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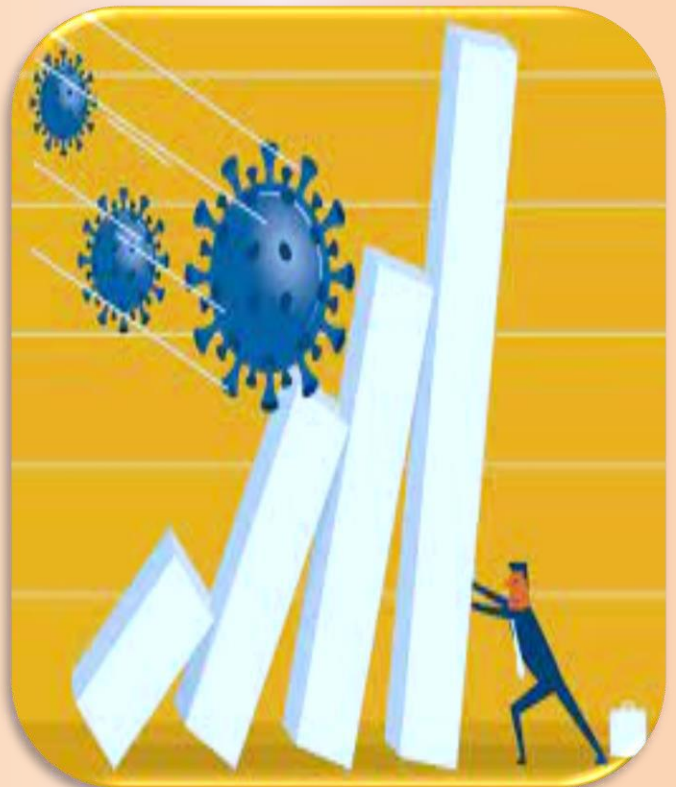
SHRI CHINAI COLLEGE OF COMMERCE & ECONOMICS
DR.S.RADHAKIRSHNA MARG, ANDHERI (E), MUMBAI 400-069

AFFILIATED TO UNIVERSITY OF MUMBAI
NAAC RE - ACCREDITED GRADE "B"

National Conference

Chief Editor : Dr. Balaji B. Kamble

Sustainability of Business During Covid - 19



Date : 28th January, 2022

NATIONAL CONFERENCE

On

Sustainability of Business During Covid – 19

Organized by

**LAXMI CHARITABLE TRUST'S
SHRI CHINAI COLLEGE OF COMMERCE & ECONOMICS**

Date : 28th January, 2022

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Management Message



It is a matter of pleasure as well as pride to know that the Chinai College has organized a National e-conference on ‘Sustainability of Business during Covid-19’ on Friday, 28th January, 2022. The timing and focus of the conference on practical issues encountered by corporates and small and medium size enterprises is very commendable.

This conference is another step in the path of nurturing students and professors that the College has pursued since inception.

I congratulate the Principal, the members of the organizing committee and students of the College for taking this initiative and for their wholehearted participation in making this conference a grand success.

With Regards
Smt. Arati Hemant Vissanji
Trustee
Laxmi Charitable Trust’s
Shri Chinai College of Commerce & Economics

Principal Message



Laxmi Charitable Trust's Shri Chinai College of Commerce and Economics is one of the esteemed and the oldest institute since its establishment i.e., 1963. I am honoured to be In-Charge Principal of such pioneer institute because it has nurtured students to grow and develop emotionally, socially and academically.

The institute is proactive in organizing various activities for the overall development of the students, to create social sensitivity amongst them and also make them aware of current market scenario.

The ideation of this conference arrived from the misfortune situation faced by the entire world since almost last two years. But it is rightly said that "Challenges are what make life interesting and overcoming them is what makes life meaningful" few businesses has faced this lockdown fearlessly and developed sustainable strategy for their survival.

The aim of this one-day national conference was to provide a platform to all researchers, academicians, professionals and corporate stakeholders to express their views and ideas on the sustainability of business during COVID-19.

My heartfelt thanks to our management for all their support. I congratulate to all the researchers for sharing their knowledge with us and to be part of this conference. I also praise the conference organising team for putting all their efforts to make this ideation into reality.

With regards
Dr. Balaji B. Kamble
In-Charge Principal

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RESEARCH ON: To Understand the Impact of Ayurvedic Health- Care Business & its Importance during COVID- 19 with special Reference to ‘PATANJALI PRODUCTS’.

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1. ABSTRACT:

Customers in this era have become more concerned about their well-being and also inclined to maintain personal happiness, which is demonstrated in their selective use of those goods that provide a good state of well-being and also provide the most extreme fulfillment. In their pursuit of a healthy lifestyle, Indians have proven to be more receptive to Ayurvedic and health care as a treatment choice for common ailments. Baba Ramdev's Patanjali Ayurvedic items/products have risen to fame due to this particular propensity.

In today's vast market, with ever-changing client wants, Baba Ramdev has created a unique Ayurvedic innovation that is both affordable and readily available.

KEYWORDS: Inclined, Ayurvedic, Baba Ramdev's, ailment, pursuit.

2. INTRODUCTION:

Many believe Ayurveda to be the most established mechanistic science in India's ancient Vedic civilization. Even though customers in India have relied on traditional Ayurvedic Practice for a long time to recover from everything from barrenness to stomach-related issues, COVID-19 was well-known in India, which was a benefit for companies producing or manufacturing medical equipment and health-care products during the COVID-19 Pandemic, when demand for these products increased.

Baba Ramdev and Acharya BAL Krishna Ji founded the Ayurvedic brand "Patanjali," which is now an Indian FMCG enterprise. Patanjali Ayurveda has been one of the fastest-growing FMCG brands in recent years. It specializes in all-natural and herbal items, to give customers the finest of nature.

Patanjali was one of India's fastest-growing FMCG companies in 2016, according to CLSA and HSBC. It was valued at Rs. 3,000 crore (about US\$490 million in 2020). Patanjali yearly Patanjali for the

2016–17 fiscal year was anticipated to be Rs 10,216 crore (US\$1.4 billion). According to a report by India Infoline (IIFL), Patanjali's success will have an impact on at least 13 publicly traded companies, including Colgate, Dabur, ITC, and Godrej Consumer Products.

2.1 MARKETING MIX OF PATANJALI AYURVEDA PRODUCTS:

Baba Ramdev constantly tries to use the Indian brand by saving the people living in India & economic Growth of the company. Patanjali is planning to buy well-known brands which are engaged in beverages and food items to make them aware of Patanjali Brand products.

3. NEED OF THE STUDY:

This study will reveal how Patanjali provided the best service during COVID- 19 Pandemic & Perception of Customers of using Patanjali Products such as Health –Care, FMCG (Fast Moving Consumer Goods) products, cosmetics & Ayurvedic products.

4. OBJECTIVE OF STUDY:

1. To Study the perception of Consumers on Patanjali Products?
2. To study the behavior of Consumers about the Patanjali Immunity booster like Chyawanprash and Honey?
3. To understand the efforts taken by Ayurvedic Health-Care Business (Patanjali Product's) during COVID -19 Pandemic?
4. To know that Patanjali was providing the bests service during COVID -19?

5. HYPOTHESIS:

1. **H1:** There is no impact on Consumer Pertaining Immunity boosters like Chyawanprash and Honey.

H0: There was a huge impact on Consumer Pertaining Patanjali immunity booster products like Chyawanprash and Honey.

2. **H1:** There is no impact on efforts taken by Ayurvedic Health-Care Business (Patanjali Ayurveda Product) during COVID -19 Pandemic.

H0: There is a huge impact on efforts taken by Ayurvedic Health-Care Business (Patanjali Ayurveda Products) during COVID -19 Pandemic.

6. RESEARCH METHODOLOGY:

DATA COLLECTION METHOD The data collection method is one of the utmost steps of research. Hence, the data collection method includes using the existing data through questionnaires. In the present research, the data collection methods are both by bibliotheca and field. In the bibliotheca data collection method, research literature and other studies are investigated in libraries and refer to books and articles. In the field of this research, the data collection are carried out through questionnaires which are designed for this purpose

The data collection is done by surveying and by the various readings (online and offline)

➤ Primary data:

The data was collected by surveying and filing for the questionnaire form through divergent audiences. 100+ responses answered the survey this data was used for analyzing and interpreting the data.

● SAMPLE SIZE:

1. According to Sampling majority of them belongs to the age between 18 to 20 Years which is about 66.3%, followed by the 13 to 18 years of the age group which is 25.5%, followed by 22 to 27 which 12.6%:

AGE GROUP:	Percentage :
18 to 20	66.3%
13 to 18	25.5%
22 to 27	12.6%

2. According to the o Sampling survey, the majority of them were female which is 55.5% and 45.5% were male:

Gender	Percentage
Male	45.5%
Female	55.5%

➤ RESEARCH DESIGN:

The research I did is Competitive Research. I collected primary data by surveying through Google form. Based on responses received through Google form and did Data Analysis and Interpretation.

I choose this method to collect the information through the people and understand the perception towards the given topic.

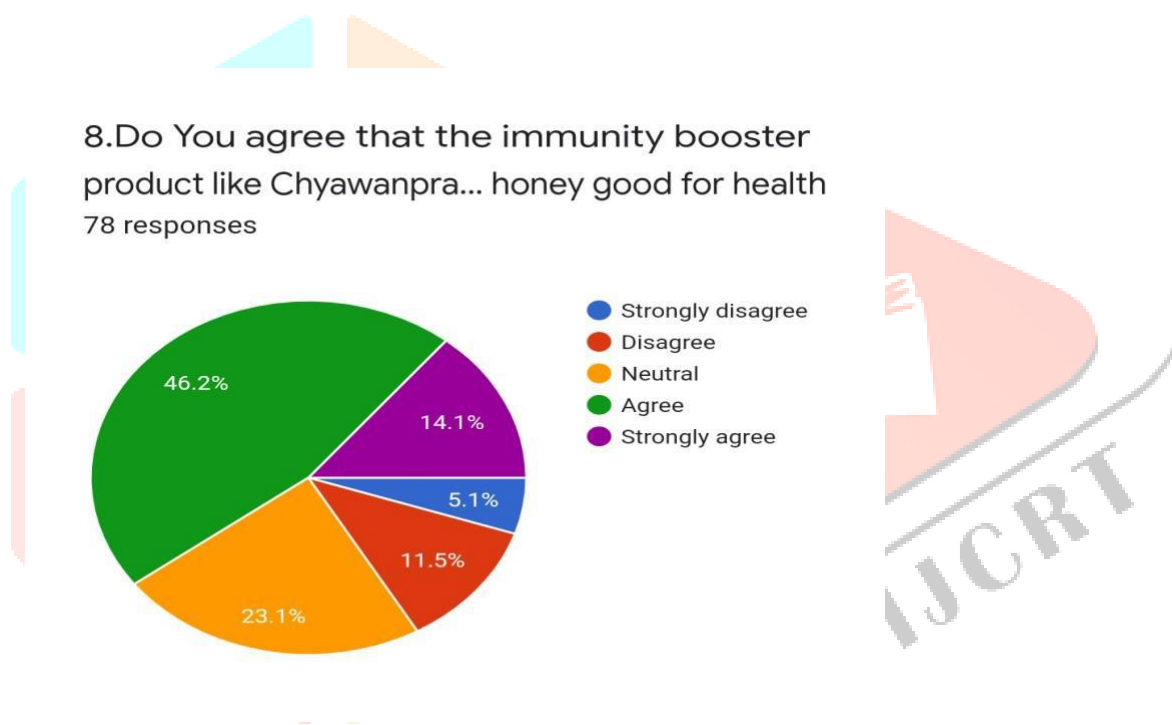
- The variable of the topic was: Ayurvedic & Healthcare products.

➤ LIMITATION:

In an attempt to make this project authentic and reliable, every possible aspect of the topic was kept in mind. Nevertheless, despite the fact constraints were at play during the formulation of this project. The main limitations are as follows:

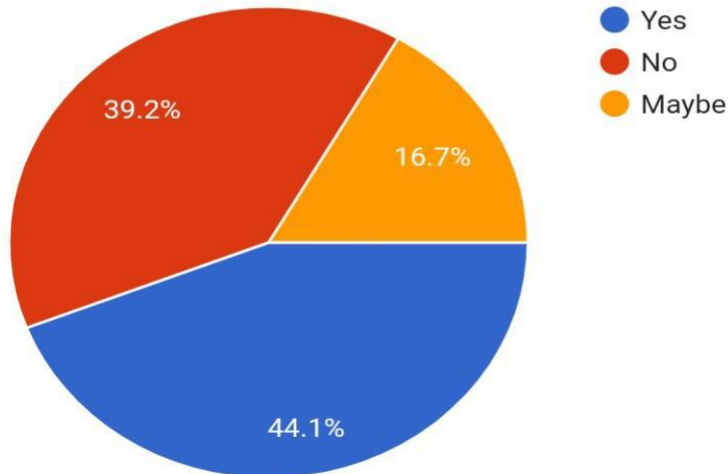
- 1) Due to the limitation, only a few people were selected for the study. So the sample of students was not enough to generalize the findings of the study.
- 2) People were hesitant to disclose the facts.
- 3) Advanced statistical tools were not used for analysis.
- 4) The chance of biased response can't be eliminated through all necessary steps were taken to avoid the same.

7. DATA ANALYSIS:



46.2 % out of 78 responses were agreed, 23.1 % were neutral as they were not using this prod, 14.1 were strongly agreed, 11.5 % disagreed as they were not satisfied with the products and 5.1 % were strongly disagreed.

6. Do you agree that Patanjali Ayurveda Company has taken eff...ng COVID-19 Pandemic?
102 responses



44.1% out of 102 responses said yes, 39.2% said no and 16.7% were confused as they were not knowing that Patanjali Ayurveda Company has taken efforts during the pandemic.

8. TESTING OF HYPOTHESIS:

1. According to an. 1 of the survey which contains more than 100+ responses the H1 is Null Hypothesis i.e. rejected and H0 is Alternative Hypothesis i.e. accepted causes 46.2% were 'Agree'.
2. According to QN. 2 of the survey which contains more than 100+ responses the H1 is the Null Hypothesis that is rejected and H0 is the Alternative Hypothesis that is accepted cause 44.1% said 'YES'.

9. DATA INTERPRETATION:

This survey conducted the interpretation are as follows:

1. This survey consists of 100+ responses according to the majority of citizens COVID-19 has a huge impact on health, people were more concerned about their health which took advantage of for Ayurvedic Companies like Patanjali.
2. During COVID-19 individuals were demanding products like Chyawanprash and honey to keep them fit and fine. As it boosts the immunity of individuals and is especially has a huge impact on Senior citizens.

10. **IMPLICATION:**

As a citizen, we Indian's are concerned about their well-being and lifestyle and our traditional culture which shows us differences from other countries. 'Ayurveda' is one of our traditional medicinal cultures which is continuing from past civilizations as it is one of the best medical treatments. Baba Ramdev comes up with the Ayurveda company known as Patanjali which is beneficial for our health. Our PM. Narendra Modi took an initiative to boost traditional knowledge for the citizen of India and the upcoming generation. Patanjali is one of the fast Ayurvedic companies in the past few years. They provide the best quality of the product which would not harm our health.

11. **CONCLUSION:**

As we all know that COVID- 19 pandemic was the worst experience in the last 2 years. Which scared everyone in the world and took many lives and also have a huge impact on health, financial condition, and manufacturing industries. Ayurvedic products were having a positive impact on people because people were more concerned about their health during the pandemic Ayurvedic companies like Patanjali gave the best service during the pandemic which was providing good quality products. People are loving Patanjali which would be a great advantage for the company in upcoming years.

➤ **REFERENCE:**

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“Analyzing the Sustainability of E-commerce platform and consumer behaviour”

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Research Guide

Shri Chinai College of Commerce and Economics

ABSTRACT:

In years to come, we will look back at 2020 as the moment that changed everything. Very rarely any industry has shown such unprecedented and unforeseen growth that can be observed in the sectors of digital and e-commerce, which have performed impeccably amid the crisis of COVID-19. Earlier literature seems to lack more insights on sustainable drivers. Even with decelerating economic condition, COVID-19 has led to a rush in e-commerce activities and accelerated digital transformation. As lockdowns became the new normal, businesses and consumers increasingly “went digital”, purchasing goods and services from online mode, raising E-commerce’s share of global retail trade from 14% in 2019 to about 17% in 2020. The research has been conducted to study the paradigm shift in the consumer’s behaviour towards e-commerce due to pandemics. This study shows rapid consumer movement towards e-commerce. How they embraced the situation resulting in Sustainability and Finance along with technology. The present study has been conducted among the consumers of India. The study is explorative as well as descriptive in nature. This study will help explore the consumer’s behaviour towards online shopping. Objective is studying the changes in consumer behaviour towards e commerce pre and post covid. For the given study primary data has been used. The primary data was collected employing a self-constructed questionnaire. The data is collected from respondents located in Mumbai Suburbs. The collected data were analyzed using Excel.

Key words: Covid 19, Pandemic, Sustainability, COVID-19, Digital transformation, E-commerce, Consumer behaviour.

INTRODUCTION:

In years to come, we will look back at 2020 as the moment that changed everything. Nowhere else has unprecedented and unforeseen growth occurred as in the digital and e-commerce sectors, which have boomed amid the COVID-19 crisis.

Amid slowing economic activity, COVID-19 has led to a surge in e-commerce and accelerated digital transformation.

As lockdowns became the new normal, businesses and consumers increasingly “went digital”, providing and purchasing more goods and services online, raising e-commerce’s share of global retail trade from 14% in 2019 to about 17% in 2020.

The research has been conducted in order to study the paradigm shift in the consumer’s behavior towards e-commerce due to pandemic. The study shows that how rapidly consumer is moving towards e-commerce.

The present study has been conducted among the consumers of India. The study is explorative as well as descriptive in nature. This study will be helpful in exploring the consumer’s behaviour towards online shopping. For the purpose of the given study primary has been used. The primary data was collected by means of a self-constructed questionnaire. The questionnaire contained a total of 8 items. The data is collected from 224 respondents. The collected data was analysed using Excel.

REVIEW OF LITERATURE:

Covid-19 impact: Consumers move more towards digital.

Aneesh Reddy. 14 April 2020.

Author summarised it up by stating the world was turning digital where entirely new order is being established. But the pace has suddenly increased exponentially. This New Order will require a paradigm shift in strategy from brands. Author concludes only the agile ones will survive the new change. Only the ‘Truly Omnichannel’ ones will prosper.

Covid-19 impact: While the impact of the lockdown on the Indian film industry at large is still being evaluated, we take a look at how slim production and related fields have suffered in India over the past month

Mimansa Shekhar (April 2020) Author concluded Covid-19 has impacted India's film industry which got affected and had to eventually prepare for a new normal through digital medium. Author concluded Covid-19 impacted the Indian film industry at large which is still being evaluated, we take a look at how slim production and related fields have suffered in India over the past month.

COVID-19 and its impact on Indian economy

Manjula Muthukrishnan (April 2020) Author in the article concluded that COVID-19 had its impact on Indian economy and The Banking Finance at large. Author mentioned that several international economies were becoming cognizant of the risk they face by being overly dependent on one market. Making the current situation a learning opportunity, CXOs of Indian multinationals, who recently attended the annual meeting of the Confederation of Indian Industry (CII), believe this is the time India can work on capturing potentially 40% of their competitor's market share by looking at indigenous production of goods, furthering the country's Make in India campaign.

Understanding COVID-19's Impact on Ecommerce and Online Shopping Behaviour

Victoria Fryer (2020) Author concluded that in future, retailers should expect regular disruption and needs to be prepared for the increasing swings in inventory due to shifts in consumer demand. Operation should be with the expectation that employment disruptions will happen considering the unpredictable nature of job market.

OBJECTIVES:

- To study the impact of Covid 19 on Online shopping pattern
- To study the sustainability of E-commerce platform during pre and post lockdown
- To study the impact in Mumbai Suburban area.
- To study the initiative taken by the platform to attract the consumer during Covid-19

HYPOTHESIS:

HO: There is no difference in the average monthly spending

H1: There is difference in the average monthly spending

HO: There is no difference in the variance of pre and during monthly spending

H1: during covid monthly spending has a higher variance as compared to pre covid monthly spending

HO: There is no difference in Pre-covid and post covid data spending and the population means same

H1: There is difference in Pre-covid and post covid spending and the population means are different

HO: Gender and factors that impact online shopping are independent during covid scenario

H1: Gender and factors that impact online shopping are dependent during covid scenario

LIMITATIONS OF THE STUDY:

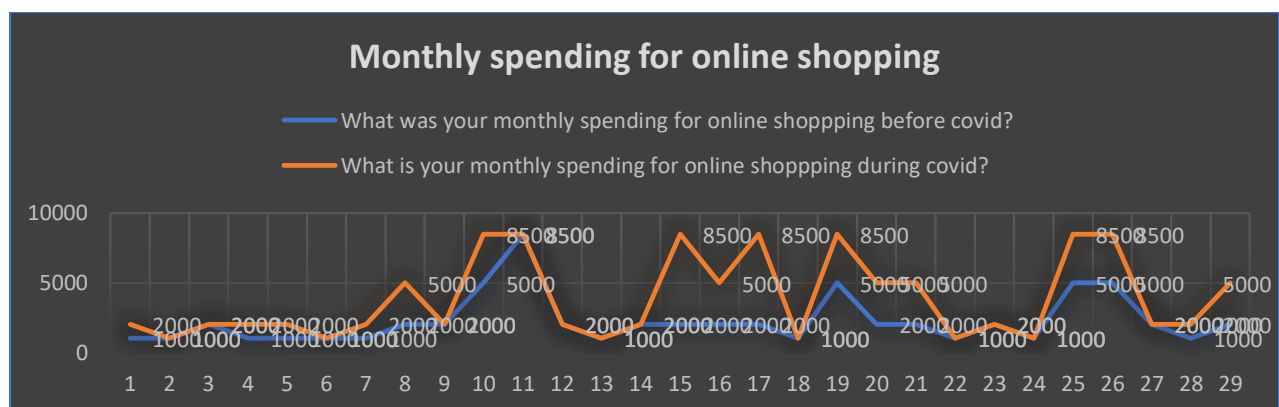
This study will be helpful in exploring the consumer's behaviour towards online shopping but is limited to people in Mumbai Suburban city. The primary data was collected by means of a self-constructed questionnaire. The questionnaire contained a total of following items only i.e frequency of buying online, type of products bought online, E-Commerce industry impact on traditional offline shopping, frequency of online shopping before Covid-19, monthly spending for online shopping before and during covid, approximate monthly income earned during covid, monthly spending for online shopping during covid, shopping behaviour change after post covid lockdown. The data is collected from 224 respondents. It is limited to the factors and perception of those respondents only.

RESEARCH METHODOLOGY:

- The study is conducted to find out the impact of covid 19 on shopping behaviour and sustainability of E-Commerce platform during pre and post lockdown phase. The study will also give details about the consumer's behaviour towards online shopping during the phase.
- Primary Data are collected with the help of a structured questionnaire. Secondary Data are collected through various material published online viz., websites, journals, articles, etc.
- The sample size is 224 respondents.
- This study is based on Descriptive research. Simple Random sampling technique is used for this research study
- As customers search digitally to purchase something, a number of variables influence them. Price, trust, protection, ease, time, post sales and reduced offers have been described as key influence factors
- For this analysis used chi square, t-test, f-test, correlation and regression and descriptive analysis. Also applied these tests to analyse the paradigm shift of consumer behaviour towards E- commerce due to pandemic.

DATA ANALYSIS AND INTERPRETATION:

t-Test: Paired Two Sample for Means			
	<i>What was your monthly spending for online shopping before covid?</i>	<i>What is your monthly spending for online shopping during covid?</i>	
Mean	2258.62069	3879.310345	
Variance	3118226.601	8725985.222	
Observations	29	29	
Pearson Correlation	0.767892107		
Hypothesized Mean Difference	0		
df	28		
t Stat	-4.457816564		
P(T<=t) one-tail	6.09385E-05		
t Critical one-tail	1.701130934		
P(T<=t) two-tail	0.000121877		
t Critical two-tail	2.048407142		
The analysis:	As from the analysis we can see that that the value of P for the two tail test is less than 0.05 .		
	So we can reject the null hypothesis and conclude that there is a significant difference in pre and during average monthly spending.		
	Finally we can say that the mean of during average monthly spending is more than that of pre monthly spending .		
	Hence there is an increase in online monthly spending during covid.		



F-Test Two-Sample for Variances		
	DURING COVID?	BEFORE COVID?
Mean	3690.58	2334.08
Variance	6626802.81	3812436.88
Observations	223	223
df	222	222
F	1.738	
P(F<=f) one-tail	0.0000217266947769986	
F Critical one-tail	1.2477	

Since $P < 0.05$, we reject the null hypothesis and conclude that during covid monthly spending has a higher variance as compared to pre covid monthly spending

	Variance
Pre-COVID	3812436.876
Post-COVID	6626802.812

z-Test: Two Sample for Means

	Variable 1	Variable 2
Mean	2334.080717	3690.583
Known Variance	3812436.876	6626803
Observations	223	223
Hypothesized Mean Difference	0	
z	-6.269580931	
P(Z<=z) one-tail	1.81011E-10	
z Critical one-tail	1.644853627	
P(Z<=z) two-tail	3.62E-10	
z Critical two-tail	1.959963985	

$$\frac{\bar{x}_1 - \bar{x}_2}{\sqrt{\frac{\sigma_1^2}{n_1} + \frac{\sigma_2^2}{n_2}}}$$

Z-Test for 2 samples formula=

As the Z value is less than -1.96 the Null hypothesis is rejected and alternate hypothesis is accepted

CHI SQUARE TEST

Observed (O)	Consumer Privacy	Payment Methods	Product Delivery	Product Information	Consumer Privacy	Grand Total
Female	6	14	43	20	29	112
Male	12	9	42	20	29	112
Grand Total	18	23	85	40	58	224

4. Calculate the expected frequencies with the formula mentioned.

Expected (E)	Consumer Privacy	Payment Methods	Product Delivery	Product Information	Consumer Privacy	Grand Total
Female	9	11.5	42.5	20	29	112
Male	9	11.5	42.5	20	29	112
Grand Total	18	23	85	40	58	224

5. Finally calculate the chi square value using the observed and expected frequencies with the help of the formula.

Chi Square (X ²)	Consumer Privacy	Payment Methods	Product Delivery	Product Information	Consumer Privacy	Grand Total
Female	1	0.5435	0.0059	0	0	1.5494
Male	1	0.5435	0.0059	0	0	1.5494
Grand Total	2	1.0870	0.0118	0	0	3.0987

6. Now we need to analyse the data using two approaches - Critical Value and p-value approach.

$X^2 > CV$	Reject H ₀	$p\text{-value} < \alpha$	Reject H ₀	Significance value (α) = 0.05
$X^2 < CV$	Accept H ₀	$p\text{-value} > \alpha$	Accept H ₀	

7. Under CV approach, we first find the Degree of Freedom by applying the given formula.

Degree of Freedom (df)
$r-1 = 1$
$c-1 = 4$
Thus, $df = 1*4 = 4$

$$\text{Degree of Freedom} = (R - 1) \times (C - 1)$$

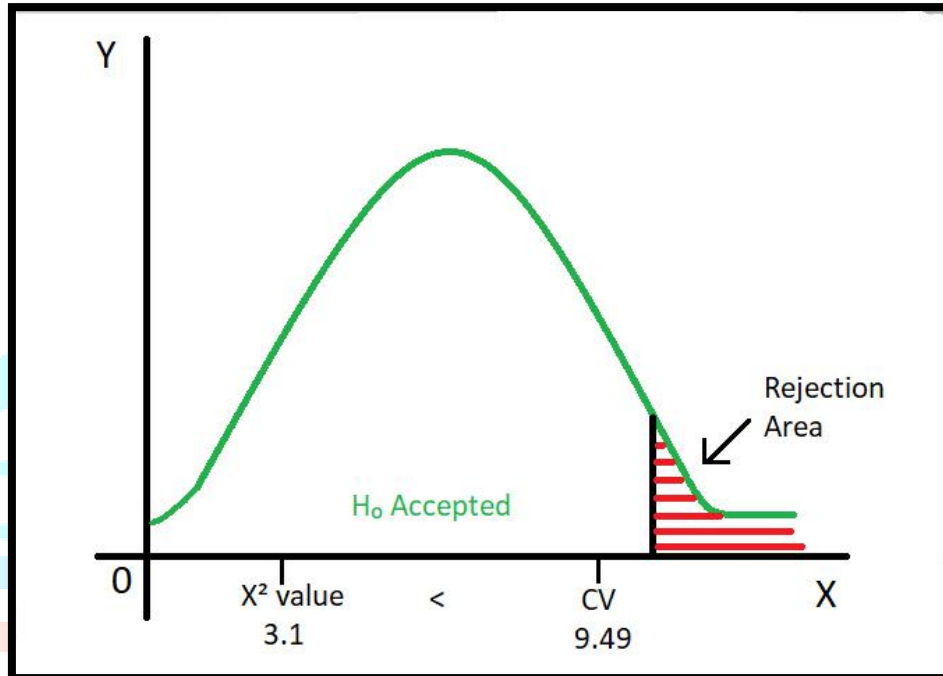
8. Using the significance value and the df, we get the CV using the function =CHISQ.INV.RT()

Approach 1: Critical Value	
CV	9.4877 =CHISQ.INV.RT(0.05,4)

9. Under p-value approach, we use the function =CHISQ.TEST() and input the required arrays.

Approach 2: Probability value		
p-value	0.5414	=CHISQ.TEST(B14:F15,B21:F22)

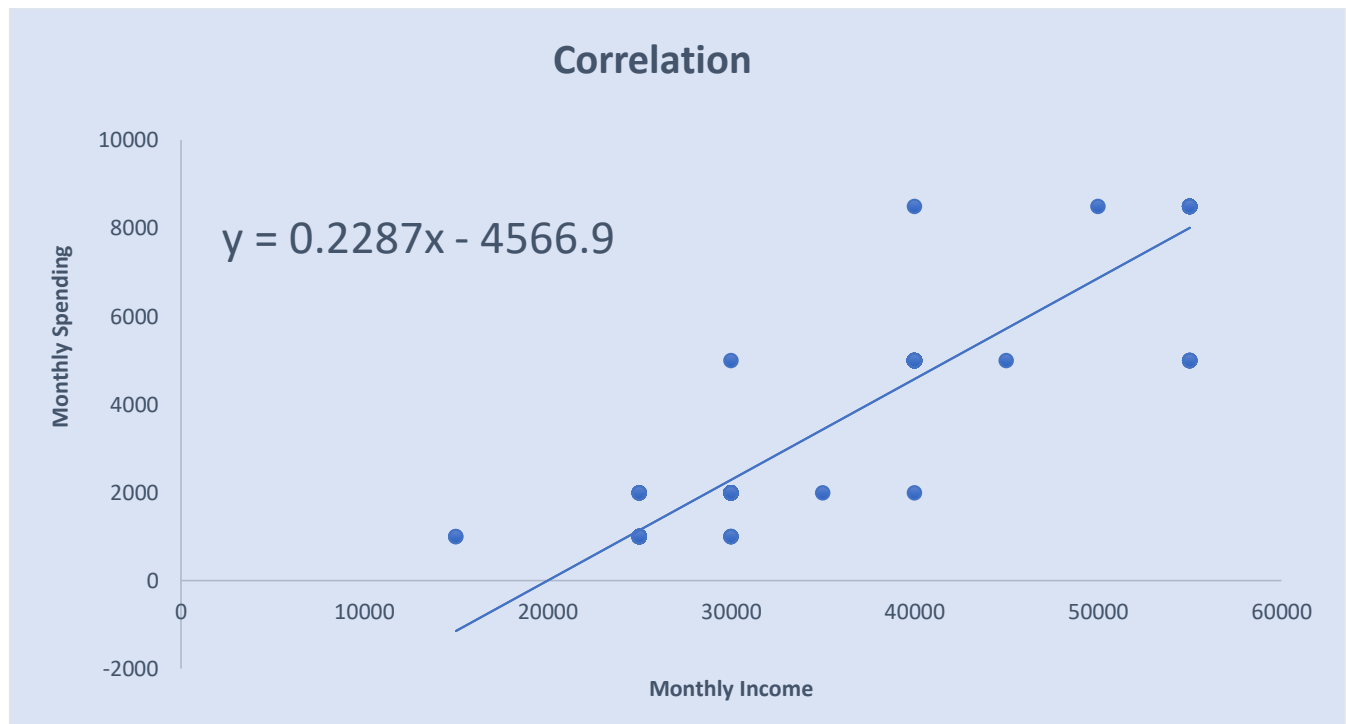
10. Ultimately, we analyse both the values and decide whether Null Hypothesis is accepted or rejected.



11. We state our conclusion regarding the consumers' behaviour.

$X^2 < CV$ and $p\text{-value} > \alpha$

We accept the Null Hypothesis and thus Gender and factors that impact online shopping are independent



CONCLUSION

As the world waits impatiently for an effective COVID-19 vaccine to be developed, nobody can reliably forecast when this crisis will end and life will be able to go back to the old and familiar normal again.

However, it looks like some of the effects that the pandemic has injected into our shopping habits will stay with us long after this virus has been eradicated.

Various factors impact customers' search and choice on digital platform when purchasing anything online. Key factors include price, trust, ease and offers.

For this analysis chi square, t test, f-test, correlation and regression and descriptive analysis have been used. These tests were applied to analyse the paradigm shift of consumer behaviour towards E-commerce due to pandemic. From these the following interpretations were drawn.

Chi Square: Through this we come to know that gender and factors impacting online shopping are independent.

T-Test: There is a significant increase in monthly spending on online shopping from pre Covid to during Covid.

F-Test: Through this we conclude that during covid monthly spending has a higher variance as compared to pre covid monthly spending.

Z-Test: There is a difference in monthly spending of the population pre covid and during covid and the population means are different.

Correlation and Regression: There is strong positive correlation between monthly income earned during covid and the spending done on online shopping.

Hence, it can be concluded that the consumer behaviour has shifted to e-commerce due to the pandemic.

ANNEXURE:

1. Full name
2. Age
3. Gender
4. Has COVID-19 pandemic lockdown increased your frequency of buying online?
5. What type of products do you prefer to buy online ?
6. Due to which of the following factors do you rely on online shopping the most
7. Do you think E-Commerce industry is going to replace your traditional offline shopping of goods?
8. On a scale of 1-10, How frequently did you shop online before Covid-19?
9. What was your monthly spending for online shopping before covid?
10. What was your approximate monthly income earned during covid?
11. What is your monthly spending for online shopping during covid?
12. Will your shopping behaviour change again to traditional methods post covid lockdown?





A STUDY ON POST COVID IMPACT ON ENVIRONMENT SUSTAINABILITY OF MANUFACTURING INDUSTRIES IN KERALA

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Abstract: Study relates with the identification on the factors relating to the environment impact of manufacturing relating to post covid 19. This study focus on identifying the potential environment issues relating to manufacturing, action plan to mitigate the issues, potential strategies for implementation to overcome to issues. The study also focus on measurement of environmental parameters different types of pollution contributing by manufacturing industries having concern on environment as well as Indian economy. This study also focus on modeling of environmental issues and their control measures relating to operation relating industries in kerala post covid19.

Industrial safety / Environmental Protocol to ensure the environmental sustainability of the business after the startup of the manufacturing industry after covid 19 for submission to regulatory bodies to avoid environmental/ safety incidents plays a major role in reducing environment incidents in Kerala .

Keywords: Environment sustainability, industrial hazards, solid waste management, Green recovery, carbon foot print reduction

1. Introduction

Many industrial hazards were reported from different industries with the starting of un lockdown phase leading to poor safety and sanitation protocols are forcing us to define new strategy for their better conservation and management. In post Covid 19 era ,we need to redefine, reform and re enforce policies, technologies ,waste management and handling of waste inventory and its disposal and safety protocols with better perspective.

Regulatory bodies imposing a start up procedure after lock down and submission of report on start up for all industries to avoid safety accidents, environment hazards and incidents and effective disposal of solid waste as per the protocol The worldwide disturbance caused by the COVID19 pandemic leading to industrial activities have caused many regions to experience a huge drop in air, water, noise pollution.

Issues relating to environment sustainability in manufacturing industries includes limited physical interactions between company employees and client contractors, difficulties in Site access, Difficulty in ensuring solid waste management during and post COVID-19 Pandemic, 3R strategy on sustainability (Reduce ,Reuse and Recycle) strategy cannot be continued in post covid era in industries

Due to improper shut down activities associated with stoppage in industries, by products from the process generation is high and its short term expiry affect the process at the time of start up . There is increased waste and reduction in waste recycling of business cannot continue wrt waste management during this pandemic and necessity of proper disposal of Personal Protective Equipment (PPE) has increased

Appropriate monitoring, review and verification mechanisms has become necessity for Common Biomedical Waste treatment facilities in industry. Sustainable practices and environmental policies can help societies fulfill their needs and aspirations in the post-COVID19 era by helping the economic recovery onto a more sustainable and resilient track. In the post crises scenario, the Endeavour should be to create better opportunities for green investments while adhering to the standards of sustainable production and consumption leading to building a green industrial community in the organization.

Plastic waste by segment, is increasing in the trend of medical, food packaging, and other plastic waste associated with Covid ...Approaches for ensuring Environment sustainability in post COvid 19 includes effective Bio-medical waste management during and post COVID-19 pandemic, Green recovery could be assisted by reducing environment impact in manufacturing industries such as converting waste to wealth, Converting byproducts to useful wealth, 'Implementation of condensate recovery system in process, Use of eco friendly fuel for steam generation such as LNG,CNG etc, Implementation of carbon reduction programmes Other wind and solar for independent electricity provision for industries making them more independent,, light through green building shall make employees e more healthy and stress free, overall monitoring and sampling time spent is more resulting in grouping of people together for longer duration, Frequent sterilization of the testing equipments used for monitoring and testing, Frequent sanitization of the work place and installation of automatic hand Sanitizers .Application of sophisticated instrument with digital data logging, software modeling helps to monitor environmental parameters, Application of testing kits will reduce no. of workers required for conducting activities.

Opportunities are arising to learn new skills in new areas such as remote and continuous monitoring of environmental parameters along with their analysis.

As the COVID-19 crisis continues many global industrial products companies are facing challenging times including production stoppages, due to supply chain disruption, cost escalation and workforce dislocation results in environmental degradation

2. Environmental Sustainability wrt control of pollution in post covid era includes

2.1. Reduction of water pollution

Water pollution is a common phenomenon of a developing country like India, where domestic and industrial wastes are dumped into rivers without treatment During the lockdown period, the major industrial sources of pollution have shrunk or completely stopped because of stoppage of ETP which helped to reduce the pollution load.

However, the amount of industrial water consumption is also reduced, especially from the textile sector in India

Usually, huge amount of solid trashes is generated from construction and manufacturing process responsible for water and soil pollution, also reduced

2.2. Reduction of noise pollution

Noise pollution is the elevated levels of sound, generated from different human activities (e.g., machines, vehicles, construction work), which may lead to adverse effects in human and other living organisms. Usually, noise negatively effects on physiological health, along with cardiovascular disorders, hypertension, and sleep shortness of human.

However, the quarantine and lockdown measures mandate that people stay at home and reduced economic activities and communication worldwide, which ultimately reduced noise level in most cities

2.3. Increase of biomedical waste generation

Since the outbreak of COVID-19, medical waste generation is increased globally, which is a major threat to public health and environment.

For sample collection of the suspected COVID-19 patients, diagnosis, treatment of huge number of patients, and disinfection purpose lots of infectious and biomedical wastes are generated from hospitals and industries. Such a sudden rise of hazardous waste, and their proper management has become a significant challenge to the local waste management authorities.

So, waste generated from the hospitals and health care manufacturing industries (e.g., needles, syringes, bandage, mask, gloves, used tissue, and discarded medicines etc.) should be managed properly, to reduce further infection and environmental pollution, which is now a matter of concern globally.

2.4. Safety equipment use and haphazard disposal

To protect from the viral infection, presently peoples are using face mask, hand gloves and other safety equipment, which increase the amount of healthcare waste.

It is reported that, in India , trash amount has been increasing due to increased PPE use at the domestic level. Since the outbreak of COVID-19, the production and use of plastic based PPE is increased worldwide..

However, due to lack of knowledge about infectious waste management, most people dump these (e.g., face mask, hand gloves etc.) in open places and in some cases with household wastes. Such haphazard dumping of these

trashes creates clogging in water ways and worsens environmental pollution

It is reported that, face mask and other plastic based protective equipment are the potential source of micro plastic fibers in the environment. Usually, Polypropylene is used to make N-95 masks, and Tyvek for protective suits, gloves, and medical face shields, which can persist for a long time and release dioxin and toxic elements to the environment

Though, experts and responsible authorities suggest for the proper disposal and segregation of household organic waste and plastic based protective equipment (hazardous medical waste), but mixing up these wastes increases the risk of disease transmission, and exposure to the virus of waste workers).

Disposal method includes open burning, Incineration in Waste burning plant, Pyrolysis, Thermal combustion etc without polluting the environment with increased stack height and analysis of flue gas on an intermittent basis.

2.5. Municipal solid waste generation, and reduction of recycling

Increase of municipal waste (both organic and inorganic) generation has direct and indirect effects on environment like air, water and soil pollution.

Due to the pandemic, quarantine policies established in many states have led to an increase in the demand of online shopping for home delivery, which ultimately increase the amount of household wastes from shipped package materials.

However, waste recycling is an effective way to prevent pollution, save energy, and conserve natural resources. But, due to the pandemic many states in India postponed the waste recycling activities to reduce the transmission of viral infection.

Overall, due to disruption of routine municipal waste management, waste recovery and recycling activities, increasing the land filling and environmental pollutants worldwide

It is assumed that, all of these environmental consequences are short-term. So, it is high time to make a proper strategy for long-term benefit, as well as sustainable environmental management. The COVID-19 pandemic has elicited a global response and make us united to win against the virus.

3.0 Research Methodology

3.1 Objectives of the study

1. To assess the effect of various environmental parameters wrt emissions, pollution and solid waste management generated by industries on account of covid 19 in Kerala
2. To study the effectiveness of 3R strategy on sustainability wrt industries in Kerala
3. To study the effectiveness of Environmental safety protocol submitted by industries in Kerala during start up of manufacturing industries after unplanned stoppage due to covid pandemic

Sample size: population includes 20 manufacturing industries of large scale nature in kerala in Trivandrum ,kollam and Kochi and out of which 15 sample industries are selected for industry

Sampling Technique used: Stratified random sampling

Sources of data: Primary data is collected by sending questionnaires to the industries .Respondents includes Officials from Safety &Environment Dept

Secondary data is collected with the help of KSPCB reports on Environmental parameters associated with Covid 19 and Post covid 19

Statistical Tools used for study: Ztest, CHI Square, Karl Pearsons Coefficient of Correlation ,Annova

Null Hypothesis: H01: There is no significant difference in Environmental parameters due to covid parameters in associated with industrial operations

Alternate Hypothesis H11: There is significant difference in Environmental parameters due to covid parameters in associated with industrial operations

Null Hypothesis H02: Effectiveness in 3R strategy in industries due to Covid 19 found not effective on evaluation

Alternate Hypothesis H12: Effectiveness in 3R strategy in industries due to Covid 19 found effective on evaluation

Karl Pearson coefficient of correlation is used to study the relationship between environmental incidents during the start up after Covid 19 and the environmental protocol devised as suggested by the regulatory bodies

H03: There is no significance difference in the occurrence of environment safety incidents by the implementation of safety/Environment protocol by the industries before start of operations after Covid Pandemic

H13: There is significance difference in the occurrence of environment safety incidents by the implementation of safety/Environment protocol by the industries before start of operations after Covid Pandemic

4.0 Findings based on the research studies relating to Environmental sustainability

Based on the environment parameters monitored reported 46 per cent reduction in PM2.5 levels and 50 per cent depletion in PM10 concentrations in the industries in Kochi

71% drop in NO2 levels is observed in the industries of Trivandrum while Kochi observed a 62% drop as per the KSPCB data

It was also stated that, the levels of NO2 and PM2.5 reduced by almost 70% in industries in Trivandrum the capital of Kerala. Overall, 46% and 50% reduction of PM2.5 and PM10 respectively, was reported in industries in Kerala during the nationwide lockdown.

It is observed that, coal-based power generation reduced 26% in India with 19% reduction of total power generation after lockdown in power plants in Kerala

It is found that, among the 36 real-time monitoring stations of river Periyar water from 27 stations met the permissible limit

This improvement of water quality at Pamba at Sabarimala was ascribed to the sudden drop of the number of visitors and 500% reduction of sewage and industrial effluents

According to the real-time water quality monitoring data of the Kerala state Pollution Control of India, physicochemical parameters based on industrial effluent analysis i.e, pH (7.4–7.8), dissolved oxygen (DO) (9.4–10.6 mg/L), biochemical oxygen demand (BOD) (0.6–1.2 mg/L) and total coliform (40–90 MPN/100 mL) of the river Periyar in Kochi was found within the surface water quality standard of India

The results of Null Hypothesis reveals that H11 is accepted. There is significant difference in environmental parameters in manufacturing industries in connection with Covid 19 (chi square distribution)

The results of Null Hypothesis show H02 is true. The effectiveness of 3R strategy in connection with industrial waste management associated with COVID found not effective on evaluation due to increased usage of plastic associated with covid and waste disposal system not being adhered properly in industries (ANOVA test)

The results in the null hypothesis shows H03 is false. The occurrence of environment safety incidents by the implementation of safety/Environment protocol followed by the industries based on the statutes recommended by regulatory bodies before start of operations after Covid Pandemic found effective.

There was a significant reduction (40% reduction) in environmental related incidents by the implementation of safety/Environment protocols. The same has been established by means of adapting Karl Pearson coefficient of correlation which establishes negative correlation between environment incidents and implementation of safety/Environmental protocols during start up of industries after Covid 19

5.0 strategies proposed for global environmental sustainability (Suggestions)

5.1 Sustainable industrialization

Industrialization is crucial for economic growth; however, it's time to think about sustainability. For sustainable industrialization, it is essential to shift to less energy-intensive industries, use of cleaner fuels and technologies, and strong energy efficient policies, use of ecofriendly raw materials, advanced waste recycling programmes, waste segregation at source, following best biomedical practices in the industry

Moreover, industries should be built in some specific zones, keeping in mind that waste from one industry can be used as raw materials of the other. After a certain period, industrial zones should have been shut down in a circular way to reduce emission without hampering the national economy. Again, industries especially where a huge number of people work, proper distance and hygienic environment should maintain to reduce the spread of any infectious communicable disease.

5.2 Use of green and public transport:

To reduce emissions, it is necessary to encourage employees in industries to use public transport, rather private vehicles or company owned shared transportation

Besides, people should encourage to use bicycle in a short distance, and public bike sharing (PBS) system should be available for mass usage, which is not only environment friendly but also beneficial for health

5.3 Use of renewable energy:

Use of renewable energy can lower the demand of fossil fuels like coal, oil, and natural gas, which can play an important role in reducing the GHGs emissions. Due to the COVID-19 pandemic, global energy demand is reduced, which results in the reduction of emission and increased ambient air quality in many areas. But, to maintain the daily needs and global economic growth, it is not possible to cut-off energy demand like a pandemic situation.

Hence, use of renewable energy sources like solar, wind, hydropower, geothermal heat and biomass can meet the energy demand and reduces the GHGs emission. Also energy efficient manufacturing systems, Energy audit to be conducted by implemented to reduce the energy consumption and energy base line indicators including significant energy sources to be identified and energy reduction programmes in industries to be institutionalized

5.4 Industrial Wastewater treatment and reuse:

To control the challenges of water pollution, industrial wastewater should be properly treated before discharge.

Besides, reuse of treated wastewater in non-production processes like toilet flushing and road cleaning can reduce the burden of excess water withdrawal.

5.5 Waste recycling and reuse:

To reduce the burden of wastes and environmental pollution, both industrial and municipal wastes should be recycled and reused. Techniques such as Ultra filtration, Reverse Osmosis help to recycle the treated water for process applications. Hence, circular economy or circularity systems should implement in the production process to minimize the use of raw material and waste

generation. Moreover, hazardous and infectious medical waste should be properly managed by following the Hazardous waste management and Handling rules 2019

So, government should implement extensive awareness campaign through different mass media, regarding the proper waste segregation, handling and disposal methods.

