related to the daily growth of both total confirmed cases and total cases of deaths caused by COVID-19 (Al Awadhi A. M. et al., 2020). On similar lines as COVID-19, in 2003 SARS epidemic had spread throughout the world. SARS impacted the airline stock of Canada, China, Hong Kong, Singapore and Thailand.

A study also found that airline stocks were more sensitive to news about SARS relative to the average non-aviation sector (Elaine Loh, 2006). SARS hit the tourism industry worst; it saw the highest stock decline within a month.

The outbreak of SARS impacted the hotel stock returns in Taiwan, not only because of loss in revenue for the hotels but also due to higher discount rates offered by them (Chen, 2010)

Apart from the tourism sector, investment, retail sales, restaurants, hotels and the air transport industry were among other sectors that were adversely impacted on a great scale (Keogh-Brown & Richard, 2008). Existing literature indicates that infectious diseases negatively affect the stock prices of several sectors.

3. IMPACT OF COVID 19 SECOND WAVE ON INDIAN ECONOMY

It has been more than a year and a half since the COVID-19 has affected the Indian population. After the first wave, we thought that we had gained control of the situation but the second wave found us wanting for basic necessities such as oxygen and medical supplies.

- **Agriculture**

The second wave has seen stricter and longer lockdowns in the rural parts of the country. Farmers were not prepared for the ensuing chaos. Due to the closure of Mandis, vegetable vendors, and processing industries have also been hit.

- **Manufacturing**

The sector was at the receiving end in both the first and the second wave. To control the coronavirus spread, most of the manufacturing sector had to work at a lesser

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capacity. Non-essentials manufacturing was hit badly. This has meant higher cost of procuring raw materials for both small and large industries.

- **.Services**

The services sector in the last two decades has become the driver of the Indian economy contributing to more than 50% of the GDP. It is felt that that COVID-19 will prove a positive disruption for the services sector in the long run.

- **The overall impact on GDP**

During the financial year 2020-21, GDP contracted by 7.3%.The International Monetary Fund (IMF) has projected a sharp contraction of 4.5 per cent for the Indian economy in 2020.The Reserve Bank of India (RBI) has indicated negative growth rate of GDP in the financial year 2020-21. The Index of Industrial Production (IIP) was 35.9 per cent lower compared to its level a year ago.

4. OBJECTIVES OF THE STUDY

The objective of the study is to determine whether there has been any effect of pandemic on the Industry performance.

5. RESEARCH METHODOLOGY

- **RESEARCH DESIGN:**

Exploratory and descriptive research design adopted for the study to analyses the performance of stock of SMSE sectors.

- **DATA COLLECTION METHODS:**

The data collected through primary and secondary sources.

- **TOOLS AND TECHNIQUES:**

We first calculated the return of different indexes for last month of our study time-period by using the closing prices of first day and last day of month ($IR = \frac{\text{Price}_{\text{April}}}{\text{Price}_{\text{March}}}$). Results from this give us a blurry picture of how different sectors have performed over the last month. To gain more clarity in the results; we compared mean returns among all sectors for two different time periods – pre-event mean return and post-event mean return. The pre-event mean return window is of 177 days, starting from 16 May 2019 till 31 January 2020, and post-event mean return window is of 55 days from 1 February 2020 to 24 April 2020. To test the significance of these returns we also applied t-test for two samples assuming unequal variances. The last step while comparing different sectors with our test sector (that is, healthcare and pharmaceutical sector) was to plot a graph of daily abnormal returns of both sectors over our post-event window. This graphical representation would help us to see if there were abnormal returns in any other sector too apart from the test sector; and if not, it would strengthen the case for the test sector.

- **STATISTICAL TOOLS:**

Event study is widely used in financial economics to determine whether there has been any effect of a particular event or information on the stock performance. To see the impact of corona virus on India's healthcare and pharmaceutical industry, we will apply event study

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model here. The event day has been taken as the day on which India reported its first fatality due to the virus – 12 March 2019. The study period is of 233 days, which is divided into an estimated period of 178 trading days and event period of 55 trading days. BSE SENSEX index is taken as a benchmark index to calculate abnormal return of all sectors. The expected return (R_{it}) is derived using the market model and Ordinary Least Square (OLS), which is based on the following regression model:

$$R_{it} = \alpha_i + \beta_i R_{mt} + \varepsilon_{it}$$

R_{it} – Expected return of sector

R_{mt} – Market return return of sensex

β_i – unbiased beta coefficient

α_i – intercept

the abnormal return (AR) is calculated as –

$$AR_t = R_{kt} - R_{it}$$

R_{kt} – Normal or actual return

$$R_{kt}, R_{mt} = (Price_n / Price_{n-1}) * 100$$

$$t(AR_t) = \frac{AR_t}{\sqrt{Var(AR_{pre})}}$$

AR_{pre} – Abnormal return of pre-event period

6. DATA ANALYSIS AND INTERPRETATION

• Data Analysis and Interpretation

This figure:1 plots the distribution of our survey respondents by industry, in comparison with population data. On the vertical axis we list the 19 one-digit industries. The horizontal axis shows the fraction of firms from these industries in our survey dataset and in the whole economy. The survey dataset comes from our COVID-19 survey in February, excluding those responses without industrial information. The firm population data comes from the India Economic Census 2018.

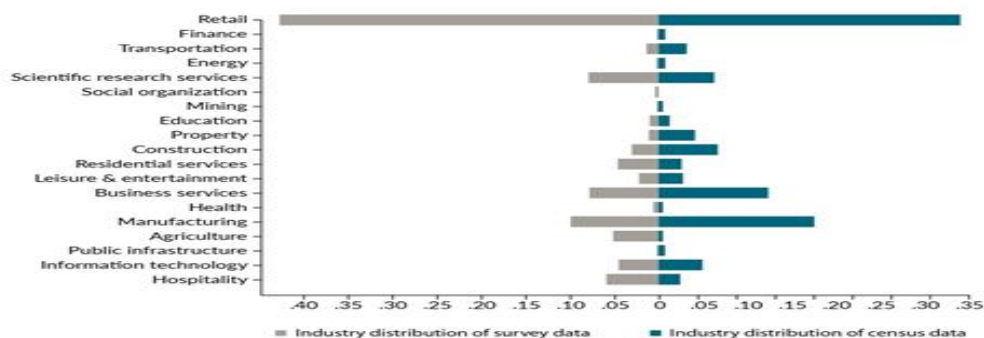


Figure: 1 Industry Distribution of the ESIEC Sample and the India Economic Census in 2018

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7. CONCLUSION

Based on the recent two waves of phone interviews with entrepreneurs from previously surveyed SMEs that reflect India's general employment framework, the paper provides first-hand information about the impact of COVID-19 on SMEs and their related challenges of reopening. As COVID-19 is largely under control in India, resuming production has become high on the country's policy agenda. Understanding the challenges of reopening is essential for designing appropriate policies to help SMEs find solutions to the issues that hamper them and navigate this tough time. From February to May, major challenges facing firms had shifted from the supply side to the demand side. Lack of demand has become the most critical challenge, in particular for export firms. In response to the spread of COVID-19, many countries have adopted lockdown policies, thereby halting production activities.

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IMPACT OF COVID-19 ON ONLINE EDUCATION

Paper ID - 1022

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ABSTRACT:

Educational institutes across the world have closed due to the COVID-19 pandemic jeopardizing the academic calendars. To keep academic activities going, most educational institutions have shifted to online teaching. Students believe that the flexibility and convenience of online classes make it an attractive option. On the other hand, net connectivity makes it difficult for students to attend online classes. Further, absence of facilities and infrastructure are the most significant disadvantages of holding online classes. However, questions about the readiness and effectiveness of online learning remain doubtful, particularly in a developing country India.. The suggestions and recommendations are made in order to improve present online teaching methods in order to reach a larger number of students and improve learning quality

Key Words: Covid-19,Academics, Online teaching, Net connectivity ,Education

1. INTRODUCTION:

The pandemic of COVID-19 has wreaked havoc on many facets of human life, including schooling. Due to the spread of contamination, schools in affected nations were closed in early February 2020. In India, around 32 crore students were forced to stop going to schools/colleges, and all educational activities were stopped.

Many educational institutions around the world were forced to teaching online. As of the 10th of March, one out of every five students was away from school owing to school and university closures around the world. Due to the indefinite closure of schools and colleges, both educational institutions had to experiment with ways to fulfil their mandated course within the time. Nonetheless, COVID-19 has prompted educational institutions around the world to introduce innovative techniques in a timely manner.

This article focuses on the major influence of Covid-19 on Indian higher education institutions with discussion on ways to ensure seamless educational services during the crisis. Many new modes of learning have emerged as a result of the covid-19 pandemic and as a result, certain post-Covid-19 tendencies could lead to new approaches of teaching and learning in higher education. There are also some useful tips for carrying out educational activities during a pandemic. Most institutions have moved to an online method during this

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time, employing Microsoft Teams, Zoom, or other online platforms. Despite many challenges, higher education institutions (HEIs) have responded positively.

2. LITERATURE REVIEW:

The Covid-19 pandemic has wreaked havoc on the world's school system, affecting approximately 1.6 billion students in more than 200 countries. More than 94 percent of the world's pupils have been touched by the closure of schools, institutions, and other learning venues. This has had a significant impact on all facets of our lives. Traditional educational techniques have been considerably disrupted by social distancing and limited movement policies. The reopening of schools once the restrictions have been lifted is another challenge, as many new standard operating procedures have been implemented. Many researchers have shared their work on teaching and learning in various ways in the wake of the Covid-19 outbreak. The article aims to present a comprehensive report on the influence of the Covid-19 pandemic on online teaching and learning of various papers, as well as to suggest a course of action.

3. OBJECTIVES:

- Study the steps taken by the Indian government to encourage online learning during the Covid-19 lockdown.
- To focus on the various tools and platforms that educational institutions used during the pandemic.
- Highlighting some merits and demerits of online learning.

4. Methodology:

The article is based on secondary data collated from online platforms and journals.

5. DISCUSSIONS:

A. Online teaching tools:

The majority of online classes used a web-based internet network and these digital resources make teaching online more convenient and interactive with better versions of tools. Online tools have numerous advantages, including the ability to record classes/sessions, share voice/text messages, and create online assignments. As regards the most popular online platform, majority of participants have responded that they are using the Google meet, Zoom and WhatsApp software applications .See figure :1

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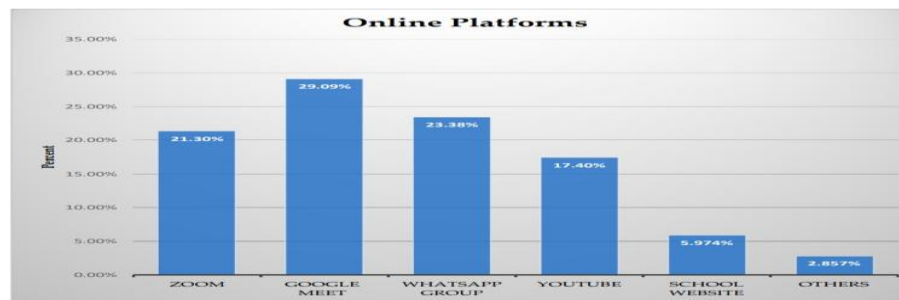


Figure :1 Popularity of Online Platforms

Source: Various online platforms

B. Initiatives in India of online teaching tools:

During the covid-19 outbreak in the entire nation, the country was facing major crisis in many sectors but the worst hit sector was education sector. Students and teachers were struggling to have uninterrupted internet connection. To ensure that there is no break in education and students get full access to classes, Ministry of Human Re Development (MHRD) advised students to carry on their studies using online platforms.

Following list of some of digital initiatives of MHRD and UGC (University grants commission)

- **SWAYAM online course:** Provides access to best learning resources which can be viewed by any student. It is free of cost without any registration.
- **UG/P G MOOCs:** Hosts learning material of SWAYAM UG and PG (non technology) archived courses.
- **e-PG Patshala:** Hosts high quality, curriculum-based, interactive e-content containing 23,000 modules in 70 Post Graduation disciplines of social sciences, arts, fine arts and humanities, natural and mathematical sciences
- **e-content courseware in UG subjects:** e-content courseware in 87 undergraduate courses with about 24,110 e-content modules are available on the CEC website.
- **SWAYAMPRAKASHA:** Is a set of 32 DTH channels that provide high-quality educational course to residents who are interested in fields such as arts, science, commerce, performing arts, social sciences, and humanities.
- **EC-UGC YouTube channel:** Provides access to unlimited educational curriculum based on lectures absolutely free.
- **National Digital Library:** Is a digital repository with a vast amount of academic content in various formats, as well as interface support for leading Indian languages.
- **Shodhganga:** Is a digital platform of 2,60,000 Indian Electronic thesis and Dissertations for research students to deposit their Ph.D thesis for benefit of the entire scholarly community.

C. Advantages of online education:

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Some of advantages and disadvantages of e- learning are-

- It helps the teachers to convey the lessons to students efficiently by using various tools like videos, PPTs, etc.
- Students can attend the class from any location which also saves the time for traveling.
- The online class can be recorded and can be used for future references.
- Sharing materials through online mode make students more comfortable.
- Useful to women and physically handicapped learners who can learn at home.
- It is cost effective technology which is quite affordable.

D. Disadvantages of Online Education:

- The most challenging task for most students is to maintain focus on the screen.
- When working online, there is a risk of being easily distracted by social media .This can be avoided by making the class dynamic and concise.
- Another issue with online education is the lack of internet access.
- There is less physical interaction between students and the professor in an online class. Students feel isolated.
- Spending long hours in front of computer screen might cause health problems.

E. Perceptions of learners on online education:

- During the pandemic, it was easy to attend online classes
- Option of recording lessons so that they can be seen later.
- To facilitate practical based classes through virtual mode.
- Using the recording mode of class's learners can revise and understand the concept to clarify their doubts.
- Online teaching should be delivered in local languages so that non-English learners can understand and learn.
- As the technical skills are improved due to online learning programmes and online mode of examination could be planned.
- Observed that there is poor audio/video quality in some locality due to the networking.
- Online classes are effective for physically handicapped people as they can learn from home.

F. PERCEPTIONS OF EDUCATORS ON ONLINE EDUCATION:

- They are satisfied in taking online classes during lockdown period.
- The information provided before to the online classes clarifies the topic content.
- All online class recordings can be saved for future reference.
- Most educational institutions were unable to determine the rates of remuneration for online programmes.
- It's tough to keep a track of what's going on in real time during online sessions
- Poor attention and interaction are observed in online classes.

6. Suggestions:

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- It is necessary to ensure that online platforms have improved security and safeguarding procedures.
- The devices must have the most recent software updates and antivirus programmes installed.
- To facilitate smooth access for all, high-speed internet connectivity should be ensured.
- Internet connectivity in rural areas should be improved as connectivity of various telecoms is the major issue.
- Government should develop infrastructure like open wifi areas with high speed internet access.
- Students should have access to the course materials before participating in the online sessions.
- In online sessions faculty should hold interactive sessions.

6. Conclusion:

For a long time, online education has been on the fringe. The covid-19 epidemic catapulted it into the spotlight. For the first time, covid-19 epidemic has resulted in widespread acceptance of online education over the world. The lessons we've learned about online education as a result of this pandemic will come in handy in the future. The suggestions and recommendations are made to improve the efficiency of online teaching learning process.

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ELECTRONIC WORD-OF-MOUTH: A DESCRIPTIVE STUDY

Paper ID - 1023

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ABSTRACT

Word-of-mouth (WOM) has been recognized as one of the most influential resources of information transmission. However, conventional WOM communication is only effective within limited social boundaries. The advances of information technology and the emergence of online social network sites have changed the way information is transmitted. This paper describes online interpersonal influence or electronic word of mouth (eWOM) because it plays a significant role in consumer purchase decisions.

Keywords: Word of Mouth; Online Consumer; Consumer Behavior

1.INTRODUCTION

Since the advancement of the World Wide Web (WWW) on the Internet in the mid 1990s, an expanding number of organizations have been attempting to do electronic trade (EC) [1]. As of late, the WWW is utilized as another promoting channel to show proposals from past customers [2]. The Internet's worldwide nature has made electronic verbal (eWOM) communication between purchasers who have never met [3]. This paper first surveys related investigations on relational impact and WOM and how it functions. It then gives a conversation of eWOM attributes and how eWOM differs from the conventional WOM.

2.INTERPERSONAL INFLUENCE AND WORD-OF-MOUTH

Buyers impersonate each other after a social or vicarious learning worldview, however maybe more significantly; they likewise converse with one another. Portrayed as WOM correspondence (WOM), the cycle permits customers to impart data and insights that immediate purchasers towards and away from explicit items, brands, and administrations [4]. There are a couple of general inquiries that ought to be replied: (1) Why do purchasers spread WOM? (2) Where does WOM begin? (3) What are a few factors that intervene WOM? (4) What are the normal results from the spread of WOM?

3. HOW WORD-OF-MOUTH (WOM) WORKS?

Specialists have shown that individual discussions and casual trade of data among colleagues impact customers' decisions and buy choices, yet additionally shape buyer assumptions [5], pre-utilization mentalities [6], and surprisingly post-use impression of an item or administration [8]. An interesting part of the WOM impact that recognizes it from more conventional showcasing impacts is the positive input system among WOM and item deals.

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That is, WOM prompts more item deals, which thus create more WOM and afterward more item deals [7].

4. ELECTRONIC WORD-OF-MOUTH (EWOM)

The Internet has empowered new types of correspondence stages that further enable the two suppliers and buyers, permitting a vehicle for the imparting of data and insights both from Business to Consumer, and from one Consumer to another. Electronic informal (eWOM) correspondence alludes to any sure or pessimistic assertion made by potential, real, or previous clients about an item or organization, which is made accessible through the Internet [8].

5.ONLINE CONSUMER REVIEW

The web-based purchaser survey, one sort of eWOM, includes positive or negative articulations made by buyers about an item available to be purchased in Internet shopping centers. This shopper made data is useful for dynamic on buys in light of the fact that it gives purchasers roundabout encounters [9]. An internet based shopper survey as a course for social impact assumes two parts (source and recommender).As a source, online purchaser surveys convey extra client situated data. As a recommender, they give either a positive or negative sign of item popularity.

6.EFFECTIVENESS OF EWOM AND ITS ACTIVITIES

Since clients can't generally encounter the genuine elements of an item bought by means of the Internet, there are hardships in settling on the right buying choice. Various investigations of eWOM-related adequacy have been directed. These might be arranged into two examination types: market-and individual-level. The contrast between these two lies in how the data is seen. EWOM research comes from confounded client exercises in the eWOM frameworks. As shown in Fig. 1, there are three significant parts required in clarifying eWOM exercises. From this model, earlier eWOM research endeavors fell into by the same token: 1) Market-level, recognizing the item data measure by survey eWOM as aggregated client assessment, and its relationship with other market-level signs, or, 2)Individual-level, distinguishing the client's dynamic interaction by review the eWOM as instructive, zeroing in on what the data means for a client's dynamic process[10].

7.MOVING FROM WOM TO EWOM

Before the Internet period, customers shared every others' item related encounters through conventional WOM. Today, the Internet makes it feasible for shoppers to impart encounters and insights about an item through eWOM action. Reference [7] show that eWOM can beat the constraint of customary WOM. In conventional WOM correspondence, the data is traded in private discussions, so immediate perception has been troublesome. Electronic references vary from their "disconnected" partners in two critical ways [11]:

1) They are electronic ordinarily; there is no eye to eye correspondence, 2) Those references are normally spontaneous, that is, they are shipped off beneficiaries who are not searching for data, and consequently are not really able to focus on them.

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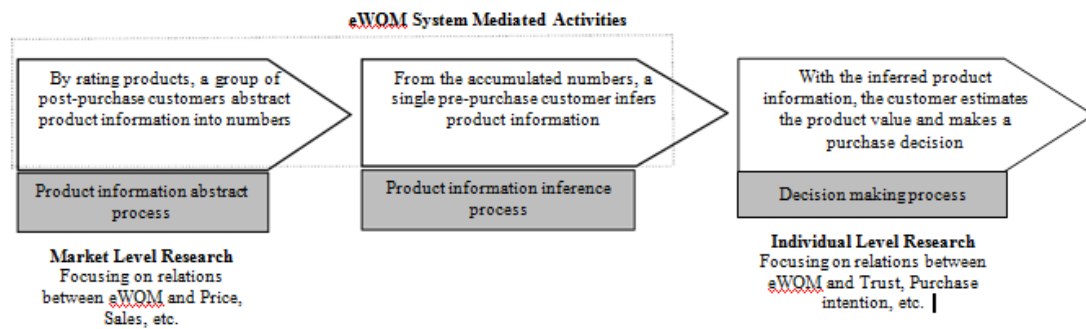


Fig 1. eWOM activities (Lee and Lee , 2009)

8. INFORMATION ADOPTION MODEL AND EWOM

The information adoption process is the internalization phase of knowledge transfer, in which explicit information is transformed into internalized knowledge and meaning [12]. Reference [13] adopted the elaboration likelihood model (ELM). ELM posits that a message can influence people’s attitudes and behaviors two ways: centrally and peripherally. The former refers to the nature of arguments in the message while the latter refers to issues or themes that are not directly related to the subject matter of the message [14]. When applied in a computer-mediated communication context, the

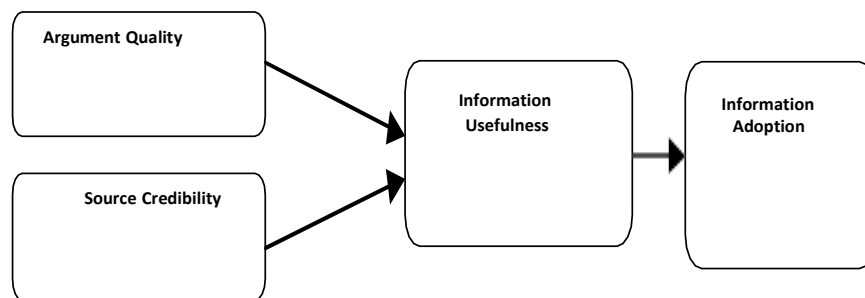


Fig 2. Information Adoption Model (Sussman And Siegal, 2003)

information adoption model has two key propositions: The information adoption model considers argument quality (information quality) as the central influence and source credibility as the peripheral influence [13]. Figure 2 presents the information adoption model. Argument quality refers to the persuasive strength of arguments embedded in an informational message [15].

9.A TYPOLOGY OF EWOM MEDIA

A few sorts of electronic media have an effect upon relational connections. Each has various attributes [16]. Some are coordinated, like Instant Messaging; while others are offbeat, like email and web journals. A few correspondences interface one purchaser with another, like email, while others associate a solitary shopper with numerous others (site pages). Still others stream inside another showcasing worldview; the 'many-to-many interchanges' of Internet talk rooms [17]. Fig. 3 mirrors this new typology.

10. CHALLENGES AND OPPORTUNITIES OF EWOM

The web has created both challenges and opportunities for electronic word-of-mouth (eWOM) communication [18]. eWOM allows consumers to not only obtain information related to goods and services from the few people they know, but also from a vast,

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geographically dispersed group of people, who have experience with relevant products or services. A recent survey found that most consumers perceive online opinions to be as trustworthy as brand web sites [19]. These studies indicate how great of a potential impact eWOM can have on the consumer decision process. WOM provides an alternative source of information to consumers, thus reducing companies' ability to influence these consumers through traditional marketing and advertising channels.

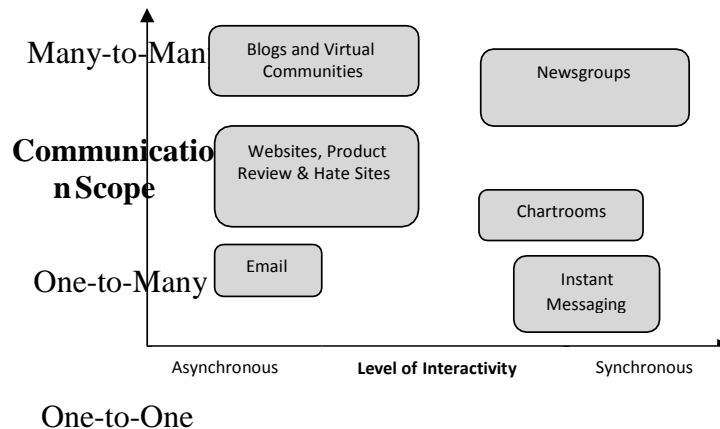


Fig 3. A typology of electronic word of mouth (eWOM) channels (Litvin et al., 2008)

eWOM gives another setting to organizations to arrive at purchasers and to impact buyer assessments. Per reference [20]: (1) with the minimal expense of access and data trade, eWOM can show up in an exceptional enormous scope, possibly making new elements on the lookout; (2) new issues might emerge given the secrecy of communicators, conceivably prompting deliberately deceptive and wrong messages. What's more, the digitalization of WOM challenges the presence of geological business sectors, and thus the capacity to direct nearby showcasing methodologies. Considering the media's minimal expense, more extensive degree, and expanded namelessness, it appears to be reasonable, as time advances that shoppers in progressively bigger numbers will either look for or just be presented to the counsel of online assessment pioneers [8].

11. CONCLUSION

This paper has given a hypothetical framework of eWOM. Organizations ought to effectively engage in some internet based customer networks and give all the pertinent and complete data about the organizations. Getting the most significant and extensive data to clients will bring about higher data reception. Advertisers should comprehend that their clients are going on the web in large numbers and these buyers are presented to and are possibly affected by many locales dedicated to the selling or conversation of item. Maybe to make up for the inborn shortcoming of an absence of individual relationship, essentially all electronic organization destinations currently offer websites that include client audits of the items they find appropriate.

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AN ANALYSIS OF GROWTH OF MSMEs IN INDIA AND THEIR
CONTRIBUTION TO THE COUNTRY

Paper ID - 1024

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ABSTRACT: Micro, small and medium-sized companies in India are an important steering factor for the growth of the Indian economy. These MSME's provide not only employment opportunities, but contribute in the process of industrialization in rural areas, simultaneously reducing the uneven distribution of income between premises. MSME's contributes significantly in Indian production development through export production, domestic production, high investment requirements, operational flexibility, technology-oriented companies, etc. SMEs are complementary to major industries operating in the economy and contribute significantly in the development of the country. On average, this sector has nearly 36 million units offering jobs about 80 million people. This sector by the production of 18,000 products contributes to 17.5% of GDP of years. It constitutes the portion of 45% of total manufacturing production and MSME's 40% of the country's total export. Thus, this article has attempted to understand the role of the MSME's in the provision of employment opportunities and to push to inclusive development of the country. The various problems encountered by these MSME in the execution of their operations were also discussed in this document. The study data was collected from the different secondary sources, such as government sites, magazines, various reports and newspapers.

Keywords: MSME's, GDP, **employment,inclusive** growth, economic development

INTRODUCTION:

Micro, small and medium-sized companies in India are an important driver factor for the growth of the Indian economy. These MSMEs help reduce the distribution of unbalanced revenues between people through the method of providing employment opportunities and the industrialization of these areas. MSMEs significantly contributes to the development of Indian economy through export production, domestic production, low investment needs, operational flexibility, companies, etc. SMEs are free for large industries operating in the economy and contribute greatly to the country's socio-economic development. On average, this sector has nearly 36 million units offering a job from to about 80 million people. This sector through the production of 6,000 products contributes 8% to the country's GDP. The Ministry of Micro, Small and Medium Government companies in India are responsible for developing policies, projects and programs for the development and promotion of these MSM

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companies. The successful implementation of these Schemes is also ensured by the responsibility of the supervision of the Ministry if MSMEs. Especially the state government. The responsibility for the promotion and development of MSMEs and its efforts are complemented by the central government. The main responsibility for the promotion and development of these MSMs is the government of the state, but the central government. It also helps the state government. by the number of their initiatives. Programs and various initiatives of the Ministry of MSME and Other organizations seek to provide the following services: adequate credit flows from financial institutions / financial banks, support for technology update and modernization, infrastructure facilities integrated, modern tests and quality certification, access to modern management practices, business development and the gradation of skills through appropriate training centers, support for product development, design and design. The packaging intervention, well-being artisan and workers, assistance for better access to the national and export markets and the measures grouped together to promote Civilization of and the empowerment of units and their collective. The various commissions, institutions, organizations and actions have been configuring by the ministry in question to promote and develop various industries at the micro, small and medium-sized enterprises. Some of the important institutional configurations are: micro, small and medium-sized enterprises (MSMICA) Act 2006, Khadi and Village Industries Commission (KVIC), Consulting COIR, National Small Industries Corporation (NSIC) Ltd., Mahatma Gandhi Rural Institute Industrialization (Mgiri), National Council for Micro, Small and Medium Enterprises (MSME) NB and National Institute of Micro, Small and Medium Enterprises. The enterprises are further categorized based on investment in equipment and annual turnover in US Dollars.

Criteria	Manufacturing		Service	
	Turnover	Investment	Turnover	Investment
Micro	Rs. 5 crores (US\$ 0.6 million)	Less than Rs. 25 lakh (US\$ 0.03 million)	Rs. 5 crores (US\$ 0.6 million)	Less than Rs. 10 lakhs (US\$ 0.01 million)
Small	Rs. 50 crores (US\$ 6.8 million)	More than Rs. 25 lakh (US\$ 0.03 million) but less than Rs. 5 crore (US\$ 0.6 million)	Rs. 50 crore (US\$ 6.8 million)	More than Rs. 10 lakh (US\$ 0.01 million) but less than Rs. 2 crore (US\$ 0.3 million)

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Medium	Rs. 250 crore (US\$ 34 million)	More than Rs. 5 crore (US\$ 0.6 million), but less than Rs. 10 crore (US\$ 1.4 million)	Rs. 250 crore (US\$ 34 million)	More than Rs. 2 crore (US\$ 0.3 million) but does not exceed Rs. 5 crore (US\$ 0.6 million)
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REVIEW OF LITERATURE:

Ghatak, Shambhu (2010) in his paper titled “Micro, Small and Medium Enterprises (MPMEs) in India: a review indicated that the status of MSMEs in India” India outperforms its counterparts in Bangladesh and Pakistan. Around 36% of Pakistan's SMEs have a bank account while around 46% of UK SMEs have a bank account. Compared to them, about 95% of Indian SMEs have their bank accounts. He added that the Indian government should accelerate its initiatives to provide more support to these small industries. Subrahmanyam Bala (2011) analyzed the impact of globalization on the export potential of small businesses and found that concluded that the impact was high during the protectionist era, but also showed a tendency to l 'increase during the period of liberalization, but it seems to be slowing growth. Hence the government. should continue the policy of improving the competitiveness of these ISS through technology transfer, financial support and marketing. Srinivas, K.T. (2013) in an article titled The Role of Micro, Small and Medium Enterprises in Inclusive Growth, concluded that MSMEs are considered to be the engine of the country's development. In recent years, there have been major changes at the national and state level to unify the sector. Weak infrastructure and lack of trade links are the main reasons for the weak growth of MSMEs in India. State support as well as central government. not enough for strengthening MSMEs in India. Hence the entrepreneurs in India and the government. should take several initiatives to further develop these MSMEs in India.