5.6 Behavioral change in daily life:

To reduce the carbon footprint and global carbon emission, it is necessary to change the behavior in our daily life and optimum consumption of resources like; avoid processed and take locally grown food, make compost from food waste, switch off or unplug electronic devices when not used, and use a bicycle instead of a car for short(er) distances.

5.7 International cooperation:

To meet the sustainable environmental goals and protection of global environmental resources, such as the global climate and biological diversity, combined international effort is essential. Responsible international authority like United Nations Environment Programme (UN Environment) should take effective role to prepare time-oriented policies, arrange international conventions, and coordination of global leaders for proper implementation in industries.

Implementation of ISO 14001: and ISO 50001 management systems to ensure adherence to Environment Management standards and Energy Management standards

Directly or indirectly, the pandemic is affecting human life and the global economy, which is ultimately affecting the sustainability of industries. It reminds us how we have neglected the environmental components and enforced human induced climate change.

Moreover, the global response of COVID-19 also teaches us to work together to combat against the threat to mankind in industry.

Though the impacts of COVID-19 on the industrial environment are short-term, united and proposed time-oriented effort can strengthen environmental sustainability and save the mother earth

. It is also found that, the concentration of pH, electric conductivity (EC), DO, BOD and chemical oxygen demand (COD) has reduced almost 1–10%, 33–66%, 45–90%, and 33–82% respectively in different monitoring stations during the lockdown in comparison to the pre-lockdown period

Water pollution are also reduced in the various beach areas of I Kerala reported that, due to the COVID-19 lockdown,

the amount of food waste is reduced in Kerala which ultimately reduces soil and water pollution.

According to the Central Pollution Control Board (CPCB, 2021) of Kerala, noise level of manufacturing area of Kerala is reduced 55 dB (daytime) and 45 dB (night) to 40 dB (daytime) and 30 dB (night) respectively

For instance Kerala produced more than 100 metric tons of medical wastes every day during the time of the outbreak, which is almost 80 metric tonnes higher than the normal time

3. Conclusion

The impact of Post covid impact on Environment sustainability of manufacturing industries can be compensated by better technologies for waste reduction, emphasis on modern approach on waste recycling programmes, ensuring hygienic practices including GMP, compliance, effective usage of renewable energy sources and by adaptation of pollution mitigation strategies. Amendment of 3R strategies and its review at defined frequencies during safety/Environment review meetings of industries helps for efficient recycling of wastes. Ensuring 100% compliance through monitoring of safety/environment protocols relating to start up of industries associated to planned/unplanned stoppages in connection with Covid helps to eliminate environment incidents. Also environment mock drills should be conducted by industries to ensure zero environment incidents

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TO STUDY THE NECESSITY OF HYDROPONIC FARMING BUSINESS DURING COVID-19 AND ITS IMPACT ON ENVIRONMENT SUSTAINABILITY

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ABSTRACT

With the advent of new civilization and the growing developments, open-field /soil-based agriculture is facing some major challenges; most importantly decrease in per capita land availability. Due to urbanization, industrialization and many other factors, arable land under cultivation is further going to decrease. Besides, due to rise in temperature, river pollution, decline in ground water level, etc. cause of such circumstances, in near future it will become impossible to feed the entire population. So, soil-less culture also known as hydroponics farming is being considered as far more sustainable than regular farming. It has great impact on environment also cause it uses less water as compared to traditional farming. Water conserving methods of food production under soil-less culture can show promising results all over the world.

Keywords: Hydroponic, farming, Covid-19, environment.

INTRODUCTION

Due to the ongoing pandemic and the shortage of food products, it's really difficult to feed the entire population. So "hydroponic farming" also known as soil-less farming has been introduced. Hydroponics farming is a type of hydroculture where plants are cultivated without soil using a water solvent containing different types of minerals and fertilizer solutions. The nutrients found in hydroponic systems may come from sources, like other excrement of fishes and other things, manure of ducks or some other type of chemical fertilizers.

Hydroponics is kind of practice of growing plants using a good nutrient-rich solution, skipping the soil. “It has been practiced for many centuries, so its isn’t a new technology”, tells Akhila Vijayaraghavan, the director-founder of Coimbatore farms, adding the Hanging Gardens of Babylon are believed to have been hydroponically grown.

Hydroponics, which is famous for water -saving method or its conservation, of growing pesticide-free produce on rooftops and terraces, is becoming very popular among all the urban farmers. According to various other kind of sources, hydroponics of Indian market shows that it can go at a peak rate of compound annual growth rate of 13.53% between period of 2020/2027. The good thing about hydroponic farming is that plants can be grown where the land is limited or it doesn’t exist, or it is contaminated. In early time period, hydroponics was successfully technique used to supply fresh vegetables. It has been considered that hydroponic farming can be the future of farming to grow foods for astronauts living in space said by NASA.

Hydroponics farming also have a huge impact on environment also or we can say that hydroponic farmers have complete control over the environment, including climate, temperature, humidity, light and air composition. That is, it means that foods can be grown throughout the year, regardless of the season. And the most important thing is farmers can increase their profits by planting crops at the right time. The other benefit of such type of farming is, plants produced hydroponically can use 10% of less water as compared to plants grown in the field. Plants will absorb all the necessary water, while the water which is running of will be collected and returned to the system. In this type of system, loss of water can only occur through process of evaporation and other system leakages. And with the help of this technique, one can have complete control over the nutrients that plants require. Before planting the appropriate plants, farmers can determine what the plants may require, as well as how much the quantity of nutrients can be required at certain stages and the required rate of proportion where they can be efficiently blended or mix with water.

NEED OF THE STUDY

This research is done to study more about hydroponic farming and how it can help farmers to grow more plants with the help of nutrients and minerals.

This research also helps us to know that how hydroponic farming can help in environment conservation and its sustainability.

OBJECTIVES

- To study the importance of hydroponic farming.
- To study the effect of hydroponic farming on environment.
- To study about the sustainability of hydroponics farming keeping in mind the present Covid19 situation.
- To study about the conservation of environment and its impact on general people.

HYPOTHESIS

- H1: That there is no impact of hydroponic farming on consumers.

H0: That there is impact of hydroponic farming on consumers.

- H1: That there is no effect of hydroponic farming on environment.

H0: That there is an effect of hydroponic farming on environment.

- H1: That there is no sustainability of hydroponics farming keeping in mind the present Covid-19 situation.

H0: That there is sustainability of hydroponics farming keeping in mind the present Covid-19 situation.

RESEARCH METHODOLOGY :

DATA COLLECTION METHOD

The data collection method is one of utmost steps of research. Hence, the data collection method includes using the existing data through questionnaire. In present research the data collection methods are both by bibliotheca and field. In bibliotheca data collection method, the investigation of research literature and other studies is done in libraries and referring to books and articles. In the field of this research the data collection are carried out through questionnaires which are designed for this purpose

SAMPLE OF THE STUDY

A total of 100 +respondents belonging to various age groups were chosen through stratified random Sampling Technique, out of 100+ respondents, all 100+ were usable data They were contacted online via Google form in Mumbai . In the pretext the respondents were handed the three questionnaire based on their experiences related to my research .

Primary Data

The primary data collected by surveying and filling Google form through divergent audience there were 100+ respondents who answered the survey all 100+ respondent data was used for data analysis and interpretation.

Secondary Data

Secondary data is a second-hand data that is already collected and recorded by some researchers for their purpose, and not for the current research problem. It is accessible in the form of data collected from different sources such as government publications, censuses, internal records of the organization, books, journal articles, websites and reports, etc.

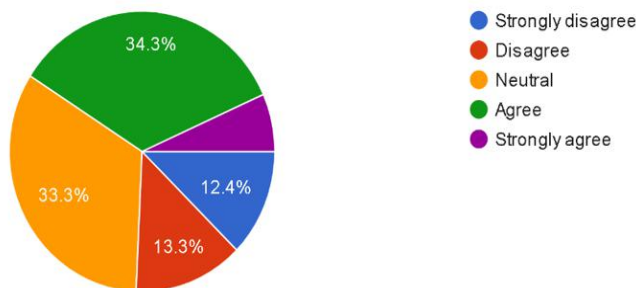
Research Design :

The research i did is a type of Quantitative Research i got my Primary data through google form by asking them Questionnaire in the survey , On the basis of responses i received in the google form i did my data analysis and data interpretation I choose this method because it was important to collect primary data and understand peoples perception towards the topic.

DATA COLLECTION AND ANALYSIS

Do you think that hydroponic farming beneficial for consumers?

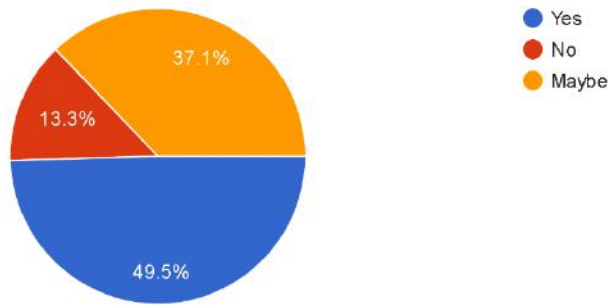
105 responses



According to the above diagram, 34.3% out of 105 responses have agreed that hydroponic farming is beneficial for consumers, 33.3% people have neutral responses, 13.3% out of the mentioned responses have disagreed that hydroponic farming is not beneficial and 12.4% people strongly disagree. It depicts that maximum number of respondents agreed that because hydroponics farming is really beneficial to consumers because it gives them immense amount of organic vegetables to consumers.

Do you agree that hydroponics farming is more sustainable?

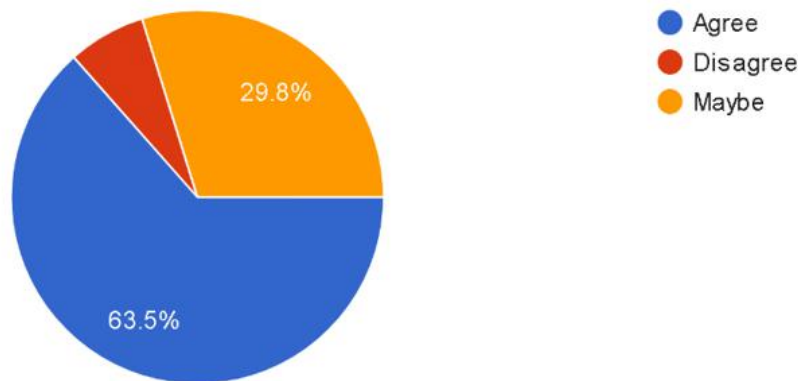
105 responses



Out of 105 responses, 49.5% people agree to the fact that hydroponics farming is more sustainable, but 37.1% people are not sure and 13.3% people says no. From the survey, it can be seen that hydroponics farming is being considered as sustainable and majority of people that is 49.5% people says to the fact hydroponics farming is really sustainable. It will help the people for a longer period of time.

Do you agree that hydroponic farming is sustainable during Covid -19?

104 responses



Out of 104 responses, 63.5% agree to the fact that hydroponic farming is sustainable during Covid19 and 29.8% are not sure about it. From the survey it can be seen that majority of the people have agreed that is 63.5% people have a faith in it that hydroponics farming can be sustainable during covid-19 cause people can get their own vegetables which will help them to avoid shortage of food products.

TESTING OF HYPOTHESIS

- As per question1 of the survey where 105+ participants have responded, it states that H1 i.e., Null hypothesis gets rejected and H0 i.e.alternative hypothesis gets accepted because

34.3% have agreed and 12.4% strongly disagree that hydroponics farming is not beneficial for consumers.

- As per question2 of the survey where 105+ participants have responded, it states that H1 i.e., Null hypothesis gets rejected and H0 i.e. alternative hypothesis gets accepted because 49.5% says yes and 13.3% says no.
- As per question3 of the survey where 105+ participants have responded, it states that H1 i.e., Null hypothesis gets rejected and H0 i.e., alternative hypothesis gets accepted because 63.5% agree and 29.8% are not sure that hydroponic farming is sustainable or not.

DATA INTERPRETATION

The survey conducted the interpretations are as follows:

- The survey consists of 105 respondents. According to majority of individuals Covid-19 has affected our lives and it also caused shortage of food products. As per the survey conducted hydroponics farming has been considered on a large scale. It's not only beneficial for consumers but it also helps in environment conservation.
- Hydroponics farming is really helpful as it uses less water and the requirements of pesticides/fertilizers is very low. Based on the survey individuals also agree to the fact that its far more sustainable than our regular farming.
- Environment conservation is key factor of hydroponics farming, because it helps the farmers to control the environment that the food products can be grown in any season. So, we can say that hydroponics farming is the future.
- It not only helps in environment conservation but it also provides employment to many people which helps them to earn money.
- Hydroponics farming not only saves environment but it's also cost effective, time effective, and is considered by many people.

IMPLICATIONS OF THE STUDY

Due to Covid-19 pandemic, people have faced lot of shortage of food products. So, during this period, hydroponic farming has been considered widely. People have started growing vegetables in their balcony, terraces, etc. because it requires less space. And not only that people who are more into organic things for them hydroponic farming is the best solution cause the vegetables grown out of this process is completely organic, that means no hazardous fertilizers, chemicals are added. Secondly, hydroponic

farming is really beneficial for the farmers also cause it requires less water and the most important thing is that people who have limited access to land can also do this hydroponic farming.

CONCLUSION

Covid-19 has impacted several factors in the society. During lockdown period when everything was shut down, people started facing many problems and among them was shortage of food products. So, seeing this scenario hydroponic farming business has been boosted. People started preferring organic things like vegetables, etc. Hydroponic farming not only help in coping with shortage of food products, but it also helps in environment conservation. As per survey conducted many people agree to the fact that hydroponic farming is far more sustainable during crisis like Covid-19. It also helps an individual to get more nutrition and good health as the food grown out of hydroponic farming will be organic. Hydroponic farming has been started considering as the future of farming.

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Influence Of Stock Market On Indian Population During COVID-19 Pandemic

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Abstract- The coronavirus outbreak is causing widespread concern for everyone across the globe. Countries were in turmoil and recession ceased in many, inflation ate savings away while everyone sat and watched it happen. Money was being printed as candies being distributed; enough to gratify the wants but with an under-calculated risk. While some people grew richer alternatively many lost their jobs and faced financial crises where they could only wish they had more money. Amid chaos people vigorously scrutinized every possible way to not only make money but to save them. There were many schemes introduced to lure the unfortunate and vandalize them. During which the financial literacy skyrocketed with more people willing to learn about making money, there now exists the moment where we can spot at least someone talking about one way or another to grow richer as if everyone was now synchronized: from real estate to online dropshipping, the now booming cryptocurrency and even starting their very own startups which felt risky earlier, people considered and relied upon the new safest option the Stock Market. Whilst the stock markets would fall after the news of the COVID-19 wave the number of retail investors grew and barged on the opportunity of their lifetime. The IPOs were being oversubscribed. Stocks are being gifted instead of the traditional ones. Withdrawal of money from bank FD's/RD's just so they could catch the gold rush of the surging stock market prices. The fundamental trends have propelled some companies while for others it turned into a nightmare. The plethora for gaining insights about the stock market has been at its all-time high since the start of the pandemic.

By observing the ups and downs of the Capital Markets during the pandemic, the researcher has decided to study and investigate how reliable and necessary the capital markets have become. Furthermore, it is concluded that there has been a positive influence on people about the stock market during the COVID-19 Pandemic.

Key Words- Capital Market, IPO's, FD/RD, financial literacy, inflation.

1. Introduction- The Stock Market, the ocean that can fill everyone's thirst while for some end up drowning in it. Some people used to view the stock market as testing their luck or gambling their money which is until the pandemic happened where people wanted new ways to grow wealth instead of relying on their regular 9-5 jobs. On 28th February 2020, the Sensex lost 1448 points and Nifty fell by 432 points due to growing global tension caused by the coronavirus while many were devastated by the news, some saw this as an opportunity and the right time to enter, the number of retail investors grew rapidly, the gold rush had just begun, instead of buying products of the any given company they rather preferred to buy its shares, digital gold was considered over physical given they were easily transferable, watching videos about investing in the stock market became widely popularized and viewed as the new culture. The financial literacy of the country has been growing at a never-before-seen pace, people's mindsets have changed they now believe that the stock market can help them hedge against inflation. The IPOs are attracting more attention towards it as it continues to be oversubscribed.

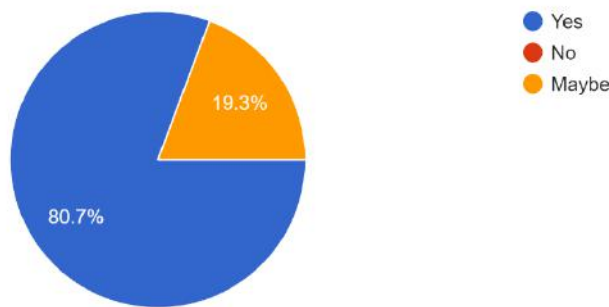
The pandemic has eventually led to erasing the fog where people believed stock markets are risky and scam.

3. Research and Methodology-

Data Collection: The research is based on primary data and secondary data. Primary data is collected from various people by asking them to fill a questionnaire and their responses were collected and recorded. The collected data were analyzed and are being represented with the help of a pie chart and bar/histogram chart. The response was collected based on the beginning of the pandemic till 31st December 2021. The questions are as follows. The secondary data was collected from www.pib.gov.in.

Pie Chart 1: -

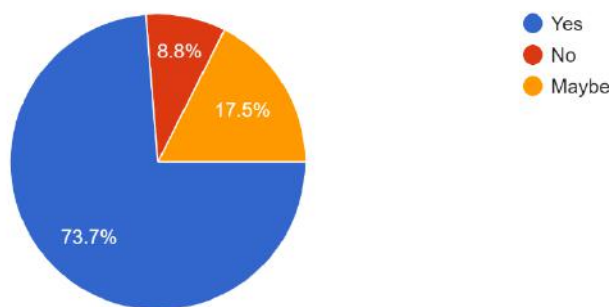
Do you believe Stock Market can help you achieve your financial goals?



As the awareness of the stock market is spreading like a wildfire almost 80.7% of the people believe that the stock market can help them achieve their financial goals and no one denies it. Though there is 19.3% of the people do not want to completely commit to the stock market to help them achieve their financial goal.

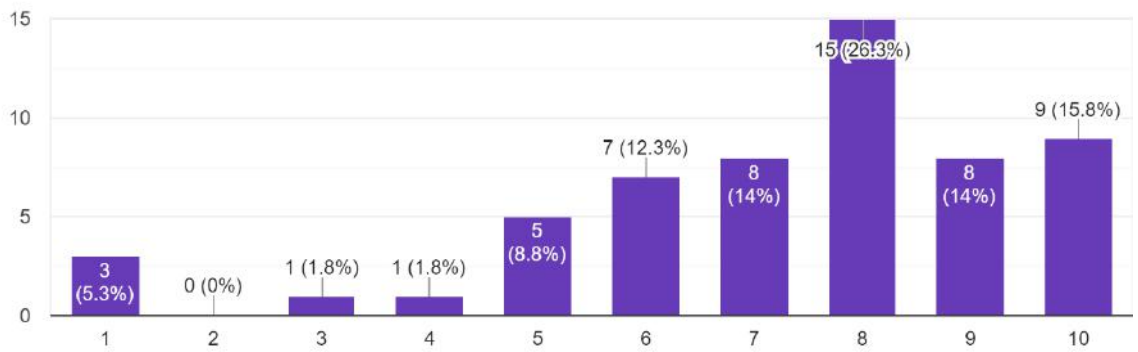
Pie Chart 2: -

Do you believe investing in the stock market is better than investing in FD/RD?



With increasing awareness about the rising prices and inflations being at an all-time high majority of the people (73.7%) think investing money in the stock market is better than investing in FD/RD. Although there are still 17.5% of who are still unsure as they were not much aware of how the stock market performs whilst 8.8% of the people choose FD/RD's over the stock market.

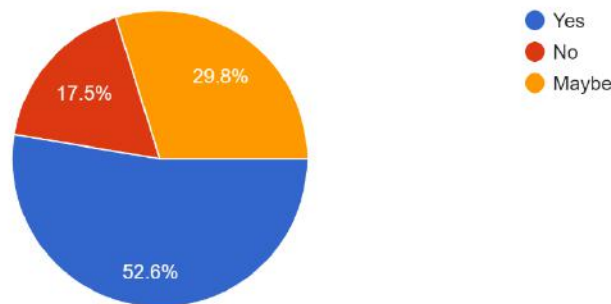
On a scale of 1-10, how much do you think you have been influenced by the stock market since the start of a pandemic?



In this histogram, the surveyed sample was asked to rate how much they were influenced by the stock market during the COVID-19 pandemic where 1 being the lowest and 10 being the highest.

Pie Chart 3: -

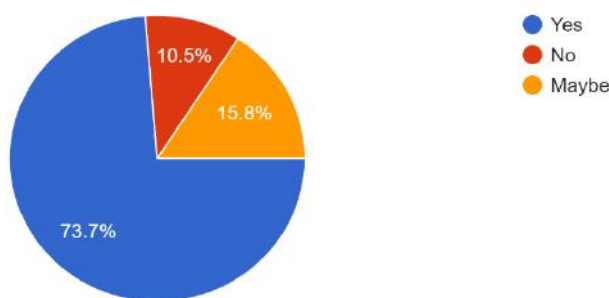
Do you think the financial literacy of the country has been rapidly growing since lockdown?



Stock Market has become an extremely essential as well as a common topic during the COVID-19 pandemic with 52.6% of the people agreeing to the fact that financial literacy has been growing rapidly in the country on the contrary there are 17.5% who deny it and 29.8% of the people who feel otherwise.

Pie Chart 4: -

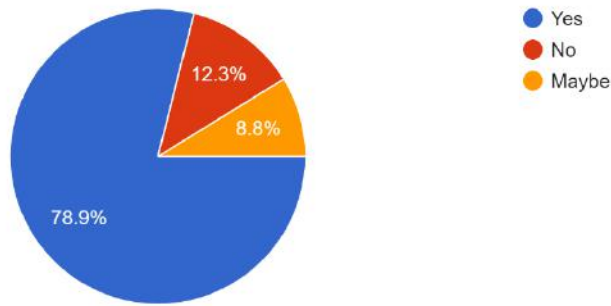
Do you consider investing in the stock market on your own instead of paying someone else?



73.7% of the sample chooses to invest in the stock market on their own instead of paying hefty brokerage fees. 15.8% of the sample chose to somewhat rely on the brokers as it would save them time and 10.5% of the sample considered letting the brokers handle their funds.

Pie Chart 5: -

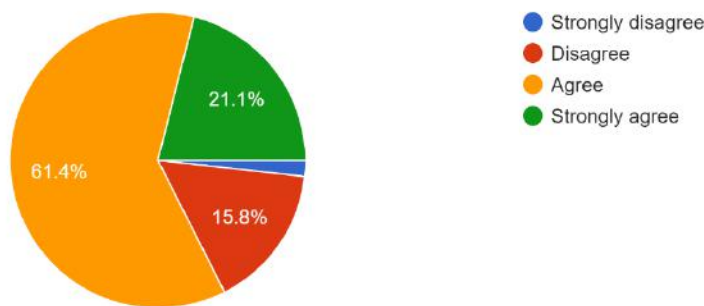
Do you have a Demat account? (If no) Do you wish to have one?



From the surveyed sample 78.9% of the sample either already has a Demat or is willing to have a Demat account. 8.8% of the sample is still unsure of having a Demat account and 12.3% of the sample simply refuses to have a Demat account.

Pie Chart 6: -

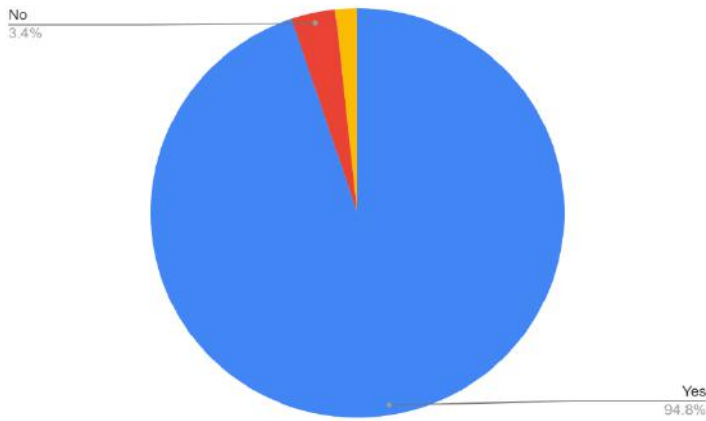
Do you believe investing in the stock market will help you hedge against inflation? (Help against increasing expenses)



21.1% of the sample strongly agrees that the stock will help them hedge against inflation tagged along with 61.4% of the sample who agree to the fact but they would consider other options as well. 15.8% disagrees as they would first like to opt for other options and 1.7% of the sample simply disagrees as they think there are still other better ways (like investing in startups that are not listed on the stock exchanges or real estate which is guaranteed to give profit).

Pie Chart 7: -

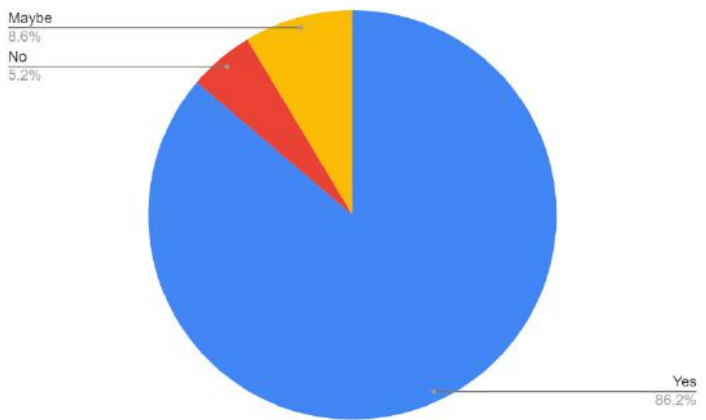
Do you consider/wish to learn more about the stock market?



With continuously growing market capitalizations of the companies, 94.8% of the sample chose to learn more about the stock market as it will be more profitable to easily spot a new unicorn and 3.4% of the sample does not consider learning about the stock market rather letting the brokers do the work for them.

Pie Chart 8: -

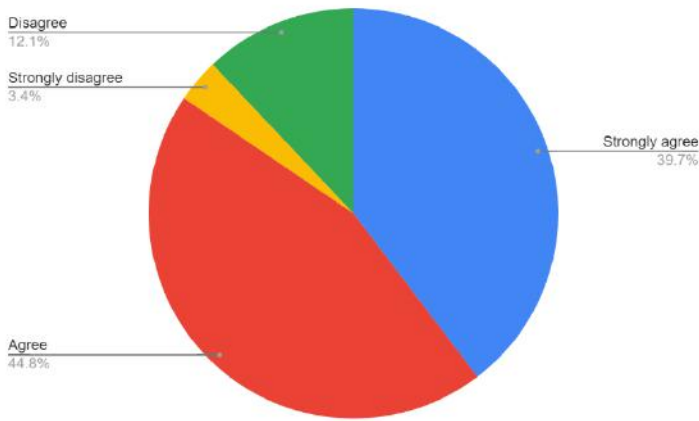
Have you been trying to watch or learn about the stock market through any sources (books, social media reels, Facebook, YouTube, Coursera, Udemy)



With 86.2% of the sample already getting videos or are trying to learn about investing in the stock market through either of the above social media platforms and educational platforms. Though 8.6% of the sample sometimes try to watch or are sometimes recommended videos about investing. 5.2% of the sample never tried to learn about the stock market.

Pie Chart 9: -

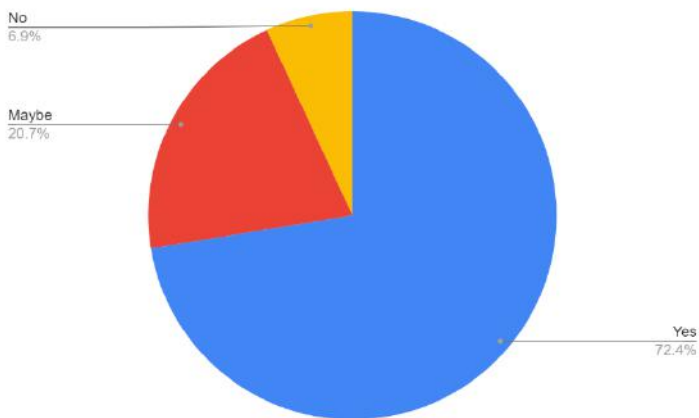
Do you wish you had more investments during the pandemic?



39.7% of the sample wished they had more investments during the COVID-19 pandemic. 44.8% of the sample agree that having more investments would have been better. While the other wished they had more savings during the pandemic.

Pie Chart 10: -

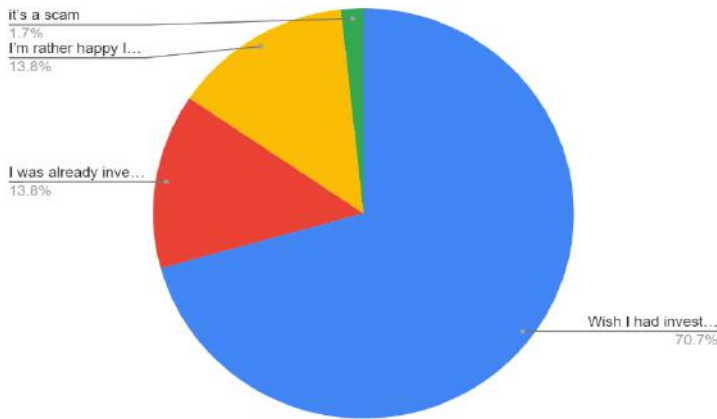
Are you viewing the stock market as a great place for investment?



A great percentage of the sample i.e. 72.4% viewed the stock market as a great place for investment. 20.7% of the sample views not only the stock market but as well as other options as a great place for investment. And 6.9% of the sample rather opts for different options to invest instead of the stock market.

Pie Chart 11: -

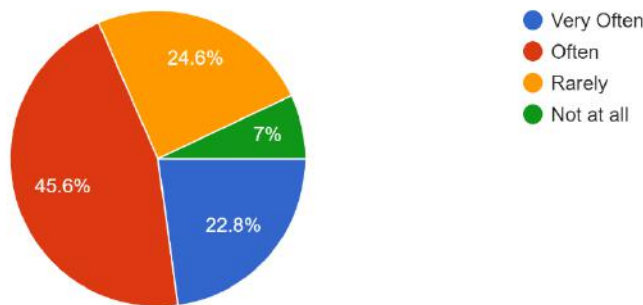
What is your view on the stock market during a pandemic?



When asked the view on the stock market during pandemic the sample responded with; 70.7% wished they had invested, 13.8% were already investing, 13.8% were rather happy they didn't invest and 1.7% viewed it as a scam controlled by operators.

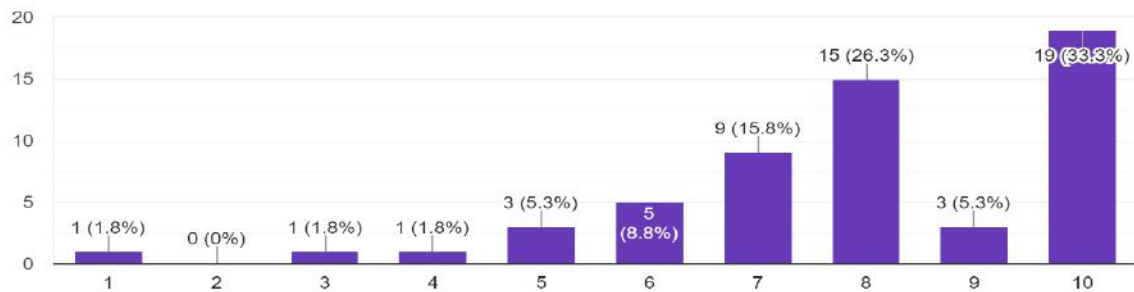
Pie Chart 12: -

How often have you been receiving videos about investing in the stock market on any social media since the start of the pandemic?



As social media has begun to shape the world, it was the financial literacy of the people which was the target this time. With 22.8% of the sample-receiving such videos frequently (very often), 45.6% would receive them regularly, 24.6% received them rarely while 7% never received them.

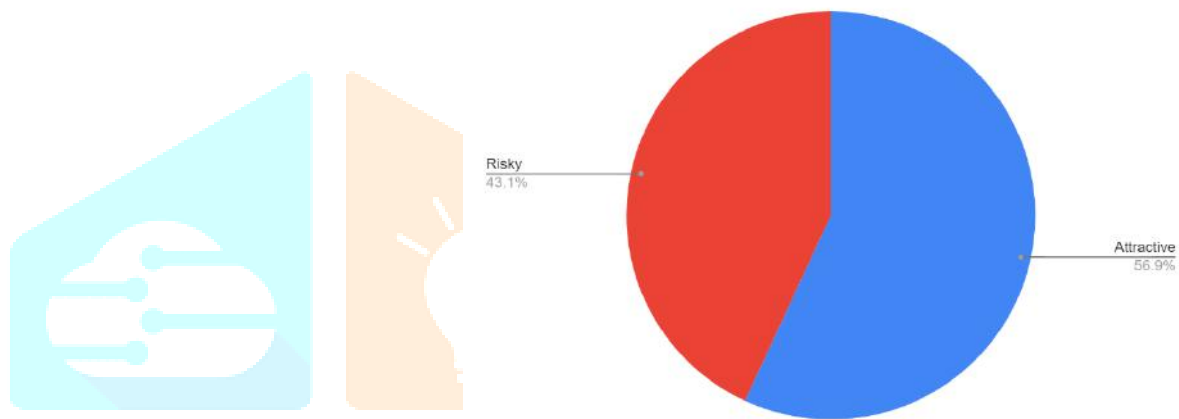
Has your view changed about the stock market since the pandemic began?



The sample was surveyed about how has their view changed since the pandemic began and were to answer on a linear scale where 1 meant “Don’t want to invest” and 10 meant “Want to invest”.

Pie Chart 13: -

What are your views on IPO’s that have been listed since the beginning of the pandemic? (e.g., Paras

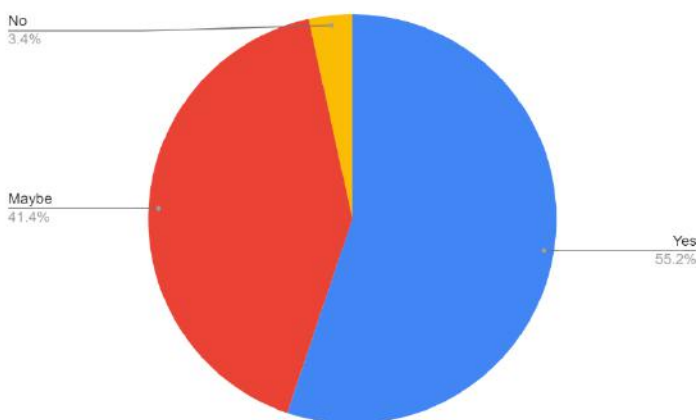


Defense was listed at 171% premium.)

When questioned about their views on IPO’s that were listed during the pandemic they were given three options Attractive, Risky, and Scam while the majority chose Attractive and minority choosing Risky no one chose Scam.

Pie Chart 14: -

Would you recommend anyone to invest in IPO’s?



55.2% of the sample chose the option of recommending others to invest in IPO’s while 41.4% are not so sure about recommending them and 3.4% would not at all recommend them.

Table 1: Increase in the number of Demat accounts since the start of the fiscal year 2019 compared to when COVID-19 pandemic has begun up to 2020-2021.

Data for the Financial Year	Total Number of Demat Accounts (in Lakh, at the end of the year)	Increase in number of Demat Accounts compared to the previous year (in Lakh)
2019-20	409	50
2020-21	551	142
2021-22 (up to October 31, 2021)	738	187

4. Results and Discussion-

As per the above research and responses that have been generated, collected, and evaluated indicate the growth of the majority of people in the stock market since the start of the pandemic. As per the information provided by the Securities and Exchange Board of India (SEBI), as of October 31, 2021, there are around 2.75 crores mutual fund (MF) investors, 7.38 crore Demat account holders and 1,324 SEBI Registered Investment Advisors (RIA). This was stated by Union Minister of State for Finance Shri Pankaj Chaudhary in a written reply to a question in Lok Sabha today. The ratio of Mutual Fund investors and Demat Account holders to the Registered Investment Advisors (RIA) in India is around 76,510: 1, the Minister added. The total number of Demat Accounts at the start of the fiscal year 2019 and the increase in the number of Demat Accounts therein have been provided in Table 1. From Table 1 given above it can be understood that the number of Demat account holders has more than doubled in the past two years (i.e since the start of the pandemic).

There are numerous reasons for this sudden opening of Demat accounts. One of the major reasons seems to be a realization of the importance of having multiple income source as investing money in the stock market rather than saving them in FDs which barely gives more interest than the current inflation rate. The lack of employment and rental income sources were blocked as many people left their rental homes and decided to work remotely which they found to be more convenient. Another reason would be that there was plenty of free time that many individuals had due to the string of nationwide lockdowns imposed during the first half of FY21. This extra time turned out to be the impetus that people needed to read about and get involved in stock trading. The other peculiar reason is the increased number of online/paperless brokering firms being adopted which have made trading easier even for the beginner.

From the above Pie Charts, it can be deduced that the majority (81%) of the population now believes that the stock market can help them achieve their financial goals while the minority (19%) still seems to be uncertain about the potential of the stock market but providing a positive overline on the fact that no one disagrees with the fact that stock market will help them achieve their financial goals. Pie chart 2 shows the increased number of people willing to take risks and invest in the stock market instead of depositing them in banks as FDs which also shows that people are willing to break the long chain of mindset for depositing money and rather evolving and learning something new which is giving higher returns.

From histogram 1 we can learn that the stock market has been a major influence on the people during the COVID-19 pandemic. The most common reason seems to be the widespread use of the stock market jargon being used on social media platforms and a new set of social media influencers are emerging who are looking forward to educating and increasing the literacy of the people while keeping them entertained and informed about the events that are taking place around the globe. The results are backed in the Pie Chart 12 which concludes that 24.1% of the population has been receiving such

informative videos very often, 44.8% of the population has been receiving such videos often, while 24.1% of the people have received such videos rarely and only 6.9% of the people never really received such videos ever.

While there are a growing number of people who are viewing the stock market as a great place for investment (72.4%) there simultaneously exist few people who refuse to view the stock market as a great place of investment (6.9%) and rather prefer something else. Amidst the COVID-19 pandemic, there have been 70.7% of the population who wished they had more investments of which only 13.8% of the people were already invested and 1.7% of the population believing that it's a scam.

The IPO season during the pandemic has been a bonanza, with IPOs getting listed at more than 20% premium and a few even at 100% the stock market never left to amaze everyone and attract them. From the research conducted it can be seen that 56.9% of the population find the IPOs to be attractive and 43.1% consider it to be risky which can be understood as even among the mega-hit IPOs there were few failed ones as well. The IPOs which were launched during the pandemic have flabbergasted the population with such joy that the 55.2% of the population have recommended others to invest in it as well, 41.4% of the population would consider recommending it to other people while only 3.4% of the people refuse to recommend it, the reason being they would rather invest their money elsewhere instead of depositing their money in a lock-in period where the allotment isn't guaranteed.

The number of retail investors has been growing significantly as the financial literacy grows, there are approximately 94.5% of the population that wishes or considers learning more about the stock market and roughly 86.2% of the population is already trying to learn about the stock market through any sources such as reading books, social media- reels, Facebook, YouTube, and even opted for online courses on Coursera, Udemy.

There are around 74.1% of the population that considers investing in the stock market on their own instead of paying hefty brokerage charges but still, there are 10.3% of the people who rely on brokers to make the investments. With rising inflation and no space for people to hedge their losses, 60.3% of the population believe that the stock market can help hedge against inflation whilst there are still being 1.7% of the people strongly disagree with this fact as they would rather rely on other commodities.

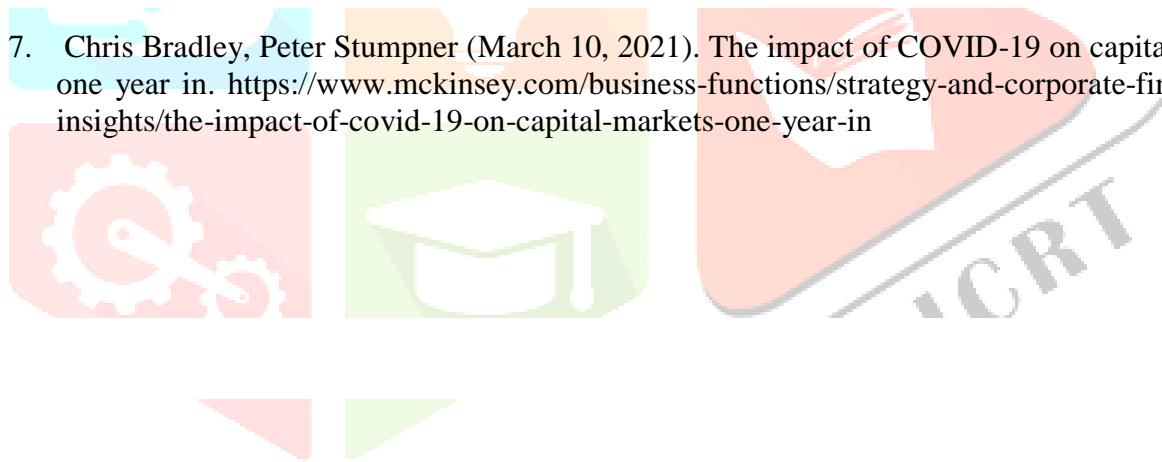
4. Conclusion

Though the study has allowed only partially confirming of the hypothesis of whether the stock market is the new honeypie. The results that were obtained confirmed the positive influence and growing interest of the stock market on the people during the pandemic and thus helped achieve the objective of proving it to be the new honeypie during the COVID-19 pandemic. The major growing concern that lies ahead is that an increase in the number of investors which are mainly saturating a set number of industries to invest in would cause a bubble to be formed and when the bubble will burst there are going to be way too many retail investors losing their hard-earned money. But on the positive end, an increase in the number of investors has given a huge upliftment to the country and by pooling investors' beliefs about the future, the stock market can be a powerful indicator of what could lie ahead. And this view puts the new realities we face into stark relief. The improved efforts brought up by various brokerage firms that have put the interest of the newly emerging investors before them by letting them have a trial account where they were allowed to trade with virtual cash has provided a huge backbone to attract the investors. Although the stock market has always been a huge conventional topic to speak about for a minority of people, now there is a majority of the population that can understand it rather abruptly claiming it to be a scandal.

At the same time, the obtained results of the constructed questionnaire provide a basis for further research using different models to determine the more in-depth reason of the people not willing to invest in the stock market.

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TO STUDY ABOUT THE IMPACT OF ONLINE EDUCATION PLATFORM LIKE BYJUS& UNACADEMY ON TEACHERS & STUDENTS DURING COVID – 19

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• ABSTRACT :

COVID 19 has a negative impact on India's and the world's education sectors. It has assessed a global lockdown, which has had a negative impact on the lives of pupils. Around 32 million scholars were unfit to transfer seminaries or universities, and all educational conditioning in India were halted. To wash down the possibility of a epidemic, the education sector has been seeking to survive heads with a fresh system and digitising the issues. Due to the outbreak, elearning platforms similar as byjus, unacademy, greadeazy, teachmint, and others are in high demand. Still, the effectiveness of online literacy varies by age group. Children, especially youngish bones, bear a regulated terrain, according to the wide agreement, because they're more fluently detracted. There are a many effects to keep in mind if you want to get the most out of online literacy.

Key words - e-learning, education.

• INTRODUCTION :

The COVID-19 has caused seminaries each across the world to close. Over 1.2 billion youths are out of academy worldwide.

As a result, education has experienced significant metamorphoses, with the rise of e-learning, in which instruction is done ever and via digital platforms.

According to exploration, online literacy increases information retention and takes lower time, inferring that the differences created by the coronavirus are then to stay.

With the abrupt shift down from the classroom in numerous corridor of the world, some are wondering if online literacy relinquishment would continue post-pandemic, and how such a shift might affect the global education assiduity.

Numerous online literacy platforms, similar as BYJU's, unacademy, and others, are now offering free access to their services in response to high demand. (BYJUS) A Bangalore- grounded

educational technology and online training company that was formed in 2011 and is presently the world's most precious edtech enterprise.

It was especially delicate for kiddies from remote areas.

Still, there are obstacles to overcome. Some scholars who don't have reliable internet access or technology find it delicate to engage in digital literacy; this peak exists across countries and between income situations within countries.

• **NEED OF THE STUDY :**

This research is done to analyse the perception of teachers & students for online/ offline education

It also helps us to understand that online education platforms are beneficial for students & teachers or not

• **OBJECTIVE :**

- To understand the effect of online teaching apps like BYJUS,UNACADEMY on teachers & students
- To study about the problems faced by the teachers and students during online mode of lectures
- To study and compare the students & teachers perception related to online/offline lectures
- To analyse the importance of online studies during COVID-19 period

• **HYPOTHESIS :**

1. **H1:** There is no impact on online teaching apps like BYJUS,UNACADEMY on teachers and students
H0 : There was impact on online teaching apps like BYJUS,UNACADEMY on teachers and students
2. **H1:** There was no importance of online studies during COVID-19 period
H0: There was an importance of online studies during COVID-19 period

• **REASEARCH METHODOLOGY :**

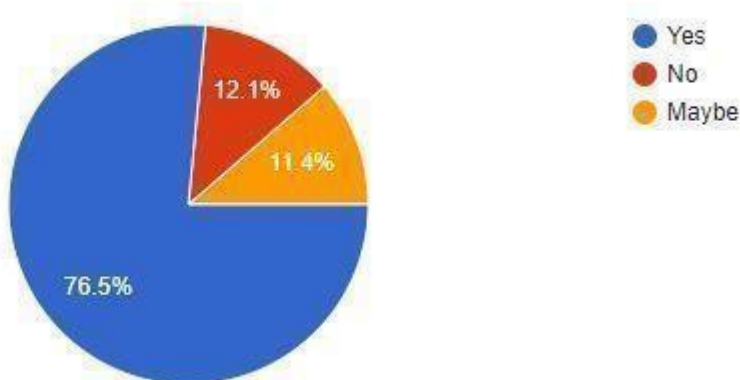
DATA COLLECTION METHOD: The data collection method is one of utmost steps of research. Hence, the data collection method includes using the existing data through questionnaire. In present research the data collection methods are both by bibliotheca and field. In bibliotheca data collection method, the investigation of research literature and other studies is done in libraries and referring to books and articles. In the field of this research the data collection are carried out through questionnaires which are designed for this purpose

Primary data: The data collected by surveying and filling the questionnaire form through divergent audience

DATA COLLECTION & ANALYSIS:

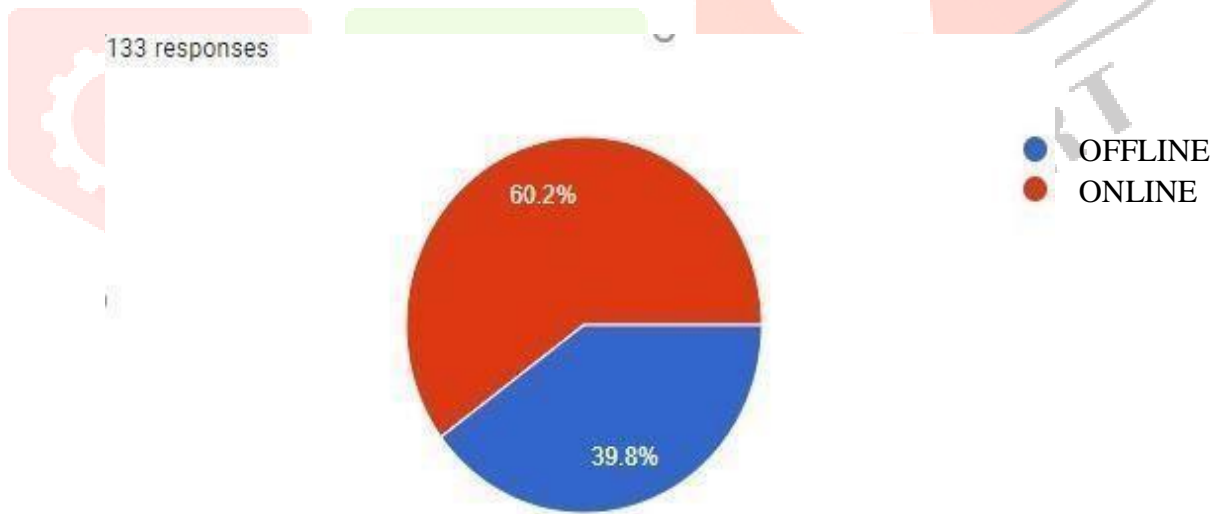
Was there any impact on online teaching apps like BYJUS/UNACADEMY on teachers and students during COVID-19?