Coronavirus depressingly has affected the MSMEs area through disturbance sought after chain issues of the creation cycle and unrefined substance and work accessibility, which brought about contracting income age (Singh, 2020). This new occurrence constrained the ventures to one or the other cut down their business exercises because of absence of monetary strength, absence of natural substance accessibility, work lack, and so on, or to switch as per the need from trivial to fundamental wares like veil, PPE units, sanitizers, and so on (Tripathy, 2020). A study led on MSMEs by the All India Manufacturers Organization affirmed that the independently employed MSME units, transcendently 35% of MSMEs area, get no opportunity of recuperation for their organizations as they have effectively started the closing down technique (Tripathy and Bisoyi, 2021). The clothing fabricating units of the product area were under the business loss of over ₹150 crore from March 2020 to May 2020 because of the pandemic fallout circumstance (Roy, 2020). The product misfortune to India's calfskin businesses is assessed to be \$1.5 billion because of the log jam of the worldwide

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market. The MSMEs area is battling for its installment to laborers, installment for fixed factors like power, lease and premium, diminished income in the economy, workforce movement, controlled material stockpile, and so on (Tripathy and Bisoyi, 2021).

OBJECTIVES OF THE STUDY:

- A study on the status and development of MSMEs in India,
- Study of the impact of establishing MSMEs in India on employment opportunities and
- Study of the various issues facing MSMEs in India.

RESEARCH METHODOLOGY:

The study is based on secondary data collected from several secondary sources, such as magazines, annual reports, the Department of MPCs and several other published reports. The data were presented in the form of a table and interpretations were made in light of the objectives of the study cited above.

INNOVATION AND NEW TRENDS IN MSME TOWARDS CONTRIBUTION TO THE COUNTRY:

Ease of doing business towards the growth of MSME's: One should consider that in India MSME accounts around 11 crore jobs for all genre towards contributing 29 per cent of the countries GDP. During the year 2021, restoring MSME's economic momentum had been the integral part and also through providing the real GDP rate a real large push. MSME was given a free hand to explore sales and distribution opportunities towards finding a new way for expanding business. MSME's was also providing with an opportunity for rethinking and applying new methods for market penetration and consumer's outreach.

Developing MSMEs' in the field of Sales and Distribution: The pandemic has shown how it got disconnected and manual deals and dispersion cycles can split apart MSMEs and their undertaking clients and hence make production network holes. The public authority's hard-core expense of Rs 2.3 trillion in designing a 5G optic fiber network the nation over will speed up MSME-B2B internet business organizations in 2021. B2B internet business stages will give an expense effective and consistent computerized interface among MSMEs and undertaking clients in assembling and associate the previous to more freedoms to sell higher and better, because of the 5G advanced foundation. MSMEs that take a crack at B2B web-based business biological systems will have the degree to procure up to 51 percent higher incomes every year than their disconnected partners.

Empowering MSMEs to Expand Smoothly: Through the pandemic, some MSMEs have quickly changed from the assembling of unimportant merchandise to that of fundamental products. What has compelled other MSMEs from doing as such is the high extent of variable expenses of disconnected business development courses. The administrations' CLCS-TUS drive to finance innovation enablement in MSMEs will be a distinct advantage in 2021 in the midst of the recuperation from the pandemic. B2B online business stages will actually want to empower 60-80 percent spend decrease for MSMEs through advanced business extension.

Empowering MSMEs to act naturally Reliant: MSME units need to make their production network quicker, more expense effective, straightforward, and more secure rapidly. The plan of B2B online business stages in 2021 will be to incorporate MSMEs in Indian assembling

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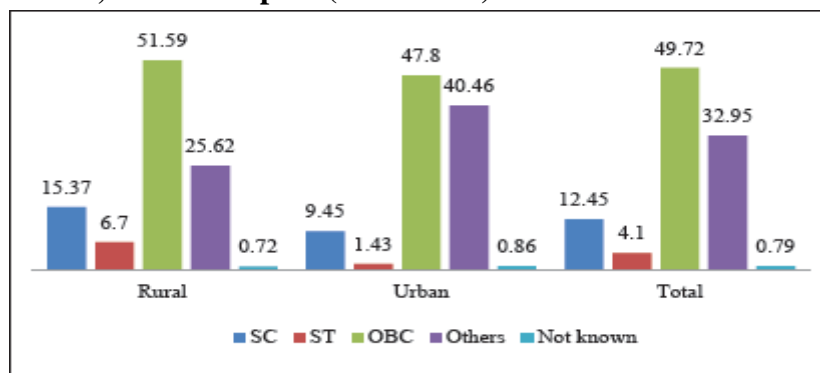
with worldwide worth chains and secure a higher extent of gross worth included worldwide assembling over the long haul. B2B online business organizations can empower this through more prominent nearby limit usage of MSMEs and opening new freedoms for homegrown and worldwide exchange.

Helping MSMEs with Supply Chain: Deferred installments have been a wellspring of worry for MSMEs through the pandemic. While the public authority's enactment to get MSMEs' installments inside 45 days is praiseworthy, MSMEs need dependable transient production network credit sources. Banks need to follow due ingenuity to streamline the dangers of NPAs in their monetary records and hence need to moor MSME obligation contributions to pledges urgently. Then again, B2B web based business stages can utilize investigation and enormous information and make elective danger evaluation models. They can utilize computerized capacities to examine MSMEs' income, turnover, client portfolio, provider appraisals by driving OEM clients, and records of awful obligations, assuming any, and give dexterous inventory network credit to them.

DATA ANALYSIS: Data collected from the Government of India Annual Report on Micro, Small and Medium Enterprises he commitment of MSMEs area in nation's gross worth added (GVA) has been persistently expanding. The offer level of MSMEs area altogether GVA and in all out GDP is expanding throughout the long term. There are 633.88 lakh MSMEs in the nation occupied with various financial exercises like 31% MSMEs are observed to be occupied with assembling exercises, while 36% are in exchange and 33% in different administrations. The miniature area endeavors represent over close to 100% of complete assessed numbers inside the characterized areas, where the little and medium areas represent just 0.52% and 0.01% of all out assessed MSMEs, individually. One more highlight consider is that out of the absolute assessed MSMEs, 51% are in country India, and 49% are in metropolitan regions. The proprietorship circulation of MSMEs in various regions can be introduced as follows:

In responsibility for, male strength is perceptible regardless of regions, as 79.63% of endeavors are male-possessed contrasted with 20.37% claimed by females. In contrast with metropolitan regions, female possession is amassed in rustic regions and all the more especially in microenterprises. Possession appropriation of MSMEs in friendly classification insightful has been introduced as follows:

Ministry of MSMES, Annual Report (2020–2021)



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The classification of MSMEs as per Ministry of Micro, Small and Medium Enterprises, India (2020):

Classification	Micro	Small	Medium
Manufacturing Enterprises and Enterprises rendering Services	Investment in Plant and Machinery or Equipment: Not more than INR 1 crore and Annual Turnover; not more than INR 5 crores	Investment in Plant and Machinery or Equipment: Not more than INR 10 crore and Annual Turnover; not more than INR 50 crores	Investment in Plant and Machinery or Equipment: Not more than INR 50 crore and Annual Turnover; not more than INR 250 crores

Contribution of MSMEs in total GDP of the country: As per the information received from Central Statistics Office, Ministry of Statistics & PI, Share of MSME Gross Value Added (GVA) in All India Gross Domestic Product at current prices (2011-12) for the year 2018-19 and 2019-20 were 30.5% and 30.0% respectively. The MSME sector is an important sector of the Indian economy. As per the information received from Central Statistics Office, Ministry of Statistics & PI, share of MSME Gross Value Added (GVA) in All India Gross Domestic Product at current prices (2011-12) for the year 2018-19 and 2019-20 were 30.5% and 30.0% respectively. The share of the MSME manufacturing in All India manufacturing gross value output during the year 2018-19 and 2019-20 were 36.9% and 36.9% respectively. Further, as per the information received from Directorate General of Commercial Intelligence and Statistics, the share of export of specified MSME related products to All India exports during 2019-20 and 2020-21 was 49.8% and 49.5% respectively. As per 73rd Round of NSS Report on Unincorporated Non-Agricultural Enterprises' (July 2015- June 2016) conducted by Ministry of Statistics & PI, estimated number of workers in MSME sector was 11.10 crore. Under the Prime Minister's Employment Generation Programme (PMEGP), the estimated employment generated (number of persons) in micro enterprises during the year 2020-21 and 2021-22 (as on 01.07.2021) are 5.95 lakh and 1.19 lakh respectively.

The correlation coefficient between **the raw** value of MSME over the years **and the MSME participation over** the years is 0.965 and is significant at **a 99% confidence level indicating that the gross value of the MSMEs has increased over the years.** and has contributed **positively to the country's GDP.**

Problems faced by MSME in India.

This includes: Lack of technical support, Lack of training initiatives for entrepreneurs, Difficulty in providing financial support, Inadequate infrastructure support, Lack of expertise in commercializing products product's, Lack and inaccessibility to the top, Strong

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competition from domestic and international parties, Lack of target markets for manufactured products, The banking system supports inadequate credits Sufficient, Lack of skilled labor and incomplete information, etc.

Solutions for Overcoming these said challenges:MSME Entrepreneurs ought to put some time in getting to know the most recent plans and strategies of the public authority. Aside from this, numerous private and public area banks have additionally approached to bring to the table monetary assistance to MSMEs. Most of them are giving business credits to little, medium, and miniature business visionaries. Low-loan costs, adaptable reimbursement arrangements, and simple preparing are the features of these plans.

MSME Entrepreneurs should fasten their shoes and work on substituting the opposition. They ought to likewise associate with an expert to refine their showcasing abilities, valuing arrangements, and organization. The public authority has additionally dispatched a few selective plans like Domestic market promotion scheme, Export Market promotion, and Mahila coir yojana, to advance the offer of homegrown products.

CONCLUSIONS:

The MSME sector in India is growing at a good rate and even offers employment opportunities to a lot of people. The contribution of the manufacturing sector as well as the MSME service sector is significant to the country's total GDP. Government. India has taken several initiatives and is preparing for the growth of micro, small and medium enterprises in the country. Government. India is also in the process of entering into several agreements and arrangements with NGOs, government agencies as well as universities to ensure that the proper implementation of government policies towards with the establishment of MSME there and the entrepreneurs are properly guided to start the business.

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PROMOTION OF THE MICRO ENTERPRISE WITH SPECIAL
REFERENCE TO IMPACT OF COVID-19

Paper ID - 1025

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ABSTRACT

Although many poverty alleviation programs in central government and state government are still working in India, Micro finance plays a major role in financial inclusion. The Small and Medium Enterprise Development Program has been given a high priority in India. The revitalization of the agricultural economy and rural community has been a major factor in economic planning since the country began its planned development. However, the success achieved in this till recently is not in tune with the larger size of the problem. Small debt has been hailed as “One of the most innovative aspects of development policy over the past 25 years”. The paper highlighted the important channels of both banks as well as Micro Finance institutions for the growth and development of small businesses. This paper also throws light on various programs from the Government of India such as NCEUS, PMEGP, DWACRA, MUDRA, TREAD, RGEP and RGUMY etc., in developing small businesses and also looks at the efforts of Central Government Institutions such as the National Institute of Micro Small and Medium Enterprise (NIMSME), Indian Institute of Entrepreneurship (IIE), Entrepreneurship Development Institute of India (EDI) and the National Institute for Entrepreneurship and Small Business Development (NIESBUD) to overcome Covid-19 influence.

Keywords: Micro Credit, Credit Guarantee, microenterprise

1. INTRODUCTION

In the labor abundant and capital short economy like India there is a huge financial constraint and a pressing need for high investment in social development activities. Hence, people should come forward by starting their own business rather than relying on an employer to provide a job and livelihood. When more and more people come forward to set up their own small businesses can and do the business successfully by utilizing of natural resources to enhance the productivity levels the GDP growth and economic development can be easily achieved.

• **Importance of Small Businesses in India**

The revitalization of the agricultural economy and rural community has been a major factor in economic planning since the country began its planned development. Among the various types of industry, heavy industries, due to high automation and other factors cannot produce a large number of job opportunities and small business will create more opportunities for young people who are not only working independently but also earning comfortably. According to a study by SIDO, one lakh of investments in fixed assets in the microenterprise

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sector could employ four members. Historically a large part of the work of the small business and microenterprise policy framework has been promotion based like reservations of products to small sector, lower interests on loans and subsidies

Japan is a prime example of those countries that have experienced rapid industrialization and small business development and considered as a home of micro enterprises.

2. OBJECTIVES AND METHODOLOGY

This paper seeks to look at the role that the Government of India plays in the development of small. The main sources of data are the primarily the secondary, which contains the publications and reports of the Government of India, the Government of Telangana Reserve Bank of India, NABARD etc. It also looks at documenting the support of small funds from MFIs and small loans from banks through various Government programs.

3. Funding Avenues for MSMEs and Government Initiatives

- **Credit Support with Banking System:** The banking system in our country is probably the largest in the world and is well integrated by the more than 63000 bank branches operating with their own small debt programs.
- **NCGTC:** The National Credit Guarantee Trust Company was incorporated under the Indian Companies Act, 1956 on March 28, 2014 with a paid capital of Rs10Cr. NCGTC has established a Credit Guarantee Fund Micro Units (CGFMU) for loan up to the limit (currently Rs 10Lakh) approved by Banks / NBFCs / MFIs / other financial intermediaries involved in providing credit facilities to eligible sub-units
- **Custer Development Program:** It is for the development of MSEs where entrepreneurs focus on the benefits like exposure to skill development, from credit to marketing and from technology development to better designs and products. About 412 clusters were allowed to intervene under this program.
- **Micro Small and Medium Enterprise (MSME) Debt Promotion Policy Package** in August 2005 by doubling the credit flow in the sector over a five-year period.
- **Mahila Coir Yojana:** Mahila Coir Yojana is a self-employment program aimed at women in the coir industry, which provides opportunities for self-employment for domestic workers in regions that produce coir fiber.
- **PMEGP:** Prime Minister's Employment Generation Program (PMEGP) was formed by merging two existing programs of Prime Minister Rojgar Yojana (PMRY) and the Rural Employment Equity Program (REGP) to create jobs through the establishment of small businesses in rural and urban areas. The will be implemented by the Khadi and the Village Industries Commission (KVIC).
- **Rajiv Gandhi Udyami Mitra Yojana:** The main aim of the scheme is to support the establishment of micro small and medium enterprises by handholding the entrepreneurs trained under Entrepreneurs Development Program (EDP)and Skill Development Program(SDP) etc.,
- **REGP:** Rural Employment Program (REGP) is the government's leading job creation program in the informal sector. Under this program, 4,346 women entrepreneurship projects contribute margin money of Rs79.39Cr

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- **Skills Development Program:** Under this initiative development of skills of training capabilities through Tool Rooms, MSME Development Centers and other organizations under the MSME Department.
- **Entrepreneurship Development Programs (EDPs):** The three small business development Institutes established by the MSME Department are the Indian Institute of Entrepreneurship (IIE) , Guwahati, National Institute of Micro Small and Medium Enterprises (NIMSME)Hyderabad, National Institute of Entrepreneurship and Small Business Development (NIESBUD) Noida and Entrepreneurship Development Institute of India(EDI) Ahmedabad which run skills training and business development programs.
- **DWACRA:** Women and Children in Rural Development (DWCRA) was launched as part of the Integrated Rural Development Program (IRDP) with the main objective to improve the socio-economic, health, and educational status of rural women by providing financial assistance and job creation opportunities for self-reliance.
- **MUDRA:** Micro Units Development & Refinance Agency Ltd. (MUDRA): It provides funding to non-farm sectors of that operate small and medium enterprises the debt requirements of less than 10 Lakh.

4. MSMES OVERVIEW

The tables, graphs and figures below depict a number of important data pertaining to MSMEs. Figure:1 shows how MUDRA loans are structured.

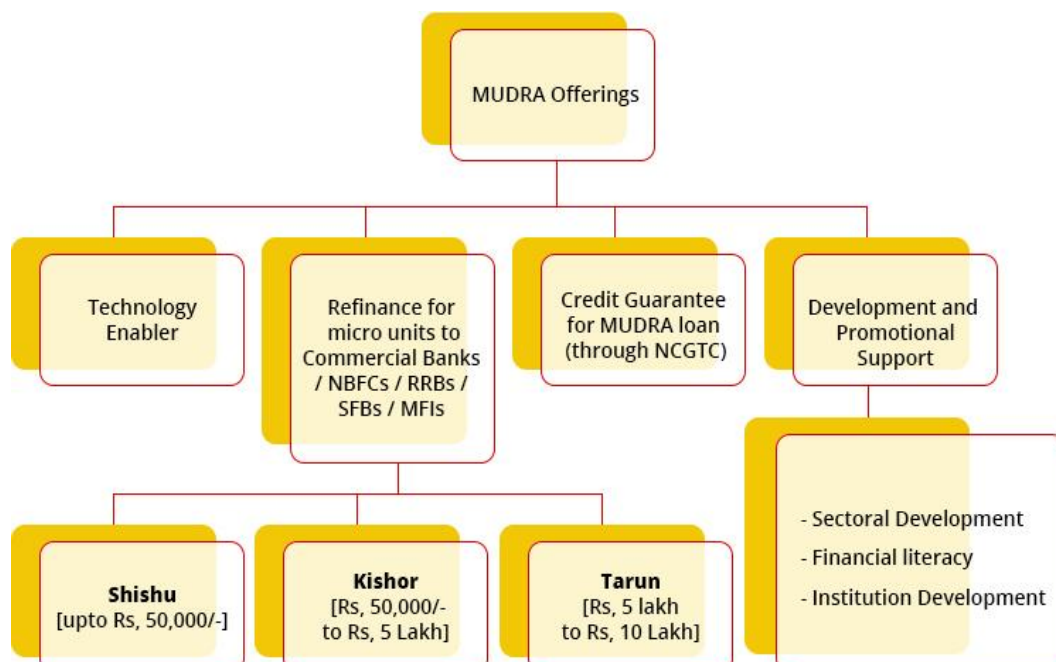


Figure 1: Mudra loan Flow Chart

Table :2 and Graph :1 below gives the information of women beneficiaries under PMEGP from 2012-13 till 2018-19.

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Year	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19
Women Beneficiaries under PMEGP	13612	13448	13394	11356	14768	15669	25434

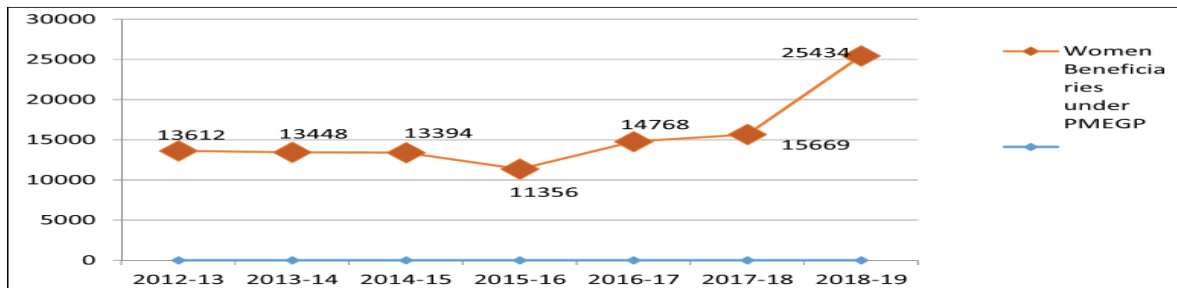


Table:2 and Graph 1: Women Micro enterprise supported by PMEGP
Source: 73rd National Sample Survey 2018-2019

Figure: 2 depicts the composition of micro enterprises over urban/rural and under manufacturing, service and trading segments.

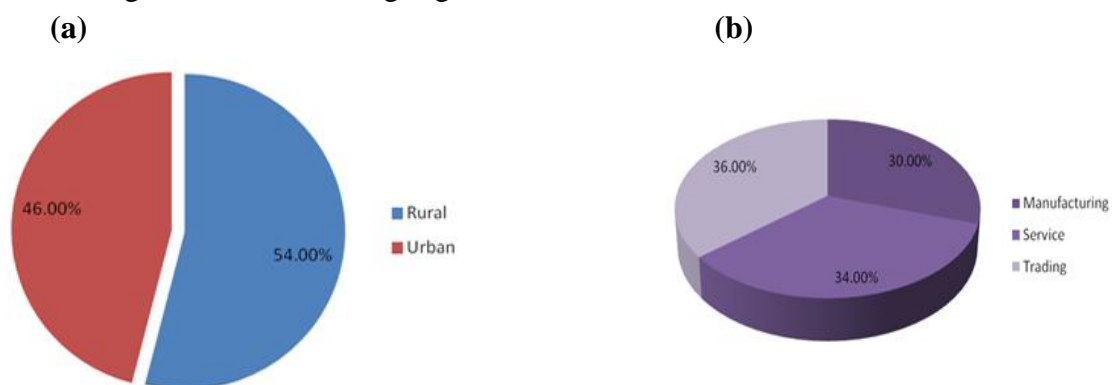


Figure:2 (a) &(b) : Composition of Micro Enterprises
Source: 73rd National Sample Survey 2018-2019

As regards contribution of MSMEs to total GDP from 2011-12 to 2016-17, it grew approximately from Rs87 lakh Cr to Rs152Lakh Cr averaging a share of around 29 % during the 5year period.

5. SPECIAL RELAXATIONS AND CONCESSIONS TO MSMEs TO OVERCOME COVID-19 :

- a. MSMEs availing raw material assistance against Bank Guarantee prior to 01/03/2020 allowed moratorium of 3 months for repayment of outstanding dues.
- b. Contribution of Rs. 100 lakhs made by NSIC to PM CARES Fund from its CSR fund. Its employees also contributed Rs. 15 lakhs.
- c. Steps by Organizations under the Ministry which will be again utilized for the support of MSMEs Priority in manufacturing of COVID Related Items such as masks, gloves, PPE, ventilators, Testing Equipment, Infrared Thermometers, etc.
- d. Supporting Mass Production CFCs of such products/ intermediaries by MSMEs

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- e. MSMEs always suffer due to delayed payments and also do not possess sufficient funds to meet crisis like COVID-19.
- f. DPE, Railway Board is approached for immediate intervention and release of all pending payments by CPSEs and Railways to the MSME.
- g. MSMEs requested Ministry of Finance to consider reduction in GST rates on raw materials to compensate to some extent to the escalation of prices .
- h. Moratorium of 6 months for repayment of MSME loans and other forms of debts, together with a provision of 'no change' in the credit rating during the said period.
- i. Norms for declaring NPA period in banks be extended to 180 days for next 2 years.
- j. Interest rate subvention @ 3% on loans to MSMEs that are healthy and not NPAs.
- k. **Special Covid-19 Credit support for MSMEs by Central Government:**

Out of the 15 relief measures announced by the finance minister Nirmal Sitharaman had under the mega Rs20lakhCr stimulus package for the Covid-battered economy, six aimed at bringing MSME sector back to life

l. **Rs3 lakh Cr Collateral-free Loans**

Units with up to Rs25Cr outstanding debt and Rs 100 crore turnover are made eligible for taking the loans that will have four-year tenor with a moratorium of 12 months on principal payment.

m. **Rs 20,000 Cr Subordinate debt**

MSMEs declared NPAs or those stressed will be eligible for equity support as the government will facilitate the provision of Rs20,000 Cr as subordinate debt.

n. **Rs50,000 Cr Equity Infusion**

The government will infuse Rs 50,000Cr in equity in MSMEs through a Fund of funds to give equity-based funding to MSMEs having growth potential and viability. It will also urge MSMEs to list on stock exchanges.

6. CONCLUSION:

Micro enterprises have been the engines of employment growth in the majority of dynamic economies. India is home to thousands of microenterprise clusters as well as millions of distributed entrepreneurs who can become job creators. Case studies of clusters in general, and of women entrepreneurs in particular, show that if key factors such as collective action, infrastructure, credit etc. are provided in time, then returns on entrepreneurship will grow profusely.

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IMPACT OF COVID-19 PANDEMIC CRISIS ON MICRO, SMALL AND
MEDIUM ENTERPRISES (MSME'S)SECTOR IN INDIA

Paper ID - 1026

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ABSTRACT

This paper is an attempt to find out the impact of the Covid-19 pandemic on MSMEs area which has been life saver of country and semi metropolitan economy of India .The Micro, Small and Medium Enterprises (MSME) sector has emerged as an exceptionally energetic and dynamic area of the Indian economy in the course of the most recent fifty years. It contributes fundamentally in the economic and social improvement of the country by cultivating largest employment opportunities at nearly lower capital expense, next just to agriculture. The MSMEs comprise over 90% of total undertaking in most of the economies and are providing the highest rates of employment rate and account for a major share of industrial production and exports According to the authority information as of 31st Aug 2021, there are as of now around 6.3 crore MSMEs in India.The vital components of the effect of Covid-19 pandemic is the uncertainty about time allotment it will maintain, innovation of medication and treatment, additionally uncertainty about the capacity to proficient in such a way that minimize the Covid-19 risk. However, India will experience seriously as the greatest effect will be on the MSME sector, since it contributes 48% to the overall export of the country This area is the largest employment generating sector and are contributing in excess of 30% to the GDP of the country . Therefore the current paper explores the effect of COVID-19 pandemic crisis on MSMEs in India.

Key words: Pandemic Covid-19 , Disruption, MSME's Sector , Export ,Employment.

1 INTRODUCTION

In India the second biggest employment providing sector is MSME , after farming, and goes about as a favorable place for business visionaries and innovators with extensive help in reinforcing business biological system.

MSMEs have, for a long time, been the engine of the Indian economy. Within excess of 60 million MSMEs working across India, MSMEs contribute around 30% to India's general GDP and 24.63% to India's GDP from administration exercises. MSMEs additionally contribute roughly 45% of the overall exports from India and provide employment to around 120 million individuals, which is second just to farming sector. The Indian government has set itself an objective of guaranteeing that MSMEs offer over 50% to India's GDP and deal no less than 150 million occupations over the course of the following 5 years.

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According to Confederation of All India Traders (CAIT) which addresses 70 million merchants in India and most of them are MSME. The exchange sway for India is assessed to associate with Rs 380 lakh and the compound area is relied upon to make a major effort of Rs 12 crore 90 lakh . micro Micro, small and medium endeavour is the area which was at that point reeling under immense misery first and foremost as a result of demagnetization , then, at that point due to inadequately carried out GST followed by the delayed monetary log jam lastly, the greatest of all - the COVID-19 which will irritate the emergency in this particular area further.

As this pandemic in India has effectively gone into the subsequent stage and as numerous specialists are saying that we will go into the third stage extremely soon that includes the dispersed of this pandemic from group to local area. After the nation is put under lockdown till May 3 one thing is almost certain that the MSME will be making a greatest effort and that the troubled area will deliver many individuals jobless and will prompt the conclusion of thousands of mechanical outlets until the end of time.

As per a review appointed by All India Manufacturers Organization (AIMO), India is as of now home to more than 75 million MSMEs and near 25% of these organizations will confront conclusion, . MSME sectors the backbone of the Indian economy and is quite possibly the most urgent segment that let the economy develop by jump and limits. The sector which generates work to more than 114 million individuals and adds to more than 30% of the Gross Domestic Product going through one of the intense stages, in this manner activities are required right away.

2 OBJECTIVES OF THE STUDY:

- 1 To determine the impact of Covid -19 pandemic on MSME sector of Indian Economy .
2. To highlights schemes initiative to revive the MSME sector by the government .
- 3 To highlights key policy measures to improve the current circumstance of MSME' s in India.
4. To Suggest revival strategy of MSMEs to sustain in post-pandemic situation

3 RESEARCH METHODOLOGY

This Study is based on the basis of secondary information which was gathered from different distributed and unpublished sources. The contribution of the MSMEs is determined and consequently what the ruin of the area means for the entire economy. Information source is essentially secondary information gathered from public spaces like World Health Organization (WHO) and Ministry of MSMEs Annual reports and different organization reports, websites , articles and magazines.

4 REVIEW OF LITERATURE:

Rastogi (2020) says, "Coronavirus will change the way the world works, very much like the economic crisis of the early 20s, website bubble, and the 2008 monetary accident did before. The inquiry on everyone"s mind is, „will things return to normal?“ I"ve been considering, in

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the same way as other have, what principal changes will happen in how individuals, organizations, and economies work. The following a year will be troublesome. Numerous organizations will battle, some might even kick the bucket. Yet, likewise with financial misfortunes of the past, new enterprises will arise carrying with it reestablished any desire for recuperation. In the end, things will return to ordinary. Simply that we'll got to change the meaning of typical

Pandey and Pillai (2020) "In their exploration, the Covid-19 lock in India is maybe a significant hit for miniature, little and medium estimated endeavors (MSMEs). Their outcomes are exceptionally high. As of now, 114 million individuals are working in the business and 30 percent of the (GDP) of India is contributed, also practically 50% of fares in this field are made of items and administrations. 71% of them couldn't pay their representatives' pay rates in March in a new review of 5,000 MSMEs directed by AIMO."

Global Labor Organization (ILO) . (2020.).With respect to the effect on work and income, ILO (2020) estimated that worldwide joblessness can run between 5.3 million and 24.7 million from a base degree of 188 million of every 2019 pushing these individuals towards beneath destitution line. A large portion of existing examinations have zeroed in on worldwide development, exchange and joblessness, a couple are country explicit particularly India.

The Economics Times (June 2019), says, " Union Minister Nitin Gadkari on Friday invited the declarations for MSMEs in the Budget and said his service has chosen to raise the area's commitment to 50 percent of the country's GDP in the following a long time from 29% right now and give occupations to 15 crore individuals. "The forte of this Budget is that our limited scale and medium-scale ventures have gotten greatest consolation. MSMEs have a commitment of 29% in our nation's GDP and the division has concluded that we will expand the commitment to 50 percent of the GDP," said Gadkari, Union Minister for MSME and Road, Transport and Highways."

Lalwani (2020) published an article on open activity to limit the danger to SMEs. The Taxation and Other Laws agreement was presented on 31 March 2020 by focal government which sets out the augmentation of different periods under the Taxation Act, the Income Tax Act (1961), the Central Excise Act (1944), and the Customs Act (1962, and so on).

Mckibbin and Fernando (2020) In their examination paper introduced some significant assessments of cost of the Covid-19 infection flare-up. A scope of strategy reactions will be required both in short run and since quite a while ago run. National banks and depositories should ensure that upset economy keep on working while this sickness flare-up proceeds. Forcing lock-downs ought to be the need. Isolating the Citizens will decrease the odds of spread of Corona virus infection. Study shows that the spread of this infection in poor or immature nations is expected to congestion, helpless general well being and so on which ought to be assumed liability for.