132 responses



76.5% of 132 responses says “yes” that there was an impact on online teaching platforms on teachers and students .12.1% says “no” that there was no impact and 11.4% says “maybe” cause they are not sure.

Which mode of lecture have more importance during COVID-19 period?



60.2% People mostly prefer for online studies and 39.8% people prefer for offline studies

TESTING OF HYPOTHESIS:

1: According to the first question of the survey which contained more than 100+ participants concludes that H1 that is null gets rejected & H0 that is alternative gets accepted cause 76.5% says “yes” in the first question

2: According to the second question of the survey which contained more than 100+ participants concludes that H1 that is null gets rejected & H0 that is alternative gets accepted cause 60.2% people have importance for offline lectures

• DATA INTERPRETATION

The survey conducted the interpretations are as follows :

1. This survey consists of 100+ respondent according to majority of the individuals there was a great impact of online education platforms on teachers and students during COVID-19.
2. Education platforms like BYJUS& UNACADEMY have boosted the education sector during COVID 19.By providing students with online lectures and by providing employment for teachers during pandemic.
3. These platforms are also beneficial as the learner has flexibility to learn at his/her own pace and also has the choice of where to study.

• FINDINGS :

Due to COVID ,students from rural areas have faced too many obstacles for attending online lectures like internet connectivity , students those who have online lectures in morning used to attend lectures at the roof of the house in such a hot sun because on the ground floor there is no connectivity or range. Although, not every village and town in India is infrastructurally developed to sustain online education, it is motivating to see many rural schools and colleges adapting completely to e-learning during these times. People who are living in urban homes have better internet connection, however students living in remote areas are not able to access the classes which makes it unfair towards them.

• CONCLUSION & SUGGESTIONS:

As per the responses and overall research it concludes that there was a great impact of e-learning platforms on teachers and students during pandemic. As the learner has flexibility for learning at his/her own pace. For nursery school children’s there is no short term solution because for small kids those who where in kinder gardens or in primary ,it is necessary for them to have a social or emotional bond with teachers or students which is unable in e- learning platforms . For a better development of those students it is very necessary for a teacher to make contact with them.

As per the rising cases of COVID-19, BYJUS & UNACADEMY should innovate more attractive content for those students and they should also conduct activities to be performed at home like crafts and drawings which attracts them towards the lecture , As Prolonged exposure to the screens for 4 - 5 hours with headphones on is not an ideal scenario for them, it is extremely stressful and leads to increase in anxiety and it also effect children’s eyes which parents worry about their health.

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“To understand the sustainability of oxygen supply business during COVID-19 and its impact on general people”

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Abstract

During COVID-19 supply of oxygen increased day by day, At the time of pandemic affordable and sustainable access to oxygen Has been growing challenges in India. Indian oxygen supply business/companies private or government were not able to provide sufficient Oxygen to the COVID-19 patients as much as they needed. More than Half a million COVID-19 patients in India estimated to need oxygen Treatment but few of them get because of lack of oxygen supply .After this, Government if India took the initiative and Started Preparations for setting up oxygen plants, so that the Patients of COVID-19 would get oxygen in full measure and they Would be fine.

Keywords

Sustainability of oxygen, supply of oxygen, oxygen needs, lack of oxygen

INTRODUCTION

States across the world went to health related crises set off by the COVID-19 pandemic. Like perhaps a couple countries, India was the second-most jam-packed country, battled for ideal usage of clinical establishments, as clinical oxygen, and others.

Aside from its modern utilization, oxygen is utilized for different clinical purposes - from general medication organization to clinical help and crisis methodology. Oxygen is a basic component for human existence, and due to its regular accessibility through the air, it is some of the time neglected to be a daily existence saving fundamental medication.

The WHO says that 15% of COVID-19 patients require clinical oxygen in view of breathing hardships.

. A few basically sick patients even require a ventilator. Nonetheless, the accessible number of ventilators is excessively low. This compelled clinical stuff creators to quickly go into creation mode.

India confronted a huge fluid clinical oxygen (LMO)

shortage when there was an abrupt surge of Covid-19 emergency and most tainted patients required LMO support. Demands for oxygen chambers overflowed the web-based media. Government associations, NGOs, and private areas immediately leaped to organize LMO for the troubled casualties.

The creation limit of LMO in India is presently at around 7,000-8,000 tons each day. With requests moving toward 9,000-11,000 tons each day, there is a limited deficiency of accessible LMO in the country. A significant part of creation of LMO (around 2,000-2,500 tons each day) happens in hostage units inside huge steel installations that need oxygen to improve the impact heater. At present, 33 steel plants in India supply LMO. Out of the absolute vaporous oxygen delivered by these steel plants, around 5-10 percent can be changed over into LMO that is intended for the wellbeing area.

The LMO is shipped in cryogenic big haulers to the packaging plant where chambers are loaded up with oxygen that then, at that point, can be circulated to the clinics. At times, big haulers from steel plants are straightforwardly shipped off the medical clinic. The place of convergence between the inventory network of LMO and the inventory network of chambers presents the example of a second bottleneck. The bungle between the process duration, and thus the limit, of LMO and chambers brings about requirements that hinder the capacity to address the interest.

When contrasted with the limit deficiency of LMO creation, there is a considerably more noteworthy lack of chambers. Inventories of chambers are running at amazingly low levels (1/fifth of interest days in contrast with LMO stocks). This is especially apparent in level 2 and level 3 urban areas where a few of the packaging units are worked by 'miniature' units in the chaotic area that have extremely less filling limit each day.

Our discussion with experts in this area shows that chamber makers are totally reserved (as far as their creation limit) and import of chambers is being investigated as a choice to satisfy the interest. The shut circle inventory network of chambers is seeing a turnaround of 3 times each month, which should be expanded to 10-15 times each month.

The assignment of LMO to States additionally went about as a bottleneck and might not have thought about the volume of diseases, among numerous others, in the appraisals.

Notwithstanding these bottlenecks, the ground real factors likewise uncovered a deficiency of gifted faculty who could manage LMO to patients.

The UNITED KINGDOM has begun sending ventilators and oxygen concentrator devices. EU people are moreover due to send help.

The public authority has endorsed plans for in excess of 500 oxygen age plants the nation over to support supplies.

The United Kingdom has declared that it will deliver more than "600 bits of fundamental clinical hardware" to assist India with battling COVID-19.

This shipment will incorporate 495 oxygen concentrators

Singapore has give oxygen tanks to India. They have been transported by the Indian Air Force.

Australia has declared that it will send oxygen, ventilators and individual defensive hardware (PPE) units to India as a feature of a prompt help bundle.

Saudi Arabia is transporting 80 metric huge loads of fluid oxygen to India, in participation with the Adani gathering and British global organization Linde.

Need of the study

It has been observed that during the time of pandemic like covid-19 need of oxygen increased, this kind of scenario has never prevailed in world so this study we tried to understand the sustainability of the oxygen supply business During covid-19, as well as know its impact on general people during the time of pandemic.

Objectives of the study

- To understand the importance and sustainability of the oxygen supply business during pandemic like COVID-19.
- To study the impact of oxygen supply on general people.
- To study the demand of healthcare products on general people during COVID-19

HYPOTHESIS

1. **H1:** there is no importance and sustainability of oxygen supply business during COVID-19
2. **H0:** there is an importance and sustainability of oxygen supply business during COVID-19
3. **H1:** there is no impact of oxygen supply on general people.
4. **H0:** there is an impact of oxygen supply on general people
5. **H1:** there is no demand of healthcare products on general people during COVID-19
6. **H0:** there is an demand of healthcare products on general people during COVID-19

RESEARCH METHODOLOGY

DATA COLLECTION METHOD:

The data collection method is one of utmost steps of research. Hence, the data collection method includes using the existing data through questionnaire. In present research the data collection methods are both by bibliotheca and field. In bibliotheca data collection method, the investigation of research literature and other studies is done in libraries and referring to books and articles. In the field of this research the data collection are carried out through questionnaires which are designed for this purpose.

SAMPLE OF THE STUDY

A total of 101 respondents belonging to various age groups were chosen through stratified random Sampling Technique, out of 101 respondents, all 101 were usable data They were contacted online via Google form in Mumbai city. In the pretext the respondents were handed the two questionnaire based on their experiences related to oxygen supply business and its impact on general people.

Primary Data:

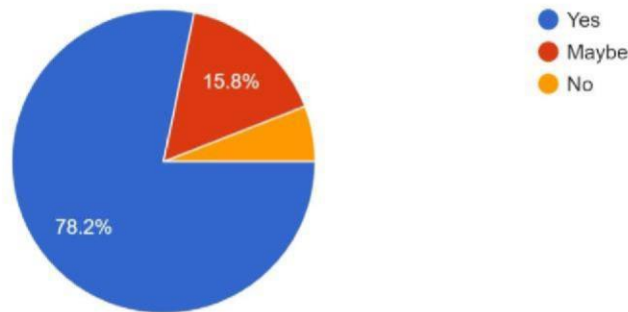
The primary data collected by surveying and filling Google form through divergent audience there were 101 respondents who answered the survey all 101 respondent data was usable the respondent who have experienced in healthcare services have responded effectively and same data was used for data analysis and interpretation.

Secondary Data:

Secondary data is a second-hand data that is already collected and recorded by some researchers for their purpose, and not for the current research problem. It is accessible in the form of data collected from different sources such as government publications, censuses, internal records of the organization, books, journal articles, websites and reports, etc.

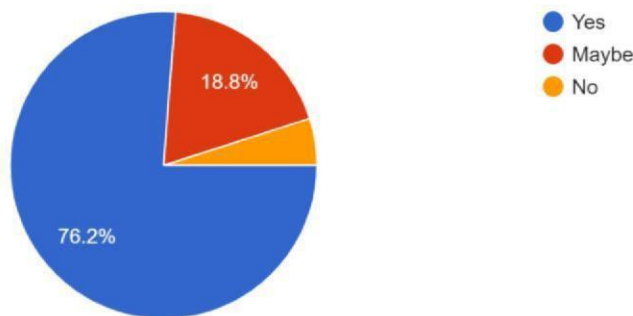
DATA COLLECTION & ANALYSIS

Do you think that there was a importance of oxygen supply during pandemic like COVID-19
101 responses



From the survey we get to know that 78.2% out of 101 responses says that “yes” there was an importance of oxygen supply during covid-19,15.8% says “maybe” and 6% says “no” there was no importance and sustainability of oxygen during covid-19. So we get to know that out of 101 responses some people are strongly agree but some people is might be confuse and some people directly says no there was no importance of oxygen supply business during covid-19.

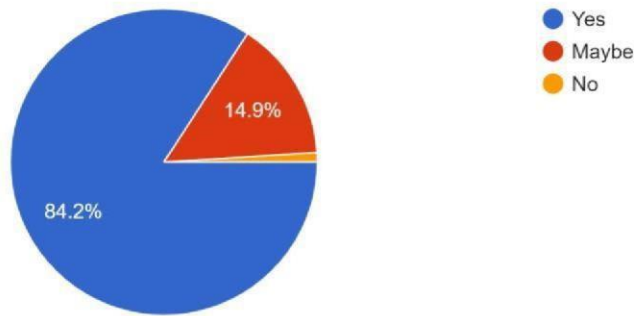
Do You Agree That there is an any impact of oxygen supply on general people.
101 responses



From the survey we get to know that 76.2% out of 101 responses says “yes” there is an impact of oxygen supply on general people during covid-19,18.6% says ”maybe” and 5.2% says “no” there is no impact of oxygen supply on general people during covid-19. So we get to know that most of the people says yes there was an impact of oxygen supply during covid-19 but some peoples are not confirmed that there was an impact or not but 5.2% peoples are saying there was no impact of oxygen supply on people .

There Were A Huge Demand Of Healthcare Products During COVID-19.

101 responses



From the survey we get to know that out of 101 responses says “yes” there is a huge demand of healthcare products during covid-19,14.9% says”maybe”and 0.9% says”no”there is no demand for healthcare products during covid-19. So we get to know that most of the people from the surveys are agree that there was a huge demand of healthcare product but some people are not confirmed about the demand of healthcare products that there is a demand or not but few of them are directly says no there was no demand of health products during covid-19.

TESTING OF HYPOTHESIS

1: According to the 1st question of the survey which contained more than 100+ participants concludes that H1 i.e Null hypothesis gets rejected & H0 i.e alternative hypothesis gets accepted cause 78.2% in the first question said “Yes”

2. According to the 2nd question of the survey which contained more than 100+ participants concludes that H1 i.e Null hypothesis gets rejected & H0 i.e alternative hypothesis gets accepted cause 76.2% in the first question said “Yes”

3. According to the 3rd question of the survey which contained more than 100+ participants concludes that H1 i.e Null hypothesis gets rejected & H0 i.e alternative hypothesis gets accepted cause 84.2% in the first question said “Yes”

FINDINGS & INTERPRETATIONS

The survey conducted the interpretations are as follows:

1. The survey consists of 101 respondents and out of 100% people 78.2% of individuals covid-19 has strongly impacted our daily lifestyle on the basis of oxygen supply / lack of oxygen / healthcare products ETC.
2. The survey consists of 101 respondents and out of 100% people 76.2% of individuals says there was a huge demand for healthcare products during covid- 19. During the pandemic like covid-19 the demand of healthcare products were huge but its supply was low.
3. The survey consists of 101 respondents and out of 100% people 84.2% of individuals says there was an importance and sustainability of oxygen supply business during pandemic like covid-19. Where we were working but our government private companies and other countries took initiatives due to which the oxygen supply was stabilized.

IMPLICATION

During covid-19 in India there was a shortage of oxygen, due to which lots of common people died. After this Indian government, private companies, ngo's took an initiative to set up as many oxygen plants as they can.

- 163 oxygen plants were set up in MP after deficiency of oxygen.
- A sum of 850 oxygen plants are being set up in different locale of the country from PM Cares Fund for obliging the necessities of the country to battle the pandemic COVID-19

CONCLUSION

Oxygen is a very important factor in our life. At the time of pandemic affordable and sustainable access to oxygen has been growing challenges in India. When there was no oxygen supply due to lack of oxygen plants we lost our family friends etc, at that time other countries help us (India) for the oxygen healthcare products and all, and our governments, private companies, ngo's set up the oxygen plants for the corona patients, in the period of pandemic (second wave of covid-19) our government almost set up 850 oxygen plants to cure covid-19 patients.

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Adoption of Cryptocurrency During Pandemic

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Abstract:

The world of money and finance is transforming before our eyes. Digitized assets and innovative financial channels, instruments, and systems are creating new paradigms for financial transactions and forging alternative channels of capital. The aim of this currency is not tied, created, or backed by the government. Cryptocurrencies use blockchain technology as a financial platform. Since there have not been enough research papers investigating the adoption and acceptance of cryptocurrency by users. This research paper aims to fill the gap in the current cryptocurrency adoption level, adoption influencing factors the paper suggests that the main factors driving the adoption decision by providing investment opportunity cryptocurrency forms, the anonymity of the transactions and privacy, the acceptance by businesses as a payment method, the instant transaction, the low cost of transactions, and technological curiosity. The research findings help researchers and students to better understand their consumer's intention toward cryptocurrency adoption.

1. Introduction:

Since the beginning of lockdown on 25 March 2020 many countries started printing trillions of dollars money is coming into the system so what has happened to hear is that the fiat currency that is INR, US dollar, Euro that we hold is devaluing over time. E.g., the US printing millions of dollars which are equivalent to Indian GDP. Imagine that much money coming into the system. The value of things in exchange for currency that used to come in past differs in the present time and will continuously change in the future, so the inflation and the value of our fiat currency are going down over time. As we are progressing that currency will continue to devalue over time so what people do is people use that money to invest in certain instruments now all of that money is coming new into the system and our fiat is getting devalued so people have started investing more money in cryptocurrencies like Bitcoin, Ethereum and Dogecoin, etc. Cause people used to invest early before in gold, real estate, and equity markets but since the equity market is at its peak, real estate is not giving many rates of return, people have started seeing cryptocurrency having a good store of value, hence many people in different countries around the world have started investing in cryptocurrency.

2. Literature Review

Enma Mnif, Anis Jarboui (2020): Five cryptocurrencies with high market capitalization were employed to explain the method and focus on the COVID-19 impact on their efficiency.

Yinpeng Zhang, PanPan Zhu & YingYing Xu (2021): gold performs worse compared with the Bitcoin futures.

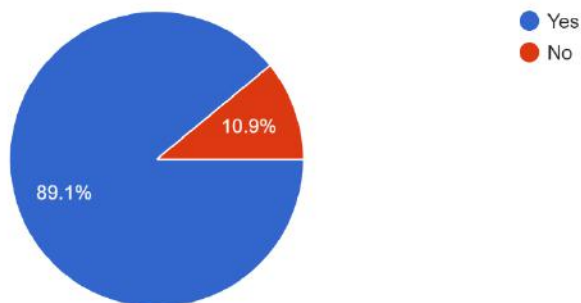
Agustín Carstens (2020): Sound money is central to our market economy, and it is central banks that are uniquely placed to provide this. If digital currencies are needed, central banks should be the ones to issue them.

3. Research Methodology:

Data Collection: The present data is based on primary data collection from various people in society. The data of people’s awareness of their views of adopting a new type of digital currency and should it be introduced for educational purposes all these data were collected from the period of 13th January 2022 to 15th January 2022. The collected data were analyzed by my laptop and me.

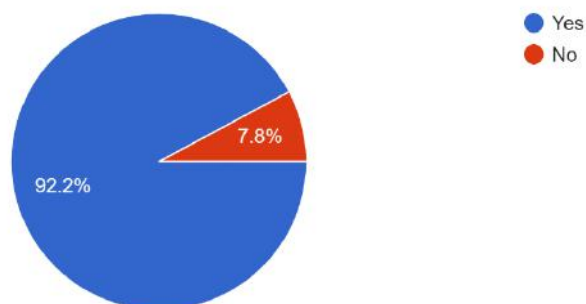
People’s awareness of their views of adopting a new type of digital currency and should it be introduced for educational purposes

1. Are you aware of the term Cryptocurrency?



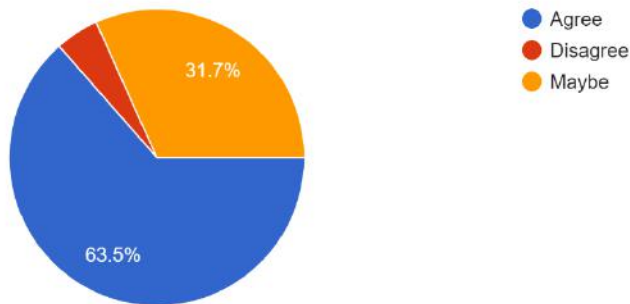
Although many people tend to buy cryptocurrency to diversify their income, hoping for potential growth in future, active investors are happy to buy and sell crypto, maximizing their profit and revenue.

2. Have you heard about bitcoin?



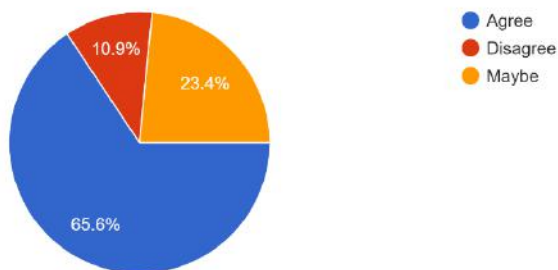
Cryptocurrency is a hot topic for Indian according to primary data collected. 89.1% of people out of 64 responses were aware of the cryptocurrency from various sources such as news, internet, newspaper, etc. Since people be more on the internet, it boosted the awareness about the crypto platform. The other 10.9% audience had hardly heard about it rarely.

3. Do you think cryptocurrency has growth potential?



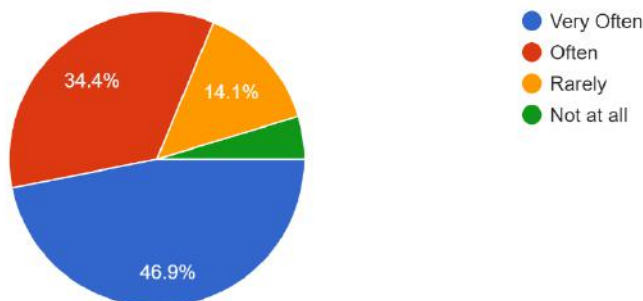
With primary data obtained cryptocurrency that it has 90% more growth potential in our society and especially in the tertiary sector. Since India has the fifth-highest rate of crypto owners at 7.3% it still has high growth potential. Since many people know about cryptocurrency they are not so sure on how does it work what makes cryptocurrency so special and why it’s different from a centralized structure.

4. Do you believe our country should also adopt cryptocurrency?



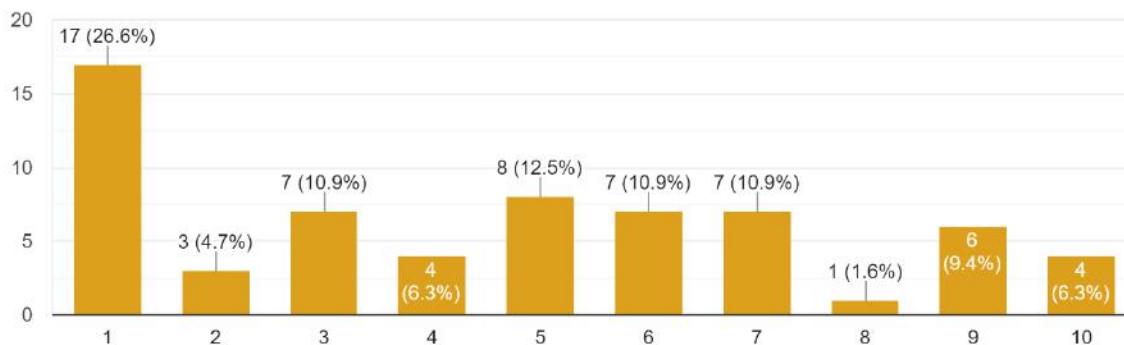
People have cryptocurrency as a part of their portfolio cause, it’s a very good asset to have for better portfolio diversification. 65.6% of people in our report say yes it should be adopted plus even others need to know about it ‘ I feel cryptocurrency has become a trend and it has grown its interest in the Indian audience.

5. How often do you hear about cryptocurrency during a pandemic?



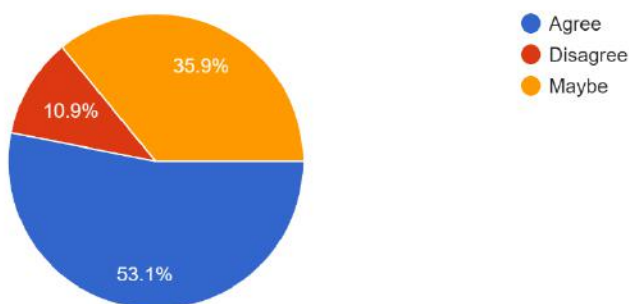
46.9% of People knew and we’re hearing more often about cryptocurrency wanted to know more about. 34.4% were heard it on their internet and T.V. 14.1% heard it very rarely and didn’t have much idea about it.

6. Do you think Cryptocurrency should be adopted?



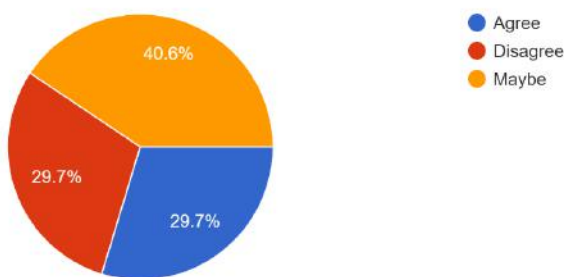
In this Histogram, the surveyed sample asked to rate how much they were influenced by cryptocurrency during pandemic where 1 being the lowest and 20 being the highest.

7. Do you believe to buy anything through cryptocurrency?



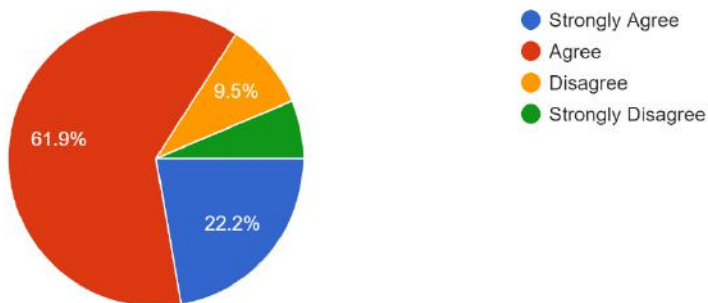
53.1% of people believed because they had an idea and believed in the service that blockchain provides to all crypto users. 35.9% didn't know about blockchain technology so they were saying we have heard you can earn a lot in crypto but there is that much risk in it so this risk factor was something that we blocking their head from trying something new so according to them if you want to try something new you have to take the risk (risk hai tho Ishq hai)

8. Do you think transaction by cryptocurrency is better than any other transaction?



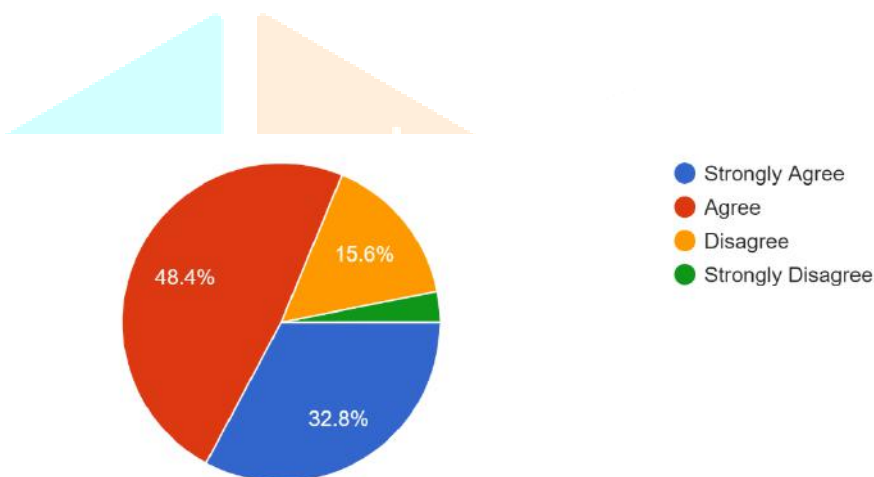
40.6% of people have questions such as, what in areas where there is no internet or what if we don't have any smartphones or laptops in an unexpected situation so I think they are still placed in where cryptocurrency falls back a little. 40.6% of people agreed and 29.7% said there exchanging money hand to hand felt safe.

9. Are you looking forward to investing in cryptocurrency



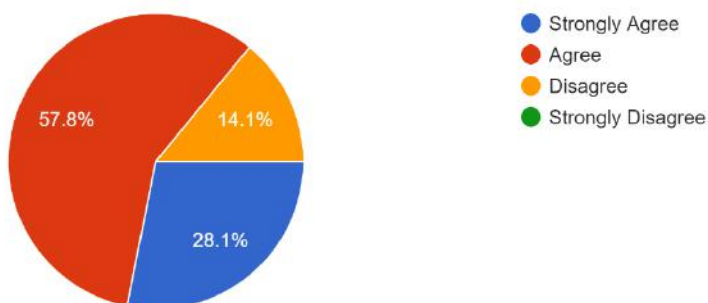
61.9% agreed on it because online payment has made a deep impact on influencing people due to more money coming into the system and the impact of online transactions happening from apps such as Paytm, PhonePe made it possible to make people believe that transactions through technology is possible.

10. Do you feel the education system should also focus on introducing subjects or topics related to cryptocurrency?



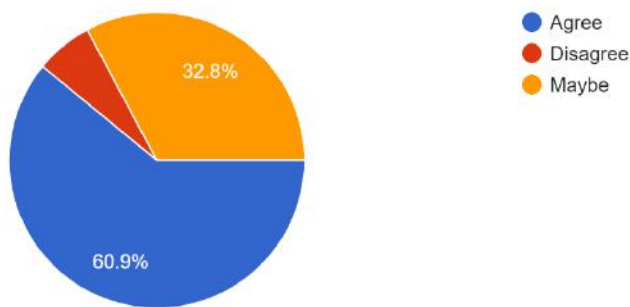
48.4% of people agreed that education should also think about various topics related to cryptocurrency and blockchain.

11. Do you think crypto be helpful in the business, professional, and employment sectors?



85.9% believed that cryptocurrency can help the business sector a lot by instant transaction and is also secured with blockchain technology having a minimum fee in exchange. The government has no control over people’s money, hence it’s decentralized.

12. Do you feel if RBI passes the bill for cryptocurrency the number of investors investing in crypto will increase?



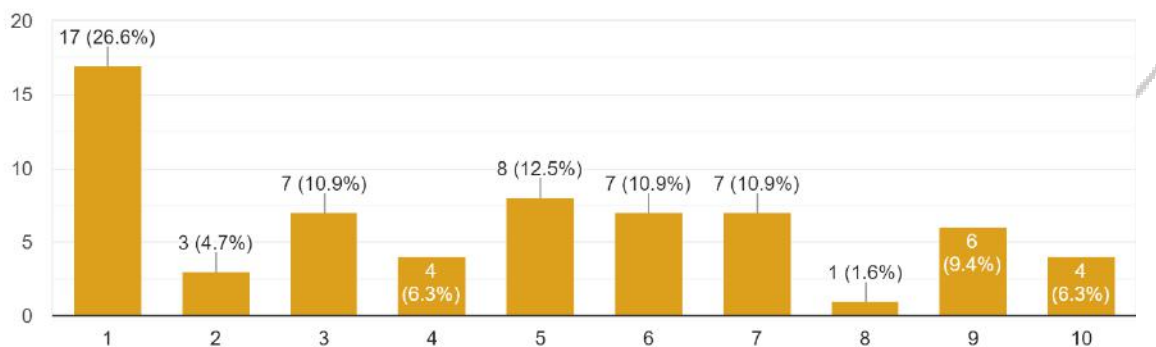
With a good review of percent of 93.7%, people are interested to invest in crypto but due to the government banning crypto people take a step back on coming forward to invest or even think about investing.

The above pie diagrams reveal People’s awareness of their views of adopting a new type of digital currency and should it be introduced for educational purposes from the period of 13th January 2022 to 15th January 2022.

4. Results and Discussion

6. Do you think Cryptocurrency should be adopted ?

64 responses



According to the collected data:

- Questions such as Is crypto safe? Should Indians take a risk and invest in Bitcoin? These types of questions make it difficult to adopt change or to try something different.
- 89.1% of people out of 100% heard about cryptocurrency but don’t know what is it. As the saying goes “change is difficult but isn’t impossible”.
- Since India is a habitual country If the question is that changes in the economy may be known to everyone, but having the right kind of information and adopting it accordingly is possible by Indians? “That could be a discussion”.

Binance has introduced its NFT marketplace, many ICO (Initial Coin Offering) IDO platforms for launching new coins, crypto projects, and rising liquidity 10000% increase in value. The most important feature of the app is that it provides future and options trading with a margin value being of 125X. It provides news, education center, we can also stake and crypto pooling or farming we can link our miners account to finance which is cost and time-efficient. Which reduces the time transferring an exchange for selling mined cryptocurrency.

Metamask is a decentralized wallet, A decentralized wallet where you get a private key. If we discuss normal wallets like Binance, Wazirx has a centralized wallet which means if you create a private account you don’t receive a private key so if you know a little about blockchain or cryptocurrency, private key plays an important role and Metamask helps you with it. But if you talk about centralized wallets such as Binance, WazirX these apps don’t

provide us with a private key. It's a wallet in which Ethereum and Ethereum based tokens can be brought, sold, send, receive and swap ERC-20 based tokens. If by chance you delete your browser or the data get formatted off your Laptop a private key is helpful to recover your funds.

Pancake swap is a decentralized exchange that anyone can use on Binance smart change. It means you don't need a password you don't need an e-mail address to sign-up they don't need your personal information if you want to start using their platform their decentralized app all you need to do is connect your crypto wallet and one of the crypto wallets that you could use is either meta mask or trust wallet both of these operate on the binance smart chain. Pancake right now at the moment at least is exclusively for binance smart chains so you can trade just about any token on Binance smart chain as long as you have the contract address. There are a lot of different platforms available but at the top of the list is pancake swap at least for binance marching with 10.72 billion dollars locked and the best way to find out if you can trust the service is by looking at how much value is locked onto their platform. Other decentralized exchanges such as Uniswap, Curve, and the first place for Binance smart chains is pancake swap.

Football teams bringing their crypto coins: Football clubs are embracing the revenue opportunity brought by the issuing of crypto tokens. It comes amid the recent trends in the sports industry of crypto sponsorship and using crypto to generate money. Top European clubs such as Barcelona, Paris Saint Germain (PSG), Juventus, and Manchester City are among those launching crypto tokens. Fans purchasing these crypto tokens launched by their favorite club will gain benefits, such as the opportunity to vote on a certain decision about the club. This move has been celebrated by those fans, attracted by the prospect of having exclusive access to their clubs. However, others have criticized clubs for further exploiting fans, many of whom lack the necessary understanding of cryptocurrency to make informed decisions. The use of crypto in the sports industry is not a new trend. In the first half of 2021, crypto brands spend over \$107million on sports sponsorship agreements, according to global data. Football clubs are also teaming up with start-up crypto firms. For instance, Spain's national team and Scottish champions Rangers work with the Turkish cryptocurrency platform Bitci Technology to create fan tokens. Cagdas Caglar, the founder of Bitcoin Technology, said: "Sports clubs that are capable of seeing the importance of this trend today will attain a great advantage in the future."

Metaverse: In 1992 when America was still new American Novelist Neil Stephenson talk about virtual reality a virtual world where people would use digital avatars to live, work, and play online he call it a Metaverse A blend of meta which means 'beyond' and verse from the word 'universe'. Metaverse is nothing but a new planet e.g., right now we are living on earth and now you have created a new planet in virtual reality and that is what a metaverse is. E.g.: right now, when you go and play a video game there is a bunch of functionalities associated with it. So, when you play all these different games what are you essentially doing? You have been transported to a new planet and you are getting entertained. The value that you are deriving from that new planet you are deriving entertainment value out of it. Now imagine a planet where you can derive a lot more than this. You can play with your friends you can go launch your cryptocurrency or a new world version of currencies. You can go start a new business on that planet. So the entire value that can be derived out of a metaverse makes metaverse one of the foremost innovations in my opinion for our generation. Due to these various opportunities many investors and every tech giants are interested in metaverse due to which this virtual reality grabbed the attention of people all around the world

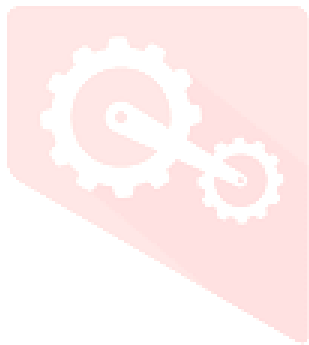
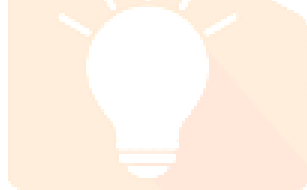
5. Conclusion:

The goal of this paper is to investigate the adoption of cryptocurrency during the pandemic. I examined the factors influencing the adoption decision and provided an in-depth analysis of each factor. The study suggests that the main factors influencing the adoption decision fall into four main categories: Technical, Economical, Social, and Personal. The most influencing factor influencing the adoption decision is acceptance by business as a payment method, fast transfer of funds, low cost of transactions, and technological curiosity factors.

In the end, I would like to say that I am not going to force anyone to invest in cryptos. I am also not going to stop you from investing in crypto Because ultimately, it is your money and the risk is yours as well So 100% of the profits or losses are all yours because this is not the season for bulls or bears. This is pig's season. Pigs are a particular type of investors who invest based on tips and advisories and exit the market based on similar tips and messages. If all of your decisions are motivated by greed and fear then they are not rational decisions, always remember "Bulls make money, Bears make money, Pigs are slaughtered". And sharing this simple thing with you makes a difference to me.

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Sustainability of small and marginal farmers during Covid -19

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Abstract:

Sustainable agriculture conserves land, water, and plant and animal genetic resources, and is environmentally non-degrading, technically appropriate, economically viable and socially acceptable. Sustainable agricultural maybe be possible with the help of macroeconomic policy and allocation of land to any corporate entities. But the sustainability of the farmer is the most challenging job before the state. India's own only 33 percent of total cultivated land and produce 41 percent of the country's food grains. The productivity of these small farms is somewhat higher than that of medium and large sized.

The term farmer will refer to a person actively engaged in the economic and or livelihood activity of growing crops and producing other primary agriculture commodities and will include all agricultural operational holders , cultivators, agricultural laborer, sharecroppers, tenants, poultry and livestock reares, fishers, beekeepers, gardeners, pastoralists, Non-corporate planters and planting laborers, as well as person engaged in various framing related occupations such as sericulture, vermiculture and agro-forestry. The term will also include tribal families / persons engaged in shifting cultivation and in the collection, use and sale minor and non-timber forest produce. the small and marginal holdings taken together (0.00-2.00 ha) constituted 86.08% of the total land holdings in 2015-16. The all- India average size of holding is 1.08 ha. (Source: Agriculture Census, 2015-16).

(Keywords: small and marginal farmers, Sustainability, Contribution, Challenges)

Agriculture with its allied sectors, is the largest source of livelihoods in India. 70 percent of its rural households still depend primarily on agriculture for their livelihood, with 86 percent of farmers being small and marginal. In 2017-18, total food grain production was estimated at 275 million tons (MT). India is the largest producer (25% of global production), consumer (27% of world consumption) and importer (14%) of pulses in the world. India's annual milk production was 165 MT (2017-18), making India the largest producer of milk, jute and pulses, and with world's second-largest cattle population 190 million in 2012. It is the second-largest producer of rice, wheat, sugarcane, cotton and groundnuts, as well as the second-largest fruit and vegetable producer, accounting for 10.9% and 8.6% of the world fruit and vegetable production, respectively. It means major portion of the rural economy run by small and marginal farmers.

The impact of COVID-19 on smallholder farmers in India. COVID-19's economic influence in developing countries continued with an event focused on India, where the pandemic reveals the increasing vulnerabilities of smallholder farmers and an agricultural market. Nearly 90% of India's agricultural sector is made up of small and marginal farmers. These farmers are particularly vulnerable to economic shocks, include those sparked by COVID-19 lockdowns.

Sustainable agriculture conserves land, water, and plant and animal genetic resources, and is environmentally non-degrading, technically appropriate, economically viable and socially acceptable. Sustainable agricultural maybe be possible with the help of macroeconomic policy and allocation of land to any corporate entities. But the sustainability of the farmer is the most challenging job before the state. India's own only 33 percent of total cultivated land and produce 41 percent of the country's food grains. The productivity of these small farms is somewhat higher than that of medium and large sized.

Smallholder contributions in food security and poverty alleviations are thus dis-appropriately high and increasing. Smallholders constitutes more than half of the national population. Having a greater role in supplementing nation's food requirement, smallholders are hit hardest due to the Covid-19 pandemic and the subsequent lockdowns.

We've seen the organized milk value chain function, even during the lockdown. For this, the co-operative sector deserves credit. What has been overlooked. Ninety per cent of these farmers end up buying more grains just for their sustenance, but they also sell a part of their produce for cash needed to buy groceries and other essentials.

The minimum support price (MSP) announced by the government, and the government's procurement system helped these farmers get a moderate price for crops such as paddy and wheat. Otherwise, right after harvesting, the market price falls to such an extent that farmers do not even get the price equal to the cost of production.

That's how the market operates when many farmers want to sell the same produce in large quantities, prices fall. Most of these farmers fall in the Below Poverty Line (BPL) category and get food grains (paddy or wheat) from the Public Distribution System (PDS) at a much subsidized rate. So, they sell paddy or wheat at a higher price, taking advantage of the MSP and government's procurement system, and then purchase the same at a much subsidized rate from PDS, as they are treated as priority households.

PM Kisan is a Central Sector scheme with 100% funding from Government of India. It has become operational from 1.12.2018. Under the scheme an income support of 6,000/- per year in three equal installments will be provided to small and marginal farmer families having combined land holding/ownership of up to 2 hectares. Definition of family for the scheme is husband, wife and minor children. State Government and UT administration will identify the farmer families which are eligible for support as per scheme guidelines. The fund will be directly transferred to the bank accounts of the beneficiaries. There are various Exclusion Categories for the scheme.

Small and marginal farmers are facing tremendous challenges both in pre-production and post-production like access to production technology, quality inputs at reasonable prices, credit, custom hiring, seed production, value addition, processing, investments and most importantly markets.

Though is that the far bigger, unorganized fruit and vegetable sector has also continued to function.

When we consider the larger farms, the ones that serve the food needs of the nation, the critical input is going to be capital. While non-banking financial companies (NBFCs) are becoming significant lenders in the agricultural space, we don't have the luxury of getting into fresh mobilization and experimentation with new models of credit at the moment. That can be a medium-term outcome.

Today, however, it is absolutely critical that the government delivers finance directly to the farmers through the primary agricultural co-operative societies, commercial banks, a special line of credit, and Kisan credit cards.

If we need to excite rural producers to invest in their farms, we will need to look beyond the local, rural economy. And given that today, internally, we are a surplus market on all food products (except maybe oilseeds) we should look outward.

This means that much of the migrant labor—which is usually employed in these sectors in urban India—will likely remain in their villages for at least the next 18-24 months. This supply of labor in rural India should be seen as an opportunity to upgrade our rural infrastructure.

The final and most important step in reviving the rural economy is an integrated policy package which looks at the entire rural situation holistically. While agriculture is certainly the primary engine of the rural economy, India is home to about 120 million smallholder farmers who contribute over 40% of the country grain production, and over half of its fruits, vegetables, oilseeds and other crops. Much of the global share of food staples such as rice and wheat from India, and almost half of the population in India depends on agriculture for their livelihood.

PM Garib Kalyan Yojana. Subsequently in June 2020 the scheme was extended till end of November 2021. In what came as a major, and instant relief to millions, the Government announced that the first installment of Rs 2000 to farmers due in 2020-21, covering 8.7 crore farmers, would be front-loaded and paid in April under the PM Kisan Yojana.

The state of Haryana, located in the northwestern plains of India, is an extensively irrigated tract where the dominant winter crop is wheat, typically harvested in the first three weeks of April. Farms in Haryana are on average twice as large as in the rest of India, and mechanization is common in sowing and harvesting of Wheat. Most agricultural labor comes from other northern Indian states or Nepal. Central government agencies engage in large-scale procurement of wheat, and wheat is protected by a floor price or minimum support price (MSP) announced annually by the state government and is marketed at licensed market yards (mandis). Farmers access these markets through licensed commission agents (arhtiyas) with whom they have personal rapport and financial relationships.

The state of Odisha exhibits a more diverse cropping system. Prominent winter crops in Odisha include paddy, pulses, and oilseeds. With smaller landholdings and uneven terrain, yields are low, subsistence farming is common, and there is more reliance on manual labor than machinery, particularly for pulses and oilseeds. Winter black gram, a pulse that our respondents in Odisha were growing prior to the lockdown, is harvested manually during March and April. While this crop is protected by minimum support prices, public procurement is announced only in years when the market price falls below the declared floor price or as determined by state government agencies. Instead, pulses are typically sold by farmers to private traders at the farmgate, who in turn aggregate and sell produce in the open market. In addition, an important portion is retained for self-consumption.

Magnitude of Change of Production at the State level.

A) Agriculture:

In the agriculture subsector, most of the states have witnessed a decline in production. States like Chhattisgarh (13%) and Himachal Pradesh (15%) have witnessed a sharp decline in agriculture production. However, some large agricultural states like Telangana (23 % increase), Punjab (5%), Rajasthan (4.4%) and Gujarat (6.7%) have actually shown an increase in agricultural production which may be attributed to the fact that Rabi season had witnessed a bumper crop production and harvesting of the crops had been completed in many of the states before the onset of the pandemic and the lockdown.

B) Horticulture:

Horticulture being a perishable crop was adversely affected during the lockdown even though there was no restriction on sale of fruits and vegetables in the market, except ban on operations of rural haats. All states except Gujarat (5%), Rajasthan (2.5%) and Karnataka (1.7%) have witnessed a decrease in production in the horticulture sector. Amongst the larger states, Himachal Pradesh, Chhattisgarh and Tamil Nadu faced the highest decline of 18%, 17.9 and 13.9% respectively.

C) Poultry:

This sector was most strongly impacted in all states (except Arunachal Pradesh where production was reported to increase by 25%) with production declining by a significant amount. The decline in production levels was the sharpest in the states of Haryana (37.2%), Madhya Pradesh (34.2%) and Uttar Pradesh (31.9%). The fall in the production levels in poultry could be directly attributed to the lower demand for poultry products due to the widespread fear prevailing that COVID-19 virus may spread through the poultry birds.

D) Dairy:

The dairy sector was one of the least adversely affected sector after crop production as the demand for the dairy products was relatively stable and the supply chain also did face large scale disruption during the lockdown. At the all-India level, the overall dairy production declined by 6.6%, but this decline was of similar small magnitude across most major states. The States of West Bengal (11.9%), Jharkhand (13%) and Chhattisgarh (11.5%) reported the largest decline in the dairy sector mainly due to decline in demand for milk products as most of the restaurants, sweet shops remained closed during April 2020.

E) . Fisheries:

The full range of activities required to deliver fish and fish products from production to the final consumer is subject to indirect impacts of the pandemic through changing consumer demands, market access or logistical problems related to transportation and border restrictions. This has led to serious disruptions in the fisheries supply chain. witnessed a 14% decline in fisheries production. Amongst the

larger states, those which faced the biggest decline were Maharashtra (23.5%), Madhya Pradesh (22.7%) and Andhra Pradesh (21.7%).

F) Pig/Sheep/Goat:

This sector had also been impacted adversely by the pandemic, but to a much lesser extent. One of the reasons for this was that in some regions there has been an increase in Pig/Sheep/Goat consumption as it is being considered a safer alternative to poultry. Telangana and Arunachal Pradesh have seen an increase in production levels by 10% and 25%, respectively. Rest of the states have seen a decline in the production levels with Nagaland (25%), Haryana (17%) and Madhya Pradesh (16.3%) reporting the highest decline.

With markets, restaurants and hotels being close, bulk demands reduced and prices went down which affected the small and marginal farmers who grow perishables, especially fruits, vegetables, and animal produce. With developed and structured markets,

As temples were closed and social ceremonies were not being held, the horticulture sector was considerably affected and the demand for flowers reduced significantly.

Bihar is the highest producer of maize in India, and even with good productivity the price went down this year due to a lack of demand during the pandemic. Farmers were forced to sell maize for maximum of Rs. 1,200 per quintal compared to Rs 2,200 per quintal which was the price last year.

smallholder farmers are not homogeneous but rather a diverse set of households with varying farm and household characteristics. Smallholder farm systems are also not permanent, and some are subsistence oriented. Smallholder farmers' practices are dynamic and vary according to the constraints they face and the stage of economic transformation.

The income of small farmers is very little – almost 1/10th of large farmers. The economic impact of Covid-19 on rural areas is much lower than the urban areas. Early evidence suggested that the rural economy is reviving, and the performance of agriculture will be much better than manufacturing and services. As per the prediction the growth rate in the agriculture sector will be 2.3 – 3% – India is likely to have a bumper crop this year. However, early evidence suggested that during Covid-19 lockdown, perishable agri-products have incurred severe losses as compared to the non-perishables. As per data collected by Azim Premji University, 37% of the farmers were unable to harvest, 37% of the harvest was sold at reduced prices, and 77% of the households surveyed consumed less food during the nationwide lockdown.