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Kurien, Bhat, Rao, and Kurapati (2020) Published their examination paper is on tending to the quick difficulties in controlling COVID-19 where it remains that the Government of India (GOI) has found a way numerous proactive ways to control the pandemic

counting the absolute lockdown of the country to level everything out and decrease the case casualty rate. India has picked a technique of huge scope isolate and restricted testing and not broad testing and restricted isolate.

5 CURRENT STATUS OF THE MSME SECTOR IN INDIA

MSME or Micro Small and Medium Enterprises play a pivotal role in providing enormous opportunities at a nearly lower capital expense than huge businesses and furthermore help in industrialization and improvement of rural areas. MSMEs are regularly integral to huge enterprises as subordinate units and this area contributes massively to the socio-economic development of the country. The area, including more than 36 million areas „provides work to more than 80 million people. The MSME area through in excess of 6,000 products contributes about 8% to GDP other than 45% to the all out assembling yield and 40% to the trade from the country. The MSME area can possibly spread mechanical development the nation over and can be a significant accomplice during the time spent comprehensive development. MSMEs likewise contribute a huge part in country improvement through high commitment to domestic creation, huge trade income, low venture necessities, functional adaptability, area savvy versatility, low serious imports, abilities to foster proper native innovation, import replacement, innovation - situated enterprises, intensity in homegrown and trade showcases consequently producing new business people by giving information and preparing.

Table 1: Distribution of Micro, Small & Medium in Rural and Urban Areas (in Lakhs)

Sector	Micro	Small	Medium	Total	Share (%)
Rural	324.09	0.78	0.01	324.88	51
	(99.76)	(0.24)	0.01	(100.00)	
Urban	306.43	2.53	0.04	309	49
	(99.17)	(0.82)	(0.12)	(100.00)	
Total	630.52	3.31	0.05	633.88	100
	(99.47)	(0.52)	(0.01)	(100.00)	

Source: MSMEs Annual Report 2017-18

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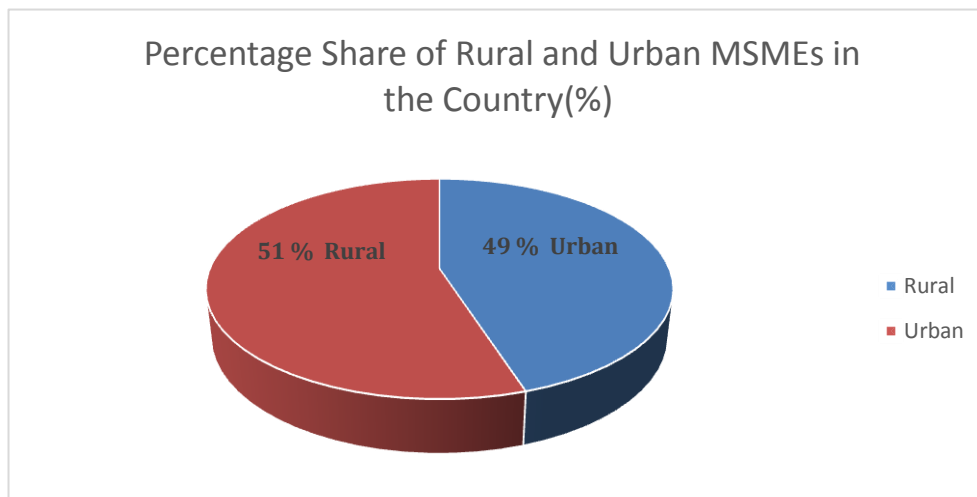


Figure 1: Distribution of Micro, Small & Medium in Rural and Urban Areas (in Lakhs)

Table 1 :depicts the distribution of different categories of enterprises in rural and urban areas.State-wise estimated number of MSMEs which involves 324.09 lakh, for example 99.76 percent of units are Micro units, followed by Small units, which comprises 0.78 lakh units and Medium units which comprises 0.01 lakh units separately. Essentially, in the event of urban areas regions, the absolute quantities of Micro units are 306.43 lakh units, which contain 99.17 percent, followed by Small units 2.53 lakh units, which involves 0.82 percent and Medium units 0.04 lakh, which includes 0.12 percent individually. The absolute quantities of Micro units in both provincial and metropolitan regions are 630 lakh units, trailed by little units 3.31 lakh units and Medium units 0.05 lakh units individually with 51% offer in rural region and 49 percent share in urban region.

- **Employment Distribution of MSMEs in Rural and Urban areas in India**

As per the National Sample Survey (NSS) 73rd round, led by National Sample Survey Office, Ministry of Statistics and Program Implementation during the period 2015-16, there were 633.88 lakh unincorporated non-agribusiness MSMEs in the nation occupied with various monetary exercises (196.64 lakh in Manufacturing, 230.35 lakh in Trade and 206.84 lakh in Other Services and 0.03 lakh in Non-hostage Electricity Generation and Transmission,) barring the MSMEs enrolled Table 3 and Figure - 1shows the conveyance of MSMEs movement classification astute.

Table 2: Estimated Employment in MSME Sector

Broad Activity Category	Employment (in lakh)			
	Rural	Urban	Total	Share (%)
Manufacturing	186.56	173.86	360.41	32
Trade	160.64	226.54	387.18	35

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Other service	150.53	211.69	362.22	33
Electricity *	0.06	0.02	0.07	0
All	497.78	612.1	1109.89	100

Source: Ministry of MSMEs – Annual Report 2018-19

*Non-captive electricity generation and transmission

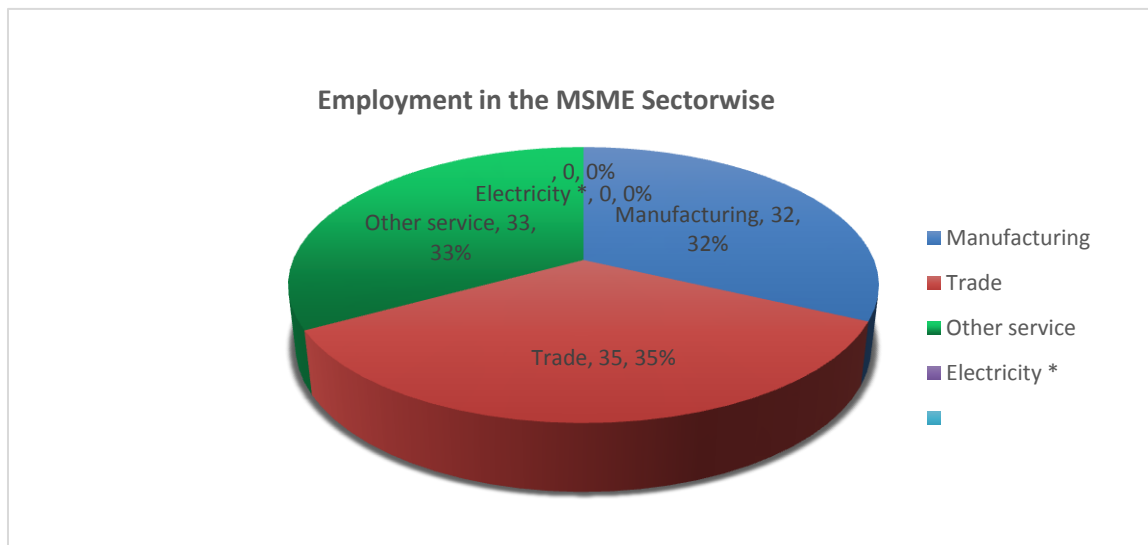


Figure 2: Distribution of Employment in the MSME Sector

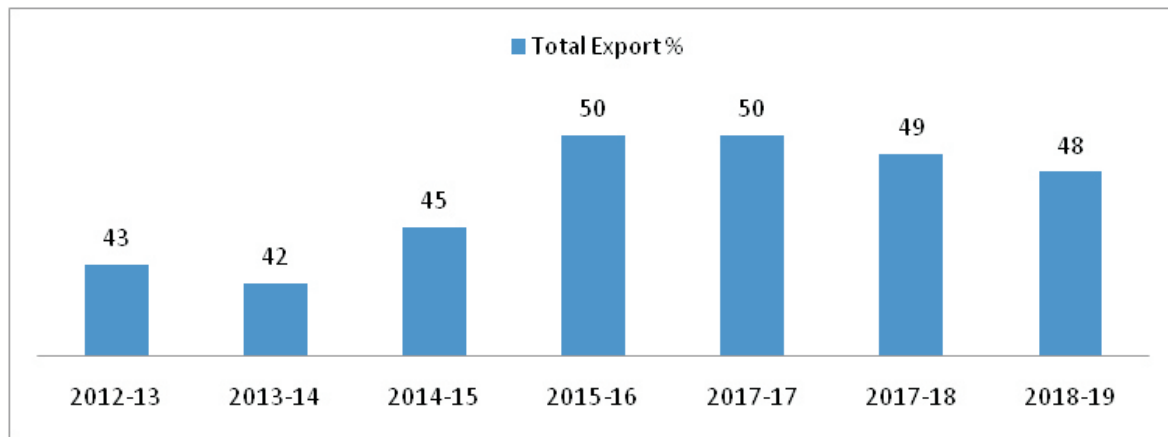
MICRO area with 630.52 lakh assessed ventures provides employment to 1076.19 lakh people, which represents around 97% of all out employment within the area. Small area with 3.31 lakh and Medium area with 0.05 lakh assessed MSMEs generates employment to 31.95 lakh (2.88%) and 1.75 lakh (0.16%) persons of all out work in MSME area, individually. Figure 2 and Table 4 shows the sector dispersion of employment in MSMEs

- **Export contribution of MSMEs in Total Exports (in %)**

The below bar graph shows that the MSMEs sector is contributing in the export of the country. However, the total export contribution of MSMEs have increased from 2015-16 but its contribution in total export has declined from 50% in 2016-17 to 48% in 2018-19. Although the total exports of MSMEs have declined in India but still its contribution to total exports remained at 48%. The declined rate is due to execution of GST in this sector and with Demonetization, because of which the MSMEs export in India have declined.

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Source: Report of the Expert Committee on Micro, Small and Medium Enterprises, June 2019

Figure 3. Share of MSME Exports in Total Exports (%)

6 . IMPACT OF COVID-19 ON MSMES

MSMEs are constantly projected as the backbone of the Indian economy having gigantic development potential. due to COVID-19 MSME sector has impacted the most It is for the most part because of variables like credit shortfall deficiency of working capital, and an abatement popular for superfluous products which fall under the space of MSMEs.

MSMEs area in India are offers more than 40% of India's exports. Notwithstanding, the worldwide downturn will place adverse consequence on the exports. MSMEs in India.According to the CMIE information, 17.7 million salaried workers had lost their positions in April. In May, another 0.1 million positions were lost. 3.9 million people had acquired positions in June, yet five more million workers went jobless in July.The Survey report shows that , before the lockdown. MSMES were working at 75% of their ability . After the lockdown, MSMES were working at a normal of just 11% of limit.All India Manufacturers' Organization (AIMO) has reported that about 35% of MSMEs and 37% of independently employed people have begun closing their organizations. the lockdown affected the imports of raw materials and intermediates which affected the supply chain of MSME sector.

7. RELIEF PACKAGE ANNOUNCED TO MSME BY GOVERNMENT

MSME enterprises are backbone of economy, these sectors are seriously influenced because of COVID-19 and it's becomes hard for them rebuild their business and meet their functional liabilities. Govt. of India has given different advantages to MSME through "Atmanirbhar Bharat Scheme" so they can continue their business and protections occupations. The Prime Minister of India, Shri. Narendra Modi declared a financial assistance on 12 May 2020 for the MSMEs to assist them with defeating the COVID-19 emergency. The PM declared a package of 20 lakh crores which is comparable to 10% of India's GDP. This package was declared to give a lift towards accomplishing 'Atmanirbhar Bharat'.

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- **3lakh crores collateral-free automatic loans**

The COVID-19 pandemic hit the MSME area very seriously. It made reduction in the earnings of the MSMEs. To render extra financing to the MSMEs for meeting their functional liabilities developed, purchase crude materials and restart organizations, the government reported 3 lakh crore advances assistance. MSMEs will have to give any assurance or guarantee of their own to profit advantage under this loan scheme

- **Credit Guarantee Scheme for Subordinate Debt (CGSSD)**

This scheme accommodates Rs.20,000 crore subordinate debt for two lakh MSMEs which are NPA . Banks will give the subordinate-debt to advertiser/s of such MSMEs equivalent to 15% of the advertiser/s existing stake in the unit subject to a limit of Rs.75 lakhs.CGSSD provides sub-debt support for the restructuring of MSMEs. The scheme provides for 90% guarantee coverage and the remaining 10% from the concerned promoter/s.

- **50000 crore Equity infusion for MSME through funds of funds**

The purpose of this scheme is to encourage MSMEs to grow and get listed on stock exchanges. According to this , the government will launch a Fund of Funds with a corpus of Rs.10,000 crore which render equity funding support for MSMEs.

- **Global tenders will be disallowed up to Rs.200 crores**

Indian MSMEs have to face unfair competition from foreign companies. Therefore, to help the MSMEs, global tenders will be disallowed *via the amendment of General Financial Rules (GFR)*. in government procurement of up to 200 crore.

8 . RECOMMENDATIONS

A)Support the income of MSMEs

- Provide Direct Benefit Transfer to micro enterprises for 90 days to assist them with overseeing immediate costs.
- Expand inclination for acquirement under government contracts, if MSMEs exist that can satisfy the market demand .
- Establish an empowering climate for the MSMEs to guarantee their investment in the offering system for the agreement and eliminate the obstacles they face in obtainment of bank guarantees.

B) Help access to finance

- Banks should increase the existing limits on working capital to MSME s by 35-50%. The government can provide credit guarantee on the extended limit
- Encourage collaboration of fin-tech companies with banks to offer quicker loans to MSMEs, which have restricted business records or exchange trails; information accessible on GST, Aadhaar, and personal duty can be utilized for enlisted endeavors and elective components for the others

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- Encourage banks to use business correspondents for credit check and KYC to deliver credit to rural MSME s

C) Upgrade digitization of MSMEs

- Present tax incentives for MSME s for sales on e-commerce business
- Expand the current Business Platform to cover data identified with internet business and social trade, advanced instalments, digital payments and substitute methods of financing including those from the private area

D) Improve targeting of informal enterprises

- Guarantee inclusion of Shishu and Kishore advance borrowers under the MUDRA scheme in all COVID packages. Practically this load of borrowers are casual micro enterprises.
- Guarantee easy processes for unorganized ventures enrolled under different public, state, and nearby governments to look for COVID -explicit cash transfers. Utilize this opportunity to enlist and formalize micro-enterprises .
- Nearby government bodies can be utilized to target casual and unregistered ventures not covered above to offer COVID help benefits. These bodies alongside outsider Offices or NGOs can be used to collect the information on unregistered MSMEs at the town

E) Improve the impact of policy

- All MSME strategies ought to go with an activity intend to guarantee quick execution of these arrangements Foster coordinated approaches for the various periods of the COVID-19 pandemic along with existing strategies .
- Guarantee observing frameworks for all the COVID alleviation measures are set up. This will assist with surveying progress and take restorative gauges depending on the situation
- Develop agile policies for the different stages of the COVID-19 pandemic along with exit strategies

F) Cut down the burden of expenses

- Permit financial institutions to proceed with the LOAN delay on a case-to-case reason for another 6 months. Extension of the moratorium should be across banks middle people, NBFCs. This will give MSMEs some liquidity for the time being.
- Through the MUDRA scheme the government can additionally give interest grant on credits to micro and small enterprises.
- Enterprises involved specially in manufacturing can get subsidy on utilities, like water and electricity.

9. REVIVAL STRATEGY TO SUSTAIN IN POST-PANDEMIC SITUATION

- ◆ Government e-Marketplace (GeM) is a portal to assist online procurement of common use Goods & Services needed by different Departments of government . This GeM portal can be used to bring MSMEs' share in government acquisition in goods and services.
- ◆ There is a necessary to introduce new innovative technology advances in MSMEs. New Technology can assist MSMEs with further developing interaction proficiency, reduce cost.

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- ◆ MSMEs may promote product and process developments by collaborating with technology leaders, research institutions, tech start-ups and students
- ◆ Partnerships may assist to generate avenue for MSMEs. It may associate with existing foreign players to get into the Indian market to develop a low-cost production base.
- ◆ online banking empowers MSMEs to manage business deals without the requirement for actual contact.
- ◆ MSMEs have to rethink their strategy for goods, differentiators, distribution models, quality of products,
- ◆ MSMEs need to reexamine their business models , manufacturing process ,product quality , distribution channels
- ◆ MSMEs can introduce an inspection system of their operations in order to formulate action plans for post-COVID-19 operations.

9. CONCLUSION

The Micro, Small and Medium Enterprises have turned into a cornerstone of Indian economy. This sector have been playing an important role in employment generation, entrepreneurship development, and poverty reduction .The sector also helps in bringing economic improvement in India.However very much like in practically all nations, the MSME sector in India is encountering the effect of the COVID-19 Pandemic. The progressive impacts are declining capital challenges,sales, product distribution hindrances, and raw material difficulties . The studies conducted by individuals and institutions indicates that this sector has lost many jobs during lockdown .Many units specially in the MSME segment of the sector were forced to extinct from the market due to endless loss of business ,therefore financial support needs to be extended to MSME sector . The MSMEs being a significant piece of the country, Government of India (GOI) has taken number of recovery activities to work on the states of the undertakings. According to the new measures, the assembling and administration areas has been consolidated with speculation and turnover being the models of characterizing the Micro, Small and Medium Enterprises.

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A STUDY ON IMPACT OF CUSTOMER RELATIONSHIP MANAGEMENT ON
CORPORATE SOCIAL RESPONSIBILITY (CSR) IN INDIA

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Abstract

CSR is a highly emerging topic around the world, and the debate about CSR raised many questions about the effectiveness of being socially responsible; however, it also motivated many companies around the world to implement CSR strategies. This study will show the evolution of CSR through different points of view over the time that discuss and describe CSR. Moreover, this study described the influence of CSR by discussing the major advantages and disadvantages of being socially responsible; which affect the internal and external environment of the company. However, the influence of CSR is not limited to the people that are related to the company while it social responsibility is highly correlated with the company's core business, marketing strategy and financial performance. Finally, using SPSS, many variables were identified in order to determine the objective function of this research, and clarify if there is any relation between the effects of CSR and customer's buying behavior. Consequently, this research resulted in identifying that CSR affects and influences the buying behavior of customers, whereas the results are based on the used frequencies, factor analysis, and regression analysis to the collected data from the distributed questionnaires. The main objective of this research is to highlight the different factors that might influence of corporate social responsibility and social activities on customers, and especially on their buying behavior.

Keywords: Corporate Social Responsibility, Customer Satisfaction, Customer Behavior.

INTRODUCTION

The notion that businesses exist within a network of relationships, with various stakeholder groups, has been extensively discussed in the literature. Management theorists have long advocated the need for companies to adopt Corporate Social Responsibility (CSR), which entails that companies broaden their objectives to extend beyond that of satisfying their economic (profit maximization) objective, and to include non-economic objectives that benefits the entire society as well¹⁻³. Among the stakeholder groups to whom companies direct their CSR programmes, researchers have paid particular attention to the efforts and aftermaths of companies' attempts to manage relationships with the customer groups. The justification is based on the acknowledged importance of consumers as a key stakeholder group of business. Consumers are noted to be the main (external) stakeholder group whose continuous patronage is necessary for the survival of business. The consumers also have significant interactions with companies on a regular basis⁹, and this tends to increase the chances for potential conflicts between the two parties, especially on the issues relating to non-observance of consumers' rights by the companies. Thus, issues relating to CSR and consumerism have remained contemporary topics in the business management and marketing literature. CSR generally relates to the efforts of companies to contribute positively towards

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the general improvement of the environment where they operate. It is a concept, which emphasizes the need and importance for companies to always consider the interests and objectives of the society in the policy formulation, decision making and implementation process. Another important concept in the context of firm-customer relationship is consumerism. Consumerism is a marketing concept, which focuses on the actions of consumers, government and business, as well as other organized groups to protect the rights and interests of the consumers.

Definitions of CSR

CSR is defined in an early definition of the CSR as an "obligation of the entrepreneur to implement such policies and to decide or to follow those lines of action that are desirable for the purpose and values of society" The latest principle of CSR, however, is based on the obligation of a corporation to its various players. The European Union introduced a Green Paper in July 2001 on the "Promoting the European Corporate Social Responsibility Framework," CSR was a theory in which organizations integrate environmental and social concerns into their operation and voluntary interactions. The WBCSD also defines the CSR as "the company's ongoing dedication to ethical actions and contribute to economic growth while at the same time enhancing the lives of employees, their families, and the general community and society.

Corporate Social Responsibility

Corporate social responsibility is one of the contemporary topics that have enjoyed considerable attention from researchers in business management and other areas of specialization. The concept however does not lend itself to a single definition, as several conceptualizations have been proposed by different scholars, some of which are controversial and even confusing. Despite the multiplicity of definitions however, the basic premise of CSR is to encourage businesses to contribute positively towards the general improvement of the environment where they operate.

Concept of Corporate social responsibility

Concept of Corporate social responsibility is a kind of self-regulation for private firms which aims at contributing towards societal goal like voluntary activities which are followed by ethics. This includes corporate ethics strategy comprising many laws in the organizations and further pushed outside as industry wide undertakings. Present offers various challenges to the firms which are complicated in nature. Expansion puts pressure on the existing resources and the level of productivity having serious environmental effects. Today's Consumers have high expectation from the private firms. The current study tries to enquire if CSR have positive impact on the perception of the consumers. CSR endeavors to shoulder the responsibility for the firms actions and affirmatively impact its stakeholders. Philanthropy and cause-related marketing are at an all time high from the end of various companies. CSR initiatives are undertaken by more than 80% of the fortune 500 companies. Current day market findings highlight positive relationship between the firms CSR activities and consumers 'buying behavior. Top management have to face many challenges such as social audits, corporate social reporting and triple bottom line, which are very fruitful for the firms. Unlike the western countries not much of research has been undertaken in the Indian markets to understand this relationship, only the law of contributing 2% of the profits to CSR activities has been formulated by the government with very less monitoring tough. The paper posits to investigate the relationship between CSR initiatives and of Indian consumer decision making. We shall explore the concern weather Indian consumers consider any firms CSR before using its services or its products.

Corporate Social Responsibility and Customer Loyalty

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In today's highly competitive world, companies are facing multifaceted challenges. Customers are demanding new variants of the products at the lowest possible costs on one side, and competitors are trying to snatch market share through aggressive marketing. On the other hand, keeping the customer base intact is a matter of survival, and the most effective and cost-efficient way might be to increase the number of loyal customers and spread positive word of mouth through them. The relationship between CSR and customer loyalty is explained through the theory of social exchange. Blau states that if a firm involves socially responsible behavior, then this creates generalized reciprocity. Eisingerich, suggested that the principle of general reciprocity can be used to explain the CSR activities carried out by companies on consumer behavior. CSR activities create generalized reciprocity as firms sometimes do not offer the direct benefit of CSR to their customers. Still, the customer as a member of society reciprocates these responsible activities. CSR can influence and stimulate the positive relationship between the customer and the company and its products and services. CSR has also constituted an ability to impact customer loyalty in different industries, such as hypermarkets and health insurance service brands in Spain. A positive relationship between CSR and customer loyalty. Likewise, CSR has a positive relationship with purchase intention and customer relationship intention. Now there is a need to comprehend how and why CSR affects customer loyalty in Pakistan because it is an emerging and developing country with specific beliefs, cultures, and values, and this research may offer distinct results from studies conducted in developed countries. Based on the above theoretical and empirical evidence, we propose the following hypothesis:

Consumer Behavior towards CSR in India

India has the world's richest tradition of CSR. Though the term CSR is comparatively new, the concept itself dates back to over a hundred years. Hinduism and CSR are like merchants of the Hindu religion that teaches us to charity, making houses for the needy, building places of worship etc. Dharmada in Hinduism pursues that the businessmen charge certain amount from the purchaser which is used for philanthropy. Sikhs pursue daashaant. In India, CSR has developed in various phases, for instance socially responsible production, engaging the community fruitfully and socially responsible employee relations. Its evolution can be divided in four phases: Phase1 (1850 - 1914) Phase2 (1910 - 1960) Phase3 (1950 - 1990) Phase 4 (1980 onwards). Complete philanthropy and charity throughout the industrialization; businesses are only pledged to the managers and the owners. CSR is seen as a social development amidst the struggle of Independence where the businesses are pledged to the managers, owners, and employees. CSR during the "mixed economy paradigm"; where the businesses are responsible to owners, managers and other target environments also. When we talk about CSR amidst this globalised world, we can see it is in a perplexed state where the businesses are pledged to the owners, managers, other target environments and the public at large.

The various sub-sections of the external environment of the organization towards which, the business organization has got several duties and obligations. These are discussed briefly in the following:

Towards Customers

- In the words of Mahatma Gandhi business is depended on the customer and hence customer is King. Therefore, the business has the primary obligation to satisfy the needs of the Customers
- As per the Consumer Protection act 1986, a consumer is bestowed the right to be offered with variety of goods & services at the competitive prices

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- Business should ensure that the products/services sold must match to the desired levels of standards with respect to quality, quantity, cost and durability
- The corporate sector to see that there is good match/balance between price and quality

Towards Share Holders

- The company management should protect the shareholders' interests
- It should maintain constant dividend rate, though not a high rate, is a minimum commitment to be met
- From time to time, the shareholders must be informed of company's progress conforming to authenticity and reliability standards

Consumerism and Consumer Rights Awareness

Issues relating to consumer rights awareness and protection are usually discussed under the general concept of consumerism. In define consumerism as “an organized movement of citizens and government agencies to improve the rights and power of buyers in relation to sellers”. Consumerism thus refers to all efforts, made at different levels, and by different groups, to protect and possibly increase the rights and powers of consumers in relation to sellers. Organized social movements leading to consumerism started in the United States of America, from where it later spread to other parts of the world.

The consumer movement is today acknowledged as a major political force around the world. The movement has continued to grow, with several bodies and organizations at national and international levels committed to the protection and enforcement of consumers' rights. The formation of consumer movements, and their ability to effectively protect consumer rights will obviously depend on the knowledge and awareness of what constitutes consumer rights, by the concerned parties, especially the consumers, who are at the centre of the entire discourse. As such, consumer rights awareness is inevitably, the most salient issue in the consumerism discourse. As a distinct construct within the umbrella concept of consumerism, consumer rights awareness refers to the individual consumer's knowledge and understanding of his/her rights in relation to companies and their offerings, as well as knowledge of relevant consumer protection agencies. The consumers' awareness of their rights is considered an important ingredient in the relationships with companies in the market-place. This is because the adequate awareness of consumer rights places the consumers in a better position to make informed purchase decisions, and also empowers them to be able to put pressure on corporations to produce quality goods and services.

CSR IN INDIA

In the previous section, the researcher had explained the Stakeholder theory and CSR in the global context but he feels that it will be more comprehensive if it is understood at Indian context also. In this section, he explains CSR in Indian context. Even though the content value provided in this section is regional (Indian), concept value of the research topic CSR remains valid when considered even at global context.

Firstly, two important factors are needed to discuss in order to understand CSR in Indian contexts

- Corporate ethics foundations in India;
- The past of CSR in India and its consequences for Indian CSR practices
- These are addressed further in the following section.

ANALYTICAL FRAMEWORK

Two key characteristics, workers and Population, were taken for this study. The whole analysis was performed from their interpretation of the CSR variables. The first move was to measure employee needs.

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The 558 workers in the study were stratified according to ethnicity, age, job and education demographic variables. In addition, 1,100 interviewees were divided into gender, age, jobs, method and results.

In order to gather sufficient data, two questionnaires for staff and the Population were independently prepared between respondents. The responses to the claims in the questionnaire have been obtained using the five-point Likert measure. The answers were then translated into numerical data to facilitate the use of acceptable statistical techniques and the results were displayed in tables correctly to analyse them to eliminate misunderstanding.

DATA ANALYSIS

Type of Stake holder

Type of Stake holder	Frequency	Percent
Employee	588	100.0

The above table reveals the respondents are Employees from the select organizations

Tools through which CSR is popularized

The respondents are asked to express their opinion about the apparatus through which C.S.R is elevated. The details are furnished in the following table

State any two tools through which CSR is popularized

Tools through which CSR is popularized	Frequency	Percent
News bulletins	403	68.5
Weekly News	44	7.5
Video Magazine	26	4.4
News Papers	79	13.4
Websites	36	6.1
Total	588	100.0

The Above table reveals the CSR popularised through News bulletins 403 (68.5%), Weekly News 44 (7.5%), Video Magazines 26 (4.4%), News papers 79 (13.4%) and Websites 36 (6.1%)

Type of CSR activities of organization relating

The respondents are asked to express their opinion about the Type of CSR activities of organization relating. The details are furnished in the following table

CSR activities of your organization relating

CSR activities of your organization relating	Frequency	Percent
Environmental Care	138	23.5
Education	166	28.2
Healthcare	65	11.1
Community Development	112	19.0
Peripheral Development	107	18.2
Total	588	100.0

The above table shows the CSR activities the organizations performing, 138 (23.5%) Environmental Care, 166 (28.2%) Education, 65 (11.1%) Health care, 112 (19.0%) Community Development and 107 (18.2%) Peripheral Development, it clearly shows Environmental care and Education is giving prime importance.

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Creating Safety and Environment awareness

The respondents are asked to express their opinion on Creating Safety and Environment awareness. The details are furnished in the following table:

The company's safety and environment programmes have increased knowledge of safety and the environment amongst employees

	Frequency	Percent
Very Good	246	41.8
Good	277	47.1
Neutral	29	4.9
Poor	22	3.7
Very Poor	14	2.4
Total	588	100.0

Source: Primary Data

The above table indicates the safety and environmental measures taken by an organization increased people's understanding of safety and the environment. The respondents says Very good 246 (41.8%), Good 277 (47.1%), Neutral 29 (4.9%), Poor 22 (3.7%) Very Poor 14 (2.4%)

The Company has grown trees which have enhanced the environment, greenery and water level.

The respondents are asked to express their opinion on Creating Safety and Environment awareness. The details are furnished in the following table

The company has planted trees that have increased greenery, water and the general environment

	Frequency	Percent
Very Good	280	47.6
Good	270	45.9
Neutral	18	3.1
Poor	14	2.4
Very Poor	6	1.0
Total	588	100.0

The table reveals the opinion of employees about Company has grown trees which improved greenery, water Levels and general Environment they said Very good 280 (47.6%), Good 270 (45.9%), Neutral 18 (3.1%), Poor 14 (2.4%) Very Poor 6 (1.0%)

Socio-Cultural development nearby area of company

The respondents are asked to express their opinion on find any Socio-Cultural development nearby area of the company. The details are furnished in the following table

Do you find any Socio-Cultural development nearby area of your company?