Conclusion

The slow growth of opportunities in the non-farm employment sector has led to the proliferation of tiny and economically non-viable holdings. Increase in small farm productivity and creating multiple livelihood opportunities through crop-livestock integrated farming systems as well as agro-processing would be supported for increasing farmers' incomes. Some measures can be benefit the small and marginal farmers for gaining efficiency and economies of scale in their farming operations. Likes Cooperative Farming and Service Cooperatives, Group Farming by SHGs which will be supporting micro-enterprises operated by women with the help of micro credit have been highly successful. Expanding the agricultural financial base with the inclusion of crop insurance. Small and marginal farming is continuous process have a need a strong base for to sustain the farming. Therefore, collectivization of such producers to leverage the benefits of economies of scale in production & marketing through formation of their organizations such as FPOs is critical to make production cost effective and enhance farmers' income.

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IMPACT OF UPI TECHNOLOGY TO MAINTAIN SUSTAINABILITY DURING COVID-19 IN MUMBAI REGION.

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ABSTRACT

Unified Payments Interface (UPI) is a payment system that control multiple bank accounts into a single mobile application, combine several banking features, flawless fund transfer & merchant payments into one roof which is accessible all day, every day. It is a system where no physical interaction of human is required to pay or receive money within a few seconds. The world health organization declared a Public Health Emergency of International Concern on 30th January, 2020 and a pandemic on 11th March, 2020. On the evening of 24th March, 2020, the Government of India ordered a nationwide lockdown, with a compulsion to maintain social distancing, usage of face masks, work from home, sanitization and contactless payment are becoming the new normal. The main purpose of the research is to study the concept of UPI payment and how it helps to meet the needs of the present and the future during COVID-19. Social distancing and fears of spreading Coronavirus with physical cash transactions are hindering the government's dream of cashless India and digital India in Mumbai. The study's major aim is to look the shift in use of payment mode using UPI payment during COVID-19. Primary data was collected using structured questionnaire which

was designed to collect the required information from respondents. Secondary data is collected from various sources like articles, journals and publications.

Keywords: UPI payment, COVID-19, Digital payment, contactless payment

INTRODUCTION

UPI is an instant payment system developed by the National Payments Corporation of India (NPCI) facilitates peer-to-peer and person-to-merchant transactions between banks. NPCI is an umbrella organization for all digital payments. RBI regulates the platform which lets users transfer funds instantly between two bank accounts on a mobile platform. A user-created Virtual Payment Address (VPA) or UPI ID can be used to request or send cash from a bank account using a KYC-linked mobile number. In addition, UPI generates a QR code specific to each user account for contactless payment purposes. The COVID-19 pandemic, is an ongoing international pandemic disease. Covid-2019 brought about by extreme intense respiratory disorder Covid. On the evening of 24 March 2020, the Government of India ordered a nationwide lockdown for 21 days, which got extended later in many phases. There are a range of preventative measures to forestall contamination consist of getting vaccinated, staying at home, habit of a mask in public, warding off crowded places, preserving distance from others, washing fingers with cleaning soap and water regularly and for at least twenty seconds, training correct respiratory hygiene, and fending off touching the eyes, nose, or mouth with unwashed hands. After first day of the lockdown, nearly all services and factories were to bring to a formal close for a period of time. In some places, people were rushing to stock up on essentials. State-wide, arrests were made for violating the lockdown norms, including venturing out without a valid emergency, opening businesses, and violating quarantine at homes. The government held meetings with e-commerce websites and vendors to ensure an easy supply of essential goods across the nation during the lockdown period. Government is constantly keeping lockdowns and suitable measures to beat the impact of the virus but damage that has happened to businesses is on higher side. Among the numerous precautionary measures, the outbreak is also encouraging the use of digital payments. Looking at the current situation, to ensure the safety of citizens, the importance of digital payments cannot be stressed enough. NPCI has been encouraging Indians to utilize more

advanced strategies, so that individuals don't step out even to go to the ATM and can satisfy their need of cash.

Apart from the numerous third-party apps like Google Pay, PhonePe, Paytm, MobiKwik, Amazon Pay, Samsung Pay, WhatsApp Pay, NPCI has its own app called BHIM. As of April 2020, there are 216 banks linked to UPI platform, up from 21 banks in April 2016.

According to a press release from RBI Chief General Manager Mr. Yogesh Dayal, the National Electronic Funds Transfer (NEFT) and Unified Payments Interface systems handled 252 crore and 874 crore transactions, respectively, from October 2018 to September 2019, with year-on-year growth of 20% and 263%.

UPI-based payment products for feature phone

Governor of the RBI, Shaktikanta Das, proposed launching UPI-based payment products for feature phone users. Das said that UPI is the single largest retail payment system in the country in terms of volume of transactions, indicating its wide acceptance, particularly for small value payments, when announcing the RBI's Monetary Policy. To increase digital payments, it is proposed to

- (i) launch UPI-based fee merchandise for feature phone users, leveraging on modern merchandise for Retail Payments;
- (ii) make the method drift for small price transactions easier through a mechanism of 'on-device' pockets in UPI applications; and
- iii) remove payments restriction through UPI for the Retail Direct Scheme for funding in Government-sectors and Initial Public Offering functions from Rs 2 lakh to Rs 5 lakh.

Chalo app for BEST

Aditya Thackeray, Minister of Tourism and Environment of Maharashtra, announced the launching of a mobile application and smart cards for digital and advance purchase of Brihanmumbai Electric Supply and Transport bus tickets. Chalo app will permit commuters to buy bus tickets and passes through e-wallet. This will promote cashless transactions across

the bus network will also keep away from bodily interplay and store the passengers from standing in lengthy queues to procure tickets.

OBJECTIVE OF STUDY

- The purpose of this study is to see how UPI payments affect covid-19.
- To compare the respondents UPI payment usage behavior before lockdown and during lockdown.
- To study whether UPI payment has brought drastic change in payment method during covid-19.
- To study whether UPI payment has added advantage for cashless India.
- To determine which method of payment is the more convenient.

REVIEW OF LITERATURE

- **Ms. Rashi Singhal (2021):** quoted in her study of “Impact of Covid-19 on digital payment services at town and villages” that in a quickest moving digital world there is one greatest mode of making payments that is Digital Payments. The research has conducted a secondary survey and as per her study there is high increase in use of digital payments services through various applications in Indian towns and villages which was not much high before the happening of Covid-19 but this research does not cover that there is a possibility that most of the people from town and villages are uneducated, might not use smart phones, may not be aware of digital payment and have issue of internet connectivity. Also, research was conducted on the basis of secondary data which might be forge to derive final conclusion.
- **Manawati Panwar, Apurva Vashistha, Dr. Roshan Choudhary (2020):** mentioned in their study on “Impact of Covid 19 Pandemic on Digital Payments” how different industrial sectors acquired publicity during Covid-19 and their relative impact on digital payment. In this study, it is concluded that the downward impact of COVID-19 on the payment landscape has been extreme and notable, yet not irreparable.

- **Dr. Anil Jain, Dr. Apurva Sarupria, and Ankita Kothari (2020):** analyses the concept of "The Impact of COVID-19 on E-wallets in Indian Economy" and mentioned the significance impact on major sectors of the Indian economy in terms of airfare, airline, and hospitality due to price drop, but there is a great boost for E-commerce including popular food, travel aggregators, movies and resorts, and the entertainment industry. It also discussed how the RBI is supporting the bank's digital defenses against the Covid-19. They also stated that it assures that sensitive information, such as credit card data, hosted on an interface or on an ecommerce website, is securely transported across numerous channels, making the digital payment option safer.
- In their study "Small and medium-sized enterprises' contribution in digital technology," **Girish Santosh Bagale, Venkata Ramana Vandadi, Deepmala Singh, Dilip Kumar Sharma, Durga Venkata Kusuma Garlapati, Ravi Kumar Bommiseti, Ravi Kumar Gupta, Roy Setsiawan, V. Subramaniaswamy, Sudhakar Sengan & Sudhakar Sengan (2021):** They also looked into the digitalization of traditional small and medium businesses. They show how the new digital era aids in customer relationship management, payment digitization, and client attraction via social media and websites.
- **Sudha.G, Sornaganesh.V, Thangajesu Sathish. M, Chellama A.V. (2020):** in their work "Impact of Covid-19 Outbreak in Digital Payments," they explain that India has a huge cash economy, second only to China in terms of money production and consumption. The Digital India programme is the Indian government's flagship initiative, with the goal of transforming India into a digital society and knowledge economy. They also highlight how Covid-19 promotes cashless transactions, transitioning India into a cash-less society with a variety of digital payment options. The government and the RBI are both working to move India away from a cash economy by pushing individuals to switch from cash to electronic payments.
- **Bloomberg (2020):** in their article issued in financial express "Coronavirus or Demonetization? that one helped India's digital payment more?" mentioned that the covid-19 contingency could finally achieve what India's shock demonetization four years ago failed to do. Use of digital payments are on the rise for everything from

groceries to electricity bills to cab fares. As many avoided handling cash during the pandemic, the value of transactions on the UPI payment, a platform launched by India's major banks in 2016, reached an all-time high. The current pandemic, which has made people wary of close human interactions, is giving online payments a boost.

- **Roshna Thomas, Dr. Abhijeet Chatterjee (2017):** in their study “Unified Payment Interface (UPI): A Catalyst Tool Supporting medical care – Utility, Prospects & Issues” justify the UPI permits shoppers to interact directly through their checking account with a singular UPI identity that syncs to Aadhar’s verification and connects to the businessman for the settlement and lets the provision bank to shut the group action. In an exceedingly single swipe, the group action is complete with none middlemen to facilitate the group action.

RESEARCH METHODOLOGY

In the present study, both the primary data and secondary data have been used. The study is largely based on primary data. The core data for this study was gathered from 115 respondents from Mumbai region through structured questionnaire. Also, secondary data is used and collected from variety of articles, journals and publications. The collected data are used to study the relationship between Covid-19 and UPI payment. The analyses and interpretation are done on the basis of primary data. However, for conclusion and recommendation both primary and secondary data is used along with information obtained from respondents.

LIMITATIONS OF THE STUDY:

The data given by the respondents can be biased as a result of a number of them may not have an interest in providing correct information. Respondent tried to escape some statement. This was one among the foremost necessary limitations featured, because it was tough to analysis and are available at a right conclusion.

DATA ANALYSIS AND INTERPRETATION:

Data analysis was done with the help of frequency distribution method and following are the results:

Profile of the Respondents:

Table 1 shows, majority of the respondent are Male, majority belongs to the age bracket 20-30 years, majority are Private Employees, Education standing are as follow- 42 are Undergraduate, 33 are Post graduate & graduate are 32 and majority of 49 respondents monthly salary falls between Up to 10,000 and 32 respondents falls between 10,001 to 25,000 salary structure.

Table 1: Profile of respondents

Factors	Options	Frequency	Percentage
Gender	Male	68	59%
	Female	47	41%
	Total	115	100%
Age	20-30	59	51%
	16-20	40	35%
	30-50	13	11%
	50 & above	3	3%
	Total	115	100%
Marital status	Unmarried	97	84%
	Married	18	16%
	Total	115	100%
Occupation	Private employee	62	54%
	Student	47	41%
	Business person	2	2%
	Government Employee	2	2%
	Home Maker	2	2%
	Total	115	100%
Education	Under Graduate	42	37%
	Post Graduate	33	29%
	Graduate	32	28%
	SSC	7	6%
	PHD	1	1%
	Total	115	100%
Monthly salary	Up to 10,000	49	43%

	10,001 to 25,000	32	28%
	25,001 to 50,000	22	19%
	Above 50,000	12	10%
	Total	115	100%

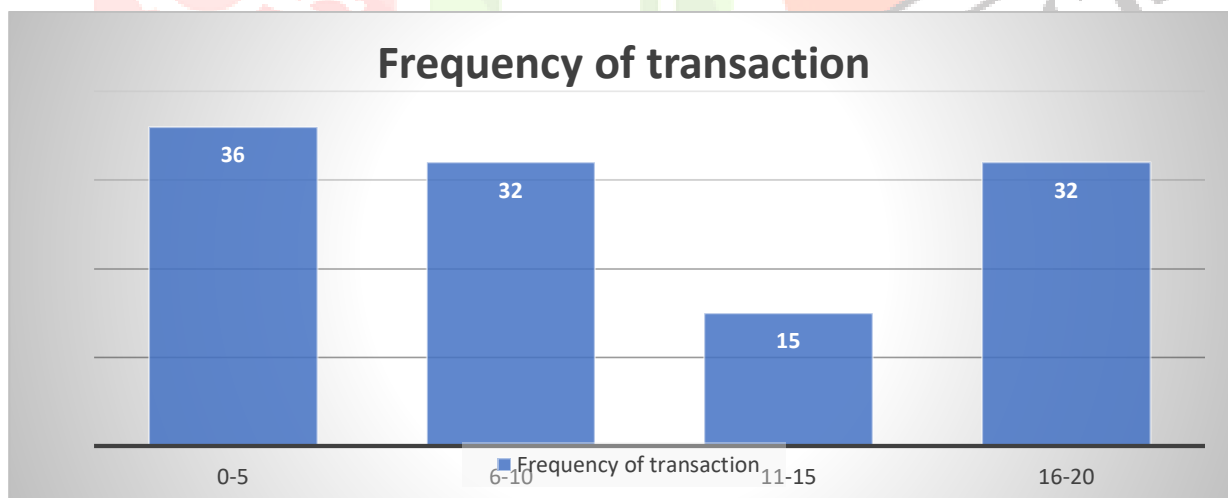
As shown in Table 2, 109 of the respondents (95%) are aware of the term UPI payment out of those 79 respondents know about UPI payment before Covid-19 and rest 36 respondents after Covid-19.

Table 2: Awareness of UPI Payment:

Are you aware of the term UPI payment?	Before Covid-19	After Covid-19	Total	%
Yes	77	32	109	95%
No	2	4	6	5%
Total	79	36	115	100%

Table 3 Shows, 36 of the respondent's transactions frequency is up to 5 per month whereas there is tie between frequency of transactions done between 6-10 and 16-20 transactions a month.

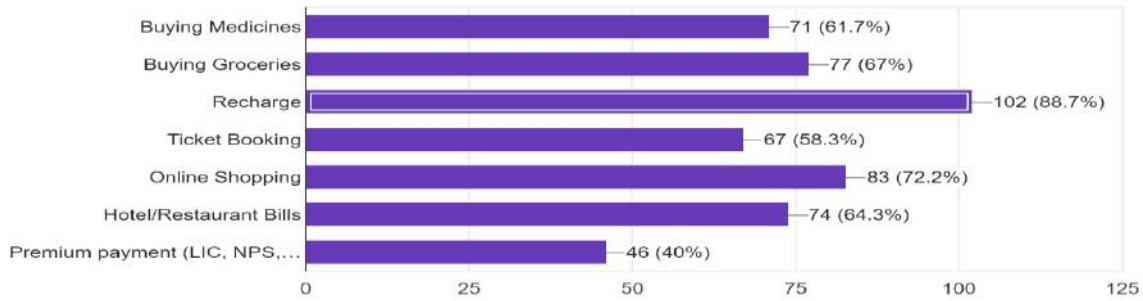
Table 3. Number of transactions done during a month.



As we can use UPI payment for many purposes however, as per our study shown in table 4. people use UPI payment more frequently for doing recharge followed by online shopping, buying groceries, paying restaurants bills, and medicines.

Table 4- Purpose for which UPI payment

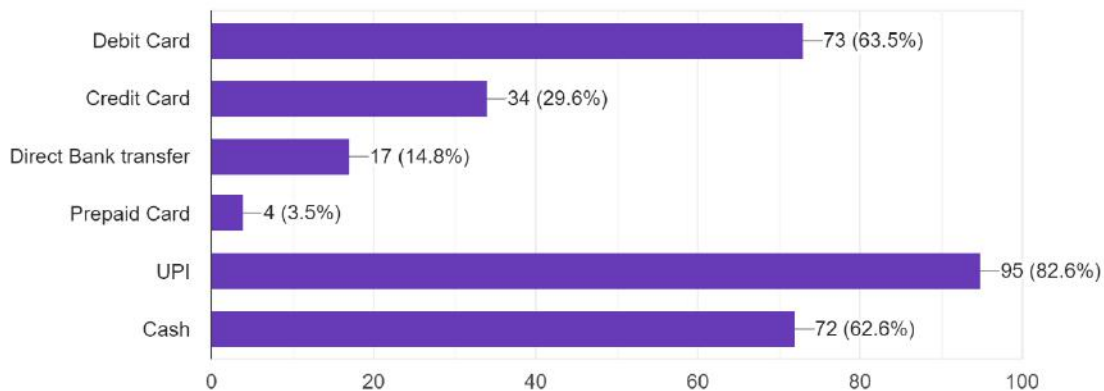
For which purpose you use UPI payment?
115 responses



Now a days, most of the people use UPI payment more frequently as mode of payment. As shown in Table 5, 95 respondents use UPI payment as mode of payment followed by Debit card and cash.

Table 5-Modes of payment use for shopping

Modes of payment use for shopping
115 responses



As shown in table 6, Most frequent mode choose and use for Money transfer is UPI as compared to NEFT payment, Cheques and IMPS.

Table 6- Most frequently used mode to transfer of money

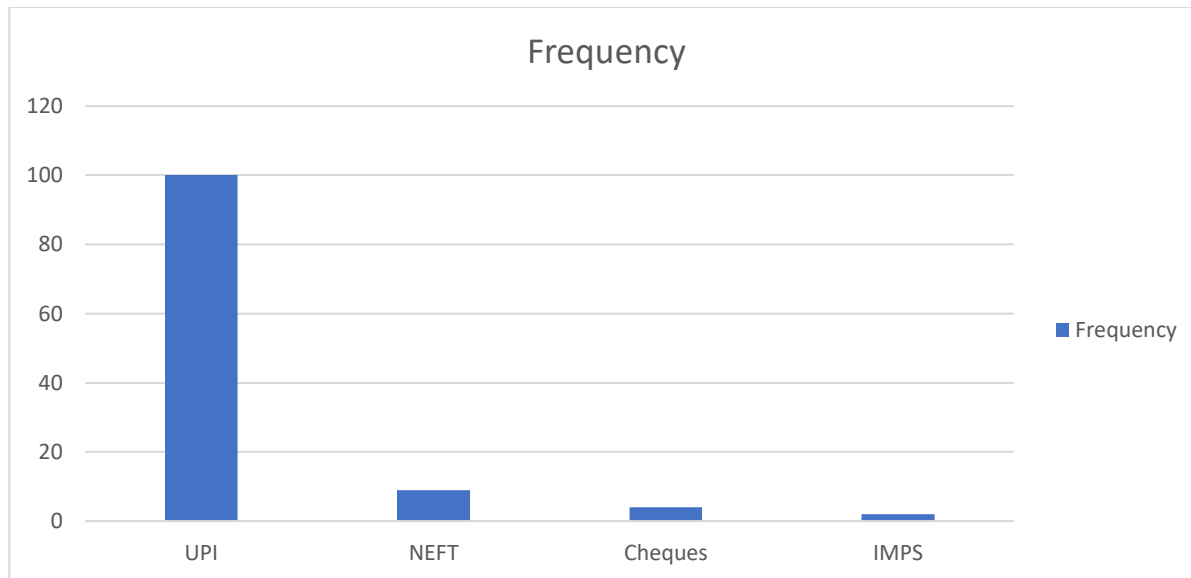


Table 7.a shows, Majority of respondents i.e., 81 are agreed that their frequency of using UPI payment is increased during covid-19 and **Table 7.b**, Majority of respondents i.e., 94 are agreed that UPI payment provide wide range of services under a single roof.

In table 7.c, 88% of respondents i.e., 101 feels that UPI has brought drastic change in the payment method, as per **Table 7.d**, there is slight confusion in the mind of respondent whether UPI payment is user friendly for uneducated people or not. And 94 response feels that UPI payment has an added advantages for cashless India as shown in table 7.e.

Table 7. show different kind of questions asked to respondent and their respective respondent

Sr No.	Questions	Strongly agree	Agree	Neutral	Disagree	Strongly disagree	Total
a	Is your frequency of using UPI payment increase during Covid-19?	35	46	20	6	8	115
b	Do you think UPI payment provide wide range of services under a single roof?	24	70	16	3	2	115
c	Do you think UPI has brought drastic change in the payment method	39	62	9	3	2	115
d	Do you think UPI payment is user friendly for uneducated people?	37	20	37	11	10	115
e	During Covid 19, UPI payment was an added advantage for cashless India?	40	54	10	3	8	115

Conclusion

In UPI there are no third party involved like in card networks, which allows for transaction free of costs and completion of transaction in few minutes. While all different digital modes of payments like cards etc. take days to complete the transaction and settlement process. UPI works on a safe, secured modes as compared to any other payment systems. Introduction of biometric authentication in UPI will no longer solely make payments more secure but will additionally take large soar towards integrating next generation technology with current payments system. From the study it is clear that People have favorable approach towards UPI payment and there is relationship between education of people and usage of UPI payment. People who have never used digital payment are using this technology to pay online bill, buying groceries, medicines etc. Educated person are more ready to use the UPI payment

services. With increase in use of smartphones and availability of internet smoothed the acceptance of UPI payment. However, Awareness among people of digital medium has to increase. Those who existing user of UPI payment prefer contactless payment as compare to cash and they believe UPI payment has brought drastic change in the payment method. But there has to be proper education or initiative should be taken by the government to make awareness regarding digital payment specifically UPI payment. The current situation where contactless technology is the necessity of the era it helps people as well as business to transition to the digital payments space without physical interaction.

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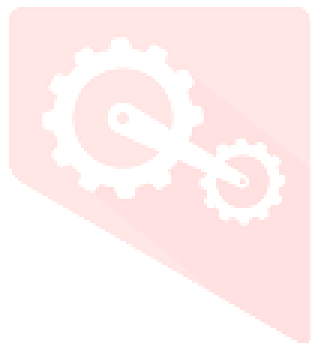
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IMPACT OF SELECTED SECTORS CONTRIBUTION TO OVERALL GDP OF THE INDIAN ECONOMY WITH REFERENCE TO AGRICULTURE, INDUSTRIAL AND SERVICE SECTOR

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ABSTRACT- The fastest-growing virus which has infected not just one or two countries but the entire world is coronavirus, commonly known as COVID-19 (SARS-CoV-2). This virus had caused massive human and economic loss in many countries. The covid-19 pandemics have disrupted the global economy and India is no different. The economic impact of the covid-19 pandemics in India has been largely disruptive. To understand the impact of pandemic Covid -19 on overall GDP, the researcher has considered three major sectors such as the economy, agriculture, industrial, and service. The main purpose of this paper is to analyze the contribution of the Agriculture, Industrial and Service sectors of Indian economy to the overall GDP of India and also identify the relationship between agricultural, industrial and service sectors and GDP of Indian Economy. The present study is based on secondary data collected from the Central statistical office data on GDP (Retrieved from <https://data.gov.in>) about agriculture, industrial, and service sectors of India. The researcher has used multiple regression analysis and Pearson's Correlation Coefficient. The researcher has found that the growth rate of contribution of the service sector has been increased since 2003-04. There is a strong positive relationship between the growth rate of the Agricultural Sector, the growth rate of the Industrial sector and the growth rate of the Service Sector with the growth rate of GDP. It has been also found that the growth rate of the Service Sector has a very high relationship between the growth rate of GDP as compared to the growth rate of the Agricultural Sector and the growth rate of the Industrial sector. This research recommends policymakers to concentrate their efforts on important areas of all economic sectors that may contribute more to GDP growth and so as to achieve economic growth.

Keywords: Covid-19, Indian Economy, Agricultural Sector, Industrial sector, Service Sector, GDP, Regression, Correlation.

INTRODUCTION

The Covid-19 pandemic has impacted the entire country. It has an impact on all the aspects of our life. The lockdown was the solution which was introduced to restrict this wide spreading diseases which adversely affected the economic growth of our country, India. Even before the pandemic, the Indian economy was slowing down with decreasing growth rates and decreasing effective demand. The Indian economy has certain underlying issues that have been aggravated by pandemics. Covid -19 has impacted on every sectors of an Indian economy. The India's economy is worth investigating because it is the seventh-largest in terms of purchasing power parity and the third-largest in terms of nominal GDP. Inflation is a major issue in the Indian economy. The Indian economy's growth and development sector is an important area of interest. India's foreign exchange reserves are also an important factor to consider. The rate of employment is a critical priority for the Indian economy.

Three Major Sectors of Indian Economy

Agricultural Sector

The Agricultural Sector includes goods produced through exploitation of resources. It involves converting raw materials into main goods. It serves as a foundation for all subsequent goods. In India, the primary sector is one that is highly dependent on the supply of resource in order to make commodities and carry out different procedures. It obtains the majority of our natural goods from agriculture, dairy, fisheries, and forestry. Agricultural is indeed the finest example to use in this situation. Dairy, fishery, and forestry are some of the other sectors in this area, although agriculture makes up the majority of it. This is why it is commonly referred to as the Agricultural Sector or Primary sector.

Industrial sector

The industrial sector processes that involve the transformation of natural materials into different forms or finished goods through manufacture and then consumption. The product must be created, which requires the use of a manufacturing process. Manufacturing might take place at a factory, a workshop, or even at home. For example, cotton fiber may be made of wool and textiles, and sugarcane can be used to manufacture sugar and refined sugar. The manufacturing process is commonly connected with the many kinds of manufacturing that develop as a result, this sector is also known as the Secondary Sector. The Industrial sector is Sometimes known as the Secondary Sector is usually split into two categories, small industrial and big industrial. Small industrial products are less capital-intensive and more consumer-oriented. e.g. Manufacturing of clothing, shoes, and furniture, among other things. The term big industrial refers to products that are either heavy or in term of their manufacturing process. It needs a large amount of money as well as advanced resources or facilities, such as big machinery and industrial equipment such as cranes.

Service Sector

The Service Sector economic activities contribute to the growth of the agricultural and industrial sectors. Those activities don't produce anything, but they help or assist the manufacturing process. Borrowing money from banks to help with manufacturing and business, for example, or items produced in the agricultural or industrial sector that need to be sold through retail stores would require transportation. Transportation, storage, communications, banking, insurance, trade, hospitality, tourism, entertainment, management consulting, and so on are all part of the Service sector. The service Sector is sometimes known as the Tertiary Sector because the activities involved in it generate services rather than products.

Measurement of an Economy

The calculation of GDP is made up of several components. GDP can be calculated using either the expenditure method (the sum of what everyone in an economy spent over a certain period) or the income approach (the total of what everyone earned during a particular period). Both methods should produce the same results. To calculate GDP by sector, a third method, the value-added approach, is used. The calculation of expenditure-based GDP gives both real (inflation-adjusted) and nominal values, whereas income-based GDP gives just nominal values. The expenditure approach is the most commonly used, and it calculates GDP by adding consumer spending, company expenditure, government expenditure, and net exports. Thus, $GDP = C + I + G + (X - M)$, where C represents consumer spending, I represents business spending, G represents government spending, X represents exports, and M represents imports.

Objective of the Study:

1. To analyze the contribution of the Agricultural, Industrial and Service sectors of Indian economy to the overall GDP of India.
2. To identify the relationship between Agricultural, Industrial and Service sectors and GDP of Indian Economy.

Research Methodology

Sources of Data: The present research is based on secondary data collected from Central statistical office Data on GDP (Retrieved from <https://data.gov.in>). The data is collected from secondary sources in the agricultural, industrial, and service sectors. Annual data is collected for a period of 20 years from 2000-01 to 2019-20.

Tools used in analysis: The present study aimed to investigate the relationship between GDP and Agricultural, Industrial and Service sectors of Indian economy using Coefficient of Correlation, Analysis of Variance, and the impact of economic factors on GDP using Regression Analysis.

Need of the study: The main objective of this research is to determine the relationship and impact of agricultural, industrial, and service sectors on the GDP of the Indian economy. This research helps in identifying the relationship between GDP and the agricultural, industrial, and service sectors, helping researchers to be aware of these factors that give early indicators of economic growth.

Scope of the study: The study will be limited to the agricultural, industrial, and service sectors as independent variables and "Gross Domestic Product (GDP)" as the dependent variable. Three independent variables are selected to see how they impact the Indian economy's GDP.

Table-1: Contribution of three Sectors in Overall GDP in India from 2000-01 to 2019-20

Annual Growth Rate %				
Year	GPD	Agricultural Sector	Industrial sector	Service Sector
2000-01	4.1	0.3	6.5	4.8
2001-02	5.4	5.5	2.7	6.3
2002-03	3.9	-4.9	7.1	6.4
2003-04	8	8.2	7.9	7.3
2004-05	7.1	1.1	10	8
2005-06	9.5	4.6	10.7	10.6
2006-07	9.6	4.6	12.7	9.5
2007-08	9.3	5.5	10.3	9.9
2008-09	6.7	0.4	4.7	10.7
2009-10	8.6	1.5	9.5	10.6
2010-11	8.9	8.3	7.6	8.8
2011-12	6.7	4.4	8.5	6.8
2012-13	5.4	1.4	3.6	7.9
2013-14	6.1	4.8	4.2	7.1
2014-15	7.2	1.2	6.7	9.6
2015-16	8	2.1	9.5	9
2016-17	7.9	6.8	7.5	8.5
2017-18	6.9	5	6	8.6
2018-19	6.6	2.7	7.5	7.6
2019-20	4.9	2.6	2.6	7.1

Source: <https://data.gov.in>

REVIEW OF LITERATURE

V, S., & M, B. (2021) the major goal of this study is to analyze the contribution of the Agricultural, Industrial and Service sectors of Indian economy to the overall GDP of India. The objective of this research is to determine the interrelationship among agriculture, industrial and service sector of Indian economy. The researcher has collected secondary data from for a period of 20 years from 2000-01 to 2019-20. The researcher has used regression analysis and correlation. Obtained from the results the researcher has found that a strong positive correlation between the GDP and agricultural, Industrial and Service sectors of Indian economy. The researcher has also found that service sector has more contribution to overall GDP.

Hari , K., & Reddy , P. (2019) the aim of research is to analyze and compare contributions of the three major sectors of the Indian economy (agriculture, industry, and services) to the overall GDP of India from 1990-91 to 2009-10. The researcher has found that the agricultural sector's contribution to overall GDP fell dramatically from 24.53 percent in 1990-1991 to 14.64 percent at the end of 2009-10. The researcher has determined that the performance of the three sectors significantly different.

Divya, K. H., & Devi, V. R. (2014) The main purpose of the study is to determine the relationship between selected economic variables and the GDP of the Indian economy. This study helps in the finding of the relationship between GDP and selected economic variables, providing researchers to be aware of these factors that give early warnings about the economy's growth. Secondary sources related to the selected economic variables were used to obtain data. Annual data was collected for 15 years, from January 1, 1997 to March 31, 2012. Regression analysis and correlation were used by the researcher. Based on the results, the research found that while inflation is highly correlated with GDP, it has very little impact on the economy's GDP. In addition, the research has found a negative relationship between GDP and Balance of Payments data (current account balance + capital account balance). The researcher concluded that the exchange rate, Sensex, and Balance of Payments are stronger predictors of an economy's growth.

Results & Discussion

Correlation Analysis

Table-2: Correlation Analysis

	GPD	Agricultural Sector	Industrial sector	Service Sector
GPD	1			
Agricultural Sector	0.580525384	1		
Industrial sector	0.73334117	0.110530419	1	
Service Sector	0.773911353	0.137506141	0.452623717	1

The above Correlation analysis shows that

The value of correlation coefficient between growth rate of GPD and growth rate of agricultural Sector is 0.580525384. It is evidence that there is significantly strong positive relationship between growth rate of GPD and growth rate of agricultural sector.

The value of correlation coefficient between growth rate of GPD and growth rate of industrial sector is 0.73334117. It is evidence that there is significantly very strong positive relationship between growth rate of GPD and growth rate of industrial sector.

The value of correlation coefficient between Growth rate of GPD and growth rate of service sector is 0.773911353. It is evidence that there is significantly very high strong positive relationship between growth rate of GPD and growth rate of service sector.

The value of correlation coefficient between growth rate of agricultural sector and growth rate of industrial sector is 0.110530419. It is evidence that there is significantly weak positive relationship between growth rate of agricultural sector and growth rate of industrial sector.

The value of correlation coefficient between growth rate of agricultural sector and growth rate of service sector is 0.137506141. It is evidence that there is significantly weak positive relationship between Growth rate of agricultural sector and growth rate of service sector.

The value of correlation coefficient between growth rate of industrial sector and growth rate of service sector is 0.452623717. It is evidence that there is significantly moderate positive relationship between Growth rate of Industrial sector and growth rate of service sector.

REGRESSION ANALYSIS

Regression analysis is a set of statistical procedures that determines the relationship between a dependent variable (also known as a "outcome variable") and one or more independent variables (also known as "predictors"). Regression analysis develops a regression equation in which the coefficient indicates the relationship between each independent variable and the dependent variable. You may also use the equation to make predictions. The advantage of regression analysis is that it helps in identifying which variables are most important, which may be ignored, and how those variables correlate to one another. Multiple Linear Regression analysis is used in this study to determine the relationship between a dependent and an independent variable.

For three independent variables, The Multiple Linear regressions equation is

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Where,

Dependent variable (Y): Growth rate of GPD.

Independent Variable X_1, X_2, X_3 .: Growth rate of agricultural sector, Growth rate of industrial sector, and Growth rate of service sector respectively.

β_0 = Intercept, β_1 = Coefficient of Growth rate of agricultural Sector, β_2 = Coefficient of Growth rate of industrial sector and β_3 = Coefficient of Growth rate of service Sector

Table-3: REGRESSION STATISTICS

Regression Statistics	
Multiple R	0.995625277
R Square	0.991269693
Adjusted R Square	0.98963276
Standard Error	0.174815447
Observations	20

Results showed that the multiple correlation coefficients R^2 is 0.995625277. This indicates that the very high strong positive correlation between growth rate of GPD and growth rate of agricultural sector, growth rate of industrial sector and growth rate of service sector.

The coefficient of determination, R^2 is 99.12% of the variation in the growth rate of GPD variable is explained by Growth rate of Agricultural Sector, growth rate of Industrial sector, and growth rate of Service Sector.

The standard error of the regression is 0.174815447, which is an estimate of the variation of the observed growth rate of GPD about the regression line.

Table-4: ANOVA

	df	SS	MS	F	Significance F
Regression	3	55.51903	18.50634	605.5654	1.12226E-16
Residual	16	0.488967	0.03056		
Total	19	56.008			

F-Test statistics: F-test statistics is a test of significance for overall regression analysis

To test Hypothesis at $\alpha = 0.05$ Level of significance

Null hypothesis: $H_0 : \beta_1 = \beta_2 = \beta_3 = 0$ (There is no significant relationship between the growth rate contributions of the three sectors in the overall GDP)

Alternative hypothesis H_1 : At least one of the β_i Coefficients is not equal to 0 ($i = 1, 2, 3$) (There is a significant relationship between the growth rate contributions of the three sectors in the overall GDP)

The dependent variable (Growth rate of GPD) is regressed on the predicted variable of growth rate of agricultural sector, Growth rate of industrial sector, and Growth rate of service sector.

The independent variables significantly predict Growth rate of GPD, $F(3,16) = 605.5654$, Significance F value is 1.12226E-16 (p-value) < 0.05 , Which is highly significant. Rejecting the null hypothesis at $\alpha = 0.05$ level of significance i.e accepting the alternative hypothesis at $\alpha = 0.05$ level of significance, it is an evidence that at

least one of the independent variable (Growth rate of agricultural sector, Growth rate of industrial sector, and Growth rate of service sector) has a significant relationship between dependent variable (Growth rate of GPD)

This indicates that at least one of the independent variable (Growth rate of agricultural Sector, Growth rate of industrial sector, and Growth rate of service sector) under study has a significant impact on growth rate of GPD.

Table-5: REGRESSION COEFFICIENT

	Coefficients	Standard Error	t Stat	P-value	Lower 95%	Upper 95%
Intercept	-0.290783377	0.20960153	-1.387315146	0.184367702	-0.735118772	0.153552017
Agricultural Sector	0.254492806	0.013040951	19.51489678	1.39682E-12	0.226847226	0.282138387
Industrial sector	0.282300693	0.016322216	17.29548804	8.87422E-12	0.247699141	0.316902245
Service Sector	0.53685192	0.027976374	19.18947484	1.80912E-12	0.477544657	0.596159183

t -test statistics: t-test statistics is a test of significance for each of individual independent variable.

To test Hypothesis at $\alpha = 0.05$ level of significance.

Null hypothesis: $H_0 : \beta_1 = 0$ (There is a no significant relationship between agricultural sector and growth rate of GPD)

Alternative hypothesis $H_1 : \beta_1 \neq 0$ (There is a significant relationship between agricultural sector and growth rate of GPD)

From the table of Regression Coefficient.

t-statistics value 19.51489678, P-value(1.39682E-12) < 0.05,

Rejecting the null hypothesis at $\alpha = 0.05$ level of significance i.e accepting the alternative hypothesis at $\alpha = 0.05$ level of significance, it is evidence that there is a significant relationship between agricultural sector and growth rate of GPD. This indicates that there is positive relationship between agricultural sector and growth rate of GPD.

Through it can be concluded:

β_1 Coefficient for between agricultural sector (X_1) is equal to 0.254492806. This means that for one per cent growth rate, increase in agricultural sector there is an increase in Growth rate of GPD by 25.44 per cent.

Null hypothesis: $H_0 : \beta_2 = 0$ (There is a no significant relationship between growth rate of industrial sector and Growth rate of GPD)

Alternative hypothesis $H_1 : \beta_2 \neq 0$ (There is a significant relationship between growth rate of industrial sector and growth rate of GPD)

From the table of Regression Coefficient.

t-statistics value = 17.29548804, P-value(8.87422E-12) <0.05,

Rejecting the null hypothesis at $\alpha = 0.05$ level of significance i.e accepting the alternative hypothesis at $\alpha = 0.05$ level of significance, it is evidence that there is a significant relationship between growth rate of industrial sector and growth rate of GPD. This indicates that there is positive relationship between Growth rate of industrial sector and growth rate of GPD.

Through it can be concluded:

β_2 Coefficient for growth rate of industrial sector (X_2) is equal to 0.282300693. This means that for one per cent growth rate, increase in growth rate of Industrial sector there is an increase in growth rate of GPD by 28.23 per cent.

Null hypothesis: $H_0 : \beta_3 = 0$ (There is a no significant relationship between growth rate of service sector and growth rate of GPD)

Alternative hypothesis $H_1 : \beta_3 \neq 0$ (There is a significant relationship between growth rate of service sector and growth rate of GPD)

From the table of Regression Coefficient.

t-statistics value = 19.18947484, P-value(1.80912E-12) <0.05,

Rejecting the null hypothesis at $\alpha = 0.05$ level of significance i.e accepting the alternative hypothesis at $\alpha = 0.05$ level of significance, it is evidence that there is a significant relationship between growth rate of service sector and growth rate of GPD. This indicates that there is positive relationship between growth rate of service sector and growth rate of GPD.

Through it can be concluded:

β_3 Coefficient for growth rate of service sector (X_3) is equal to 0.53685192. This means that for one per cent growth rate increase in growth rate of service sector, there is increase in growth rate of GPD by 53.68 per cent.

FINDINGS:

It is evidence that confirmed cases, active cases, recovered cases have coefficient of 0.254492806, 0.282300693 and 0.53685192 respectively and the following regression equation can be derived from the available data for predicting deceased cases.

Regression analysis equations for finding predicted growth rate of GPD.

$$\hat{Y} = -0.290783377 + (0.254492806)X_1 + (0.282300693)X_2 + (0.53685192)X_3$$

Where, \hat{Y} = Prediction of growth rate of GPD, X_1 = Growth rate of agricultural Sector, X_2 = Growth rate of industrial sector, X_3 = growth rate of service sector

OR

Prediction of growth rate of GPD = $-0.290783377 + 0.254492806$ (Growth rate of agricultural Sector) + 0.282300693 (Growth rate of industrial sector) + 0.53685192 (Growth rate of service sector)

CONCLUSION

In this research paper the researcher has analyzed and compared the contribution of the three major sectors i.e. Agricultural Sector, Industrial sector and Service Sector of Indian Economy to the overall GDP. The researcher has found through the multiple correlation coefficient that there is a very strong positive correlation between growth rate of GDP and agricultural sector, industrial sector and service sector. The researcher also found that there is positive relationship between the growth rate of agricultural Sector and growth rate of GDP that means for one per cent growth rate increase in agricultural sector; there is an increase in growth rate of GDP by 25.44 per cent. There is positive relationship between the growth rate of industrial sector and growth rate of GDP that means for one per cent growth rate increase in industrial sector; there is an increase in growth rate of GDP by 28.23 per cent. There is positive relationship between the growth rate of service sector and growth rate of GDP that means for one per cent growth rate increase in service sector; there is an increase in growth rate of GDP by 53.68 per cent. The conclusion through F-test, the researcher has found that the overall regression analysis model is good fit. The researcher can also predict growth rate of GDP by regression equation. The comparison of three major sectors the researcher has found that service sector has more impact on overall GDP of Indian economy to agricultural sectors and industrial sector. According the result of this research, policymakers should concentrate their efforts on important areas of all economic sectors that can contribute more to GDP growth.

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SUSTAINABLE SUPPLY STRATEGY ADOPTED BY SMARTPHONE SELLER DURING COVID-19 LOCKDOWN DUE TO TRANSMISSION OF ONLINE EDUCATION

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1. ABSTRACT:

During Covid -19 Pandemic, not only the public but everything related to the public was badly affected. The economic indicators were showing the panic scenario and the declining human and business health. Educational institutes were ordered to remain closed to control the pandemic spread and the focus was on public health and health infrastructure.

The purpose of this study is to examine Sustainable supply strategy adopted by smartphone sellers during covid-19 lockdown due to transmission of online education. Data collection and sampling has been done online and a particular region was selected i.e.Nallasopara (East) Palghar, Maharashtra

A Google form questionnaire had been deployed for the survey and this form was distributed to 30 Smartphone shops owners through online modes. The objective of the study is to understand the profile of customers, To examine The behaviour of students in buying smartphones and to explore problems faced by Smartphone sellers during COVID-19 lockdown. Findings revealed that initially the Smartphone businesses were moderately affected by the lockdown and it soon recovered due to the announcement of online education of Students. Findings also revealed that at a time smartphone business showed a spike in sales growth and strict government guidelines regarding COVID-19 caused problems to manage sales and logistics supply by the owner.

2. **KEYWORDS:** Smartphone Seller, Covid-19 Pandemic, Supply Strategy and Online Education.

3. INTRODUCTION:

COVID-19 is an airborne disease which started spreading across the world and soon covered the whole world. Many countries ordered complete lockdown to control the spread and protect their citizens. All possible measures were adopted like closing schools, prohibiting social gatherings, encouraging work from home for IT personnel, to stop the positivity rate. This pandemic caused drastic downfall in the economy and left a lot of people jobless but it was observed that some sectors recovered sooner than the others.

Smartphones are devices with almost every capability of a computer, saw an increasing demand after the lockdown was announced and the government decided to start online education for students. After this decision there was a sudden rise in demand for smartphones for study purposes especially from students. In this research paper we will see how the smartphone business started managing sales of smartphones even in lockdown and fulfilling the customers preferences while buying smartphones.

4. OBJECTIVES:

- To understand the profile of customers.
- To examine behaviour of students in buying smartphones during COVID-19 Lock down.
- To explore problems faced by Smartphone sellers during COVID-19 Lock down.

5. REVIEW OF LITERATURE:

5.1 Over 80% students depend on mobile for learning:NCERT

“The Hindu” published an article based on a survey done by NCERT (National Council of Educational Research and Training). This survey shows that around 80-90% students used Mobile phones for their studies. In KV’s, 84% of students used mobile phones, while 19% used laptops.

5.2 Online classes pushed up mobile, laptop sales:

“Economic Times” reported a rise in demand for smartphones after the announcement of online education for students. There was a 84% rise in ₹8,000-₹10,000 category and 51% in ₹10,000-15,000 category. There were 11 million sales in July and 12 million sales in August-2020 which was fueled by e-learning needs of students.

5.3 Online Classes Pushed up Mobile, Laptop Sales

An article released by “Times of India” shows that there was a sudden rise in demand for smartphones after the announcement of e-learning and the first phase of unlocking began. 80% of customers were students and teachers and most of them opted for mid-range phones ranging from ₹8,000-10,000.

5.4 COVID-19 and applications of Smartphones Technology in the current Pandemic

A study done by a group of doctors showed that due to lockdown smartphone technology was used for telemedicine and consultation of patients. COVID-19 led to the closure of the educational institutes and cancellation of scheduled conferences, seminars, workshops and other academic activities. This resulted in an increase in online webinars and smartphones were helpful tools to support them.

5.5 The Role of Mobile Learning During COVID

Vector solutions, a U.S. based company said in it’s article that Smartphones were the essential component of learning during COVID-19 pandemic and it can be developed as an more effective and efficient tool for future learning and teaching.

6. RESEARCH METHODOLOGY:

My research acquires gathering of the relevant data from specified document and complying the data analyzing the data to obtain result will be try sustainable supply strategy adopted by smartphone seller during covid-19 lock down due to transmission of online education in Nallasopara (East) Palghar, in the district of Maharashtra state.

7. DATA COLLECTION METHOD:

- **Primary Data Source:** Under primary data collection method use of questionnaire will be implied .The question will be formed to understand the sustainable supply strategy adopted by smartphone seller during covid-19 lockdown due to transmission of online education To examine behaviour of students in buying smartphone during COVID-19 Lock down and to explore problems faced by Smartphone sellers during COVID-19 Lock down.
- **Secondary Data source:** Will be collected through Daily Newspapers, Sales Reports of smartphone selling Companies and Internet.

8. RESEARCH DESIGN:

The research is descriptive and exploratory in nature. It is aimed at understanding the sustainable supply strategy adopted by smartphone sellers during covid-19 lockdown due to transmission of online education in Nallasopara (East), Palghar, Maharashtra.

9. PRESENTATION OF THE DATA :

The collected data will be properly classified and The dependent variable is smartphone shopkeepers. presented by using suitable Pie charts, Simple, complex and mixed bar diagrams.

10. SAMPLING:

- Geographical Area: Nallasopara (East) Palghar, Maharashtra.
- Sampling unit: (Individual)Smartphone shops.
- Sample Size: Sample size of 30 respondents.
- Sampling Method: Simple random sampling method.

11. PRIMARY DATA INTERPRETATION AND ANALYSIS:

A deliberate attempt has been made to collect primary data through the research instrument i.e. questionnaire which aimed at meeting the objectives of the research to understand the sustainable supply strategy adopted by smartphone sellers during covid-19 lockdown due to transmission of online education. These responses were collected from Nallasopara (East), Palghar, Maharashtra. **Demographic Profile of the respondents.**

Location of shops : All shops are located in Nallasopara (East) Palghar, Maharashtra.

12. DATA ANALYSIS AND INTERPRETATION

12.1 Name of Shopkeepers

The data collected from various respondents have to be analysed for the drawing conclusion so in this chapter effort has been made to analyse and interpret the collective data towards sustainable supply strategy adopted by smartphone sellers during covid-19 lockdown due to transmission of online education. The total number of respondents taken were 30 whose Smartphone shops were located in the Nallasopara region and the below table shows the name of shopkeepers who replied.

Table - 12.1

Sl. No.	Name of Shopkeepers
1.	Vidya Rathod
2.	Saurabh Pandey
3.	Aditya Mishra
4.	Nitesh Gadiya
5.	Guddu singh
6.	Bhavika shinde
7.	Mohan khamkar
8.	Ankit Singh
9.	Aryan singh
10.	Harshal Jain
11.	Shantanu
12.	Sham Singh
13.	Jignesh
14.	Sanjeev ghadiya
15.	Suruchi Hegde
16.	Shravan shinde
17.	Bhavika shinde
18.	Jitender bhati
19.	Harshal Jain
20.	Shaurabh Tajane
21.	Nitesh Gadiya
22.	Mohan khamkar
23.	Anil Kumar

24.	Mohan khamkar
25.	Aniket saravade
26.	Shyamsingh
27.	Aryan Singh
28.	Ankit Singh
29.	Ravi Singh
30.	Surajit Singh

Source: Data collected from primary source through questionnaire method.

Interpretation

In the above table, mentioned names are names of all Smartphones shopkeepers, Whose shops are located in Nallasopara region.

12.2 Name of Shops

Table - 12.2

Sr No.	Name of Shops
1.	Top 10
2.	Om Mobiles &
3.	Shree Swastik Mobiles
4.	Top 10
5.	JK Mobiles
6.	Ganesh Telecom
7.	Mobiles Lab
8.	Mobiles World
9.	Airfone the Mobile Cafe
10.	Om Mobiles
11.	Siddharth Telecom

12.	Om Mobiles
13.	Mahalaxmi Mobiles
14.	Om Mobiles 1
15.	Vivo
16.	Tulsi Mobiles Shop
17.	Shyam Mobiles
18.	Om Mobiles
19.	Telecom
20.	Shree Ganesh Mobile
21.	Rhythm Mobile
22.	Rambaya Mobile
23.	Vishal Mobile
24.	Mobile.com
25.	Omart Fashion
26.	Shree Bhairav Mobile Shop
27.	SSP Enterprise
28.	Om Mobiles
29.	Top-10
30.	Bahubali Mobiles

Source: Data collected from primary source through questionnaire method.

Interpretation

In Above table, the names of Smartphone shops, which are located in the Nallasopara region.

12.3 In this table and Figure we will see where The respondents' shops are Located in the Nallasopara region.

Table No. 12.3

Location of the Shops in Nallasopara	No. of Respondents	Percentage
Nalasopara East	13	43.3%
Nallasopara East	4	13.3%
Nalasopara east	2	6.7%
Achole road surya kirti nagar	1	3.3%
Nallasopara west	1	3.3%
Nallasopara (E)	1	3.3%
Nallasopara e	1	3.3%
Nallasopara east Santosh Bhavan	1	3.3%
Nallasopara east station road	1	3.3%
Nallasopara(east)	1	3.3%
Nallasopara east	1	3.3%
Station road	1	3.3%
Nalasopara east	1	3.3%
Virar	1	3.3%

Source: Data collected from primary source through questionnaire method.

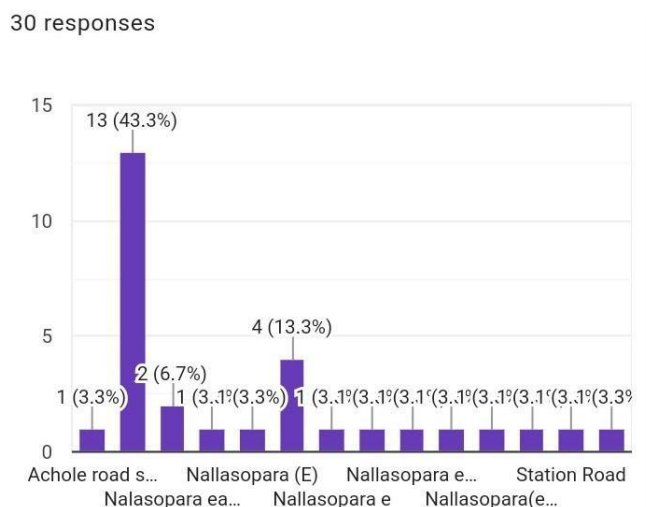


Figure no. 12.3

Interpretation

According to above table and figure 43.3% respondents' shops are Located at Nalasopara East, 13.3% shops are Located at Nallasopara East, 6.7% shops are Located at Nallasopara east, 3.3% Shop located at Achole road surya kirti nagar, 3.3% Shop located at Nallasopara west, 3.3% shop located at Nallasopara (E), 3.3% shop located at Nallasopara e, 3.3% shop located at Nallasopara east, 3.3% shop located at Nallasopara east Santosh Bhavan, 3.3% shop located at Nallasopara east station road, 3.3% shop located at Nallasopara(east), 3.3% shop located at Nallasopara east, 3.3% shop located at Station road, 3.3% shop located at Virar in the Nallasopara region.

12.4 In this table and figure we will see Sales of smartphones have increased due to the transmission of online education during the pandemic lockdown.

Table no. 12.4

	No. of Respondents	Percentage of Respondents
Strongly Agree	21	70%
Strongly Disagree	01	3.3%
Agree	08	26.7%
Disagree	00	0%

Source: Data collected from primary source through questionnaire method.

30 responses

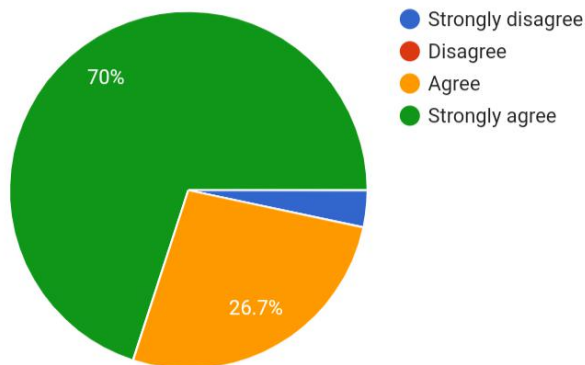


Figure No 4

Interpretation

According to the above table and Figure 70% Smartphone Shopkeepers are Strongly agree that the sales of smartphones have increased due to the transmission of online education during the pandemic lockdown, 26.7% Smartphone Shopkeepers agree and 0.3% are Strongly disagree. According to 0.3% Shopkeepers

Sales of smartphones have not increased after the transmission of online education during the pandemic lockdown.

12.5 In this table and figure we will see Highly featured phones are demanded by the customers during the pandemic lockdown.

Table no. 12.5

	No. of Respondents	Percentage of Respondents
Strongly Agree	02	6.7%
Strongly Disagree	00	0%
Agree	23	76.7%
Disagree	05	16.7%

Source: Data collected from primary source through questionnaire method.

30 responses

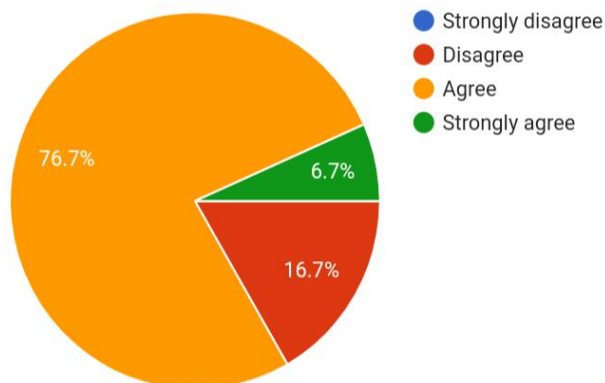


Figure No. 12.5

Interpretation

According to the above Table and Figure 76.7% Smartphone shopkeepers are Agree that the Highly featured phones are demanded by the customers during the pandemic lockdown, 6.7% Smartphone Shopkeepers are Strongly agree and 16.7% Smartphone shopkeepers Disagree. According to 16.7% Shopkeepers Highly featured phones are not demanded by the customers during the pandemic lockdown.

12.6 In this table and figure we will see How much money people are ready to spend on the purchase of smartphones during the pandemic lockdown.

Table No. 12.6

Price Range	No. of Respondents	Percentage of Respondents
5,000-10,000	01	3.3%
10,000-15,000	29	96.7%
15,000-20,000	00	0%
Above	00	0%

Source: Data collected from primary source through questionnaire method.

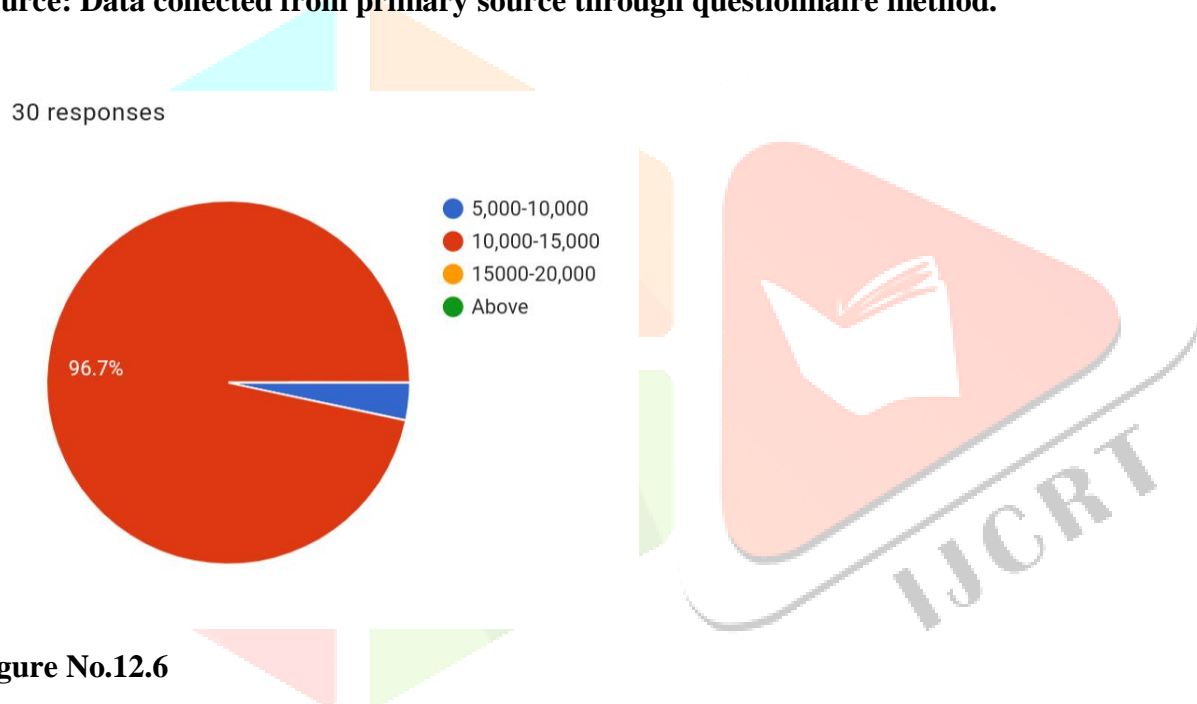


Figure No.12.6

Interpretation

According to the above table and figure 96.7% Customers are ready to spend 10,000 - 15,000 on the purchase of smartphones during the pandemic lockdown and 3.3% Customers are ready to spend 5,000-10, 000 on the purchase of smartphones during the pandemic lockdown.

12.7 In this table and figure we will see that the Which brand phone is highly demanded by the customers during the pandemic lockdown.

Table No. 12.7

Brands	No. of Respondents	Percentage of Respondents
Oppo & Vivo	29	96.7%
Samsung	00	0%
One Plus	01	3.3%
Other	00	0%

Source: Data collected from primary source through questionnaire method.

30 responses

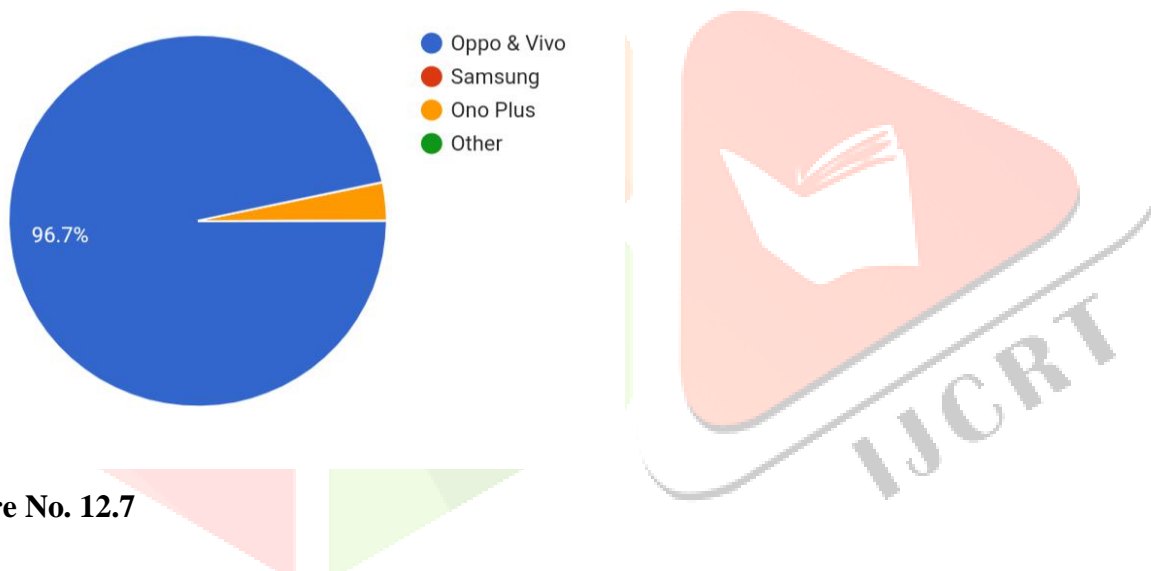


Figure No. 12.7

Interpretation

According to the above table and Figure, Oppo and Vivo brand phones are highly demanded by the customers during the pandemic lockdown i.e. 96.7% and 3.3% One Plus Brand phones are demanded by the customers during the pandemic lockdown.

12.8 In this table and figure we will see The percentage of sales increment During the pandemic lockdown after the transmission of Online education.

Table No. 12.8

Percentage of Sales Increment	No. of Respondents	Percentage of Respondents
10%-20%	01	3.3%
21%-30%	09	30%
31%-40%	20	66.7%
41%-50%	00	0%

Source: Data collected from primary source through questionnaire method.

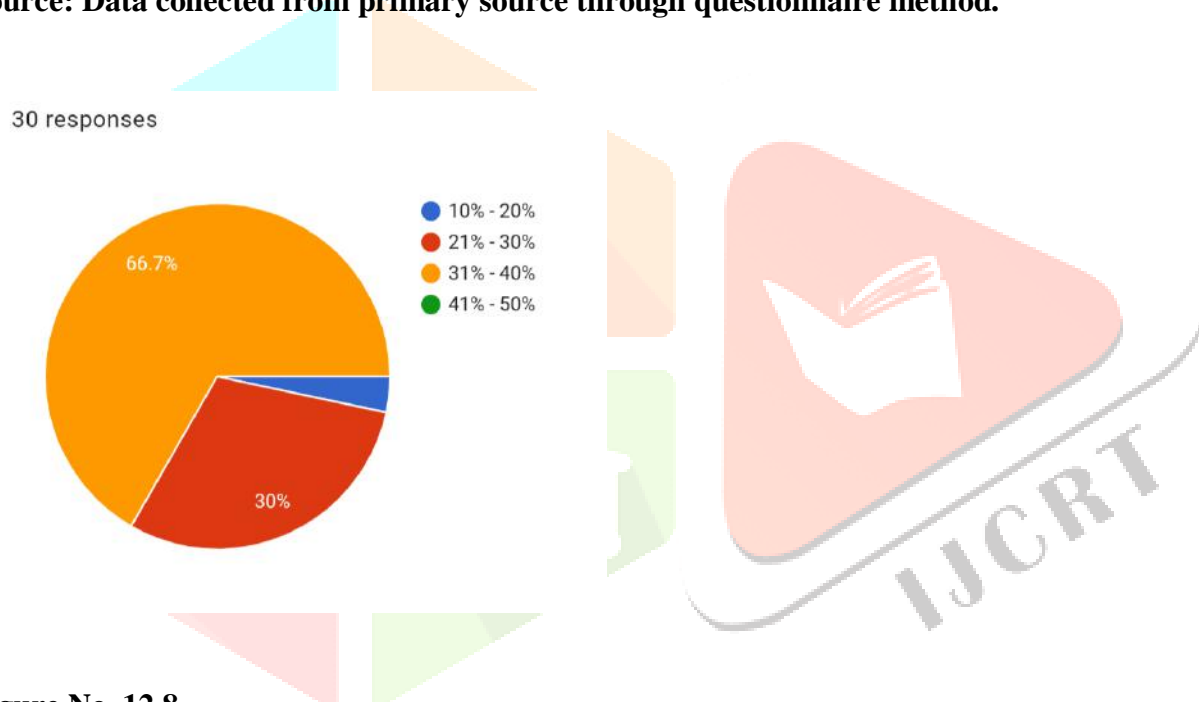


Figure No. 12.8

Interpretation

According to the above table and figure 66.7% Smartphone shopkeepers responded that the 31%-40% Sales increased During the pandemic lockdown after the transmission of Online education . According to 30% Smartphone shopkeepers the sales increased by 21%-30% and according to 3.3 % Smartphone Shopkeepers responded that the sales increased by 10% - 20% During the pandemic lockdown after the transmission of Online education.

12.9 In this table and Figure we will see Which brand phone had the lowest demand.

Table No. 12.9

Brands	No. of Respondents	Percentage of Respondents
Xiaomi	13	43.3%
Nokia	17	56.7%
Motorola	00	0%
I Phone	00	0%

Source: Data collected from primary source through questionnaire method.

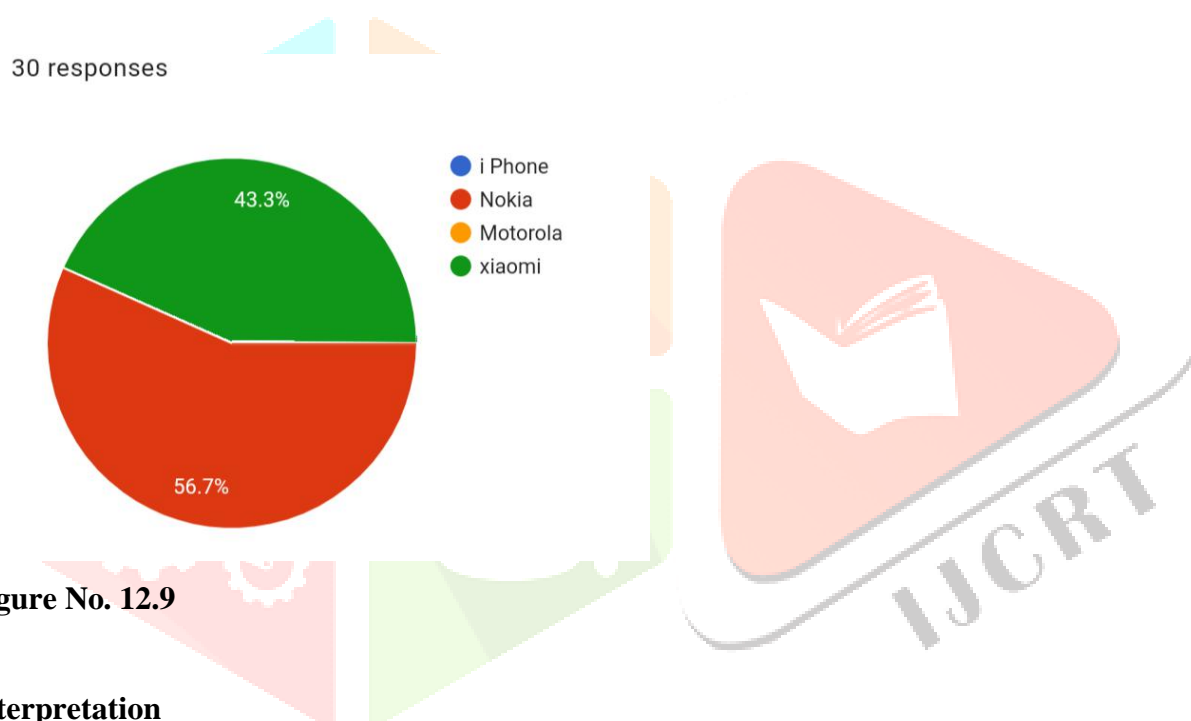


Figure No. 12.9

Interpretation

According to the above table and Figure Nokia brand phone had the lowest demand that is responded by 56.7% Smartphone shopkeepers and the 2nd lowest demanded phone brand is Xiaomi and it responded by 43.3% Smartphone shopkeepers.

12.10 In this table and figure we will see In which month the lockdown smartphone was highly demanded.

Table No. 12.10

Month	No. of Respondents	Percentage
April	3	10%
May	18	60%
May	1	3.3%
April-may-june	1	3.3%
June	2	6.7%
June	1	3.3%
3 july 2020	1	3.3%
Fab	1	3.3%
February	1	3.3%
March	1	3.3%

Source: Data collected from primary source through questionnaire method.

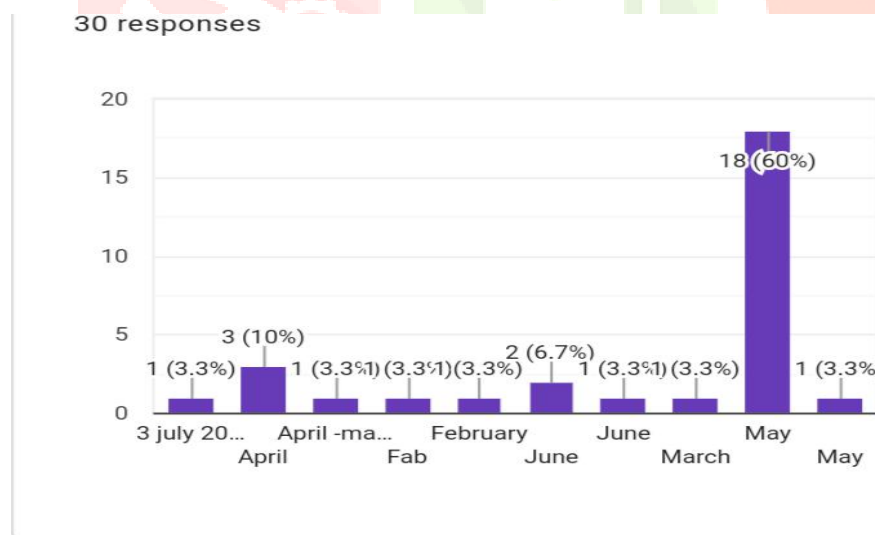


Figure No. 12.10

Interpretation

According to the above table and Figure, at the May month of lockdown, smartphones were highly demanded by the Customers i. e. 60% which is responded by 18 shopkeepers. After that, The 2nd month in which the demand for smartphones was high, is April i.e. 10% and responded by 3 Smartphone shopkeepers.

12.11 In this table and figure we will see At which month of lockdown the demand for smartphones is low.

Table No. 12.11

Month	No. of Respondents	Percentage
10th june 2020	1	3.3%
July	2	6.7%
December	2	6.7%
Starting jan	1	3.3%
January	7	23.3%
Fab	2	6.7%
Feb	3	10%
Fabe	1	3.3%
February	8	26.7%
Feb	1	3.3%
March	1	3.3%
Lava(April)	1	3.3%

Source: Data collected from primary source through questionnaire method.

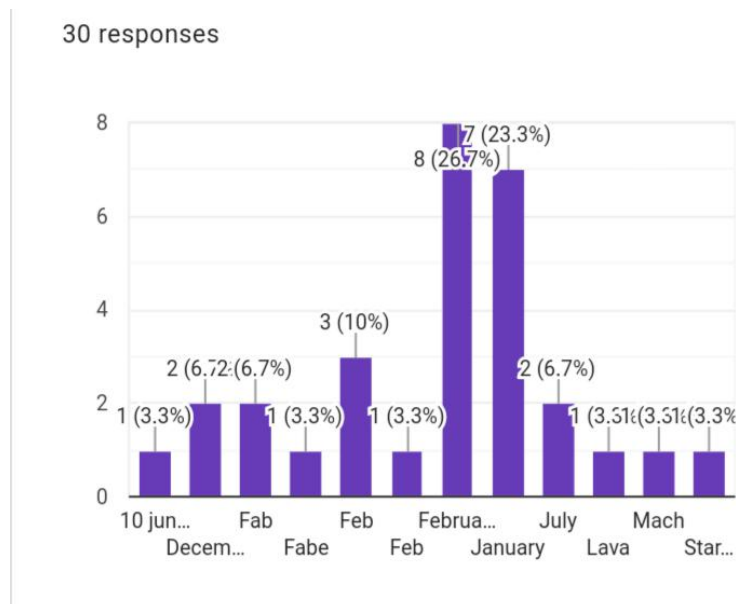


Figure No. 12.11

Interpretation

According to the above table and Figure, the demand of smartphones was Very low at February month of lockdown I.e. 26.7% responded by 8 smartphone shopkeepers. After that the demand of smartphones was low at January month of lockdown I. e 23.3% responded by 7 Smartphone Shopkeepers.

12. In this table and figure we will see What are the preferred payment methods of consumers while buying the Smartphone during the lockdown.

Table No. 12.12

Preferred Payment Method	No. of Respondents	Percentage of Respondents
Cash	21	70%
Credit Card	06	20%
Debit Card	03	10%

Source: Data collected from primary source through questionnaire method.

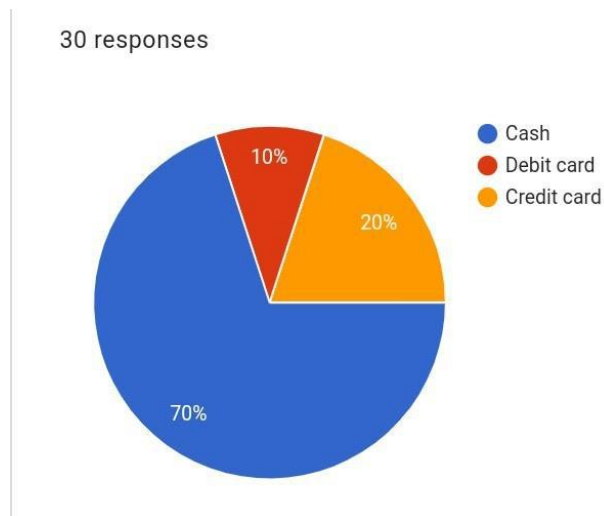


Figure No. 12.12

Interpretation

According to the above table and Figure Cash is the most preferred payment methods of consumers while buying the Smartphone during the lockdown I.e. 70% responded by 21 Smartphone Shopkeepers. The 2nd most preferred payment methods of consumers while buying the Smartphone during the lockdown is Credit card i.e 20% responded by 6 Smartphone shopkeepers.

12.13 In this table and figure we will see Which body type Smartphone customers were likely to buy.

Table No. 12.13

Body Type	No. of Respondents	Percentage of Respondents
Slim Body	30	100%
Heavy Body	00	0%

Source: Data collected from primary source through questionnaire method.

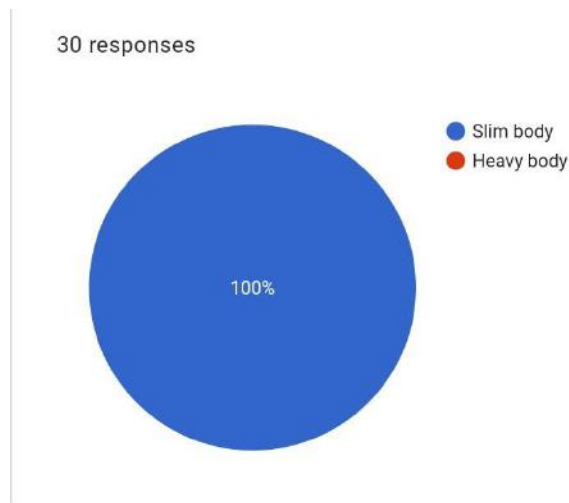


Figure No. 12.13

Interpretation

According to the above table and Figure Slim body type, Smartphone customers are likely to buy i.e. 100% responded by 30 Smartphone Shopkeepers.

12.14 In this Table and Figure we will see that Was there any colour priority, customers were having.

Table No. 12.14

Colour Priority	No. of Respondents	Percentage of Respondents
Yes	29	96.7%
No	01	3.3%

Source: Data collected from primary source through questionnaire method.

30 responses

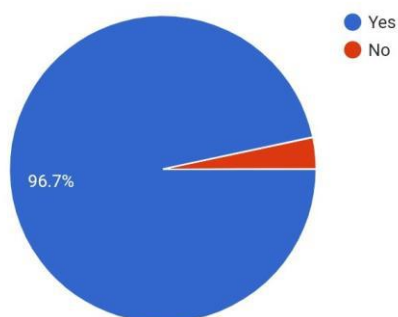


Figure No. 12.14

Interpretation

According to the above table and figure customers were having colour priority while buying the smartphones during the pandemic lockdown i.e. 96.7% responded by 29 Smartphones shopkeepers.

12.15 In this table and figure we will see whether or not Smartphone Shopkeepers have faced problems while supplying the phone in Covid-19 pandemic lockdown.

Table No. 12.15

Problem Faced	No. of Respondents	Percentage of Respondents
Yes	29	96.7%
No	01	3.3%

Source: Data collected from primary source through questionnaire method.

30 responses

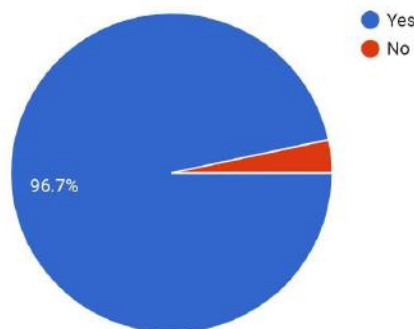


Figure No. 12.15

Interpretation

According to the above table and figure Smartphones Shopkeepers have faced problems while supplying the phone in Covid-19 pandemic lockdown, i.e. 96.7%, responded by 29 smartphones Shopkeepers.

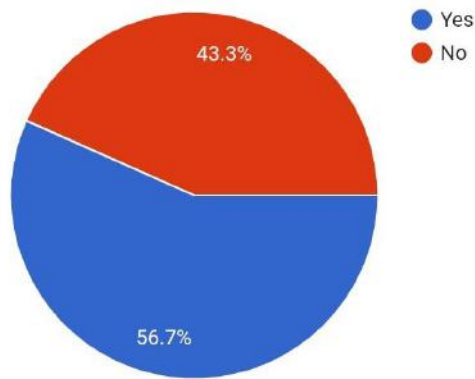
12.16 In this Table and figure we will see that Smartphones shopkeepers have given any discount to their customers or not during pandemic lockdown

Table No. 12.16

Discount Given	No. of Respondents	Percentage of Respondents
Yes	17	56.7%
No	13	43.3%

Source: Data collected from primary source through questionnaire method.

30 responses

**Figure No. 12.16****Interpretation**

According to the above table and figure 56.7% Smartphones shopkeepers have given discounts to their customers during pandemic lockdown and 43.3% Smartphones shopkeepers have not given discounts to their customers during pandemic lockdown.

12.17 In this table and figure we will see that How Smartphone shopkeepers supplied phones to their customers during the pandemic lockdown.

Table No. 12.17

Delivery Method	No. of Respondents	Percentage of Respondents
Home Delivery	30	100%
Consumers come at home	00	0%
Other	00	0%

Source: Data collected from primary source through questionnaire method.

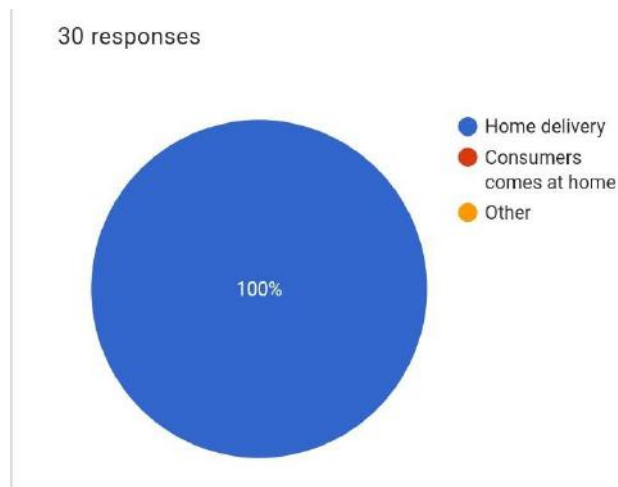


Figure No. 12.17

Interpretation

According to the above table and figure Smartphone shopkeepers supplied phones to their customers during pandemic lockdown through Home delivery option i.e 100% Home Delivery, responded by 30 smartphone Shopkeepers.

12.18 In this table and figure we will see that Did Smartphone Shopkeepers charge for home delivery during the pandemic lockdown.

Table No. 12.18

Charged for Home Delivery	No. of Respondents	Percentage of Respondents
Yes	08	26.7%
No	22	73.3%

Source: Data collected from primary source through questionnaire method.

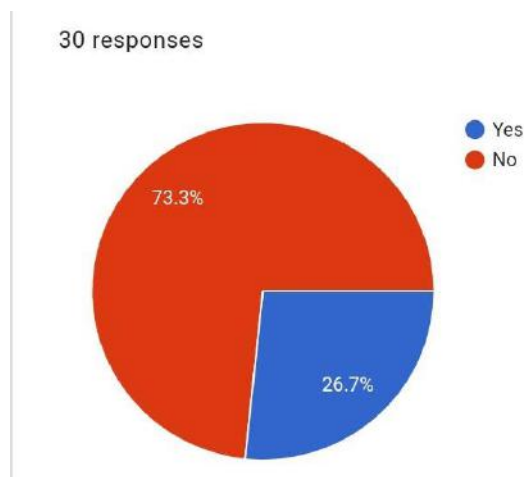


Figure No. 12.18

Interpretation

According to the above table and Figure 73.3% Smartphone Shopkeepers have charged and 26.7% Smartphone Shopkeepers have not charged for home delivery during the pandemic lockdown.

12.19 In this table and figure we will see that consumers are ready to purchase any smartphone during pandemic lockdown due to transmission of online education.

Table No. 12.19

Smartphones Priority	Brand	No. of Respondents	Percentage of Respondents
Yes		26	86.7%
No		04	3.3%

Source: Data collected from primary source through questionnaire method.

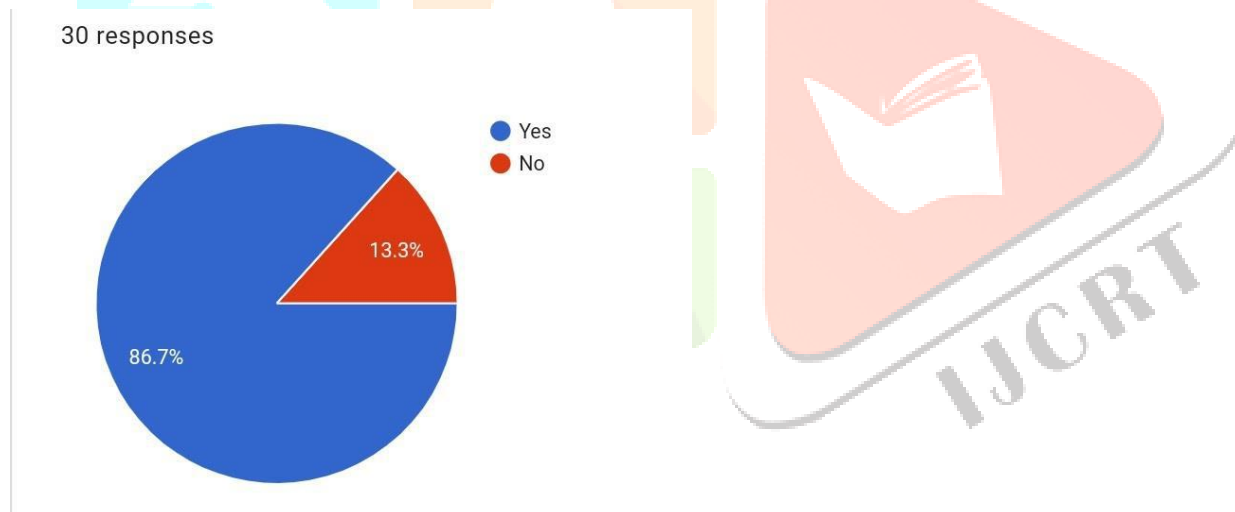


Figure No. 12.19

Interpretation

According to the above table and figure 86.7% shopkeepers have responded that customers are ready to purchase any smartphone and according to 13.3 % smartphone Shopkeeper customers are specific about the Purchase of Smartphone during pandemic lockdown due to transmission of online education.

12.20 Now we will see how Smartphone Shopkeepers managed the logistic supply when it was a complete lockdown.

Most of the Smartphones shopkeepers are saying that they obviously faced managing logistic supply from suppliers to the customers. It was a tough time for all the agencies involved in production, supply and sales of Smartphones so the Retailers were selling the old stock only and they were not receiving any fresh supply from wholesalers. One common problem that was faced from all the shopkeepers is the Deployment of Police for enforcing complete lockdown yet some shopkeepers managed to sell their smartphones. They deliver the smartphone by bike or by reaching the customers in person secretly and hiding from Police.

13. CONCLUSIONS:

After analysis and interpretation of the data following are the Conclusions.

- 70% Respondents are Strongly agree that the Sales of smartphones have increased due to the transmission of online education during the pandemic lockdown.
- 76.7% Respondents are Agree that the Highly featured phones are demanded by the customers.
- According to Respondents 96.7% Customers are ready to spend 10,000 - 15,000 on the purchase of smartphones during the pandemic lockdown.
- Oppo and Vivo brand phones are highly demanded by the customers during the pandemic lockdown i.e. 96.7%
- 66.7% Smartphones shopkeepers responded that the 31%-40% Sales increased

During the pandemic lockdown after the transmission of Online education

- Nokia brand phones had the lowest demand and the 2nd lowest demanded phone brand is Xiaomi.
- At the May month of lockdown, smartphones were highly demanded by the Customers
- The demand for smartphones was Very low in the February month of lockdown.
- Cash is the most preferred payment method of consumers while buying the Smartphone during the lockdown.
- Slim body type, Smartphone customers are likely to buy.
- Smartphones Shopkeepers have faced problems while supplying the phone in Covid-19 pandemic lockdown.

- 56.7% Smartphones shopkeepers have given discounts to their customers during pandemic lockdown and 43.3% Smartphones shopkeepers have not given discounts to their customers during pandemic lockdown. Smartphone shopkeepers supplied phones to their customers during pandemic lockdown through Home delivery option
- 73.3% Smartphone Shopkeepers have charged and 26.7% Smartphone Shopkeepers have not charged for home delivery during the pandemic lockdown.
- 86.7% shopkeepers have responded that customers are ready to purchase any smartphone and according to 13.3 % smartphone Shopkeeper customers are specific about the Purchase of Smartphone during pandemic lockdown due to transmission of online education.
- Most of the Respondents are saying that they faced Problems while managing logistic supply from suppliers to the customers. It was a tough time for all the agencies involved in production, supply and sales of Smartphones so the retailers were selling the old stock only and they were not receiving any fresh supply from wholesalers. One common problem that was faced from all the shopkeepers is the Deployment of Police for enforcing complete lockdown yet some shopkeepers managed to sell their smartphones. They deliver the smartphone by bike or by reaching the customers in person secretly and hiding from the Police.

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A study on Human Resource Management and Sustainability of Nikhil Adhesives – Dahanu Plant during COVID-19

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ABSTRACT

This research paper aims to assess the strategies used by Nikhil Adhesives –Dahanu Plant for Human Resource Management and Sustainability during COVID-19 pandemic. Human Resource is considered as very important asset of every business organization so it must be properly Managed and Sustained for the success and growth of business. The study was done as a part of descriptive research. Convenience sampling technique was employed for selecting the sample. The primary data was collected by means of questionnaire and secondary data from company's record. The analysis leads over the conclusion that company have been successful to manage and sustain their employee by providing full and regular salary and following the SOP at work place. The research also suggested some measures to be taken by the company.

Keywords: human resource management and sustainability, employee, covid-19.

INTRODUCTION

Human resource management is the strategic approach to the effective and efficient management of people in a company or organization such that they help their business gain a competitive advantage. Human resource management is primarily concerned with the management of people within organizations, focusing on policies and systems. HR department are responsible for overseeing employee-benefits design, employee recruitment, training development, performance appraisal, and reward management, such as managing pay and employee-benefits systems. HR also concerns itself with organizational change and industrial relations, or the balancing of organizational practices with requirements arising from Covid-19 pandemic

Objectives of the study :

- To know the strategies adopted by the company to manage & sustain the employee during Covid – 19
- To know the problem faced by the company during Covid – 19 to manage & sustain their employee
- To give appropriate suggestion if possible.

Research Methodology :

The data needed for the study is collected from the employee through personnel interview using questionnaire and company's record.

Research Design : The study was based on survey method

Sampling Plan :

1. Sample Method : Non-Probability Sampling (Convenience sampling)
2. Sample Size : 100 Employees.

Findings & Analysis :

1. Total number of employee working in the company

Gender	Number of employee
Male	294
Female	51

Interpretation: The above table shows that there are 294 male workers and 51 female workers in the company.

2. Age of the employees :

Age group	Male	Female
18-30	93	20
31-40	112	18
41-50	57	12
51-60	32	01
Total	294	51

Interpretation: The above table shows that most of the employee fall in the age group of 31-40 and very less employee fall in the age group of 51-60.

3. Attendance of worker .

Particular	%
Regular	86
Irregular	14

Interpretation: The above table shows that 86 % of the employees were regular and 14 % of the employees were irregular to their job or duty

4. Weather hand sanitizers provided to the employee

Answer	No. of respondent
Yes	100
No	00

Interpretation: The above table shows that company provided sanitizer to all the employee

5. Weather face mask provided to the employee during working hours.

Answer	No. of respondent
Yes	100
No	00

Interpretation: The above table shows that company provided face mask to all the employee.

6. Weather full and regular salary is provided to the employee during lock down

Answer	No. of respondent
Yes	99
No	01

Interpretation: The above table shows that company provided full and regular salary to all the employee.

7. Weather company followed the Covid-19 protocol at work place .

Answer	No. of respondent
Yes	100
No	00

Interpretation: The above table shows that company have properly followed Covid-19 protocol at work place.

8. Travelling facility provided to employee to come on duty when public transport service was restricted.

Answer	No. of respondent
Yes	00
No	100

Interpretation: The above table shows that company have not provided travelling facility to employee to come on duty when public transport service was restricted.

9. Number of employee suffered with Covid-19

Answer	No. of respondent
Yes	04
No	96

Interpretation: The above table shows that 4 employee out of 100 have suffered with Covid-19.

10. Death of employee due to covid-19.

Answer	No. of respondent
Yes	00
No	100

Interpretation: The above table shows that there was no death of the employee due to covid-19.

11. Number of time sweeping and mopping of floor done in the company daily

Number of time	Answer
1	00
2	100
3	00

Interpretation: The above table shows that sweeping and mopping of floor was done twice in the company daily.

12. Level of Sweeping and mopping of floor .

Opinion	No. of respondent
Very good	23
Good	75
Bad	02

Interpretation: The above table shows that level of sweeping and mopping of floor was good

13. Availability of digital temperature check up machine in the company.

Answer	No. of respondent
Yes	98
No	02

Interpretation: The above table shows that most of the time digital temperature check up machine was available to check the body temperature of the workers coming to work

14. Weather proper distancing maintained by the employee at work place.

Answer	No. of respondent
Yes	100
No	00

Interpretation: The above table shows that proper distancing was maintained by the employee at work place

15. Weather any health check up and covid-19 testing conducted in the company.

Answer	No. of respondent
Yes	00
No	100

Interpretation: The above table shows that no health check up and covid-19 testing conducted in the company.

FINDINGS:

- Most of the employee working in the company are male
- Most of the employee working in the company are between the age group of 30-40 years of age
- Proper covid-19 protocol is followed by the company
- Whenever required Sanitizer bottle and mask is provided to the employee
- Full and regular salary was provided to the employee.
- No travelling facilities was provided to the employee when there was restriction on public transport service
- Most of the workers were regular on their duty.
- There was no health check up and covid19 testing camp conducted by the company.

SUGGESTIONS & RECOMMENDATION:

- The company must have provided travelling facilities to the employee especially when there was restriction on public transport service.
- There were only 3 digital body temperature checking machine, which are inadequate for the number of employee working in the company. In every department there should be atleast 1 machine and 2 machine at the entrance.
- The employee must be educated about covid-19 through announcement, posters and suggest them to follow the covid-19 protocol.
- The company may have taken health check up and covid-19 testing camp atleast once in a month during such pandemic.
- The floor and surface of the wall should be sanitized frequently. For this the company can purchase spray machine so that less time will be required and can be done frequently and easily

CONCLUSION :

From the study it was identified that company have been successful enough to manage and sustain their employee during covid-19 by providing regular and full salary, mask and sanitizer bottles whenever required to their employee and also by making efforts to follow the covid-19 protocol at work place. The research suggested some measures to be taken by the company such as regular health check, covid-19 testing and transport facility during restriction on public transport service.

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A STUDY ON ROLE OF BANK DURING COVID-19

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ABSTRACT

COVID-19 outbreak has hampered the Indian Banking operations and overall banking sector. Not only banking sector but it has severely affected every industry across the globe. As industries are attempting to recover, there is need of some solid measures and strategic initiatives. India's coronavirus outbreak threatens a years-long clean-up of its financial system, according to the Indian bank. Banks sit at the heart of the economy and provide funding to corporate and individuals. The primary Data of this research collected from 107 Bank user customers who situated in Mumbai. Secondary data is gathered from various articles Published by various authors. A questionnaire was designed consisting three statement based on 4 likert scale. Statement fell into three categories, viz. Bank customer's satisfaction while using online banking during Covid Pandemic, Problem faced by peoples while doing banking during covid pandemic and analysis of e-payment during covid. To explore internet banking to analysis how banks were useful during covid -19 for making payments. To understand problem faced by customers while making online payment during covid pandemic.

KEY WORDS: banks during covid-19, impacts on banks, covid-19

INTRODUCTION

A bank is a financial institution that accepts deposits and lends money to individuals, corporations, and governments in need. Banks are regarded as reliable all around the world. When a person deposits money in the bank, regardless of the quantity, the person understands that the investment will be safe in the bank as opposed to elsewhere. Aside from that, banks offer a variety of services such as loans, fixed deposit schemes, debit and credit card services, and so on. There are currently 34 banks in India, 12 of which are public sector banks and 22 of which are private sector banks. Coronavirus first appeared in India in January 2020, affecting millions of people worldwide and resulting in thousands of deaths. To resist COVID-19, the Indian government declared a complete lockdown of the country on March 24, 2020, which was later extended till May 3, 2020. Many nations throughout the world have taken similar steps. However, the Indian government's efforts to contain the development of the covid-19 pandemic had a negative influence on the country's GDP. The banking sector is one of the most significant sectors of the Indian economy, as it is responsible for all financial activities in the country and serves as a support system for all businesses in terms of financing, credit, transactions, collection, and payment, among other things. Covid-19 has had a huge impact on the Indian banking sector's performance in terms of profitability, advances, and so on. During the pandemic, Indian banks encountered difficulties, which impacted their profits. They've faced numerous obstacles, and the measures they've implemented have had an influence on their financial accounts. One of the most significant effects was the rise in non-performing assets (NPAs), non-repayment of loans, and credit demand. As a result of these factors, banks' profitability is expected to decline starting in 2019. The Reserve Bank of India and the Indian government took several policy measures at the national and state levels to mitigate the impact of COVID-19 on Indian banks. The banks have dominant position in India's economy and it is major contributor towards employment in India. Unfortunately, many of the performance indicators of India's banks have faced negative situation since last five years. Banks are the lifeblood of the economy; they keep the system going and execute the majority of the tasks required to keep the country's economy running efficiently. Banks play a key role in providing capital to companies looking to develop and invest. For economic growth, loans and company investments are critical. The century's black swan event, Covid-19, has had a tremendous impact on India's economy. The Indian economy was in poor health before to the emergence of Covid-19, and it has had a significant influence on the country's financial system. According to a Hindustan Times, Covid 19 has an impact on 70% of the banking sector's debt. It has touched 19 sectors with a total debt of 15.5 lakh corers that were not in distress prior to the pandemic.

OBJECTIVES

Following are the objectives of the research:

- To explore internet banking
- To analyses how banks were useful during covid -19 for making payments.
- To understand problem faced by customers while making online payment during covid pandemic.