	Frequency	Percent
Very Good	262	44.6
Good	288	49.0
Neutral	7	1.2
Poor	25	4.3
Very Poor	6	1.0
Total	588	100.0

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It is evident from the above table the opinion of employees about finds any Socio-Cultural development nearby area of the company, 262 (44.6%) says Very good, 288 (49%) Good, 7 (1.2%) poor and 9 (1.0%) very poor.

CONCLUSION

Discussions from previous researches and scholarly works have highlighted the importance of CSR, both to the companies as well as their customers and the larger society; thus, leading to sustained research interests on consumer reactions towards companies' CSR efforts. In the same vein, researchers have emphasized the importance of consumerism and consumer awareness in promoting effective consumer behavior, aimed at ensuring adequate protection of rights and enhanced company customer relationship. Although the conclusions arisen from these two streams of research tend to suggest a link between CSR and consumerism, empirical validation of such links are yet to be established. This paper has developed general propositions, with an accompanying research model, which can possibly be used for empirical verification of the links that have been deduced from the literature.

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A COMPARATIVE STUDY OF ENGLISH COMMUNICATION SKILL OF
STUDENTS STUDYING IN HIGHER SECONDARY LEVEL SCHOOLS

Paper ID - 1028

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ABSTRACT

Language is one of the medium of expressing our ideas, feelings and emotions. And if we think about language in present world then English is one of the most used languages in the world and English is used as a second language. English is introduced here at the primary level and its inclusion continues till the tertiary level of education. The Importance of the ability to speak or write English has recently increased significantly because English has become the de facto global standard language. When it comes into the India English will be though in the urban and city areas where the higher secondary schools are English medium and they communicate to the students through English. But many schools in village and nearby areas teaching is en regional language and even though English medium schools are opened to develop English language skill the teachers may not be perfect in the language to make the students perfect and students are not efficient in communication skill, writing and reading skill as well. Learning English language has become popular for business, commerce and cultural reasons and especially for internet communications throughout the world. It is the time for development of the English language in these areas to enable the students to compete in the word. The study was conducted using 't' test to compare the communication skill in English, of higher secondary level schools. Keywords: Higher secondary schools, English Communication, Education, Skills.

1. INTRODUCTION:

Every educational system has certain objectives which aim at bringing about desirable change in students. In order to bring the change the education system arranges learning experience. Language is the source of communication and English language has emerged as a universal language. The prevailing view across India is that unless students learn English, they can only work in limited jobs. Those who do not have basic knowledge of English cannot obtain good quality jobs. The votaries of English Language also claim that without English Language Proficiency, one cannot communicate efficiently with others, or harvest the benefit of India's rich social and cultural life. Men and Women, who cannot comprehend and interpret instructions in English, even if educated, are unemployable. They cannot help with their children's school homework every day or decide their income options of the future. Particularly, different types of communicating ideas are needed in target language for learning language. It requires an important communication in the target language in which speaker's communication is not relevant to the speech but is related to the understanding of communication message and perception.

“Communication is a purposeful process of expressing, receiving and understanding messages containing factual information, feelings, ideas and needs by two or more

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individuals through common symbols". The Communication Skills course is a course that enables students to have knowledge or the ability to use the requisite skills to communicate properly. Like all other courses run in tertiary institutions, it is very relevant and has an added importance of equipping students with proper language skills to assist them in their studies

Based on the above observations, I tried to compare the communication skill in English of the higher secondary students of some listed schools in rural and urban areas.

2. LITERATURE REVIEW:

Muhammad Nadeem Chohan et al (2016) Usefulness and Likings are very important perceptions for learning every subject in the fields of education. As English is an official language taught in Pakistan as compulsory subject. Learning English is skill in Pakistan which is saleable and thought to be very useful by the world of academia.

Roya Sherafat et al (2016) The study was conducted on the sample of 625 students of Mysore City in India using stratified random sampling technique. Results indicated that Government and Private school students differ on their critical thinking and study habits. Those students who were on Private schools had better critical thinking ability and study habits in favour of Government school students.

Gunasekaran, M et al (2015) The aim of the research work is to investigate the secondary language learners of rural and urban students. As well as to analyses the students background of education, and their interest in learning English, which helps to find out students lacking in speaking English as a foreign language.

Arif Ahmed M. H. Al-Ahdal et al (2014) The current study has undertaken an in-depth review of the available literature, which is followed up with modern testing methods to arrive at conclusions. It witnesses a dichotomy between speaking and writing abilities of college level young learners. The trend is towards a higher score on writing-ability tests as compared to the oral language proficiency tests.

3. OBJECTIVES:

1. To compare the English Communication Skills of the students studying at Higher Secondary level in schools in rural and urban area.
2. To study the Status of English Communication Skills of the students studying at Higher Secondary level

Role of English Language In India:

English in India is a legacy from the British who colonized the country and their language permitted through some of the most important parts of the society, the government, the education system, the media, the legal system, and gradual the social sphere as well. There are large numbers of people in India who learn and use English for a wide variety of purposes. Its importance is on the increase in every field of life. English, though a foreign language is the only language, which is understood, learnt, taught and used by people in all parts of India. On the other hand, English in India is learnt and used as a second language. We call it a second language not a foreign language because it has become the medium of instruction in higher education and also in schools. We learn not only English but we also learn many subjects through English.

Operational Definitions to be used in this Research

A fully English proficient student is able to use English to ask questions, to understand teachers and reading materials, to test ideas and to challenge what is being asked in the classroom. Four language skills contribute to proficiency as follows:

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Reading The ability to comprehend and interpret text at the age and grade-appropriate level.

Listening The ability to understand the language of the teacher and instruction, comprehend and exact information and follow the instructional discourse through which teacher provide information.

Writing The ability to produce written text with content and format fulfilling classroom assignments at the age and grade -appropriate level

Speaking The ability to use oral language appropriate and effectively in learning activities within the classroom and in social interaction within the school

Importance of Communication Skills for Students

1. Communication skills help to learn more from teachers: – Students need practical and deeper knowledge about the subject they are learning in school and college. For better learning from teachers, they need to ask the question and they have to discuss their subjective and objective doubts. When teachers understand where they are confused about the subject then they can teach in their style, it will help students get high marks.

2. The quality of being friendly with others: – It's important to be friendly with others in school and college. Controlled verbal communication and physical expression help them to make new friends. Studying with good friends relieve the stress. And it's really important in competitive environment and situation.

3. Communication skills help in career development: – Clear communication about the skills and knowledge, objective vocabulary in words while communicating with interviewers, confident physical expressions help students to get a job after the completion of the degree. That's how effective communication makes difference in the personality of students. Many students face communication problem in the interview that's why learning and improved communication help them to build a career in their respective field.

4. Enhancement in teamwork and collaborative attitude: – Positive behaviors, the gratitude of others, a collaborative effort in solving the problem with other team member are a great example of effective communication in the workplace. Effective communication increases the productivity in business. It will improve the chances of promotion, earn other members respect. That's how communication skills enhance the teamwork and collaborative attitude and it gives long term benefits. That's why students need to improve their communication skills while they are in school and college. So later in their career and life communication will not become the wall in their success.

5. Communication skills develop professionalism in the students: – Students in future will become doctors then they need to communicate effectively with patients. They need empathy, friendliness, professionalism in their speaking and attitude while interacting with patients. India or countries need good political, business and social leaders. In future students will become political/business, entrepreneur, bureaucrat, and leaders. And without communicating effectively with people, and not listening problems people are facing not help them get votes, customers and support of people.

6. Communication skills are important for students in social networking: – Communication in group activities, debate and family functions help students to analyze their communication skills level and standard. In conversation listen to other people opinions is very important to reach new conclusions about the subject. And it's not possible without communicating effectively with positive expression.

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7. Improvement in presence of mind and memory enhancement: – When we communicate, listen, express and understand what we're talking about, it will improve our presence of mind. While communicating when we focus on listener not on the mobile phone then it will help to enhance our brain power and memory. Students need brain power and sharp memory to become successful in everything they want to do, to achieve their dreams. The uses of communication skills increase their focus and they are ready for any answer because of the presence of mind.

4. **METHODOLOGY:**

The present study aims at exploring the status of communication skills in English at higher secondary level. For collecting data, the normative method of research was used. To fulfil the purpose of the study, the teacher prepared achievement test for English language and grammar test was constructed and standardized.

Sample Cluster Random sampling technique has been used. The sample of the present study includes 150 students studying at higher secondary level in urban and rural areas. The statistical techniques used in this study are the parametric statistics. To evaluate the status of communication skills the coefficient of correlation was used, whereas, to see the difference between among groups, the t-test was used respectively.

5. **DATA ANALYSIS:**

Analysis and Interpretation

The objective of the study was to study the status of English Communication skill at higher Secondary level. For this purpose, the scores obtained by the students, were transferred on a seven-point scale. The table shows that the 0.97% students fall in the very poor category. 12% students came under the poor category. 38.36% students are in below average. 31.21% students fall in the average category. 14.20% students are under good category. 3.26% students fall in the very good category and no student is excellent.

Table: 1 English Communication Skill at Higher Secondary Levels

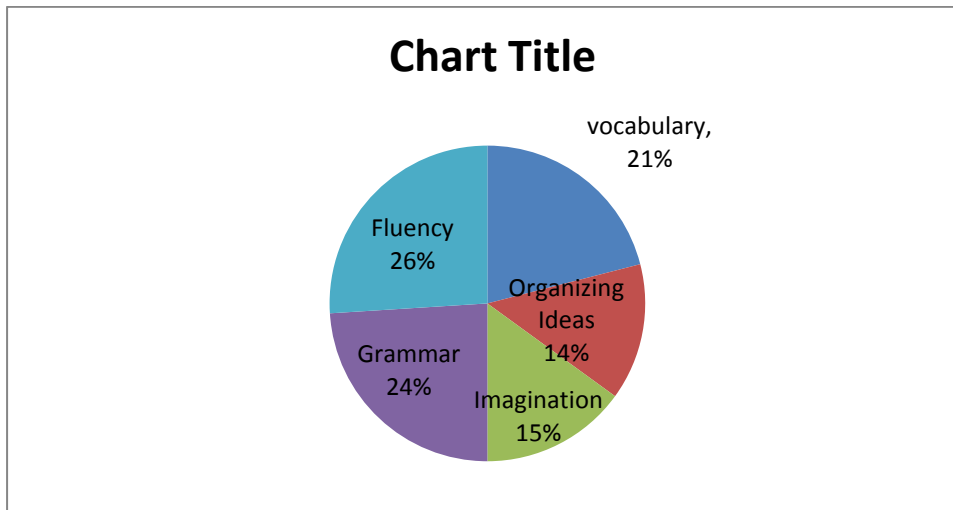
Result in Percentage%	Percentage (%)	Category
89-100	0	Excellent
71-88	3.26	V. Good
61-70	14.20	Good
46-60	31.21	Average
31-45	38.36	Below Average
11-30	12.00	Poor
1-9	0.97	Very Poor

Thus, it may be concluded that students studying at higher secondary level are not very well developed in their communication skill in English. Oral activity Oral activity or speaking is the important aspect of language learning. The basic aim of language is to develop students speaking ability in the language. In order to give appropriate practice, testing speaking ability of the students is an essential part of teaching learning process. In order to test the speaking skills of the students, many ways and means are available. It is the teacher responsibility to

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select the best way, apt to the situation. The researcher has used tape recorder for recording the voice of the students. It is more flexible and very quicker than other method.



Most of the students are lacking in vocabulary, Grammar, organizing ideas, and also fluency. In vocabulary, 20%, Organizing Ideas 19%, Imagination 19%, Grammar 20% and Fluency 22%.

For the present investigation, “Skill Based Achievement Test” was prepared for higher secondary level students in English language to measure their communication skill in English. This Communication Skill test included test of comprehension, vocabulary, grammar, & composition. Although the test is an ideal measure of all communication skills like speaking reading and writing, significant effort have been made to adjudge listening & speaking skill in a more reliable way by recording. Hence a short “Interview schedule” was developed & audio recording was done to evaluate speaking and listening skill in English language. The interview schedule includes three types of questions as under:

1. General introductory questions: Name, Class, Hobbies etc.
2. Speaking a few lines on some issues such as festivals they celebrate, about the school, any current issue etc.
3. Reading a passage

While analyzing the data following components were taken into consideration (considering the objectives of teaching language).

1. Vocabulary
2. Pronunciation
3. Fluency & accuracy
4. Stress & Intonation
5. Punctuation

By implementing this proposal, the investigators believe, will help in ascertaining the magnitude of each achievement in the study as well as in ascertaining the validity of the hypotheses.

Table 3: Comparison of English Communication Skill of Students Studying In Higher Secondary Level Schools

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Parameters	2005-2008	2009-2014	2015-2017
No. of Teachers	80	90	100
No. of students	150	300	400
Library facilities (%)	65	76	89
High qualified students (%)	56.7%	65.6%	78.9%
Medium qualified students (%)	33.3%	28.0%	15.0%
Low qualified students (%)	10%	6.4%	6.1%

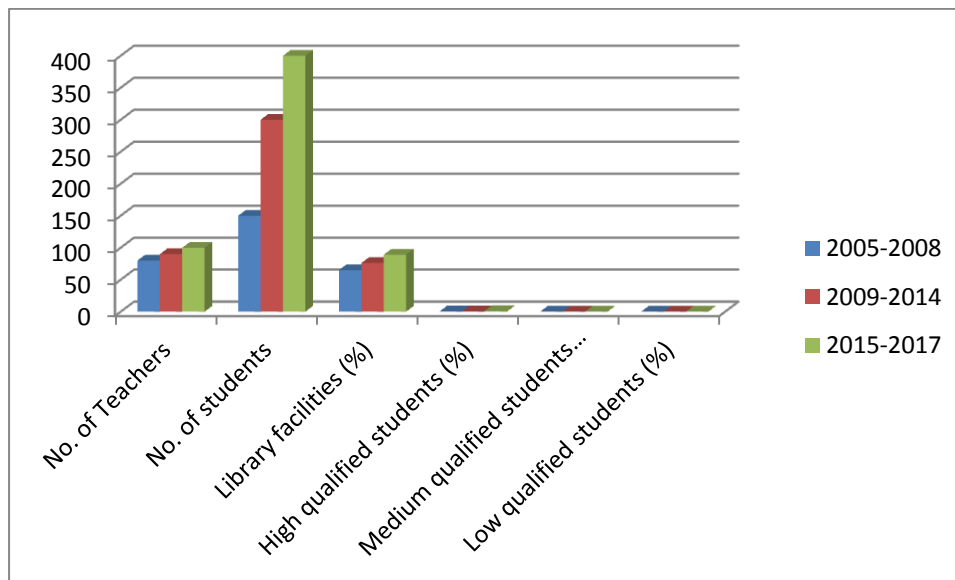


Table: 2't' Value between Urban & Rural Students in Higher Secondary Level

Particulars	Rural School	Urban School
No. of students	150	150
Mean scores	22.28	24.32
Standard Deviation (S.D.)	6.02	8.13
SE _D		
df	299	
t-value	2.58	
t-value in table at	.01 level – 2.85 level – 1.99	

The result obtained after statistical analysis shows the obtained t-value of 2.47. In the Table 2, t- values for degree of freedom 299 at the 0.5 level of significance are 1.99

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and at 0.01 levels of significance it is 2.85. Obtained t value is significant at .05 levels of significance. On the basis, the null hypothesis is rejected and it has been concluded that the difference between urban and rural students at higher secondary level is significant. Students studying in urban schools are better in their English communication skills.