• Review of Literature

- Following are the literature review for the present role of bank during covid-19
-
- Literature Review
- **Dr. Priyanka Bobade AND Prof. Anu Alex (2020)¹** Aims to study the effect of covid-19 on Indian banking sector and to study the Change in RBI policy due to COVID-19. To find out solution for Indian Banking system to face COVID-19 Pandemic. The Research is based on the secondary data. For the Research paper data is collected from Reserve Bank of India Website, Reserve Bank of India Manual, Guideline provided by RBI in their manuscript, Books, Internet, Magazines and Newspaper As situation change due to COVID-19 pandemic government encouraging people to design innovative business model for the new industry environment. Focusing on build robust digital ecosystem leveraging latest technology.
- **Vikas Kumar and Sanjeev Kumar (2021)²** has done a critical analysis of Impact of Covid-19 on Indian Economy with Special Reference to Banking Sector. To find out the policy measures taken by govt of India and RBI to improve the economic crisis. As stated earlier current research is entirely based on secondary data to assess the impact of COVID-19 on Indian Banking Sector & other financial Institutions. This secondary data has been collected from the reputed English newspapers, magazines the current article gives an overview of the impact of COVID-19 situation on Indian economy and its banking sector.
- **Marcu, M. R. (2021)³** has revealed the Impact of the COVID-19 Pandemic on the Banking Sector. The aim is to understand how the banking industry can cope with complex crises and to identify how complex crises challenge managerial practices in the banking industry The COVID-19 pandemic has accelerated digitalization in the banking system although, the need for innovation and digital strategies have been an important factor in banking even before the pandemic had started The literature regarding the COVID-19 pandemic and its implications for the banking system is still developing since the pandemic is an unfolding new experience for the world.

- **Raphael Auer, Giulio Cornelli and Jon Frost (2020)⁴** purpose of study Covid-19, cash, and the future of payments. The Covid-19 pandemic has fanned public concerns that the coronavirus could be transmitted by cash. In past crises, demand for cash has often increased, as consumers have sought a stable store of value and medium of exchange.³ At the current juncture, data do not yet paint a uniform picture. The Covid-19 pandemic has led to unprecedented public concerns about viral transmission via cash. Central banks report a large increase in queries from the media on the safety of using cash.
- **Claudia Ruiz-Ortega, Asli Demirguc-Kunt, Alvaro Pedraza (2020)⁵** has highlighted Banking Sector Performance During the COVID-19 Crisis. The data set includes information on the daily stock prices, quarterly financial statements, and state ownership. We choose only stocks traded on major exchanges. The results suggest that the crisis and the countercyclical lending role that banks are expected to play have put banking systems under significant stress.
- **Mayank Jindal (2020)⁶** aims to analyze Usability of Online Banking in India during Covid-19 Pandemic. The purpose of this study is to assess the contribution of online banking to stop the pandemic of Covid-19. . A survey has been conducted within the Bulandshahr District of Uttar Pradesh state. Primary data have been collected from the city area of Bulandshahr by using questionnaires. As per the sampling and response, people feel 89.12% safe in using online banking. People felt completely safe from the COVID 19 virus in the online payment of bills and recharge of prepaid mobiles & dish TV and Transfer of Cash for other works.
- **Ashish Bagewadi, Devang Dhingra (2020)⁷** purpose of study is to Analysis of Banking Sector in India: Post Covid-19 to understand the financial impact of Covid-19 on the banking sector by taking select banks into consideration. The data has been collected by administering a self-structured questionnaire to them. This helped to improve the questionnaire and gave an indication about the responses that would be seen. Customers banking practices and ways have also changed a lot, their trust in the online banking services has increased and have started using that more than going to the bank personally to get things done.
- **Dr. K. Sunitha (2020)⁸** the objective of study is to investigate the role of internet banking during pandemic period to investigate customer awareness of internet banking. To determine the level of trust that customers have in these services. A survey was done in Hyderabad district of Telangana state. Questionnaire were used to obtain primary data from the respondents. The majority of people have begin to use internet banking and avoiding physical currency to purchase any goods any financial transactions.

- **Dr. Asif Perwej(2020)⁹** aim to analyze THE IMPACT OF PANDEMIC COVID-19 ON THE INDIAN BANKING SYSTEM The COVID-19 aimed to demonstrate an impact of
- Pandemic covid-19 on the banking and financial sector. India's coronavirus outbreak threatens a years-long clean-up of its financial system, according to the Indian bank. Banks sit at the heart of the economy and provide funding to corporate and individuals. Their stability is crucial to keep the system up and running. To managing the direct economic impact of the coronavirus, banks need to have a plan in place to protect employees and customers from its spread. Many banks are already starting to encourage
- Remote working of some employees. The operational and technical challenges for both the customers and employees highlighted a deficiency and the general lack of agility in our bank systems when faced with an emergency situation.
- **Dr. Shubhangee Ramaswamy, Dr. Rajeshree Khande, Dr. Yashwant S. Patil and Dr. Parag Kalkar(2021)¹⁰** the purpose of the study on ADAPTING DIGITAL BANKING SERVICES DURING COVID-19 PANDEMIC: A STUDY ON CUSTOMER EXPERIENCES IN SELECTED DISTRICT OF MAHARASHTRA STATE, INDIA To study the effect of covid-19 pandemic on Digital Banking Services To conduct customer experience survey regarding usage of Digital Banking Services during Pandemic in the selected rural and urban region on Maharashtra State, India In the present study efforts were made to understand the growth of digital banking services and related customer experience by means of collecting firsthand information from customers. The customer experience is studied on the basis of selected parameters like: trust on digital banking services (DBS), Preference towards nationalized, cooperative and private banks, widely used transaction type Banks need to implement an event-driven technology architecture to make every interaction smart and contextual. Focusing on the customer experience is the winning strategy during and post crisis.
- **REASERCH METHODOLOGY**
The primary Data of this research collected from 107 Bank user customers who situated in Mumbai. Secondary data is gathered from various articles Published by various authors. A questionnaire was designed consisting three statement based on 4 likert scale. Statement fell into three categories, viz. Bank customer's satisfaction while using online banking during Covid Pandemic, Problem faced by peoples while doing banking during covid pandemic and analysis of e-payment during covid.

5. DATA ANALYSIS AND INTERPRETATION

Data analysis was done with the help of frequency distribution method and following are results:

5.1. Profile of the respondents

- Out of 107 respondent, majority of the respondent were male i.e. 54 respondents. And age of majority of the respondent lies between 18-29 years. Many of the respondent were graduated. Out of 107, majority of the respondents were students i.e. 64 respondents. And their income is less than 10000.
- Majority respondents i.e. 57 respondent (53.3%) have account in public bank, 49 (45.8%) respondents have account in private bank, 14(13.1%) per cent have account in co-operative bank. Majority of the respondents have accounts in state bank of India, hdfc, bank of Baroda, icici, kotak Mahindra bank. Out of 107 respondents (90.7%) have an saving account (11.2%) per cent have an current account (11.2%) per cent have salary account and (1.9%) per cent have fixed deposit account
- 84(78.5%) respondents are using net banking services 23(21.5%) respondents are not using net banking services. Out of 107 50(46.7%) were using NEFT SERVICES, 41(38.3%) were using IMPS SERVICES, 10(9.3%) were using ECS SERVICES, 6 (5.6%) were using RTGS SERVICES during covid-19.
- Out of 107 respondents 82(76.6%) security, 22(20.6%) poor internet connection, 10(9.3%) merchant acceptance, 6(5.6%) cost, 14(13.1%) lack of knowledge have biggest concern about online payments. Out of 107 respondents 57(53.3%) net banking, 13(12.1%) credit card, 33(30.8%) debit card, 26(24.3%) cash, 16(15%) e-wallet, 50(46.7%) mobile apps, 5(4.7%) cheque has been preferred mode of payment since March 2020.

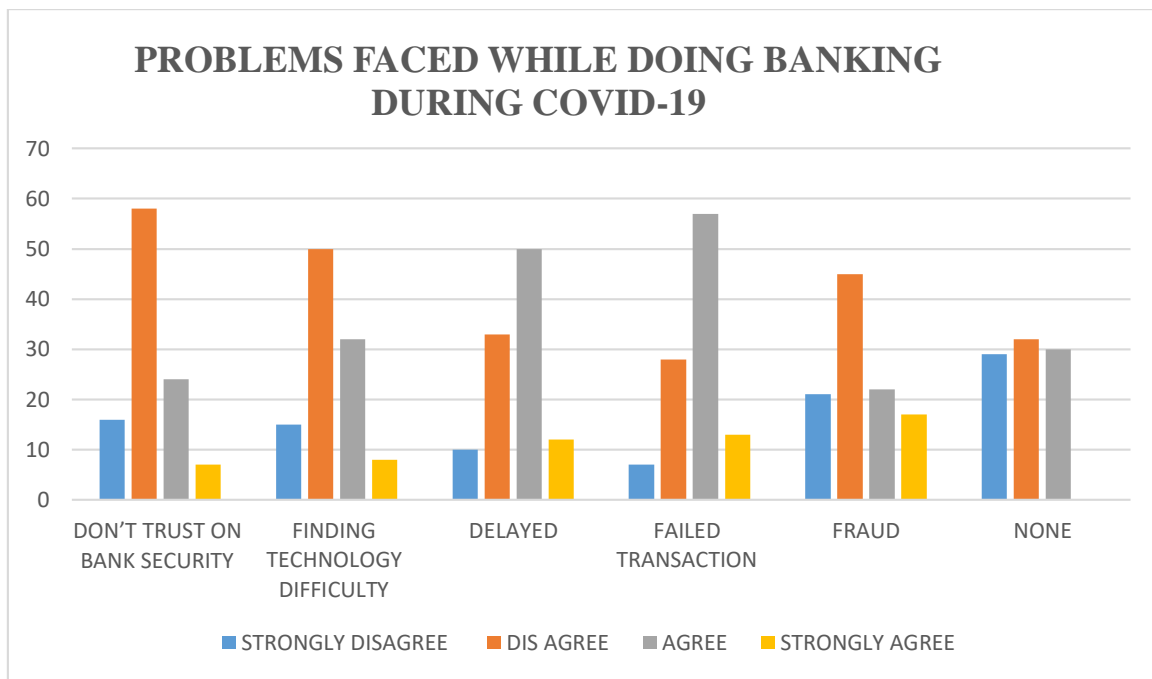


CHART 1 PROBLEMS FACED WHILE DOING BANKING DURING COVID-19

THE ABOVE STUDY REVEALS THAT

- (16%) strongly disagree, (58%) disagree, (24%) agree, (7%) strongly agree that don't trust on bank security.
- (15%) strongly disagree, (50%) disagree, (32%) agree, (8%) strongly agree that they are finding technology difficulty.
- (10%) strongly disagree, (33%) disagree, (50%) agree, (12%) strongly agree that transaction got delayed.
- (7%) strongly disagree, (28%) disagree, (57%) agree, (13%) strongly agree that got failed transaction.
- (21%) strongly disagree, (45%) disagree, (22%) agree, (17%) strongly agree that fraud Happens.
- (29%) strongly disagree, (32%) disagree, (32%) agree, (0%) strongly agree that they don't faced any problem.



“CONSUMER PREFERENCE AND BUYING PATTERN OF MEDICINES THROUGH E- PHARMACY DURING THE COVID-19 PANDEMIC”

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Abstract:

With the advancement of the internet, the life of a people has changed slowly and gradually. Purchasing medicines online is one of the latest trends which can be seen in an Indian market. People today prefer to shop online rather than offline because it is convenient. In recent years we have seen the upper graph of e-pharmacy. E-shopping helped the consumers to buy the products as per their convenience because now the consumers can order the medicines with just a click or they have to visit the proper website to order the medicines. Today in this busy time the consumers are getting the medicines at their doorstep. The healthcare industry of India is also expanding because of the existence of e-pharmacy. The leading E-pharmacy players are- 1mg, Net meds, MChemist, pharmEasy, Medlife, etc. As per the statistics, the number of internet users in India has risen from 795.18 million at the end of December 2020 to 825.30 million at the end of March

2021. During the pandemic many times consumers used to neglect to purchase many things but they were very strict while buying medicines or other pharmaceutical products. E-pharmacy has reached remote areas too. During a pandemic, the business and the buying pattern of the consumers is changed. This study aims to understand that does e-pharmacy helped in the buying pattern of the consumer. Secondary sources of data are used for analysis as well as for interpretation and to develop the theoretical framework. A deductive approach is used to get the conclusion. This paper discusses the consumer preference and buying pattern of medicines through e-pharmacy.

Keywords:

Buying Pattern, Internet, Healthcare, E-pharmacy, Covid-19

Introduction:

The growth of e-commerce in India has made consumers buy medicines online. Today people have knowledge about computer, having smartphones with the internet which helped them to get the palpable benefits. The outbreak of the coronavirus has led to the biggest disaster in world history where this pandemic has affected almost all the countries within a short period of time. The cases were increasing day by day which led to the increment in death of the people. Many countries were started doing lockdown which means the restriction for the people to come out from their houses, Everything was shut and the lockdown was one of the measures to break the chain of a virus. People started migrating from one place to another as they don't have jobs and it was impossible for them to take care of their livelihood. Many countries imposed total lockdown during the pandemic, but total lockdown is not possible for developing and under developing nations. Medical shops, public and private healthcare services were kept open as people have stayed at home. The term called e-commerce is growing rapidly day by day. Most of the products are available online. From apparel to food, Payment of bills, doing investments everything is possible today online. E-commerce now gave a boost to the pharmaceutical industry especially during the pandemic. As per the reports Pharmaceutical industry is the third-largest industry in India. People love to follow the trend and today the trend is to shop online because it is convenient for everyone. In 1999, Drugstore.com came into existence. Drugstore.com was not the first Online pharmacy but we can say that it is one of the safest and most trusted online pharmacies. In 2015 Indian e-pharmacy has gained the market rapidly. The market size in 2019 was \$0.5 billion – approximately 2-3 percent of the total Indian pharmacy sales. The market is expected to reach \$4.5 billion by 2025. At the time of the pandemic, people were very strict towards safety so they used to buy everything online from groceries to medicine. One of the major reasons behind online pharmacy is it is very convenient. The retail pharmacy was open during the pandemic time but still, people preferred to buy online because of its home delivery option. There were times when the manufacturers were having no problem in selling any product to the consumer, but today the manufacturers have to make the quality product as per the consumers preference. A

report says that over 60 to 70% of the medicines that are ordered through e- pharma platforms are from chronic patients.

Research Methodology:

a)Objectives of the study.

i)To know the factor responsible for buying medicine through online.

ii)To study the buying pattern of the e-pharmacy customers.

b)Data Collection:

The data is being collected from secondary sourcesThe data has been collected from the articles,published reports, books, Journals and and websites.

Online Pharmacy

Online pharmacy is also known as Internet pharmacy, E- pharmacy, mail order pharmacy which is operated with the help of the internet and send orders to customers through mail,shipping companies or online pharmacy web portal. Conventional bricks and mortar pharmacies have controlled the drug distribution systems from the manufacturer.

Consumer preference

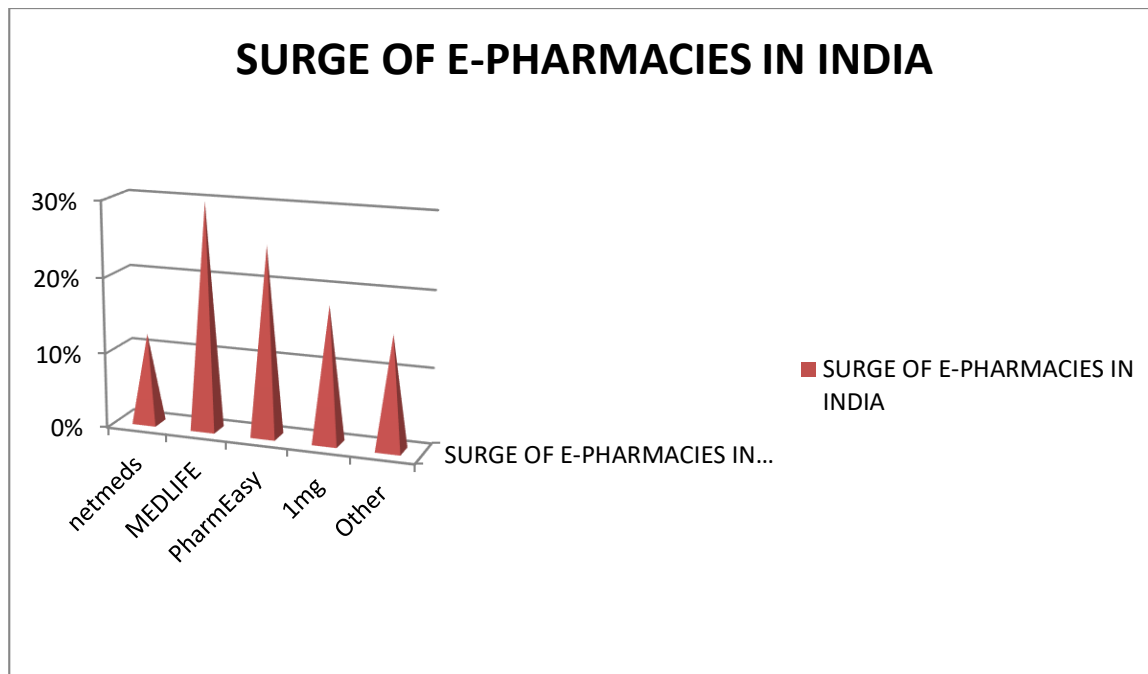
Consumer preference is a set of assumptions that focuses on the taste and choices of an individual.While buying any product the consumer analyzes each and every minute detail about the product and its alternative brands because the individual has ample choices. Consumer preference is generally measured on the grounds of satisfaction,happiness,or its usage.

According to FICCI: It has been observed that after the few months of the lockdown the selling of medicines through e-pharmacies is doubled than the previous year. Earlier these e-pharmacies channels were having three million customers but because of the pandemic it has added more than six million customers.The FICCI report says the main ingredient in the rising of the customers in e-pharmacy are good internet facilities, smartphones for all, chronic diseases and,good income to spend on healthcare.

Regulations for e- pharmacy in India

The Drug and Cosmetics Act, 1940, Drugs and cosmetics rules, 1945, Pharmacy Act 1948, Pharmacy Practice Regulations, 2015 etc. these laws are framed before the existence of the computer.So,in these laws there were no concepts called online pharmacy. The Drugs and Cosmetics Act, 1940, and the Drugs and Cosmetics

Rules, 1945 gave the guidelines about the sale of Schedule H and Schedule X drugs. . Drug and Cosmetic Act, 1940 states that for selling a medicine a pharmacy must have a proper drug license and the medicine can be sold by the shopkeeper only with a proper prescription from the doctor. These drugs are only sold when the consumer have the prescription and it is only available at the counter, certain amendments were made to bring e-pharmacies under the scope of the Drug and cosmetics rules, 1945.



Difference between of E-pharmacy and Retail pharmacy

Sr.no.	E-Pharmacy	Retail Pharmacy
1	It saves time and effort and there is no need to stand in line for medicine.	It is a time consuming because we have to go out to shop.
2	It is convenient because one can shop from anywhere only they require internet connection to buy.	In this consumer have to go to the medical shop to buy the medicine.
3	It gives discounts or offers which help to pay less compared to the printed rate.	There is no discounts or offers because of less profit margins.
4	Range of medicine is more	Range of medicine is less
5	Consumer can place order anytime from anywhere	There is fear of closing down of medical shop.

Literature Review:

Shrivastava and Raina(2021)¹ conducted a study on the Consumers' usage and adoption of e-pharmacy in India. In this paper an attempt has been made to study the benefits of e-pharmacy as consumers are unaware of it. The common man is unaware about the online pharmacy so there is a need to demonstrate and instruct the consumers about its usage. The consumers liked the concept of home delivery of the medicine and they would prefer to purchase the medicines online in near future. The finding depicts the positive outcome that consumers feel that it is very easy to use.

Singh, Majumdar and Malviya(2020)² has concluded how the online pharmacy helped the consumers during the pandemic situation. The author has written many good impacts about online pharmacy. E-pharmacy has made the life of people easier as it can be available at an affordable price but it has some risk like misuse of drugs and self-medication especially for those drugs which comes under the schedule H and X.

Chordiya and Garge(2018)³ has shared their opinion that online pharmacy has played a pivotal role in terms of time, inconvenience, price. When the patient is seriously ill and the medicine is not available in the nearby store so it would be very bad for the person who is suffering from the particular disease. The second most important thing is the price today the medical stores charge more prices compared to the online pharmacy, if the price is more then it is difficult for the patient to purchase the expensive medicines. The patient suffering from chronic disease they are not able to visit medical stores and they find it inconvenient if the store is at a long distance.

Gupta(2020)⁴ the author has conducted a study on the 100 respondents by random sampling method in Jaipur city of Rajasthan. In this article the author found that there was good awareness about the e-pharmacy in consumers. Consumers of Jaipur city buy the medicines in both the manners like online as well as offline. But at the same time local authority is trying to educate the consumers so they are engaging them in public education campaigns about the various risks associated while buying medicines online.

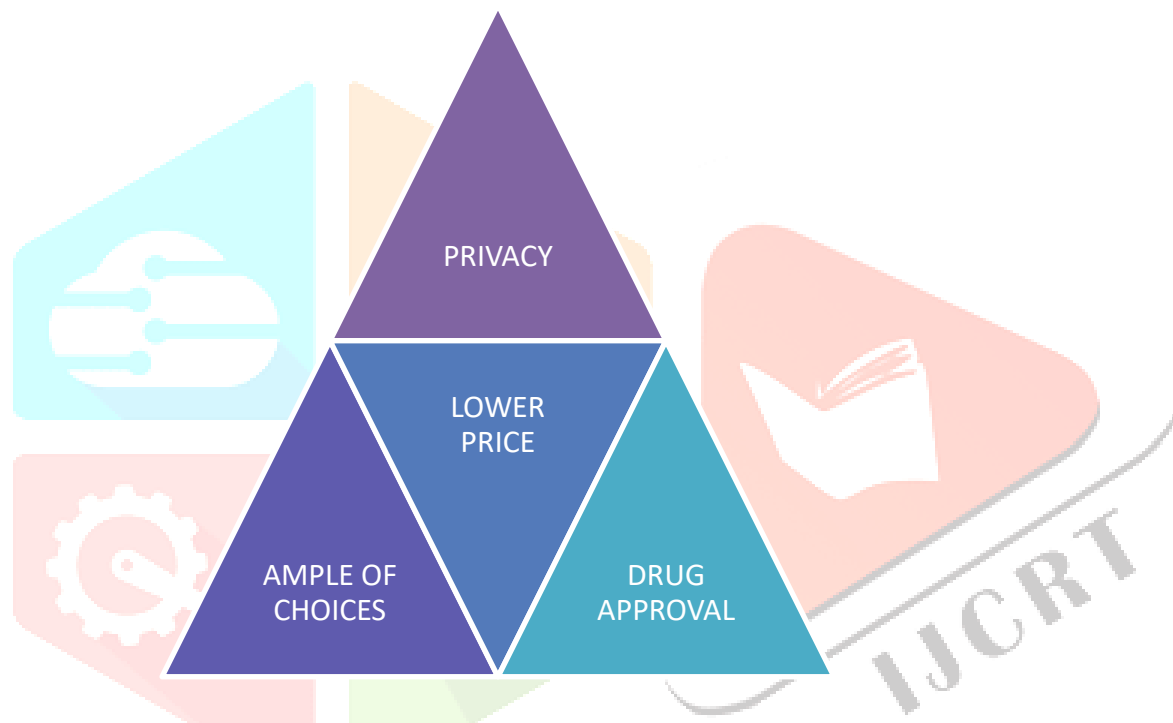
Priyanka and Ashok(2016)⁵ found that the model of e-pharmacy is promising as well as it has a great opportunity for the business. It has some drawbacks and a number of regulatory hurdles in the way of its success.

Pujari(2017)⁶ the study was done with the aim to know the consumers choose their medicine and what are the factors which influence the customers choice. The survey was done with 100 participants. The results were very interesting where only 61% population purchase the medicine as per the physicians advice. The survey also revealed that still, people want to do the medications by their own choice and price.

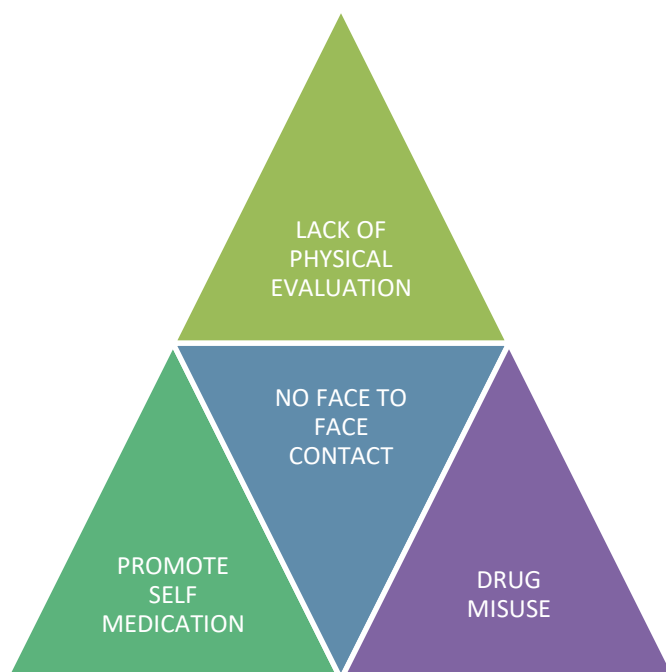
As per the Redseer IP:

The survey has done to understand the consumer behavior while buying the online medicine the result shows that 75%+ consumers found the online purchasing of medicine quite good. After the unlock phase the survey says that the purchase of the medicine has either increased or it is same. But the current scenario is like the restrictions were little bit removed from the public but then too still they prefer to shop online. The surprising graph of e-pharmacy has seen in the non-metro cities. It can be seen that the e-pharmacy is slowly and gradually capturing each and every sections.

PROS OF BUYING MEDICINE FROM ONLINE PHARMACY:



CONS OF BUYING MEDICINE FROM ONLINE PHARMACY



Findings/Result:-

- 1)Offers/discount:-Today most of the population goes behind the offers and discounts.Majority of the people like discounts which they get on the medicines while purchasing the product online.
- 2)Technological impact:-Consumers are more technological savvy which helps them to use smartphones as well as the internet which gave them a boost to purchase the product online.Day by day people gets in touch more with the technology which helps them to enhance the knowledge.
- 3)Recommendation:-The role of recommendation plays an important role while purchasing anything. Recommended by a friend, relatives or doctors influence the consumers to shop online.
- 4)Frequency:-The frequency of buying the medicines online is increased after covid-19.Before the pandemic, the consumers used to purchase the medicine online once in a blue moon that too in a small quantity,now they prefer to shop frequently as it has some offers and discounts with it.
- 5)No direct contact:-Covid-19 pandemic has set many restrictions on the consumers. There was no direct contact of the buyer with the seller. E-pharmacy is a contactless delivery that helped the consumers to shop more online. Contactless delivery is one of the most important factors to influence the customer to shop online during the pandemic because it will help to break the chain of the virus.

6) Choices:-In online pharmacy the consumers get a variety of choices because human beings cannot satisfy with the limited resources they need ample options that will help them to pick the best for them. Today one of the most important factors to influence the consumer is to give variety.

7) Customer relationship management:-To survive in the market for the long term one needs to be loyal towards their customers. In the market, there are many competitors. So it is found that the majority of the people are satisfied with the online pharmacy customer relationship management.

8) Detailed information:-Many online websites give detailed information about the medicines like their positive impact, their negative impact, maximum dose. These are the factors to influence consumers to shop online.

9) Lab Tests:-Today not only in medicine this e-pharmacies also provide lab test like the Bilirubin test, Covid-19 RTPCR test, Blood sugar test, etc. now these services are also available at the doorstep of the consumers.

Conclusion:-

E-pharmacy business in India is new it will take more time to mark an impression on the consumers but still people love to purchase medicines online during the pandemic as they have to follow the guidelines which are implemented by the government. E-pharmacy has helped customers with intending to reach everywhere no matter it is urban, rural or remote areas it convenient and it helps to reach to the doorstep with coming out of the house. E-commerce gave a boost to the pharma sector which made the life of the people easier. E-pharmacy has certain drawbacks like drug abuse, illegal selling of medicine, packaging issues, etc. E-commerce has garnered its fame all over India in a very short span of time. 1mg, PharmEasy, netmeds and medlife together contribute more than 80% of the market share in the e-pharmacy market.

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“A STUDY ON SUSTAINABILITY OF STREET VENDORS DURING COVID 19”

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ABSTRACT:

Covid 19 pandemic has affected the Global economy. The increase in cases of Covid 19 has led to lockdown, quarantine and some restrictions. It has resulted in tremendous loss of lives and world of work. The restrictions imposed by Government affected life of many people especially the daily earners. Lockdown has a severe impact on the street vendors and has become a burden for them and resulted in fall in their income. Without sufficient income during lockdown the street vendors were unable to feed themselves and their families. Despite of this situation, street vendors carry out their business to sustain their lives. They cannot afford to “STAY AT HOME” and depend on government or others for their survival and their families. This has resulted in spread of virus throughout city. The study has focused on the street vendors of Kalyan city. The objective is to understand different types of street vendors. The objective is also to become aware of how street vendors are affected and have sustained during Covid 19 pandemic.

Key words: Covid 19, Pandemic, Street Vendors

Covid 19- respiratory illness in humans caused by a corona virus

Pandemic- Outbreak of disease in whole world

Street Vendors- someone who sells food or other goods in the street

INTRODUCTION:

In India, Covid 19 first case was reported in the state of Kerala on 30th January 2020. Lockdown was then announced in Kerala on 23rd March and the rest of the country on 25th March 2020. The outbreak of Corona virus has affected almost all areas of life. It was a challenge for the whole world to handle this crisis. It has affected the street vendors to a greater extent. Before Covid 19, the street vendors have created market environment that avail them regular source of income for their livelihood. But the sudden outbreak of the virus have a negative impact on their lives and caused discontinuation of regular income. This has resulted in migration of street vendors to their hometown for their survival. It was not affordable for them to stay at home and this led to spread of the virus in the country. The street vendors contribute towards the urban economy, despite this they are considered as dirty, unhygienic and anti-social. They are frequently targeted by the government officials. The lack of knowledge about the rights and obligations of street vendors have encouraged local authorities to take undue advantage. The lack of literacy and access to sources have made them choose this profession. The National Association of Street Vendors of India (NASVI) has decided to prepare street vendors by training them to take necessary measures while selling food. The training includes wearing gloves, cleaning the cart, opting for online payments, home deliveries, and a few other things. The training will be based on guidelines prepared by the Food Safety and Standards Authority of India (FSSAI) during the pandemic. Vendors will be taught about hand hygiene, social distancing, etc which are essential today. This paper aims to review the state of street vendors and understand the measures taken by the government for their benefit.

REVIEW OF LITERATURE:

Daniel Chigudu (2021) conducted a research on “Street Entrepreneurship in the Wake of Covid-19: The Dilemma of Street Vending and Strategies for Endurance”. The study was conducted in Zimbabwe and focused on the tolerance and sustainability of street vendors during the covid 19 situation. It was found that the local authorities demolished the vending stalls to control the spread of Covid 19. The study has also recommended strategies to sustain and fight against the pandemic.

Jessica C Romero-Michel, et al (2021) has presented a research paper on “Health and economic measures in response to the COVID-19 pandemicEffect on street vendors”. The study was conducted on formal employees and street vendors to become aware how street vendors economy is affected during covid 19 in Mexican city. The study reveals that the street vendors earnings have reduced, whereas the formal employees have no change in their earnings. The reduction in earnings of street vendors made it impossible for them to stop working as they were not afraid of dying from corona virus. This resulted in the spread of the virus throughout the city.

Teresa Marchiori, et al (2021) have studied on the topic “The Impact of COVID-19 Laws on Street Vendors and Market Traders: Trends and Insights from Latin America”. The analysis focus on the laws and regulations in response to Covid 19. The adoption of laws and regulations have impacted informal vendors livelihood. The street vendors were also unable to cover the additional cost during the covid 19 crisis. The government took the measure by distributing goods on adoption of lockdown so that people do not suffer from starving. In some countries support was provided by reducing the cost on essential items and relief from tax.

Nitya Maniktal, et al (2021) carried out a research on “State of Street Vendors in India: Pre and Post COVID-19 Analysis”. The study found that lack of quality education and job opportunities made the Indian population choose this profession. The arrival of Covid 19 imposed lockdown, which has reduced the sales of the street vendors and have left them with less or no savings for their survival. They put their health at risk for earning their bread. The PM SVANidhi scheme was the attempt by the government to revive their livelihood.

Bhaskar Acharjya Deka (2020) conducted a research on “Withstanding covid 19 and its effects by street vendors: A study on their Livelihoods during post lockdown phase in guwahati city”. It was found that street vendors were adversely affected by the lockdown. Due to the decrease in the income, the street vendors were unable to cover the expenses of their family. The Financial support from the Government to help them to revive from the crisis. The efforts were taken by the street vendors to tackle and cope up with the lockdown phase. It was found that majority of the vendors have planned to start earning their livelihood by new profession post lockdown phase.

OBJECTIVES:

- To study the impact of Covid 19 on Street Vendors
- To study the sustainability of street vendors during pre and post lockdown
- To study the migration rate of street vendors in Kalyan city
- To study the initiative taken by the government during covid 19

HYPOTHESIS:

HO: Covid 19 has not effected the street vendors

H1: Covid 19 has effected the street vendors

HO: Street vendors were unable to sustain during lockdown.

H2: Street vendors were able to sustain during lockdown

LIMITATIONS OF THE STUDY:

The study is limited to the street vendors of kalyan city. It is limited to the perception of respondents on the basis of marital status, family size and profession.

RESEARCH METHODOLOGY:

- The study is conducted to find out the impact of covid 19 on street vendors and their sustainability during pre and post lockdown phase. The study will focus on the measures taken by the Government to revive the street holders from the crisis. The study will also give insight about the concern of street vendors post lockdown phase. The area covered for the study is Kalyan City.
- Primary Data are collected with the help of a structured questionnaire. Secondary Data are collected through various material published online viz., websites, journals, articles, etc.
- The sample size of the study is 50 street vendors who have experienced the lockdown phase.
- This study is based on Descriptive research. Simple Random sampling technique is used for this research study.
- The statistical tool used in analyzing the data are Chi square test, Table, Percentage, Diagrams and Charts.

DATA ANALYSIS AND INTERPRETATION:

The researcher has attempted to analyze the effect of covid 19 on street vendors and their ability to sustain during lockdown.

1. Covid 19 and effects

	Test static / X ²	Df	P-Value	Level of significance
Covid 19 and effects	25.06	3	7.851	0.05

Interpretation:

From the above analysis, it is inferred that p-value of 7.851 is less than x² (calculated value). Hence, we reject the null hypothesis and accept the alternate hypothesis. This means that Covid 19 has effected the street vendors to a greater extent, which has resulted in a continuous loss of income, an increase in debt, shortage of food and shut down of business.

2. Lockdown and sustainability

	Test static / X2	Df	P-Value	Level of significance
Lockdown and sustainability	48.59	3	7.851	0.05

Interpretation:

From the above analysis, it is inferred that p-value of 7.851 is less than x2 (calculated value). Hence, we reject the null hypothesis and accept the alternate hypothesis. This means that street vendors were able to sustain during the lockdown because of their past saving, loans, free ration from PDS, essential items and financial assistance from government and non- government institutions.

FINDINGS:

- It was found that 42 respondents were married and remaining 8 respondents were unmarried.
- Out of 50, 28 respondents have a household size of 2 to 4 members, 18 respondents have a size of 5 to 7 members and 4 respondents have a size of 8 to 10 members.
- About 26 respondents have children below 14 years, 18 respondents have elderly above 60 years, 5 respondents have both children below 14 years & elderly above 60 years and 1 respondent have disabled as their dependant in the household.
- It was found that 18 respondents sell food items, 12 respondents sell vegetables, 17 respondents sell fruits and 3 respondents sell other items.
- It was also found that all the respondents have a extreme impact of Covid 19 on income.
- Nearly 18 out of 50 respondents migrated to their hometown during lockdown
- It was found that Covid 19 has effected the street vendors to a greater extent. They have experienced a huge loss of income, which has resulted in the shutdown of business, increase in debt and shortage of food.
- All the respondents have agreed that their volume of transactions as compared to earlier have decreased.
- About 62% respondents think their customers were satisfied with their services during covid 19 and 38% are not sure about the satisfaction of the customers.
- Nearly 82% of street vendors states that online transaction sales have affected their business.
- It was observed that street vendors have sustained during lockdown by taking a loan and using personal savings. Some Street vendors even received free ration from Government through PDS and financial assistance from various sources.

- Major concern of street vendors after lockdown was paying back accrued loan (42%), Continuous loss of income (30%) and returning back to the city (18%).
- It was also found that 58% of street vendors have planned to continue their profession with existing product line, 30% of street vendors have planned to continue their profession with a new product line and 12% of street vendors have planned to start a new profession to earn for their livelihood after lockdown

SUGGESTIONS & CONCLUSION:

- Restrictions by the Government should be minimized to bring back the street vendors in the market.
- Financial assistance should be provided to street vendors by various sources (Government and non-government) during such crisis.
- The street vendors have undergone various changes, yet they decided to continue their profession with the same product line.
- It would have been difficult for the new street vendors to sustain during this crisis due to the continuous loss of income.
- Despite of all such situations street vendors have sustained in the market and adjusting towards new normal.

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Sustainability of Business during COVID- 19, with Special Reference to “The Information Technology Sector”.

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Abstract : This paper is an attempt to get an insight into the disruption of business, in the framework of its business process due to COVID-19. The disruption has not only caused revenue loss but also on the business organizations traditional process, there by affecting the business sustainability which we had not imagined nor foreseen before COVID struck is all.

Reports suggest that it was a windfall for the Information Technology Sector (I.T.) and that it has been the main beneficiary of this disruption, but a closer and intensive investigation shows that the I.T. sector was not able to encash this situation because the hardware that is manufacturing of chips a vital ingredient of the soft ware industry could not be matched to the demand because of shortage i.e growth prospects were affected even though opportunity exist for growth.

The method for this research has been literature reviews.

The paper suggests that business organizations that equip themselves with foreseeable capabilities required to encounter disruptions caused by COVID-19 and learn to sustain with resilience these disruptions can come out to be successful.

Keyword : Disruption, COVID-19, Resilience, Sustainability Growth

Introduction : The inception of COVID-19, has helped deviate all discussions be it production, growth, distribution, innovation, inventions et.al., that focused on material growth of mankind towards a new spotlight of containing the COVID-19 menace and finding ways and means to innovate and accept ideas, thoughts, conventions that were unacceptable in containing these the disruptions for survival both mentally , physically and innovatively that were only dreamt as fiction but now realistic.

The concept of global interconnectedness of business, has seen a massive revamping, due to restrictions of movements that were earlier physical have now become virtual thanks to the pandemic. These virtual meets and the concept of Work from Home of which we dreamt a few years ago have now become a reality. This spells an opportunity for the Information Technology Sector to connect this break in physical meets, to virtual ones with the intervention of the Internet and wireless technology serviced by this sector. The unexpected and sudden surge in

requirements for technological equipments and connectedness be it alaptop or an i-pad. The demand has outstripped the supply. The internet services found a sudden surge in demand causing disruption, failure and break down in services. Therefore, for the Information Technology sector an opportunity was created due to the COVID-19 crisis, which further created an unforeseen crisis in itself.

If there was an analysis made from reports across the world and social media platforms, it is noticed thatthere has been a rippling effect on industry all across be it tourism, transportation, cosmetics, clothing, automobiles, finance, technology related to telecom, manufacturing etc... The Information Technology sector was also impacted but the expectation is that the industry will continue to play a significant role inresponding to the needs caused due to social distancing by COVID-19.

This paper attempts to dismantle the picture that the Information Technology sector has been the greatestbeneficiary of the pandemic, it makes an attempt to bring forth to the people that Yes! The Information technology sector definitely has an advantage over all the other industry's but is equally faced with challenges as it is equally dependent on the manufacturing industry for the manufactured inputs/parts thatit requires.

Literature Review :

Dess and Beard (1) ; Their study on the turbulent environment that have been exploring both market and technological turbulence which is co - ordinated with customer and competitor turbulence.

Stead and Stead (2) ; They have taken a completely different perspective on the turbulence caused by the impact of COVID-19, setting a new paradigm that concludes, that the previous way of handling turbulence is diametrically opposite to the previous way of working and that they will never be the same. They state that customers turbulence is the continuous change in customer needs, market segmentation, customer satisfaction, customer preference and the resources that will be required to resolve it. The technology turbulence on the other hand is now to be measured at the rate at which technological changes that take place within a specific industry due to changing technology and market place.

Teece et al. (3); They state that dynamic capabilities are understood by the ability of the firm to build, integrate and reconfigure both external and internal competencies that will help to address the rapidly changing environment. Teece's model has given a new perspective of resources and that dynamically the ability to sense, seize and transform and succeed in this ever changing environment.

Manfield and Newey (4) ; They proposed a resilience model that classifies the conditions into two domains. One the reserves of resources that can be redeployed or diversified to achieve the goals of the organization. This is possible by identifying risk called as planned resilience and the other that cannot be identified at present.

Bansal and DesJardine (5) ; Their view on business sustainability is the ability of the firms to respond to immediate and short-term needs, that have been deprived of compromising their ability to fulfill the firms' future requirements.

The brief literature review highlights that for the purpose of sustainability of business during the COVID-19 ; the business organizations need to integrate environmental turbulence, dynamic capabilities, organizational resilience, and business sustainability to come out successfully in this turbulence caused by the pandemic.

Research Proposition :

1. Relationship between the turbulence caused by COVID-19 and the dynamic capabilities to encounter them.
2. Relationship between the disruptions caused in business and the resilience to encounter them successfully by using new paradigms.

The propositions proposed above are achievable if the organization uses the ABCD Culture as laid out by the *IBM institute for Business Value* .

That is :

- (A) Awareness – Act on credible & reliable information.
- (B) Behavior -Communicate and educate your organization work force.
- (C) Culture – have a plan and be ready to react to the changed situation.
- (D) Demonstrate – by protecting your workforce supply chains, customers and the public.

The ABCD - Awareness / Behavior / Culture / Demonstrate , will help to influence , create resilience and attain sustainability.

The Information and technological sector at the 1ST phase of the pandemic was seen to be the biggest beneficiary of the COVID-19 surge. People believed that the digital transformation was all about technology momentarily, they forgot that it is the Human force and their endeavor which helps to transform it into success . What we learnt was that adaptability is now mandatory business competency and the accelerated pace of change has become the new normal.

As per the IBM Institute for business value researchers have shown that 59% believed in accelerated digital transformation. 66% completed initiatives that previously encountered resistance.

The conclusion drawn was that executives believe more ardently what technology can do and now are pushing ahead with digital transformation that YES! (WFH) work from home is the new norm.

Therefore, organizations are adopting accelerated process automation, the approach of management is now adjusting to the new norm and changes in organization strategy. The human element that was earlier at the bottom has now risen through improved customer service and changed customer behavior is now in acceptance. The adoption of digitization may have been a necessity but soon the IT sector realized that organizations across the globe in order to adopt it required to revamp their cost management, cash flows and liquidity management, cybersecurity, the IT companies' resilience, cloud and mobility, enterprise agility, new product development and new market entry.

Thus, a summarize of the above, concludes to the fact that molding of size and flexibility is the defining characteristic of those poised for success.

Conclusion: This paper makes an attempt to make organizations realize that a new perspective is needed for success, that will help in achieving long term resilience.

- Organizations need to inspire its workforce with leadership that is inspirational.
- The supply chain is to be made more resilient when adopting artificial intelligence and automation with the cover of cyber security.
- Prioritizing use of hybrid cloud technology for faster and undisturbed communication.

The above three conclusions will definitely help the Information technology sector to be more resilient and help industry all across the board to fight the dynamic environmental changes enforced by COVID-19 to come out successful.

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“An Empirical study on Communication as a barrier during COVID 19 Pandemic Period with reference to Mumbai region”

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Introduction:

Communication is the activity of conveying information through the exchange of ideas, feelings, intentions, expectations, perceptions or commands by speech, writing, and gestures and by other means between two or more participants. The process requires a source/sender who encodes information in the form of a message which is transmitted through a medium/channel to a recipient who then decodes the message and gives necessary response/feedback.

Effective communication occurs when messages are not distorted during the communication process and communication serves the purpose for which it was planned or designed. However when the desired effect is not achieved, factors which act as obstacles need to be explained with the intention to discover why the communication has been ineffective. These include filtering, selective perceptions, information overload, emotions, language, silence, communication apprehension or anxiety, gender difference and many other factors. These barriers to effective communication can retard or distort the message at any stage in the communication process. Effective communication involves conveying clear and concise information. As people from various work place we should question ourselves, how well have we been able to communicate to our colleagues and how can we better communicate in the future? The better the communication, the better would be their understanding.

Typical workplace communication barrier

Information overload

- Industry-specific jargon.
- Language barriers
- Differing communication styles.
- Cultural differences.
- Physical disability.
- Impatient or inactive listening.
- Vague or indirect message.

In the workplace, barriers to communication usually take one of these forms:

- Employee to employee
- Manager to employee
- Organization to employee

Literature Review:

Dr.Sarah Forbes from the University of Birmingham is the Author (year 2020) studied that WFH (Work From Home) Covid-19 project. And observed that WFH Project is made up of two distinct but complementary packages of work. One covering employee's experiences of homeworking during lockdown and one covering employers and managers experiences of homeworking during lockdown.

She also stated that Mothers have struggled to find time/space to work during lockdown. And Fathers have increased their childcare roles and have cited spending time with children and partner as some of the key positive aspect of working from home.

She concluded in her research that Economic and Social-Psychological Impacts In addition to the immediate impacts of COVID-19 for various workplace practices and arrangements, there is also likely to be a diverse range of social and economic costs of the pandemic for individuals, including those who lost jobs as well as those who remain employed. Unemployment and Layoffs. As entire industries such as travel, hospitality, sports, and entertainment were shut down by COVID-19, tens of millions of people in the U.S. alone filed new unemployment claims in early 2020. In addition to losing income, we know that individuals who are unemployed may experience a range of stress-related consequences including depression, anxiety, and physical ailments (Wanberg, 2012). Jahoda's (1982) latent deprivation model helps explain the negative effects of unemployment on psychological well-being by acknowledging that employment provides both manifest (e.g., income) and latent (e.g., time structure,

social contact, sharing of common goals, status, and activity) benefits. Financial deprivation can be particularly devastating, triggering a spiral of adversity that can affect the entire family (McKee-Ryan & Maitoza, 2018). Hopes related to COVID-19 unemployment have centered on an economic recovery unfolding fast enough that jobs lost to COVID-19 unemployment will largely be regained but that is far from certain.

Significance of the Study:

Within the various profession, communication skills are applied in the management and interaction with the work place inmates. In addition, communication skills are important for drawing the learners' attention, developing their motivation. The focus of this study involves an analysis of the peoples' perceptions regarding their communication strengths and weaknesses, to reveal their attitude – whether they feel that they are potential barriers to classroom communication, or is it, according to their opinion, the ineffective work place environment, the faulty means/medium of instruction, the inappropriate curriculum, the attitude of students, the lack of response and feedback and other such factors more responsible for ineffective classroom communication. An investigation of colleagues at work place self-perception is important as their beliefs influence their classroom practice.

The transmission of knowledge usually requires for enhancement of interpersonal and intrapersonal skills of communication. Once we get a clear understanding of the attitude of people at work place, we can endeavour to address the problem. As colleagues at work place, our primary objective is to make the people conscious of their own barriers and later to enable them to identify the barriers their inmates may be facing. This would allow them greater ease in communication and help bridge the gaps that pose obstacles to effective communication process.

Research Methodology

The data has been collected from through primary and secondary source. The primary data was collected from 50 under graduate students. The secondary data has been collected from various ISSN and ISBN journals available for open access. The researcher has used convenient sampling technique. The Chi-square test used to test the hypothesis.

Problems of the study:

The study aims to determine the opinion of people at work place regarding barriers in communication, to evaluate the extent of communication barrier with respect to the different dimensions and to assess the difference in opinion regarding barriers in work place communication with respect to gender, locality (rural or urban), institution types (government or private) and location (Mumbai).

Sample Selection:

The population for the study comprised people around Mumbai, to test the research objectives, data was collected from various kind of workplace.

Due attention was given to the following matching criteria:

1. All the subjects of the study were people at various office /institution level.
2. People having a minimum qualification of Master's Degree.
3. People of the same socio-economic background at different work place at various levels.

Area of the Study:

The sample data are randomly collected form Mumbai city and its suburban areas

Research Design:

The data collection instrument was self-made questionnaire to study the opinion of people at work place regarding barriers in workplace communication.

It had two parts – the first part was general information schedule which contained colleague's demographic information.

The second part contained various aspects of barriers to workplace communication. Each statement had two options for response, according to the opinion of the people whether each statement was YES or NO.

Research objective:

- 1) To understand the communication barriers at workplace during covid 19
- 2) To examine the gender related communication barriers during covid 19
- 3) To study the challenges of communication barriers during covid 19

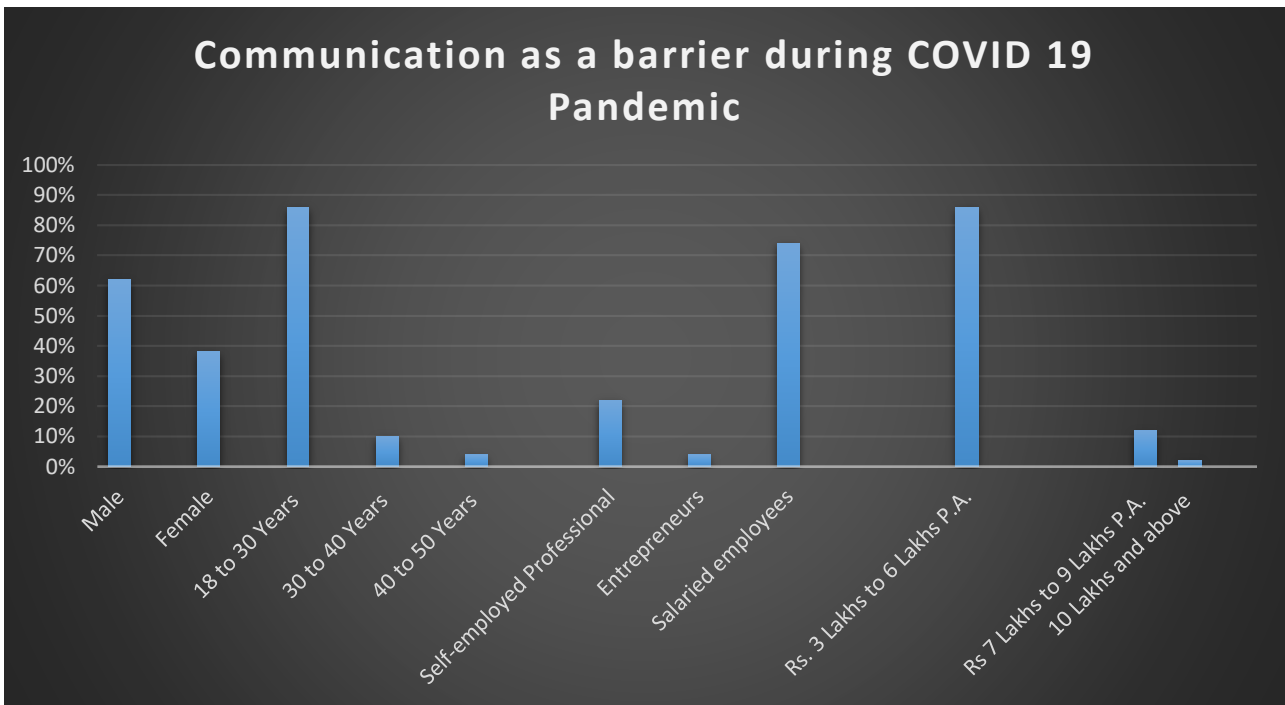
Hypotheses**The following hypotheses were framed for the study:**

- 1) There is no significant difference in the opinion between male and female colleagues regarding barriers to work place communication before and during Covid 19 outbreak
- 2) There is significant difference in the opinion between male and female colleagues regarding barriers to work place communication before and during Covid 19 outbreak

Table - 1

Age, Gender, occupation and Income wise Demographic Pattern of Communication as a barrier during COVID 19 Pandemic

Demographic Category of investor	Parameters	Percentage
Gender	Male	62%
	Female	38%
Age	18 to 30 Years	86%
	30 to 40 Years	10%
	40 to 50 Years	4%
Occupations (Employment)	Self-employed Professional	22%
	Entrepreneurs	4%
	Salaried employees	74%
Annual Income	Rs. 3 Lakhs to 6 Lakhs P.A.	86%
	Rs 7 Lakhs to 9 Lakhs P.A.	12%
	10 Lakhs and above	2%



Interpretation:

Table 1 shows, 50 numbers of respondents, 62% of the respondents are male, 38% of the respondents are female. 86% of the respondents from 18 to 30 Years age group and 10% of the respondents 30-40 years age group, 4% of the respondents 40-50 years age group

In our investigation we also found that 22% of the respondents are Self-employed Professional, 4% of the respondents are Entrepreneurs, and 74% of the respondents are salaried employees

In income parameter we found that 86% of the responded from Rs. 3 Lakhs to 6 Lakhs P.A. and 12% responded from Rs. 7 Lakhs to 9 Lakhs P.A. group, 2% responded are 10 Lakhs P.A

Chi-square to find out the preferences of male and female on Communication as a barrier during COVID 19 Pandemic

The formula for Chi-square (χ^2) is:
$$\sum_{i=1}^n \frac{(\text{Observed values} - \text{Expected values})^2}{\text{Expected values}}$$

	Before Covid 19	During Covid 19	Total
Male	16	15	31
Female	12	7	19
Total	28	22	50

$$\frac{(\text{Row total} \times \text{Column total})}{\text{Overall Total}}$$

MALE	$\frac{31 \times 28}{50}$ E = 17.36	$\frac{31 \times 22}{50}$ E= 13.64
FEMALE	$\frac{19 \times 28}{50}$ E= 10.64	$\frac{19 \times 22}{50}$ E= 8.36

E = Expected values

All Expected values are greater the 5 may proceed with Chi square test

$$\chi^2 = \frac{(16 - 17.36)^2}{16} + \frac{(15 - 13.64)^2}{15} + \frac{(12 - 10.64)^2}{12} + \frac{(7 - 8.36)^2}{7}$$

$$\chi^2 = 0.1156 + 0.1233 + 0.1541 + 0.2642 = 0.6572$$

$$df = (\text{Number of rows} - 1) (\text{Number of Column} - 1)$$

$$df = (2 - 1) (2 - 1)$$

$$df = 1$$

5% Critical value = 3.841

$$\chi^2 \text{ Critical Value}$$

$$0.6572 < 3.841$$

Interpretation:

In above study we investigate χ^2 is less than critical value therefore our null hypotheses accepted and it is also said that there is no significant difference in the opinion between male and female colleagues regarding barriers to work place communication before and during Covid 19 outbreak

Conclusion:

It is clear that communication is one of the most critical aspects for becoming an effective leader in any profession. We have explored the area of communication that is most crucial to a leader, listening. Although this is very crucial there are two subsets to pay attention to when trying to listen effectively

the ability to facilitate a conversation and the ability to ask the right questions to keep the conversation moving forward. In order to become an affective facilitator, one needs to have a combination of skills including listening and being able to integrate what is being said, into the conversation. In addition, the ability to question is also just as important.

In addition to effective communication skills we have also explored some barriers a leader should overcome. Avoid misunderstanding when a speaker is trying to communicate. If you do misunderstand, remember to be as polite as possible when asking the speaker to clarify their words or intentions. Interrupting can also pose a big challenge for a leader. This can have an adverse impact when trying to effectively communicate.

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INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

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A Study on the influence of E - Retailing websites on Net Generation during Covid-19 with reference to Mumbai City

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Abstract

Apparels and electronics are the most frequently purchased items from E-retailers. The most important factors which motivate the respondents to shop online are availability to shop at discounted price and availability of consumer reviews and product rating information. Moreover, due to the unprecedented lockdowns of Covid-19 pandemic, the sales of e-retailing websites saw a surge due to increasing demand for contactless shopping. Descriptive research was conducted to conclude the study.

Keywords: E-retailing, Net Generation

Introduction

E-retailing is a subset of e-commerce, which encapsulates all —commerce conducted via the Internet. It refers to that part of e-commerce that entails the sale of product merchandise and does not include the sale of services viz. railway tickets, airlines tickets, job portals, etc.

The habits and purchase behaviour of the net generation are mostly influenced by the media, both electronic and printed. Commonly, they are early adopters in most new things; they like to explore, and they are investigating frequent. Several reasons influence their purchasing decisions and buying behaviour towards online shopping. According to the marketers, a wide variety of products, ease of shopping, educational qualification, discount, and different offers available online are the factors that affect purchasing behaviour and spending power. Moreover, due to the unprecedented lockdowns of Covid-19 pandemic, the sales of e-retailing websites saw a surge due to

increasing demand for contactless shopping.

The study will understand why and how the net generation is influenced to buy from e-retailing sites and the buying behaviour during the Covid-19 pandemic. The research can attribute to more efficient e-retailing strategies and a more effective approach to attract customers and serve them better to ensure frequent future visits and purchases.

Objectives of the study

- (1) To understand the popularity of e-retailing sites among the net generation in Mumbai.
- (2) To identify the most popular e-retailing sites among the net generation in Mumbai..
- (3) To recognize the type of products purchased by the net generation from e-retailers.
- (4) To suggest measures to improve e-retail sales among the net generation in Mumbai.

Hypotheses

H1- The online purchasing tendency is high among net generation.

H2- Amazon and Flipkart are the most popular e-retailing sites among the net generation of Mumbai.

Research Methodology

For the present study, data were collected from both primary as well as secondary sources. In addition, the researcher used a self-administered survey to conduct the research. As a result, a survey is more flexible, and opportunities for shirking genuine work are greatly reduced.

Secondary data was collected from relevant journals, national and international research, books, newspapers and business magazines.

Limitations of the study

The study is restricted to the suburban areas located in Mumbai city due to lack of time. Thus, selecting the area / geographic location and the sample size is a limitation of the study regarding the generalization of the results to other regions.

Review of Literature

Shahir Bhatt and Amola Bhatt (2012), in their research paper Factors influencing Online Shopping: An Empirical Study in Ahmedabad, writes about the factors that influence consumers' perceptions regarding online shopping. The paper has proved that these factors are related to specific types of consumers classified as occasional, frequent, and regular consumers. Furthermore, the study shows that the traditional buyers are most influenced by the website's ease/attractiveness and service quality. In contrast, the occasional buyers value website security to a greater extent.

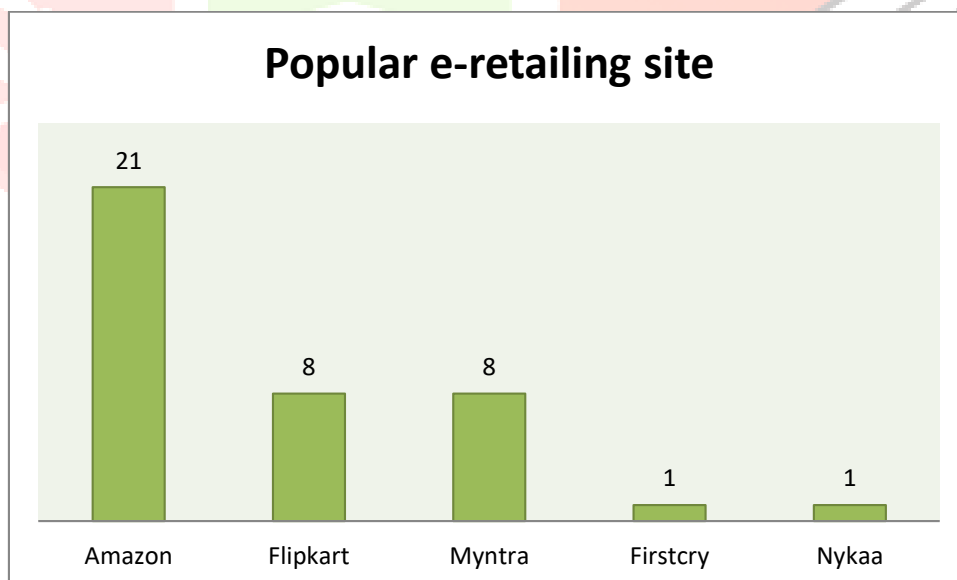
According to the study in the US by **Sorce et al. (2005)**, younger consumers searched for more products online than did older consumers, but they did not buy more online. Younger consumers were more likely to agree that online shopping was more convenient than older consumers. Also, if they searched for a product online, older consumers were more likely to buy the product online than younger consumers.

In the research conducted using Gen Y university students in the US by **Rajamma and Neeley (2005)**, it was concluded that online shoppers are more likely to be out shoppers and are likely to derive more enjoyment from shopping. However, the social orientation of the shopper did not influence online shopping preference.

Findings and Observations

Hypothesis 2: Amazon and Flipkart are the most popular e-retailing sites among the net generation of Mumbai.

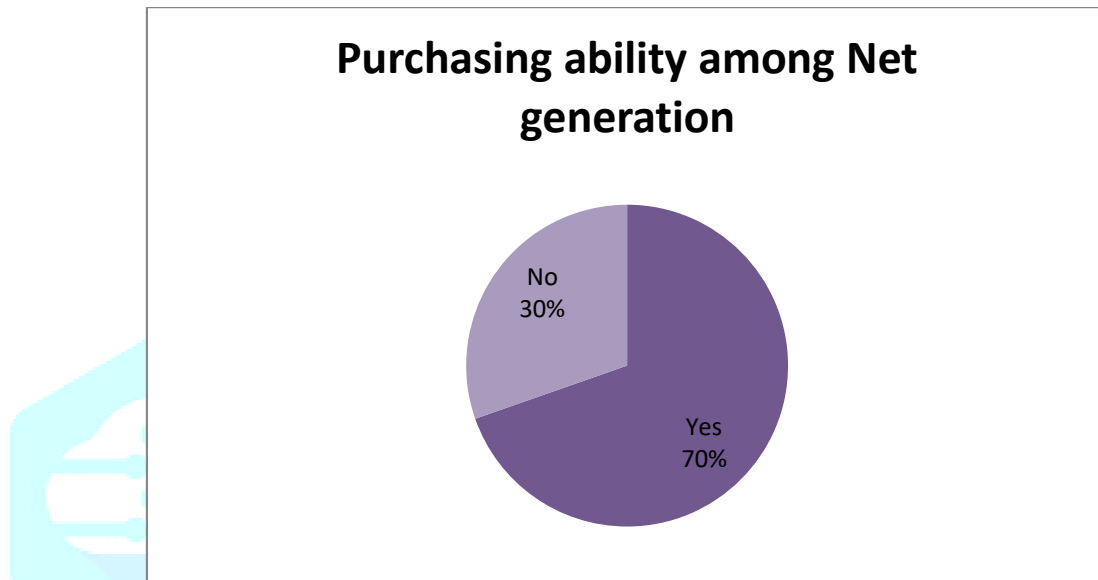
Amazon	21
Flipkart	8
Myntra	8
Firstcry	1
Nykaa	1
Total	39



Yes	70%
No	30%

Out of 39 respondents, 21 respondents confirmed to buying from Amazon.in for their shopping needs. Flipkart and Myntra ranked at number two and three respectively thus being the second and third sought after e-commerce sites in Mumbai among the net generation. Nykaa is gaining popularity but is yet to reach its full potential in the Indian market.

Hypothesis 1: The online purchasing tendency is high among net generation.



The above figure shows that out of 39 respondents, 27 respondents i.e. 70 % respondents use e-commerce sites for shopping. This depicts that online shopping is popular among the net generation in Mumbai.

Type of Products purchased online

Products purchased online		
	Responses	Percent
Apparel	20	17.1%
Electronics items	29	24.8%
Home Furnishings	13	11.1%
Books	17	14.5%
Grocery and nutrition-related products	17	14.5%
Pharmaceuticals	8	6.8%
Entertainment	5	4.3%
Kids Products	8	6.8%
Total	117	100.0%



The multiple response technique gives the frequency analysis for data on more than one response per participant. In the above output, we consider the highest percent of responses. “Electronic items” are the most common product purchased, second highest product purchased are the “Apparels”. Thus, we can say that the most common products purchased by the net generation from online retailing websites are “Electronics items” and “Apparels”.

Conclusion

Due to the wide spread use of internet, low cost accessibility by net generation leads to online online shopping in the Mumbai region. Study found that the majority were doing online shopping because of wide variety of products, ease of shopping i.e. saving time, online payments/cash on delivery, home delivery, Offers and discounts lead to maximum of online purchasing.

The study also indicates that reviews and trust on the website has a positive impact to purchase the only online available products. There was a positive relationship between preference for online shopping and the willingness to purchase online products is more because consumers feel it was an easy to buy rather than going to store and get the product. Also, contactless delivery of products at home during the Covid-19 pandemic had lots to do with the popularity of e-retailing sites.

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“An empirical study on trust factor due to rising fraud during COVID 19 pandemic.”

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ABSTRACT:

This paper aims to identify the common characteristics of pandemic-related fraud and any threats specific to pandemics and financial crises most similar to COVID-19 in modern times. The study's findings outline several novel crime types and tactics that have emerged during the 2020 COVID-19 pandemic and have never been seen before. Advances in technology, and operations by enforcement of law and government guardians. Many scams appear regardless of the state of the economy, but some specific scams, particularly internet scams, appear during pandemics. Similarly, economic crises uncover certain previously undetected scams, while economic crises drive scams that stem from and cause bankruptcies.

The report examines primary data and secondary data. Primary data was collected from the questionnaire method using online Google forms and circulated in the Mumbai region. Secondary data were collected from different government records, journals, books, etc.

What we can learn about the responses of individuals and organized crime to specific initiatives and other activities. These include social distancing, loan/mortgage freezes, retiree cash payments, capping cash payments in favor of contactless payments, greed for profit through the sale of health products, welfare fraud, identity abuse, IT fraud through data manipulation and telephone tariffs, corporate fraud payroll fraud, wage theft or dishonestly underpaying Employees, consumer fraud, insurance fraud and contractual dishonesty in non-return of deposits on bookings or non-repayment of government-guaranteed loans. The finding of the study investigates the trust factor of online payment and different fraud and we also measure the correlation between the trust factor and online payment.

Scams using phishing and supply. Scammers pose as health organizations and businesses to get personal and financial information, as well as offer counterfeit COVID-19 test kits, supplies, vaccines, and remedies.

Scams involving stimulus checks or economic help. According to reports, the government will assist in mitigating the virus's economic impact by giving money by check or direct deposit. The government, on the other hand, will not ask for a charge or personal or account information in exchange for the monies.

Scams involving charities. Fraudsters solicit funds for fictitious or non-existent charities. Malware distribution via "virus-tracking apps" or sensationalized news reports. Scams involving service providers. Scammers pose as doctors or hospital employees and call victims, claiming to have treated a family member or friend with COVID-19 and demanding payment. Bank workers falsely claim that banks are restricting deposit access or that bank deposits are unsafe. Scams posing as "research papers" claim that publicly traded corporations' products or services may prevent, diagnose, or cure diseases. COVID-19.

Keywords: COVID 19, scam, fraud, digital payment

INTRODUCTION:

WHO labeled the Novel Coronavirus Disease (COVID-19) outbreak a pandemic on March 11, 2020, and reaffirmed the need for countries to take prompt action and scale up the response to treat, detect, and reduce transmission to save people's lives. The first case was found in Kerala, India. This is a deadly infectious virus to control more spread, Government of India, took such corrective measures as wearing a mask, social distancing, and strict lockdown. Due to lockdown, people are unable to travel outside therefore majority of people preferring for online transactions. But there are certain challenges such as internet issues, lack of information and awareness, and lack of facilities. Since the commencement of the COVID-19 pandemic, WHO has noticed a substantial growth in the number of cyberattacks intended at its employees, email frauds aimed at the general public.

The World Health Organization is now transferring known vulnerabilities towards a more secure authenticated user. Scam artists imitating WHO in email messages have been increasingly targeting the public at large to divert donations to a phony COVID-19 Solidary Response Fund rather than the legitimate COVID-19 ideologically compatible Emergency Fund. The number of internet violence aimed at society has increased fivefold during the same time last year.

WHO is collaborating with the commercial sector to develop more secure internal systems and security measures, and also training employees about cyber security dangers.

WHO advises the public to be wary of phishing emails and to seek out accurate information about COVID-19 as well as other health issues from reputable sources?

Because the information was not recent, the hacked passwords did not place WHO systems in danger. The attack did, however, have an impact on an earlier extranet system that was used by present and retired employees and also partners.

1. **Harmful websites:** Throughout the COVID-19 pandemic, cyber threat actors have taken advantage of global interest in the virus's latest developments. By registering website domains related to COVID-19, these threat actors take advantage of internet users. Fake websites and apps often promise to give news, tests results, or other resources, but all they want is your passwords, bank account information, or malware on your devices.

Users may let their guard down and be more vulnerable to emails from unconfirmed senders while many firms and employees continue to work from home

2. Phishing Emails:

Expect phishing emails to be on the rise Cyber threat actors will utilize COVID-19 phishing emails in an attempt to convince the recipient to either reveal sensitive information (i.e. bank account information) or simply try to convince the recipient to open a malicious link or attachment, allowing them to potentially access your system.

COVID-19 vaccine-themed phishing emails may include subject lines such as the following:

- Vaccine registration
- Information about your vaccine coverage
- Locations you can receive the vaccine
- Ways you can reserve a vaccine

Vaccine requirements:

While some phishing emails might be easy for you to detect, never get complacent when reviewing your emails. Expect to receive well-composed phishing attempts that are impersonating well-known and trusted entities, such as government agencies, healthcare providers, or pharmaceutical companies. NEVER open any link or attachment from a source that you cannot identify as being legitimate!

In the past, email phishing attempts imitating the Centers for Disease Control and Prevention targeted state-level authorities (CDC). The receivers of these emails were instructed to click on links to see a secure message containing COVID-19 vaccine information. This kind of link can easily lead to a webpage that seeks to collect PII, such as a user's name, address, date of birth, driver's license number, phone number, and email address.

Here are several telltale signs that an email, text message, or phone call is a phishing attempt:

- Creating a sense of urgency for people to click on a link or offer information
- Is it extremely formal or worded in a convoluted manner?
- Requests that you evaluate a link or attachment or provide sensitive information.
- Users are required to follow an unusual or non-standard procedure.

3. Charities that aren't what they claim to be:

Threat actors will continue to attempt to start bogus charities to raise funds for illegal or non-existent groups as long as the pandemic exists. Fake charity and donation websites will aim to take advantage of people's good intentions, especially in these difficult circumstances. Always do your homework before contributing or disclosing any personal information.

4. Scams Relating to Unemployment:

As tax season approaches, be on the lookout for identity theft scams involving fake claims, particularly those involving unemployment benefits. This scam has grown in popularity during the COVID-19 pandemic when unemployment claims have been on the rise in general. The most common scams to be aware of (but not limited to) include claims that recipients have won contests, received a monetary prize, or are qualified for an award for filing for unemployment benefits.

5. Scams in Travel:

Scammers selling fraudulent COVID-19 travel insurance policies that claim to cover losses for any reason at no extra charge are new for 2020. Buyers learn the hard way that many policies do not give the coverage they anticipated. Travel insurance coverage does not cover claims resulting from "known, anticipated, or expected disasters, epidemics, government prohibitions, warnings, or travel advisories, or fear of travel."

Because COVID-19 is a pre-planned event, many travel insurance policies do not apply. Only a Cancel for Any Reason (CFAR) policy purchased directly from a licensed, reputable company will provide coverage for COVID-19-related losses. These policies are typically far more expensive than ordinary travel insurance coverage

Another type of travel scam involves the use of social media. Scammers use sites like Pinterest, Twitter, and Instagram to entice even the most seasoned travelers. You will be invited to either complete a survey filled with personal information or open your computer up to hidden dangerous malware after clicking the image, which draws clicks with the promise of a free trip or plane tickets.

Check to see if the social network account you're on is legitimate. All major airlines and travel sites provide direct links to their social media handles from their web pages.

Scams involving grandparents:

A fraudster appears as a scared grandchild in need of cash immediately away for some emergency—to get out of jail, escape a foreign nation, or pay a hospital bill—in grandmother scams. The COVID-19 pandemic has made convincing lies even simpler to sell: "COVID has landed me in the hospital. Please provide money as soon as possible."

Literature Review:

Rahul De', Neena Pandey, and Abhipsa Pal, (2020) study the Impact of digital surge during the Covid-19 pandemic: A viewpoint on research and practice the author observed that Blockchain technology will become increasingly essential, necessitating design and regulatory studies. The number of contract workers and the sharing economy is anticipated to grow, generating concerns about job allocation, coordination, incentive, and elements of job strain and reduced absenteeism. Occupational surveillance and computer anxiety issues will become more prevalent with a rise in digital presence. Online scamming is predicted to increase, as is the study into security management. Monitoring of the internet, a critical resource, will be critical following the pandemic. Lockdowns in many countries have resulted in increased use of information systems and networks, as well as significant changes in usage habits and behavior. Employees are adjusting to new "normal" when meetings are conducted entirely online, office work is moved to the home, and new work patterns emerge. Most organizations, whether in industry, society, or government, have experienced these shifts. Changes have also arrived quickly, with little time for organizations and individuals to plan for, prepare for, and adopt new setups and arrangements; they have had to adjust, try, experiment, and find new ways that did not exist previously. Increasing digitalization, Work-from-home and gig workers, Workplace monitoring and technostress, Online fraud, Internet access and digital divide, Digital money. Further, the author concludes that we anticipate a significant shift in digital usage as a result of the Covid-19 pandemic, with implications for many sectors of business and life. How this transformation unfolds is mainly determined by our reactions to something and the shaping of emerging trends.

Ana Ferreira and Ricardo Cruz-Correia, (2020) study COVID - 19 and Cyber security: Finally, an Opportunity to Disrupt? The study investigates that COVID-19 has posed a challenge to cyber security to ensure the ultimate need of ensuring human privacy and security and health care and to raise awareness about the need for a paradigm shift in how cyber security is treated. As a result of the COVID-19 outbreak, there has been a considerable surge in fraudulent mail. These messages use misinformation, "fake news," fear, isolation, and a lack of awareness to make the limited population a vulnerable target for such attacks and induce victims to hand over money, personal information, and credentials (e.g., phishing, ransomware, bogus fundraising campaigns). Furthermore, when people are isolated, they are more prone to buy products online; as a result, attackers might use fraudulent product delivery alerts to their benefit. It's worth emphasizing that security data breaches that occurred during this period will not only be exploited today but

will also have a long-term impact, as exploitation will continue for a long time. Change is necessary, nevertheless, change is difficult to achieve

Cyber security knowledge and education are critical in any situation, especially during pandemics. However, today's times necessitate web-based, simple, quick, accurate, and objective information and education that is tailored and useful to the circumstance and context, and also to the target demographic. Humans are a crucial component and the main enablers of the amount of cyber security that each system may and will have because of the unpredictable nature of human cognitive behavior.

When properly given, education and information technology literacy are crucial; but, they are not a complete answer. Humans should seize this opportunity to address those issues before they add to the pandemic's toll. It is common in extreme situations to make exceptions to emphasize specific areas of society or infrastructure. This, however, must be done in a clear and controlled manner so that, after the extraordinary circumstance has passed, individuals can quickly reclaim their constitutionally protected right which has harmed far too many lives in the past. For a secure and healthy human population, we must also demand the right to trust technology, with more suitable and improved cyber security.

Scope of the Study:

This study would be undertaken to analyze in trust factor due to rising fraud during COVID 19 pandemic in the Mumbai region. Moreover, it would also help us to understand Different factors and methods of fraud that happened during the COVID 19 pandemic.

Research Methodology

Problems of the study:

The Study is on the trust factor due to rising fraud during this unprecedented crisis

Research objective:

1. The purpose of this study was to look at the trust factor during the COVID 19 pandemic.
2. To comprehend people's cognitive activity during the COVID 19 pandemic
3. To investigate public perceptions of digital payment fraud, scams, phishing emails, unemployment, and fraud vaccine.

Hypothesis:

H0= There is no significant difference in cognitive behavior in trust factors due to rising fraud before COVID19 and during the COVID 19 pandemic.

H1= There is a significant difference in cognitive behavior in trust factors due to rising fraud before COVID 19 and during the COVID 19 pandemic.

Research Design:

The present study is based on both primary and secondary data. The primary data were collected through a structured questionnaire from 50 respondents using Google form and secondary data was collected from different Journals, books, and government records. The collected samples using convenient sampling methods were validated and taken for further analysis. These collected data were analyzed with different statistical tools like correlation, mean, median, and paired T-test. Secondary data was collected from different Journals, books, and government records.

Area of the Study:

The sample data are randomly collected from Mumbai city and its suburban areas

Sample Technique:

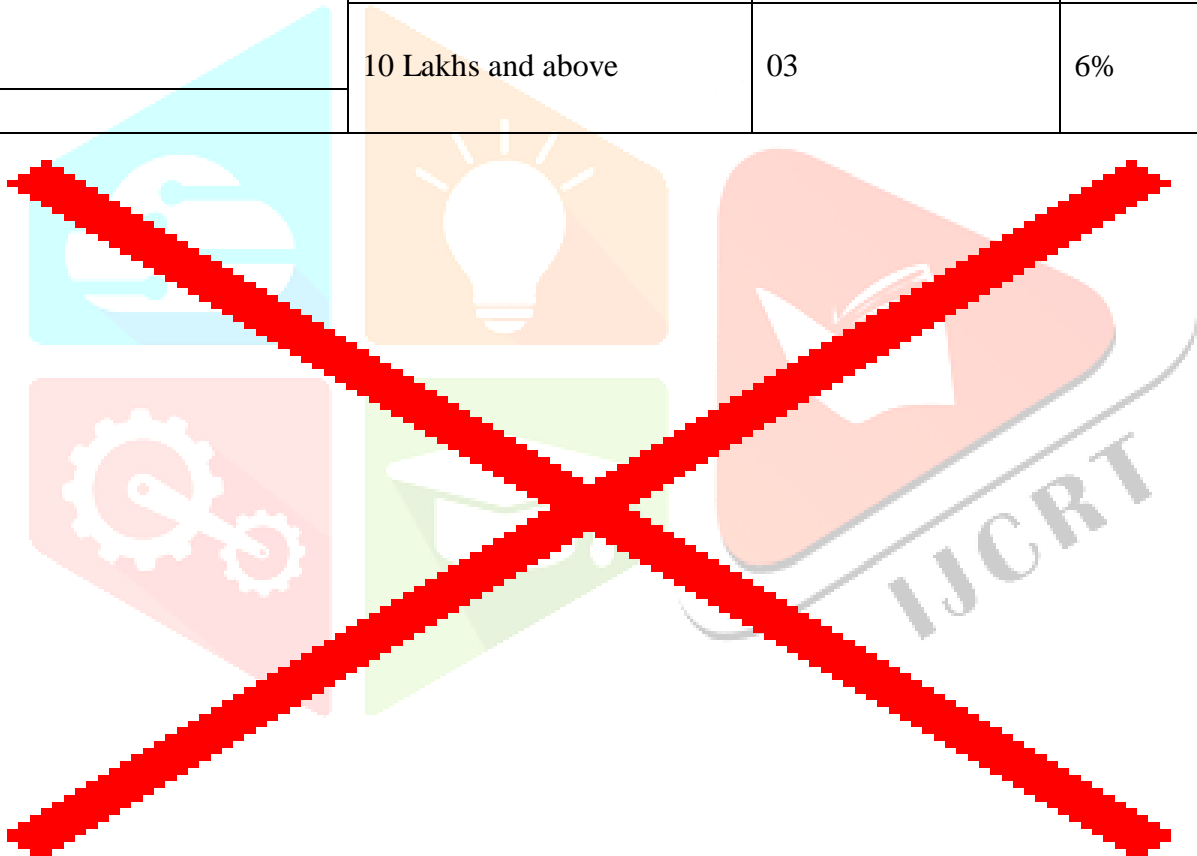
A convenient sample (Non- Probability sampling method) of 50 consumers in the Mumbai region shared their information to the study and was requested to complete the questionnaire voluntarily. The study was done in December 2021.

Table - 1

Age, Gender, occupation, and Income wise Demographic Pattern of trust factor due to rising fraud during COVID 19 pandemic

Demographic Category of investor	Parameters	Number of Representatives	
		Total (50)	Percentage
Gender	Male	31	62%
	Female	19	38%
Age	up to 25 years	12	24%
	26 to 35 years	15	30%
	36 to 45 years	15	30%
	46 to 60 years	06	12%
	61 years and above	04	4%

Occupations (Employment)	Self-employed Professional	12	24%
	Entrepreneurs	05	10%
	Salaried employees	18	36%
	Student	15	30%
Annual Income	Up to 3 Lakhs P.A	25	50%
	Rs. 3 Lakhs to 6 Lakhs P.A.	12	24%
	Rs 7 Lakhs to 10 Lakhs P.A	10	20%
	10 Lakhs and above	03	6%



Interpretation:

Table 1 shows, 50 numbers of respondents, 38% of the respondents are female, 62% of the respondents are male. 24% of the respondents up to 25 years, and 30% of the respondents 26-35 years age group, 30% of the respondents 36-45 years and 12% of the respondents 46 – 60 years and above 61 years age group 4% respondents.

In our investigation we also found that 24% of the respondents are Self-employed professionals, 10% of the respondents are Entrepreneurs, 36% and 30% of the respondents are salaried employees and students.

In income parameter, we found that 50% of the responded Up to 3 Lakhs P.A and 24% responded from Rs. 3 Lakhs to 6 Lakhs P.A. group, 20% responded from Rs 7 Lakhs to 10 Lakhs P.A and more than 10 Lakh 6% responded.

Table - 2

t-Test: Paired Two Sample for Means		
	<i>Before COVID -19</i>	<i>During COVID -19</i>
Mean	96140	60200
Variance	18723959592	7649020408
Observations	50	50
Hypothesized Mean Difference	0	
df	49	
t Stat	3.257404919	
P(T<=t) one-tail	0.001022438	
t Critical one-tail	1.676550893	
P(T<=t) two-tail	0.002044876	
t Critical two-tail	2.009575237	

Significant at 5% (P0.05) -Accepted

Interpretation:

Table 2 shows, the p-value of the trust factor due to rising fraud during the COVID 19 pandemic was less than 0.05, therefore, our null hypothesis was rejected and the alternative hypothesis accepted. It may also be said that there is a significant difference in cognitive behavior in trust factors due to rising fraud before COVID 19 and during the COVID 19 pandemic.

Conclusion:

From the study it has been highlighted the numerous cyber security challenges related to COVID-19; but, none of the known challenges square measure new however has been exacerbated by the pandemic. Therefore, the issues existed before the pandemic, and still no adequate solutions measure on the market, modification, and disruption got to occur at the core of human-device interactions and relations, with a spotlight on trust and on however humans have thrived with one another over thousands of years, even in threatening things. We should take this chance to face those challenges before they pile on high of the pandemic toll. In extreme things, it's traditional that exceptions got to be created to place specific elements of society or infrastructures. However, this has to be accomplished in an exceedingly clear and controlled approach so when the exceptional scenario subsides, individuals will simply take back their basic right to privacy, the loss of that has affected such a big amount of lives within the past. We end to should additionally claim the proper trust in technology, with additional acceptable and improved cyber security, for a safer and healthier human population.

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INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

A comparative study of Financial Statements Reporting under IFRS And IND – AS with respect to innovations and best practices to cater global challenges in Covid times

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Abstract

The study focuses on the concept of Ind AS a converged with IFRS and applicability of the same in India. As stated by MCA it has been made mandatory to all the sectors of business. A critical analysis of the concepts Indian GAAP, IFRS and Ind AS are studied. Few references are taken into consideration for drawing out the below findings and conclusions. This will help in throwing out light on the standards introduced in the country and will create base to the future framework to be add on to the related concept.

IFRS and GAAP being concepts acceptable and practiced globally are to be converged and applied in the framework of Ind AS. This study is basically a approach towards enlightens based upon the key aspects of the newly formed standards.

Keywords: *IFRS, Ind.AS, Convergence, Adoption, India.*

Introduction

What is IFRS ?

IFRS is short for International Financial Reporting Standards. IFRS is the international accounting framework within which to properly organize and report financial information. It is derived from the pronouncements of the London-based International Accounting Standards Board (IASB). It is currently the required accounting framework in more than 120 countries. IFRS requires businesses to report their financial results and financial position using the same rules; this means that, barring any fraudulent

manipulation, there is considerable uniformity in the financial reporting of all businesses using IFRS, which makes it easier to compare and contrast their financial results.

IFRS is used primarily by businesses reporting their financial results anywhere in the world except the United States. Generally Accepted Accounting Principles, or GAAP, is the accounting framework used in the United States. GAAP is much more rules-based than IFRS. IFRS focuses more on general principles than GAAP, which makes the IFRS body of work much smaller, cleaner, and easier to understand than GAAP.

IFRS covers a broad array of topics, including:

- Presentation of financial statements
- Revenue recognition
- Employee benefits
- Borrowing costs
- Income taxes
- Investment in associates
- Inventories
- Fixed assets
- Intangible assets
- Leases
- Retirement benefit plans
- Business combinations
- Foreign exchange rates
- Operating segments
- Subsequent events
- Industry-specific accounting, such as mineral resources and agriculture

There are several working groups that are gradually reducing the differences between the GAAP and IFRS accounting frameworks, so eventually there should be minor differences in the reported results of a business if it switches between the two frameworks. There is a stated intent to eventually merge GAAP into IFRS, but this has not yet occurred.

There will be a reduced cost for companies once the two accounting frameworks are more closely aligned, since they will not have to pay to have their financial statements restated to show results under the other framework in cases where they need to report their results in locations where the other framework is required.

What is Ind AS ?

Indian Accounting Standard (abbreviated as Ind-AS) is the Accounting standard adopted by companies in India and issued under the supervision and control of Accounting Standards Board (ASB), which was constituted as a body in the year 1977. ASB is a committee under Institute of Chartered Accountants of India (ICAI) which consists of representatives from government department, academicians, and other professional bodies'. ICAI, representatives from ASSOCHAM, CII, FICCI, etc.

The Ind AS are named and numbered in the same way as the corresponding International Financial Reporting Standards (IFRS). National Advisory Committee on Accounting Standards (NACAS) recommends these standards to the Ministry of Corporate Affairs (MCA). MCA has to spell out the accounting standards applicable for companies in India. As on date MCA has notified 39 Ind AS. This has been applied to the companies of financial year 2015-16 voluntarily and from 2016-17 on a mandatory basis.

Literature And Hypothesis Development

The question of how accounting practices and standards have harmonised across the globe has been topical in accounting research for many years. As such authors have used different methods in examining harmonisation between and among countries. However, these studies are quite old and did not cover India. Studies before the inception of IFRS in 2003 focused on harmonisation among countries whereas current trend looks at how local standards are comparable with IFRS.

Rahman et al. (1996) study on the disclosure and measurement requirements between Australia and New Zealand highlighted the high level of harmonisation between the two countries before the adoption of IFRS. In Europe, Herrmann and Thomas (1995) examined the harmonisation of accounting measurement across countries. They found that countries were similar in foreign currency translation of assets and liabilities recognition, but different in translation on revenue and expenses. They also found that inventory valuation was the same across the sample countries.

Garrido et al. (2002) longitudinal study using Euclidean distance approach indicated that IASB had improved harmonisation through the issuances of IAS. Fontes et al. (2005) used both Jaccard's coefficient and Spearman's coefficient to assess the harmonisation of Portuguese accounting standards towards IFRS. Their measure involves 3 phases, Euclidean distances used by Garrido et al. (2002), Jaccard's coefficients and Spearman's coefficient. Their study provides evidence of positive progress between Portuguese accounting standards and IFRS. Using fuzzy clustering analysis, Qu and Zhang (2010) reported that Chinese accounting standards (CAS) are significantly similar to IFRS. However, they caution that there are differences between IFRS and CAS, which can result in differences in accounting values.

In Africa, Boolaky (2006) used content analysis to compare IFRS with local reporting standards of South Africa, Mauritius and Tanzania. The study compared the definition of terms, accounting treatment and disclosures of these country's local standards with IFRS. Boolaky (2006) reported that there were similarities between the three countries. In ranking the countries local standards with IFRS, the study concluded that South African standards are more harmonised with IFRS, followed by Mauritius and Tanzania been the least harmonised country. Boolaky (2006) used a Wilcoxon matched paired test to run the statistical significance of the harmonisation score.

Joshi (2012) claim that the benefits of convergence to IFRS in India is not likely to lead to global harmonisation because of subjective and judgemental measurement. The author argues that management will use discretion to their advantage, given the weak financial market of the country. Similarly, Patro and Gupta found that management students' in India have less knowledge of IFRS and low interest in accounting harmonisation. Hence as future accounting professionals, these students are less likely to ensure effective harmonisation that comes with the adoption of Ind.AS. Parvathy (2017) also argues that the convergence to IFRS in India is likely to be a mere formality as there is limited awareness among stakeholders.

Sharma, Joshi and Kansal (2017) found that accounting professionals and bankers in India acknowledge the efforts of ICA in training people; however, these professions admitted that convergence to IFRS might not lead to harmonisation due to difficulty in interpreting the standards.

Although there is evidence of challenges in effective implementation of Ind.AS in achieving global harmonisation, I follow from prior studies that suggest convergence is an attempt to bridge the gap between local accounting standards and IFRS. For instance, Jones and Finley's (2011) investigation on the harmonisation of IFRS between Australian and EU indicated that accounting practices variability reduced after the adoption of IFRS. Consistently, Bayerlien and Al-Farooque (2012) also provided evidence that deferred tax and goodwill accounting has harmonised between Australian, Hong-Kong and the UK after the adoption of IFRS. Catuogno and Allini (2011) also found that the level of harmonisation increased in Italian and Spanish companies after the implementation of IFRS. Nobes (2011) opines that convergence is a modification of IFRS to meet the specific needs of a country, resulting in no significant difference between IFRS and converged local standards. Further, the MCA (2015) and ICAI (2007) of India claim that the carve-ins and -outs in Ind.AS is not intended to bring any significant difference from IFRS, but rather to give options to suit the Indian business environment. Given these, it is hypothesised:

Research Gap/ Statement of Problem

DIMENSIONS AND AREAS

Due to globalization and liberation, more and more countries are opening their doors to foreign investment and as businesses expand across borders, there is a need for common accounting standards in order to interact globally. Today, more than 12000 companies in 150 countries have already adopted IFRS and India has already converged with IFRS through IND AS from 2017 in all the sectors including SMEs.

NEED OF THE STUDY

IFRS provides the solution as it is single set of high quality accounting standards which offer transparency, accuracy, comparability and globally accepted accounting standards which helps global investors and to all companies operating globally.

ANALYSIS OF THE STUDY

Limitations of the concept of Ind – AS in India with respect to its dimensions and areas covered. This study may give conclusive measures as to what practical approach Ind – AS has in today’s scenario.

Objectives of the Study

The following are the objectives of the Research:

- To study the concept of Indian Accounting Standards (Ind - AS) and its implementation in India.
- To know the likely beneficiaries of IFRS convergence in India.
- To identify the opportunities and Challenges involved in implementing Ind – AS in India.
- To study the Comparison of IFRS and Ind – AS.
- To study the Limitations of Ind – AS.

Research Methodology of the Study

It specifies the research design, the sources of data, and the procedures adopted in data collection and analysis.

Research Design:

This study is exploratory research in nature. It adopts a quantitative approach in analyzing the research questions.

Sample Technique:

Convenience sampling method has been adopted in administering the responses.

Sources Of Data Collection:

Only Secondary data have been used in this study. It includes research articles, newspapers, and thesis and through online article reports etc.

Scope of the Study

The present study has been chosen in order to know the Opportunities and Challenges involved in implementing Ind - AS in India. References were taken from the previous research articles and papers available online. It caters to the perception, opinion and views of the researchers regarding the concept.

Significance of the Study

Research in this area will hopefully bring more brightening result and serve as a evident about the preparedness of the users of financial information and gives clear idea of real challenges, opportunities and risk involved in implementing Ind – AS. A comparative analysis of implementation of IFRS and Ind-AS can also be conceptualized and even beneficiaries related challenges can be clarified.

Limitation of the Study

The Research is limited to the following extend:

- Only few references have been taken to study Ind - AS implementation.
- Only few responses and opinion of the researchers are reviewed.
- Conclusions are drawn on the basis of the findings through above review of literature, still scope exist for modification and up gradation.

Findings of the Study: In this paper, the quantitative changes have been examined in financial reporting due to the changes in accounting standard. 5 listed Indian companies (companies) have been selected from the IT industry belonging to Nifty 50 Index to conduct this study. Before the period, financial year starting from 1 stApril, 2016, companies prepared their financial report in compliance with the Indian GAAP (IGAAP). The financial year starting from 1stApril, 2016 and onwards all the Indian companies either listed or unlisted having net worth of rupees five hundred crore or more need to prepare their financial report under the Indian Accounting Standards (Ind AS). So, the financial reports for the financial year ending on 31st March, 2016 are available under both IGAAP and Ind AS (since the financial year ending Atanu Pramanick 78 on 31st March, 2017 requires the previous year's figures for comparison purpose, the figures as on 31st March, 2016 need to be restated under Ind AS). The consolidated financial statements as per IGAAP are compared with the consolidated financial statements under Ind AS. The figures in the Balance Sheet and the Profit and Loss statements have been completely drawn from the annual reports of the company. All figures are related to the period ending 31st march 2016. Gray's Comparability Index (GCI) is applied to the key elements of financial statements such as assets, liabilities, equities and profit prepared under IGAAP and Ind AS. This is an Index which was proposed by Gray in 1980 to quantify the impact of different accounting practices by means of Conservatism Index. The following formulae are used. The Index is calculated as under: Total Comparability Index of Non-Current Assets (NCA) = 1- Total Comparability Index of Current Assets (CA) = 1- Total Comparability Index of Total Assets = 1- Total Comparability Index of Total Equity = 1- Total Comparability Index of Total Non-Current Liabilities (NCL) = 1- Total Comparability Index of Total Current Liabilities (CL) = 1- Total Comparability Index of Total Equity and Liabilities = 1- Total Comparability Index of Total Income = 1- Total Comparability Index of Total Expenses = 1- Total Comparability Index of Profit before tax (PBT) = 1- The benchmark used in the study is Ind AS for examining the accounting impact on the elements of the statements of financial positions of the transition from the Indian GAAP to Ind AS. The Total Non-Current assets, total current assets, total assets, total equities, Total Non-Current Liabilities, Total Current Liabilities, Total Equity and Liabilities, Total Income, Total Expenses, Profit before tax Business Studies--Volume--XXXIX, No. 1 & 2, January & July, 2018 79 reported under Ind AS are taken as denominators in order to assess the impact of Ind AS on

Conclusion

World becoming a global village and with liberalization & globalization of economy it is imperative the disclosures and reporting of companies are made in parallel to the International Regulations. The MCA (Ministry of Corporate Affairs) had come up with lots of efforts by introducing e-filing and XBCL filing of financial results. Introduction of Companies Act, 2013, have sweep changes brought into the system. Reporting under the Ind – AS makes the financial easily comparable with other countries in the global markets. After the financial year 2016-17 it has been mandate all kinds of organizations to applicative report as per guidelines of Ind – AS. Though the transition has serious implications on the financial reporting, it paves way for better standards and governance.

The impression towards the policies and framework included in Ind – AS may not fulfill the requirements globally. Suggestive opinion may recognize through implications and thereafter.

This study overall give some light to the newly formed standards in the country. To some extend it is a study to find more logical approach towards the framework of the country till date.

It can be concluded that introduction of Ind AS and making its application mandatory would help in more transparency and analytical data interpretation of the financial reporting system. As stated above few dimensions are still need to touch in the future aspects to get a complete approach towards accountability and global requirements.

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INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

IMPACT OF COVID-19 ON INDIAN STOCK MARKET WITH SPECIAL REFERENCE TO NIFTY BANKS

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ABSTRACT

COVID-19 has adversely impacted the international finance in a very unexampled way. India has seen its worst phase of finance when compared to past twenty-four years. This empirical paper focuses on the impact of COVID-19 on stock markets with a special reference to NIFTY banks. The paper uses secondary data for the research, the data was mainly collected from official websites of NSE and BSE. The closing price of the shares of these banks have been taken for the calculation from the period of October 2019 to July 2020 by dividing the time period into pre-COVID-19 and during COVID-19 and a comparison analysis is made to know the impact by using Annualised standard deviation measure. The findings highlight the impact on the share prices of Nifty banks.