6 CONCLUSIONS

On the basis of the findings made by the study, the following conclusions are made: Communication Skills is not difficult for the students; it is just that students do not have a good perception about the course and so do not learn. It was also found that students who approach their lecturers when in difficulty are helped (though not many of them consult their lecturers). They only go to their lecturers when they have problems with their grades. We are constantly emphasizing the need and importance of English language, but our home environment surrounded by mother tongue constantly interferes. Hence, children find themselves free in communicating with Hindi languages in spite of the pressures exerted by the society to adopt English language. After completion this study researcher suggested that there should be some extra classes of English teaching in Rural areas Secondary school so that the students of these schools may increase their English Proficiency. It has been concluded that the difference between urban and rural at higher secondary level is significant. Students studying in urban schools are better in their English communication skills.

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MEDIATING EFFECT OF PANDEMIC FEAR ON RELATIONSHIP BETWEEN
CONSUMER ATTITUDE AND BEHAVIORAL INTENTION ON DIGITAL
PAYMENTS

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Abstract

The aim of this research work is to assess the impact of pandemic fear on behavioral intention towards digital payments. A structured online questionnaire had been used for collecting primary data. Secondary data was procured from journals, books and reputed websites. The mediating effect of pandemic on consumer behavior had been evaluated through support of well established theories. The study provides knowledge for marketing organizations specifically related to making transactions through digital payments. The need for future research had also been discussed in this research paper.

Keywords: Digital payments, mobile banking apps, perceived pandemic, security and consumer attitude.

Introduction

Pandemic had made people to rethink about everything. Lockdowns across the nations have distributed the normal life of people on this planet. Lot of uncertainty about future had created mental stress among people. Severe changes in organizational structures and business processes have taken place. Things essential before pandemic have become mandatory after lockdown. Due to social distancing people preferred to use technology for completing essential and routine tasks. In this regard the models suitable for understanding customers about digital banking may be needed to redesign from the perspective of pandemic. Even after completion of one year, still there are indirect effects of Covid-19 on people at large. Many businesses have adopted technology for maintain relationship with customers and business stakeholders.

Before pandemic people use to think using digital payments is convenience. But after the advent of pandemic Covid-19 digital payments have been only option for conducting various routine transactions. Earlier digital payments are viewed as support for making

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cashless transaction and mostly for online transactions. The pandemic had made people to use digital payments so that social distancing can be attained. The severity of the contagious diseases had been addressed through technology such as digital payments. In this regard the fundamental theories have been reviewed by adding perceived pandemic as mediating variable.

Research questions

1. Do pandemic had influenced existing consumer behavior theories.
2. Is it essential to consider perceived pandemic as a variable in consumer behavior studies.

Research objectives

1. To know the impact of consumer attitude (AT) on behavioral intention (BI) with regard to digital payments.
2. To study the impact of perceived pandemic (PP) on behavioral intention (BI) with regard to digital payments.
3. To know the impact of ease of use (EU) on behavioral intention (BI) with regard to digital payments.
4. To study the impact of security (SE) on behavioral intention (BI) with regard to digital payments.
5. To know whether perceived pandemic mediates the relationship between attitude and behavioral intention.

Literature Review

Undale et al. (2021) had explained that forced national lockdown during pandemic Covid-19 consumers have increased their eWallet usage. The demographic factors gender had impact on eWallet usage where female users are more concerned about security rather than male users. Flavian et al (2020) had examined the influence of mindfulness, ease of use, subjective norms and attitude towards mobile payment intention. Lew et al., (2020) had mentioned with growing popularity of mobile devices the mobile payment usage had been increasing and it accelerated during the pandemic period. With growing technology the use of online payment with high security environment takes place in next few years (Tellez & Zeadally, 2017). There is increasing research in the areas of digital payments in various research settings (Patil et al, 2017). Unified theory of acceptance had been widely used while study the factors related to mobile payments (De Sena Abrahao et al., 2016). Trust is important for fostering successful relationships, reducing uncertainty and risk, and increasing willingness to purchase (Wang et al., 2015). Mobile payments (MPs) are predicted to be one of the future's most successful mobile services but have achieved limited acceptance in developed countries to date. PCs are still the preferred technology for online shopping in the United Kingdom but the continued growth of mobile commerce (MC) is highly correlated with the success of remote MPs (RMPs). Performed expectancy and social influence have an

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impact on behavioral intention (Slade et al., 2015). Digital wallets are gaining wide popularity across the globe as a means to make payments, transfer funds and manage loyalty relations as well. It enables the consumer the ease of “paying with your phone”. Despite the ease of use and several other benefits and the availability of dozens of applications, the consumer's are still skeptical about its adoption (Singh et al, 2018). Models of technology adoption, notably the Technology Acceptance Model and the Unified Theories of Acceptance and Use of Technology, provide good theoretical foundations for understanding mobile payment adoption (Koenig-Lewis et al, 2015).

Methodology

In this study sample (N = 100) had been selected based on snowball sampling with support of social networking sites. The variation in dependent variable (behavioral intention) had been measured with impact of independent variables: consumer attitude, ease of use, security and perceived pandemic. The demographic considered during primary data collection are age, gender and occupation. The respondents were informed about the objective of this research study. Entire research had taken place in virtual environment with support of internet technology. Smart PLS (student edition) had been used for conducting data analysis. Smart PLS is the best option when sample size is small and it conducts path analysis. The bootstrap sample (N = 2000) had been used during path analysis. The items have been adopted from published scales and one scale perceived pandemic had been developed by the author.

Hypothesis of the study

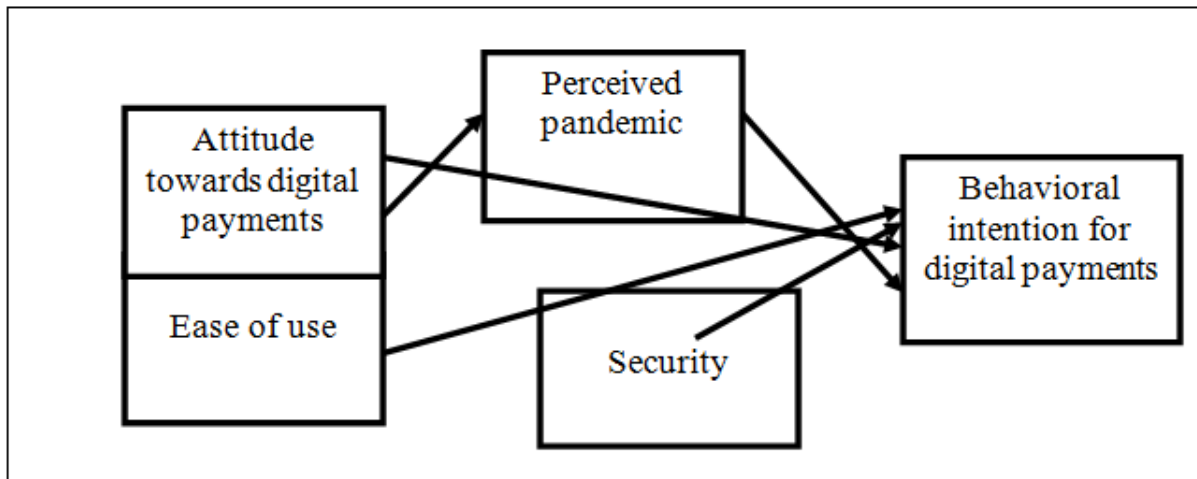
1. Consumer attitude (AT) has direct impact on behavioral intention (BI) with regard to digital payments.
2. Perceived pandemic (PP) has direct impact on behavioral intention (BI) with regard to digital payments.
3. Ease of use (EU) has direct impact on behavioral intention (BI) with regard to digital payments.
4. Security of digital transactions (SE) direct impact on behavioral intention (BI) with regard to digital payments.
5. Perceived pandemic (PP) mediates the relationship between attitude and behavioral intention.

Figure 1

Statistical diagram of the study

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(Source: Authors own creation)

Data Analysis and Interpretation

The respondents (N = 100) have participated in the survey. The demographic variable gender (male = 58%, female = 42%) belong to different occupations (students = 17%, employees = 54%, self-employed = 19% and others = 10%). The respondents in the survey had ranging from 22 to 47 years (M = 32.220, SD = 7.427). A significant correlation exists between ease of use and perceived pandemic ($r = 0.548, p < 0.01$). The attitude towards digital payments has positive correlation with behavioral intention ($r = 0.722, p < 0.01$). A negative correlation exists between security and behavioral intention ($r = -0.024, p = n.s.$). The reliability of all constructs is found to be perfect (Cronbach's alpha value > 0.70) and composite reliability values are above 0.90.

Table 1.

Correlations, reliability, validity

	PP	EU	SE	AT	BI
PP	1				
EU	0.548**	1			
SE	0.191	-0.126	1		
AT	-0.075	-0.439**	-0.110	1	
BI	-0.162	-0.256*	-0.024	0.722**	1
Mean	4.433	3.710	3.955	2.653	3.656
SD	0.665	0.854	0.729	1.213	0.909
Composite reliability	0.952	0.990	0.969	0.990	0.995

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Cronbach's alpha	0.941	0.985	0.966	0.985	0.990
Average variance extracted	0.869	0.971	0.887	0.970	0.980

Notes: PP = Perceived Pandemic, EU = Ease of use, SE = Security, AT = Consumer Attitude, BI = Behavioral Intention. * significant at 0.05 level, **significant at 0.01 level.

Consumer attitude (M = 2.653, SD = 1.213) is having significant positive relationship with behavior intention (M = 3.656, SD = 0.909) which means H1 is supported ($\beta = 0.591$, $t = 6.630$, $p = 0.000$). Perceived pandemic (M = 4.433, SD = 0.665) has no significant relationship with behavioral intention ($\beta = -0.044$, $t = 0.365$, $p = 0.715$) therefore H2 is not supported. Ease of use (M = 3.710, SD = 0.854) does not significant relationship with behavioral intention ($\beta = 0.155$, $t = 1.257$, $p = 0.209$), therefore H3 is not supported. Security of digital transactions (M = 3.955, SD = 0.729) does not have significant relationship with behavioral intention ($\beta = -0.057$, $t = 0.435$, $p = 0.715$) therefore H4 is not supported. Perceived pandemic does not have mediating role on the relationship between consumer attitude and behavioral intention ($\beta = 0.004$, $p = 0.829$, [-0.024, 0.050]). Hence hypothesis H5 is not supported. The beta values and p-values for all hypotheses are presented in Table 2 and Table 2. The path diagram developed using Smart PLS had been presented in Figure 2.

Table 2

Hypothesis testing

Direct effect	Coefficient	t-value	p-value	Result
AT→BI	0.591	6.630	0.000	Positive
EU→ BI	0.155	1.257	0.209	Not significant
SE→ BI	-0.057	0.435	0.664	Not significant
PP→ BI	-0.044	0.365	0.715	Not significant
R-square	0.307			

Table 3

Mediational analysis

Indirect effect	Coefficient	SD	t	p-value	BI[2.5%, 97.5%]	Result
AT-->PP-->BI	0.004	0.017	0.217	0.829	[-0.024, 0.050]	No mediation

Discussion and Conclusion

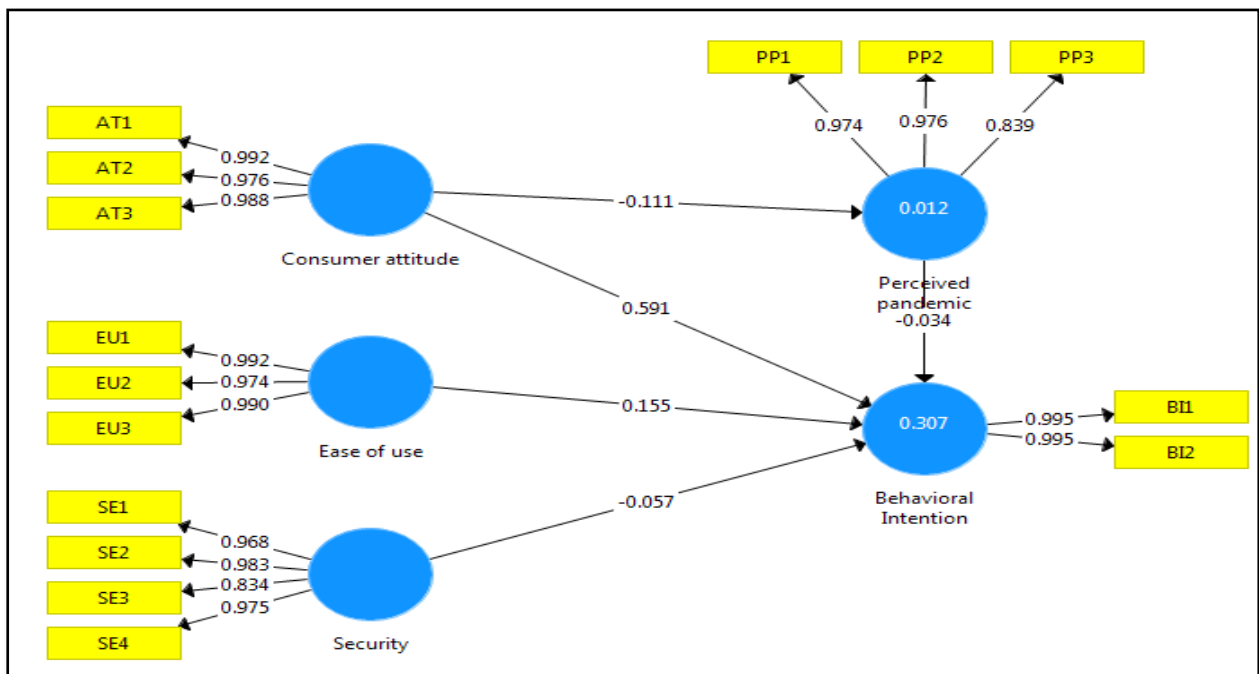
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It might be too early to assess the impact of perceived pandemic on behavioral intentions. In the long term the effect of perceived pandemic effect may vary according to the situation. But to sustain in the uncertain environment, the mobile technology had been proved as the only option for survival of mankind. People have got habituated for mobile transaction and it had initially accelerated from 2016 onwards in India. Many digital payment companies have launched user friendly apps. There is continuous development in mobile apps for making the technology to get adopted easily. The attitude and intention are strongly related to each other and attitude has direct effect on behavioral intention which is in line earlier research works.

Figure 2.

Path diagram



(Source: Output from Smart PLS)

Limitations and future research

This study had been considering the influence of recent pandemic Covid-19. When normalcy arrives then behavioral intention may not be affected with perceived risk. Hence there is need to conduct similar studies in other regions through longitudinal studies. Consumers are under various pressures during lockdown and it might have some impact on their response during the survey. Even the research is conducted in virtual environment, but future studies should be conducted by using some other variables such as social status, economic position and family support for work-from home.

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David Memorial Institute of Management (DMIM) established in 1997 is being run by David Memorial Education Society (DMES). The society has been at the forefront of delivering quality education starting from a number of High Schools along with UG courses in Commerce, Sciences, Teacher Training and Pharmacy. Our MBA program is approved by AICTE and is affiliated to Osmania University. The course is taught by leaders from the industry and academia and is popular as a progressive and disciplined management college. Our students are working in various reputed Indian and MNCs and are most sought after by the industry.



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