Key words: COVID-19, Stock market, Nifty banks, Shares

INTRODUCTION

World Health Organisation declared COVID-19 as a “public health emergency of international concern.” The first case of COVID was found in India on January 30th and currently, there are more than 9 million reported cases. Governments of foreign nations started handling the situation by imposing lockdown and even the Indian government followed the same. On 24th March a nationwide lockdown for 21 days was announced by the Prime Minister of India and later the lockdown was extended till 31st May. This resulted in the shutdown of all the factories, restaurants, markets, flights, universities, and colleges. There was a huge adverse impact on the world economy because of the virus, even the Indian economy had to see a drastic fall in the GDP. India’s GDP contracted to 23.9% in the first quarter of the financial year 2020-2021 the lowest GDP rate in the last 24 years.

IMPACT OF COVID-19 ON STOCK MARKET

India's stock market experienced a major increase in its volatility, VIX index showed a raise by about three times than its usual, with markets halted twice in March 2020 due to lower circuit filter. During the countrywide lockdown, the regular average number of trades and the number of shares exchanged in the equity cash market segment increased significantly. NSE derivative market volume data shows a massive fall almost 20 percent in the average number of daily derivative contracts traded in March 2020 compared to the previous months. India's Sensex was worst hit down in the month of May, it dropped 23%. It is difficult to predict the movement of stock market in the near future. The current situation is termed as 'Black Swan' event by many of the economists around the world.

Nifty bank is an index comprised of the most liquid and large capitalised Indian banking stocks. It provides investors with a benchmark that captures the capital market performance of Indian bank stocks. The index has 12 stocks from the banking sector,

1. HDFC
2. AXIS
3. BANDHAN BANK
4. FEDERAL BANK
5. IDFC
6. INDUSIND
7. KOTAK MAHINDRA
8. PUNJAB NATIONAL BANK
9. RBL
10. ICICI
11. BANK OF BARODA
12. SBI

LITERATURE REVIEW

Daisy Basitha & Debakshi Bora (2020) in their study 'The outbreak of COVID-19 pandemic and its impact on stock market volatility' examined the volatility of Nifty and Sensex for the period one year and did a comparative analysis of the return of the stock market in pre-COVID-19 and during COVID-19 situation. GARCH model was used to analyse the volatility of the indices. The findings revealed that indices were higher in the pre-COVID-19 period than during COVID-19.

Mohammad Noor Alam, Md Shabbir Alam & Kavita Chavali (2020) in their study 'stock market response during COVID-19 lockdown period in India' examines the extent of the influence of the lockdown on the Indian stock market and a comparative analysis is made between pre- and post-lockdown. This research paper used Market Model Event study methodology and analysed 31 companies listed on BSE. The results of the study indicated the market reacted positively with significantly positive Average Abnormal Official announcement of the lockdown and confirms that lockdown had a positive impact on the Indian stock market performance.

OBJECTIVES

- To understand the impact of COVID-19 on Indian stock market
- To do a comparative analysis in the deviations of stock prices relating to Nifty banks for pre-COVID-19 and during-COVID-19 period

RESEARCH METHODOLOGY

This study has adopted secondary research methodology. The secondary data for the study has been taken from the reviews of literature from published sources including research papers and e-journals, news and web articles also. For the undertaken study impact of COVID-19 on stock market the share prices of Nifty banks were taken from the official website of NSE and BSE from the historical database. The daily closing price of the shares of each bank was taken for the calculation and volumes of shares traded on each month was taken into consideration. A comparative analysis of annualised standard deviation is done between pre and during-COVID period. The annualised standard deviation of the share prices was calculated using Excel and was interpreted using tables and charts.

TOOLS USED

Standard Deviation

Standard Deviation is a statistical tool that expresses how much the members of any group differs from the mean value of that group. It tells us how measurements of a group are spread out from the mean value. The lower the Standard Deviation is, the better it is. A lower Standard Deviation depicts that majority of the numbers are close to the average and a higher Standard Deviation depicts the majority of the numbers are far away from the average value.

Formula

$$\sigma = \sqrt{\frac{\sum_{i=1}^n (x_i - \bar{x})^2}{n-1}}$$

Annualised Standard Deviation

For calculating the annual standard deviation, it is necessary to calculate the standard deviation of a shorter period of time (daily volatility). The standard deviation represents the daily volatility of the share price. The annualised Standard deviation is the standard deviation multiplied by the square root of the number of periods in one year.

Formula:

$$\text{Annualised standard deviation} = \sqrt{250} * \sigma$$

LIMITATIONS

1. The study was conducted only for the period of 5 months during COVID-19 situation.
2. The study only focuses on impact on banking sector in stock market and did not consider other sectors in economy.
3. The study has only included data of 12 nifty banks, so the result may not be reliable.
4. The study completely depends upon the secondary data alone which can be manipulated easily.

ANALYSIS & INTERPRETATION

Data used for this study was collected from the official website of NSE and BSE from the period of 1st October 2019 to 31st July 2020 from the historic data base. The period was divided into two parts:

- From 1st October 2019- 29th February 2020 – Pre-COVID-19 Period
- From 1st March 2020 – 31st July 2020 – During COVID-19 Period

Comparative Analysis of Volume of Shares Traded

Firstly, the volume of shares of nifty banks traded on a monthly basis for the entire period was collected and was divided into two periods analysed and interpreted in the form of Bar graph presented below (chart1 & chart 2)

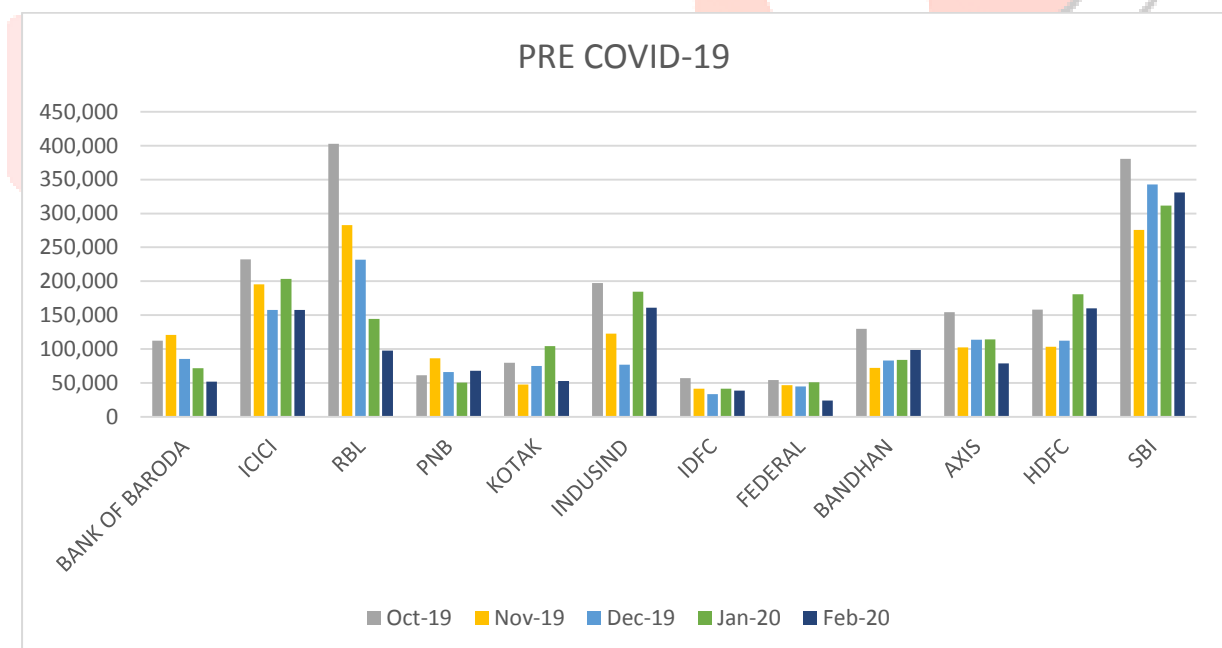


Chart 1: Interpretation of volume of NIFTY bank's shares traded pre-covid 19

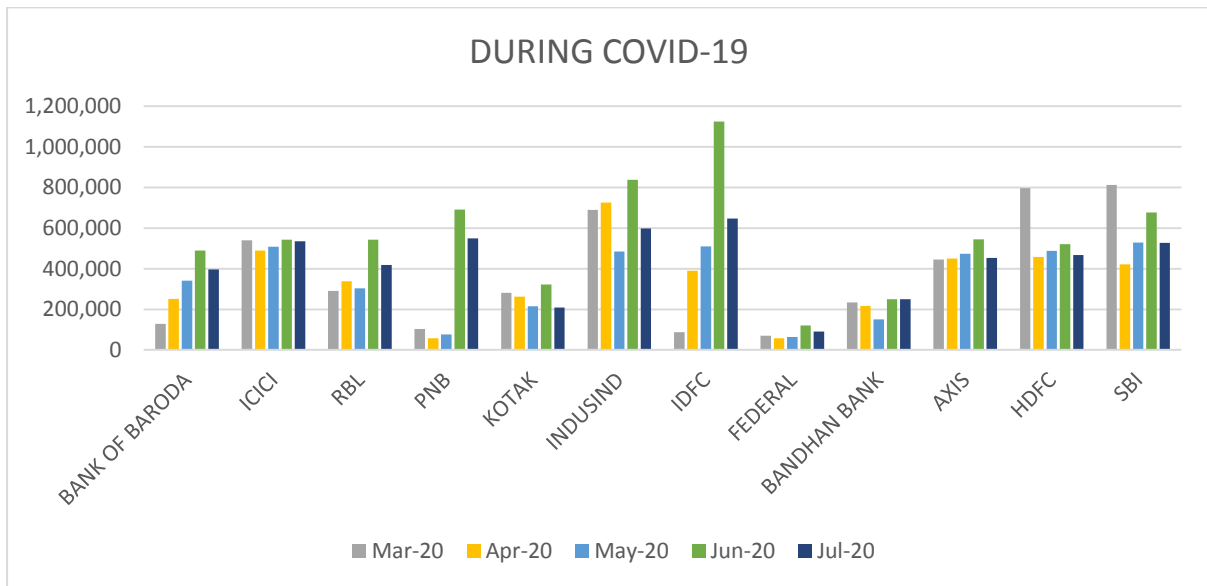


Chart 2: Interpretation of volume of NIFTY bank's shares traded during-covid 19

From the above two charts we can comprehend that the volume of shares traded in the pre-COVID 19 is very low when compared to during-COVID-19 period. In the during COVID-19 period the volume of shares traded of all the banks have almost increased up to three times which is really unusual in stock markets. The highest volume of shares traded in the pre-COVID-19 was 4,00,000 of RBL bank in the month of October and whereas in during COVID-19 period the highest volume of shares traded was 11,24,000 of IDFC in the month of June. But the volume of shares traded of all the banks have decreased in the month of July.

Comparative analysis of Annualised Standard Deviation of Pre-COVID-19 and During COVID-19 Period

Comparative analysis of annualised standard deviation was done to understand the volatility level of share prices of nifty banks in stock market. The calculation of annualised standard deviation was done using Excel. Daily closing prices (from 30th September 2019- 31st July 2020) of shares of these banks was taken and the changing price was calculated and standard deviation for both the periods was calculated and the formula of annualised standard deviation was applied to measure risk and volatility. The results obtained is interpreted in the form of table and chart below (Table 1& Chart 3)

BANKS	STANDARD DEVIATION PRE-COVID -19	STANDARD DEVIATION DURING COVID 19
SBI	0.366005428	0.605878191
HDFC	0.167648968	0.572092472
AXIS	0.244700787	0.886853933
BANDHAN BANK	0.475490282	1.199811873
FEDERAL BANK	0.302387834	0.76775034
IDFC	0.330674461	0.728077119
INDUSIND	0.386822887	1.247717598
KOTAK MAHINDRA	0.209593965	0.616900122
PUNJAB NATIONAL BANK	0.209593965	0.616900122
RBL	0.57938159	0.949989965
ICICI	0.251457096	0.731727532
BANK OF BARODA	0.343966132	0.640577413

Table 1: Annualised standard deviation of nifty's banks for two periods

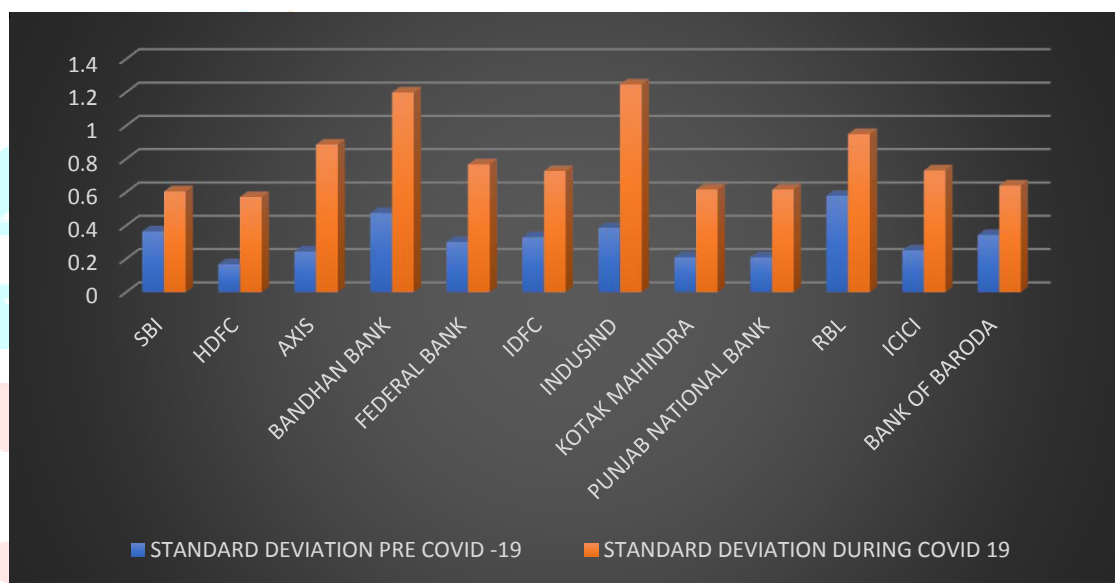


Chart 3: Comparison of annualised standard deviation between pre and during-COVID-19 period

From the above interpreted table and chart, it can be said that the annualised standard deviation of pre-COVID-19 is very less when compared to the during COVID-19 period. This means that in the pre-COVID 19 period there was a stable return due to which the standard deviation is quite low and nearing to their means and during COVID-19 value of standard deviation of all banks is more due to the economic slowdown the returns declined rapidly causing a major deviation or fluctuation.

FINDINGS

The volume of shares traded was very high in the period of COVID-19 when compared to the pre-COVID 19 period. The shares trading was done more mainly in the months of March and June IDFC Bank showed a highest change in volumes of shares traded by increasing the shares traded three times more than pre-COVID. Kotak bank showed a very low changes in the volume of shares traded.

In the annualised standard deviation test of risk all the banks were stable in the pre-COVID-19 period but during-COVID-19 the standard deviation of all the banks has increased and Bandhan bank and

IndusInd bank have standard deviation of more than 1 which indicates a higher volatility and risk. Standard deviation of SBI and Bank of Baroda have increased in a lower margin of change, which shows that shares are more stable than compared to other banks.

CONCLUSION

The unforeseen pandemic has already brought a numerous challenge to the world and has brought an adverse effect to all the sectors and the world economy has come to a standstill. There is not a single factor that has not been affected due to COVID-19. On a concluding note, stock markets are said to be the future predictor of a country's economy and due to the impact on stock market it has hugely impacted on the financial system of the country the results of this study shows that there is a significant impact of COVID-19 on the stock market in focus with banking sector. The use of the simple tool of standard deviation we got the results which showed the increasing volatility in the stocks of nifty banks. The increasing volatility increases the potential for making more money quickly but with a higher risk, risk adverse investors may avoid investing during this period. The result of this study can help the investors to have better understanding and evaluate the impact of COVID-19 on stock market.

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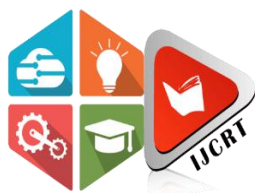
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INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

TRUST BASED INFORMAL PAYMENT SYSTEM: ANGADIA

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ABSTRACT

Angadia is one of the business which is operated in a very secret manner, Angadia are majorly in the business of informal payment system which basically means transfer hard cash from one businessman to another businessman they also transfer precious jewels from one person to another. The business in mainly operate between Mumbai to Gujarat and it's a complete trust based business operated by mostly Gujarati community. The study shows how angadias operating their business and what type of coding system are used and how they different from hawala traders.

Keywords: Informal Payments, Angadia, Hawala, Diamonds, Trusted Unofficial Couriers, alternative remittance systems, underground banking, Reputation Based Remittance System

INTRODUCTION

Angadia is a Hindi language word meaning courier in Hindi. Angadia is a Hindi word that is also used for designations that serve as Havildars in India. Angadias are those who act as a parallel informal banking system in this country which simply work on the basis of mutual trust. It is a parallel banking system specially built and serves to provide money transfer service for businessmen in India from one city in India to another in the same city. Angadias is the pillar of casual dispatch and banking administrations. They

serve financial specialists and finance managers who are predominantly operating in the region of Mumbai and Gujarat.

They are experts in transferring Gold, diamond, jewel and money from one city to another within the country. These individuals move these incredibly important things, only for an ostensible charge. They require around 24 hours at the greatest, to emerge any exchange of cash or move of different resources.

Angadia will just delegate people they know in business since individual honor and business notoriety are in question. By and large, great references for effectively utilized laborers are liked. The organization initiates experienced representatives who have a demonstrated history of genuineness, perseverance, and commitment in their field of work. The originators accept that there is a need to make individuals mindful of uninvolved abilities, the enormous possible intrinsic inside them. Moreover, they never request that an individual demonstration beneath his/her degree of capacity.

OPERATING SYSTEM OF ANGADIA'S

They charge commission for their courier service. The commission can be anywhere from 0.2% to 0.5% for every transaction done by them. The commission charged for money transfer from city to another varies is Rs 100 for every One Lakh transfer. Angadias work and make due based on the trust that they acquire from their customers. They keep an elevated level of trust factor and are set up to go to any degree to secure their customers. They additionally can go to any length to conceal the substance of their dispatch administration.

Angadia maintains its messenger business from various districts in Mumbai city. These territories are Bhuleeshwar, Opera House or Jhaveri Bazar zones in the southern piece of Mumbai. They likewise have a base in North Mumbai. They work from places like Malad, Borivali and Ghatkopar in North Mumbai.

These individuals give this dispatch administration to objective Gujarat, moving cash and different assets, utilizing ship administration to Mumbai Central Railway Station. Angadias use vehicles for this piece of their excursion and these vehicles have accompanies. These escorts are normally security work force, who are secretly recruited by Angadia .

They disseminate money and different assets consistently and like to venture out to Gujarat by Gujarat Mail train also called the "Angadia Mail"- a large portion of the seats between train numbers S-4 and S-7 are involved by Angadias, which is a significant connection in the exchange of valuable stones. They re-visitation of Mumbai the following day by a similar train. The flight of Gujarat Mail is from Mumbai Central Railway Station at 10 am. It shows up in Ahmedabad at 6.25 am. While getting back to Mumbai, the train withdraws from Ahmedabad railroad station at 10 am and arrives at Mumbai Central at 6.45 am the following day. Angadia has held around 30% to half seats in railroad mentors and they are heading out in

gatherings because of security. These individuals like to remain conscious the entire evening or rest on the other hand.

The trust factor in Angadia is high to the point that they will go to any length to ensure their clients and furthermore shroud the substance. As they are initially inhabitants of the Kathiawaror Kathiawad locale of Gujarat, which incorporates regions. For example, Surendranagar, Jamnagar, Junagadh, Porbandar, Rajkot, Amreli and Bhavnagar. What's more, a considerable lot of them are from the Leva-Patel people group. Angadias have been doing business since Independence Day. They have to be sure been the pillar of casual messenger cum-banking administration for individuals situated in Mumbai and Gujarat.

There are around 200 Angadias in the city of Mumbai. In Gujarat, there are practically equivalent Angadia living in various urban communities. These urban communities are Ahmedabad, Surat and Baroda. High worth products and money worth a couple hundred crores of rupees are taken among Mumbai and Gujarat consistently. As indicated by certain evaluations, the complete estimation of merchandise made by these individuals, including money, is between Rs 70,000 crore and 1 trillion every year.

CODING FRAMEWORK OF ANGADIA'S

These artists have an extraordinary code framework. They utilize this code framework when leading their business. The code framework comprises of peculiar words, for example, "Joakim" and "Jewer". These codes are utilized to depict the idea of the substance, which are inside the package.

They utilize coded words for the exchange of greenbacks. They just pass on the word and the greenbacks is moved from the city of Mumbai to the objective in the territory of Gujarat. In any case, other valuable things, for example, precious stones and jewelery, and to convey them actually.

The sender at that point educates Angadia who advises the equivalent to individual toward the finish of the beneficiary. Next, it is conveyed and a 10 rupee note is taken of that cash number - as verification of conveyance. Now and again phone numbers are likewise utilized instead of money note numbers. Here the beneficiary settles on a missed decision to the messenger cell to check the number.

The actual conveyance of money or jewels happens consistently. Normally, they leave through Gujarat Mail and return the following day from Gujarat Mail. The Gujarat Mail leaves Mumbai Central at 10 am and arrives at Ahmedabad at 6.25 am the following day, while the return heading leaves Ahmedabad at 10 am and arrives at Mumbai Central Railway at 6.45 am the following day. 30 to 50 percent of the seats in the two mentors of this train are reserved by Angadia. For security reasons, they travel in gatherings. They ordinarily sit for the time being or rest on the other hand.

HOW ANGADIAS ARE DIFFERENT FROM HAWALA TRADERS

Hawala is a widely used form of informal value transfer, especially between the countries lacking a financial system or containing various areas not served by formal financial systems. In such countries, Informal Value Transfer Systems (IVTS) may be the only method for financial transactions. Not all countries have regulated hawala. The result is that hawala remains illegal in several countries around the world.

Hawala is used by migrant workers who frequently send remittances to relatives and friends in their countries of origin find the hawala system advantageous. Whereas Angadias is mostly used by diamond merchants, individuals, to transfer Gold, Diamond, Jewel and Money from one city to another within the country.

Hawala facilitates the flow of money between poor countries where formal banking is too expensive or difficult to access. In addition to the convenience and speed of conducting hawala, the commission rates are usually low compared to the high rates that banks charge. To encourage foreign exchange transfers through hawala, dealers sometimes exempt expatriates from paying fees. The system is also easy to use, as one only needs to find a trusted hawaladar to transfer money.

CONCLUSION

Cash administrators and well off monetary trained professionals, who are arranged in the territory of Mumbai or Gujarat, trust continually these Angadia, beyond a shadow of a doubt. They use Angadia to move their money since they are speedy, dependable, and regarded. Because of its absence of administration, absence of paper trail and no Know Your Customer (KYC) documentation, troublemakers may come to support this sort of settlement framework.

These rich monetary trained professionals and account chiefs in like manner advantage the organizations of organ present for the move of exorbitant items, for instance, jewelery and valuable stones. The domain of Gujarat, especially Surat city is the essential market for valuable stones; those people are reliably moved from that city to Mumbai by methods for Angadia for extra business trades.

As the framework has numerous points of interest, it represents an open door for tax criminals and psychological oppression agents. In this manner, in areas where the progression of money is prepared, generally through casual settlement frameworks, equilibrium should be reached among oversight and guideline.

SUGGESTIONS

Build up an instructive program to bring issues to light of the maltreatment for illegal tax avoidance and fear monger financing through casual installment move specialist co-ops and other comparable settlement frameworks. Develop an educational program to raise awareness of the abuse for money laundering and terrorist financing amongst hawala service providers and other similar remittance systems.

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“Impact of COVID 19 Crisis on Consumer Buying Behaviour with reference to Mumbai Region”

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Abstract: The COVID 19 Pandemic it's a unique challenge faced by world. During pandemic situation disruption in the lifestyle and buying pattern of a consumer and adversely impact the global economy. To control such virus government has taken certain corrective measures like wearing the mask, social distancing and lockdown. Due to some strict restrictions entire economic activity become blocked and their results individuals losses their jobs, income and their impact consumers change their buying behaviour. The present study is an attempt to analyse the consumer buying behaviour during the COVID 19 with reference to Mumbai region. The primary data were collected through structured questionnaire form 100 respondents using Google form and secondary data collected from different Journals, books and government records. The finding of the study helpful to identify lockdown sentiments and sustainable buying (LSSB) and also analysed the willingness to buy local brand goods (LBG) Verses foreign brand goods (FBG).

Key Words: COVID 19, Consumer Behaviour, lockdown sentiments and sustainable buying, local brand goods, foreign brand goods

“Impact of COVID 19 Crisis on Consumer Buying Behaviour with reference to Mumbai Region”

Introduction:

On 11th March 2020 the world health organization declared COVID -19 a global pandemic. In India first case of Novel coronavirus or COVID – 19 was found confirmed on 30 January 2020 in Thrissur, Kerala, which was further infected by many peoples. To control this deadly infectious Novel coronavirus government took some strict corrective measures like wearing mask, social distancing and lockdown. Due to some strict restriction like lockdown economic activities got blocked and their side effects unemployment increases, saving reduced and peoples standards of living also adversely affected.

COVID -19 has not only affected economic condition but also change the psychologically thinking which has broken and they never become normality. During the pandemic situation peoples are living differently, and their change the buying behaviour. The crisis are affecting change the perception towards different brands and category preferences. Moreover consumers have adopted the digital way of living therefore increases the digital preferences. Majority of people choosing online shopping and online payment therefore online shopping and digital marketing companies like flip kart, Jiomart, Amazon, Myntra, Meesho etc. turnover increases.

Mumbai is densely populated city and financial capital of the country. Most of the countries headquarters are located in and around major stock exchanges also available in the city. Therefore millions of people migrated in city to search employment. During lockdown majority of the people left city and their result adversely affected production and consumers they change their buying behaviour.

Moreover most of the people losing their jobs due to the economic slowdown. A feeling of nationalism was observed across many countries globally. People stated discussion about importance of being self-reliant and reducing dependency on foreign goods especially chines goods.

During the pandemic situation consumer changes in the choice of purchase destination. Consequently there is a need to understand the new consumer behaviour in terms of marketing strategies and purchasing power and any other factors that influencing consumer buying behaviour pre COVID 19 and during COVID 19 situation.

The current study focus on three important variables they are as follow:

A) During Pandemic economic activity: In this context we need to analysed during pandemic situation how think should be contribute to the revival of the economy.

B) During Pandemic economic Impact: In this context we should understand the consumers continue to their impulse buying or shift towards others.

C) During Pandemic Environment and sustainable living: In this context we should analysed who consumer are fulfil their needs and willingness to pay local goods and foreign goods.

Review of Literature:

Meghna Verma and B.R. Naveen 2021 in this study COVID -19 impact on buying behaviour observed that the world faced unique socio- economic and psychological challenges due to COVID -19 pandemic. In this study author finding different indicators like economic nationalism, lockdown sentiments and sustainable approach and product-specific ethnocentric behaviour tendency significantly influence the willingness to buy country's own brands and products. Using 367 responses with objectives to understand if the stay-at-home mandate has resulted in any change in consumer buying behaviour due to the COVID -19 crisis and factors that would influence purchase decisions post lockdown. Data was collected online using a structured questionnaire under unique environment during the lockdown and find the conclusion that India is promoting the production and purchase of Indian made goods and services. And further they conclude that due to lockdown has triggered economic nationalism among Indian consumers and there is an increased willingness to buy Indian brands.

Dr.P.Rajeswari & Dr. C.Vijai 2020 in this paper entitled The Impact of COVID-19 on Consumers behaviour in India observed that The COVID-19 pandemic has fundamentally changed the world. The author identify the consumer buying behaviour during COVID -19 with reference to Coimbatore city. They collected primary data through structured questionnaire from 315 respondents using online Google form and analysed with the help of SPSS. Researcher also use some statistical tools such as percentage, mean, chi-square test and T test and investigate the significance level. They also frame objective such as to study the awareness and knowledge of consumers towards COVID -19 and to analyse the consumer's attitude towards COVID -19 impact on the buying behaviour. After analysis found that majority of the consumers in India they shopping more health – conscious and are focusing more on limiting foods waste.

Dr. Bayad jamal ali 2020 studied that Impact of COVID – 19 on consumer buying behaviour toward online shopping in Iraq observed that during the pandemic majority of the people using online shopping. The present study investigate that there is possible correlation of COVID 19 to consumer buying behaviour of electric durable goods in Iraq. Researcher using different literature review, citing sources form credible journal articles, books and other content and investigate. After using different literature review they found that COVID -19 pandemic affected consumer behaviour worldwide, imparting local and global economies and many companies starts innovated products and adapted new circumstances.

Scope of the Study:

This study would be undertaken to analyse the consumer buying behaviour during COVID 19 in Mumbai region. Moreover it would also help us to understand the consumer choice and buying decision about local goods and foreign goods. And also analyse different platform of buying products. Thus present study aims to understand different factors that influence consumers buying behaviour during COVID 19.

Research Methodology

Problems of the study: The study is on the consumers buying behaviour and what are the problems face by consumers to buy goods in this unprecedented crisis

Research objective:

- 1) To study the consumers buying behaviour during COVID 19
- 2) To study the different pattern of buying during COVID 19
- 3) To analysed consumers buying behaviours towards local goods and foreign goods

Hypotheses

In Light of the discussion in preceding sections, the following hypotheses are proposed:

H0: There is no significant amount of differences in consumers buying behaviours towards local goods and foreign goods during COVID 19 outbreak

H1: There is significant amount of differences in consumers buying behaviours towards local goods and foreign goods during COVID 19 outbreak

Research Design:

This current study is based on both primary and secondary data. The primary data were collected through structured questionnaire form 100 respondents using Google form and secondary data collected from different Journals, books and government records. The collected samples using a convenient sampling methods were validated and taken for further analysis. This collected data were analysed with the different statistical tools like correlation and T test. Secondary data collected from different Journals, books and government records.

Area of the Study:

The sample data are randomly collected form Mumbai city and its suburban areas

Research Approach:

The questionnaire methods survey is used for collecting primary data from Mumbai region. We requested all respondents to fill the open and closed ended questionnaire. Questionnaires we frame in the structured form which are very easy to understand at a glance.

Sample Technique:

A convenient sample (Probability sampling method) of 100 consumer in Mumbai region shared their information to the study and was requested to complete the questionnaire on a voluntary basis. The study was done in November and December 2021.

Data usage:

The analyses and interpretation is done on the basis of random collected primary data. However for conclusion and recommendation both primary and secondary data is used along with the verbal suggestion and information from respondents. The data collected from these sources were analysed using various tools like correlation and t -test methods.

Table - 1**Age, Gender, occupation and Income wise Demographic Pattern of Consumer Buying Behaviour**

Demographic Category of investor	Parameters	Number of Representatives	
		Total (100)	Percentage
Gender	Male	56	56%
	Female	44	44%
Age	up to 25 years	35	35%
	26 to 35 years	25	25%
	36 to 45 years	15	15%
	46 to 60 years	15	15%
	61 years and above	10	10%
Occupations (Employment)	Self-employed Professional	30	30%
	Entrepreneurs	10	10%
	Salaried employees	35	35%
	Student	25	25%
Annual Income	Up to 3 Lakhs P.A	40	40%
	Rs. 3 Lakhs to 6 Lakhs P.A.	33	33%
	Rs 7 Lakhs to 10 Lakhs P.A	15	15%
	10 Lakhs and above	8	8%

Interpretation:

Table 1 shows, 100 numbers of respondents, 44% of the respondents are female, 56% of the respondents are male. 35% of the respondents up to 25 years, 25% of the respondents 26-35 years age group, 15% of the respondents 36-45 years and 15% of the respondents 46 – 60 years , above 61 years age group 10% respondents

30% of the respondents are Self-employed Professional, 10% of the respondents are Entrepreneurs, 35% and 25% of the respondents are salaried employees and students

t-Test: Two-Sample Assuming Unequal Variances

	Local goods buying during COVID 19	Foreign goods buying during COVID 19
Mean	20530	12898
Variance	452973938.4	201652623.2
Observations	100	100
Hypothesized Mean Difference	0	
df	178	
t Stat	2.982919617	
P(T<=t) one-tail	0.001633862	
t Critical one-tail	1.653709194	
P(T<=t) two-tail	0.003267723	
t Critical two-tail	1.973771437	

The p value for local goods buying behaviour and foreign goods buying behaviour during the COVID – 19 were less than 0.05 therefore our null hypothesis rejected and alternative hypothesis accepted. It may also said that there is significance amount of differences in consumers buying behaviours towards local goods and foreign goods during COVID 19 outbreak.

Conclusion: The COVID-19 pandemic has brought unprecedented challenges not only affected economic condition but also change the psychologically thinking which has broken and they never become normality. It is believed that during COVID-19 demand for foreign goods drastically reduced because of many reason such as lack of purchasing power and majority of the people thinking about revival of the economy. Most of the people shift their buying behaviour towards local goods especially

lower middle class and middle class family. Even now consumers are aware about domestic power and domestic strength therefore majority of the people purchasing 'Made in India' goods.

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A STUDY ON SUSTAINABLE BUSINESS STRATEGIES ADOPTED BY SWIGGY DURING COVID-19 PANDEMIC

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Abstract:

Purpose: In today's COVID hit world all business small or large has taken a hit either positively or negatively. Furthermore, the lockdown imposed due to coronavirus also caused people to switch to online buying of groceries and essentials. Leading Indian food delivery brand Swiggy evolved its model during the pandemic lockdowns to keep pace with the ongoing shift in consumer mindset, and brought the focus on building trust and reassurance contextually for the category. This study will focus on the sustainable business strategies adopted by Swiggy during COVID-19 Pandemic for online delivery related to food items, edibles and others.

Design: The researcher has used both primary and secondary data for the present study. The primary data has been collected from 100 Swiggy customers situated in Mumbai. For Hypothesis testing researcher has used one way ANOVA table for logical justification.

Finding: This research concludes that the impact of COVID-19 and its repercussion on online food delivering platforms is both 'positive' and 'negative'. But online food delivery platforms like Swiggy has converted threats into opportunity and adopted various strategies for sustainability of their business during COVID-19 pandemic.

Key words: *Swiggy, Strategies, Sustainable business, COVID-19*

INTRODUCTION:

Swiggy is India's largest online food item ordering & delivery chain, it also tops the chart of India Unicorn startup lists. It's a Bangalore based startup started in 2014, and as of now, it's expanded to more than 100 Indian cities. Swiggy propelled quick pick and drop food delivery applications to make the life of people simpler. It gives a single window to request from an extensive variety of restaurants along with an entire food entering and conveyance arrangement that connects neighbourhood eateries with foodies. Swiggy came into existence in the year 2014 when two BITS Pilani graduates, Sriharsha Majety and Nandan Reddy came up with the concept 'Hyper local food delivery'. They get acquainted with Rahul Jaimini, who rejuvenated this vision with a principle site. In August 2014, Swiggy started activities by joining a couple of eateries in the city Koramangala in Bengaluru. Following that, they started conveying food to their clients in just 40 minutes. Soon after this, in May 2015, Swiggy raised its initial round of financing and came up with the application. Through this innovative app, one can get incredible food right to their doorstep and evolve their living standard. The lockdown during the last few months brought mixed news for food delivery brand Swiggy. While the early months of Covid-19 were an intense phase with the brand trying to overcome countless challenges to keep the operations optimally running, the easing of the lockdown July onwards brought back demand and resurgence. Accordingly, the brand pivoted its offering and added the layer of trust and safety to its existing aggregator model of restaurants as well as expanded beyond its core offering of food delivery.

SERVICES OFFERED BY SWIGGY

1. Online food delivery
2. Instamart: Convenient online grocery delivery service
3. Genie: Pickup and drop any item from anywhere in the city
4. Meat delivery service
5. Moments (food gifting service)
6. Scootsy (gourmet restaurants)
7. Speciality Food Stores (Speciality organic food marts)

RESEARCH METHODOLOGY

The researcher has collected data through primary as well as secondary source. The primary data has been collected through structured questionnaire comprises of open and closed ended questions distributed through google form to Swiggy's customer. 100 Swiggy's Mumbai based customers has responded this online google form survey and they became part of the present study. Researcher has collected secondary data through journals with ISSN number, Swiggy website and information available on internet. The researcher has used convenient sampling technique for the present study. The descriptive data has been analyzed

through frequency distribution method, tables and charts. For Hypothesis testing researcher has used one way Anova table for logical justification.

OBJECTIVES OF THE STUDY

1. To analyze usage of online delivery app for ordering food
2. To examine factors influence while ordering food online through Swiggy
3. To understand sustainable business strategies adopted by Swiggy during COVID-19

HYPOTHEIS OF THE STUDY

H₀ : Factors do not significantly influence while ordering food online through Swiggy

H₁ : Factors influence while ordering food online through Swiggy.

REVIEW OF LITERATURE

Anupriya Saxena (2019) analyzed pros and cons of the online food delivery apps i.e. Zomato and Swiggy from the point of view of restaurants and customers. The feature that attracts consumers the most is Doorstep Delivery at any place at anytime. Consumers are mostly motivated when they receive any Rewards & Cashbacks followed by loyalty points or benefits. The factors that block customers to try the online food delivery apps are Bad Past Experience, reviews, and word of mouth. By giving consistent and effective services this concept with innovation can be successfully grow.

Aparna Anib, Gayathri.A., and Shabu K.R. (2019) studied the consumer perception towards Swiggy digital food application service with special reference to Ernakulam City. The purpose of the study is to understand factors influencing the consumer perception, buying decision and level of consumer satisfaction of Swiggy. It is concluded from the study that the majority of respondents are aware of Swiggy. It has also concluded that, Swiggy has gained positive opinion of majority of the consumers in comparison to other service providers. It is mainly because of their better timely delivery and offers like discounts and freebies. Swiggy has been in the top position in online food delivery service providers and if it improves further, it can remain in the top. The biggest difference between Swiggy and other food delivery start-ups is the fact that they have their own delivery fleet and serve from neighbourhood restaurants. The boys are equipped with smartphones powered by routing algorithms which enables them to deliver food in the most efficient way possible.

Dr. Mitali Gupta (2019) studied the impact of online food delivery app on restaurant business special reference to zomato and swiggy. The purpose of the study is to understand the impact of food delivery start-ups like zomato and swiggy on restaurant business and to know the strategies of food delivery app zomato and swiggy. The researcher concludes that there are opposite impact of food delivery start-ups like zomato and swiggy on restaurant business. The The regularly expanding populace swarmed metro urban communities and longer travel times are drivers for the helpful, prepared to eat and less expensive alternatives of having food and foodstuffs conveyed at your doorstep strategy helps this apps to gain more popularity.

Ms. CibiyaAngelin. A, Dr. Smitha Poulose (2019) analyzed consumer perception towards food ordering portal with reference to Swiggy and Zomato in Chennai. The purpose of the study is to know the most preferred online food delivery service portal by consumers between Zomato and Swiggy, to know the satisfaction level towards the online food app with reference to Zomato and Swiggy, to analyze the influencing factors which help the consumers to choose online food delivery services and to analyze the strengths and weakness of the most preferred app with the help of SWOT analysis. 60% of the customers prefer Swiggy and the remaining 40% of the customers prefer Zomato. Through SWOT analyses researchers have showed the Swiggy has effectively utilized its strength and opportunities to face challenges. In a nutshell, according to the study conducted, it can be concluded that Swiggy has gained a positive opinion in comparison to other service providing apps. It is because of variety of choices which they provide. It also needs changes and better marketing strategies to win over the competitors and to sustain in the position.

DATA ANALYSIS AND INTERPRETATION

The analysis and interpretation of primary data is represented below in the tabular and graphical form

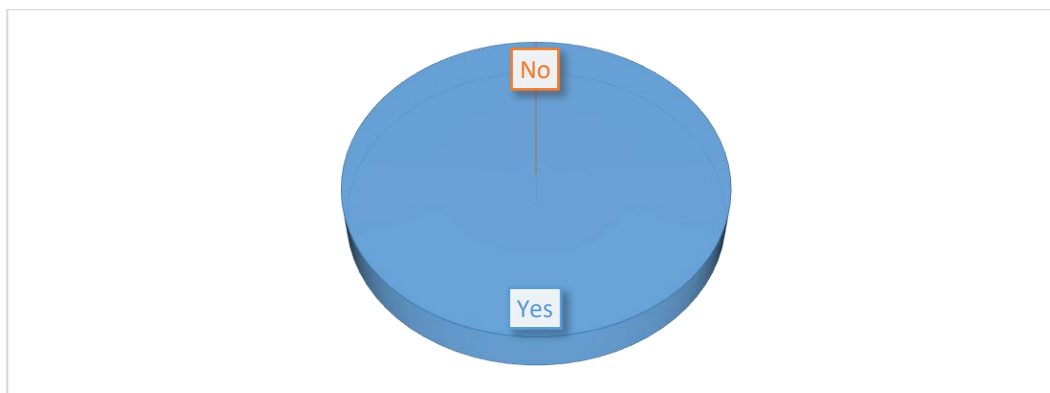
PROFILE OF THE RESPONDENTS

- Majority of the respondents belongs to the age group of 25 years to 35 years.
- Out of the total respondents 100 respondents, 84 respondents were female and 16 respondents were male.
- Larger part of the respondents have completed their post-graduation and 14 respondents have availed the doctorate degree.
- Majority respondents were doing private service.
- Maximum respondents were ordering food and other eatables through Swiggy App only.

USAGE OF ONLINE FOOD DELIVERY APP

Graph: 1

USAGE OF ONLINE FOOD DELIVERY APP



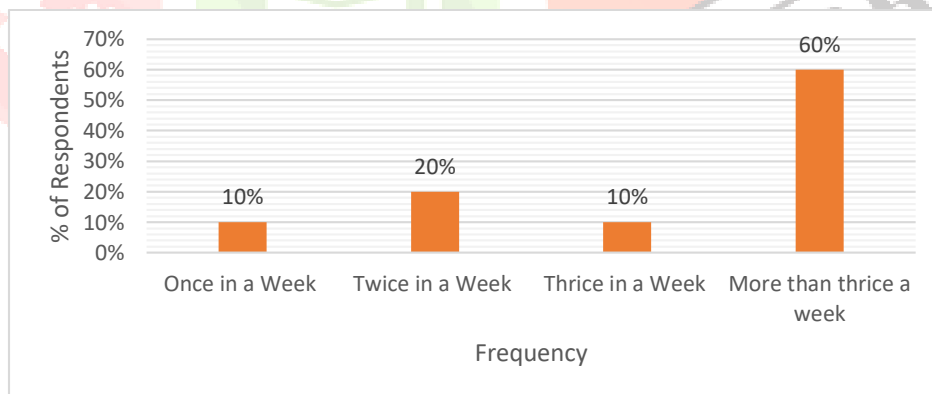
Source: Compiled from Questionnaire

The above graph states that all 100 respondents use online delivery app for ordering food.

FREQUENCY OF ORDERING FOOD ONLINE BEFORE COVID-19

Graph: 2

FREQUENCY OF ORDERING FOOD ONLINE BEFORE COVID-19



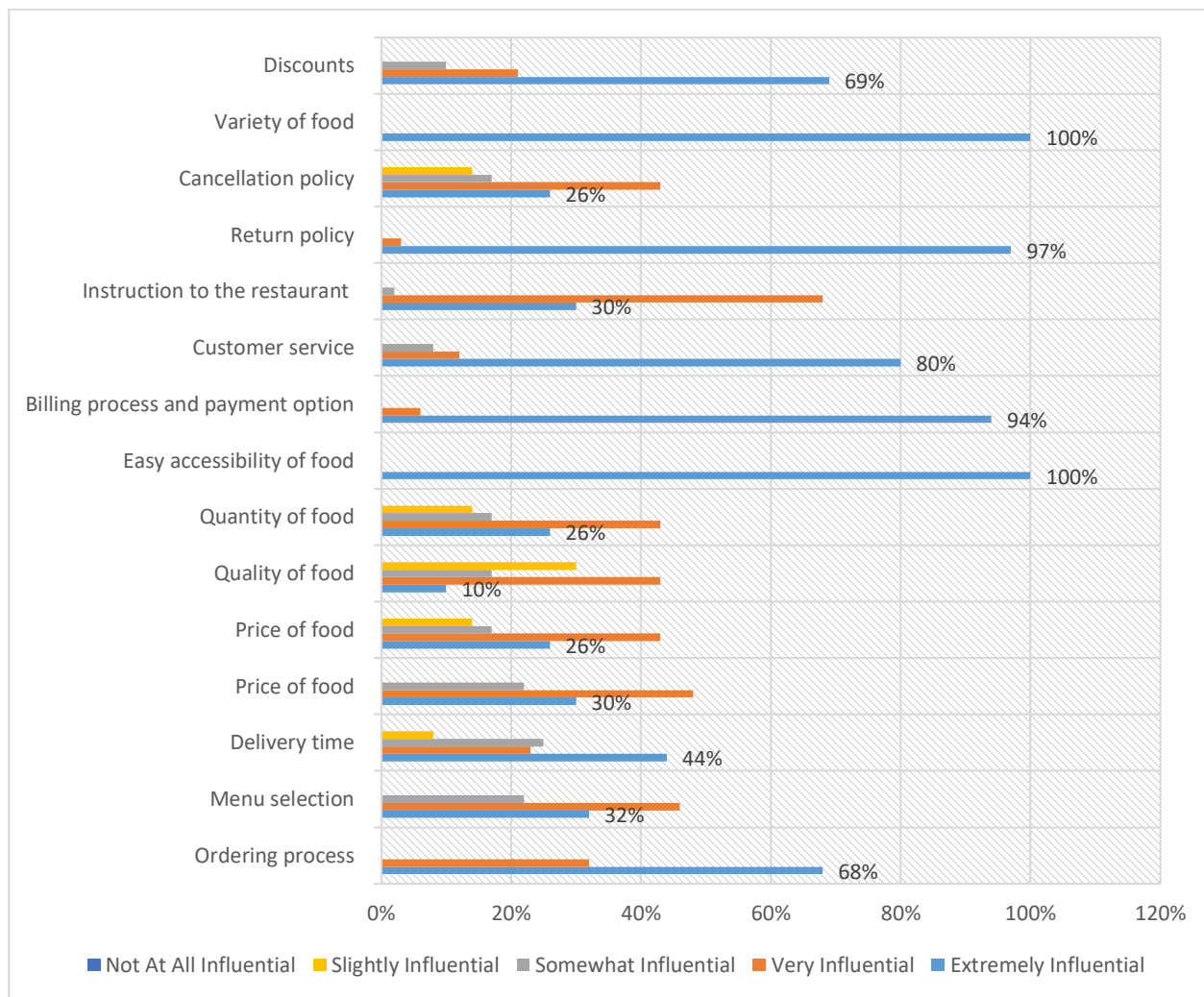
From the above graph it can be understood that majority of respondents order food from Swiggy more than thrice in a week i.e. 60 per cent. 20 per cent respondents order food twice in a week from Swiggy. 10 per cent respondents order once in a week and thrice in a week through Swiggy app.

FACTORS INFLUENCE WHILE ORDERING FOOD ONLINE THROUGH SWIGGY*Table: 1***FACTORS INFLUENCE WHILE ORDERING FOOD ONLINE THROUGH SWIGGY**

Factors	Extremely Influential	Very Influential	Somewhat Influential	Slightly Influential	Not At All Influential
Ordering process	68	32	-	-	-
Menu selection	32	46	22	-	-
Delivery time	44	23	25	8	-
Price of food	30	48	22	-	-
Packaging of food	26	43	17	14	-
Quality of food	10	43	17	30	-
Quantity of food	26	43	17	14	-
Easy accessibility of food	100	-	-	-	-
Billing process and payment option	94	6	-	-	-
Customer service	80	12	8	-	-
Instruction to the restaurant	30	68	2	-	-
Return policy	97	3	-	-	-
Cancellation policy	26	43	17	14	-
Variety of food	100	-	-	-	-
Discounts	69	21	10	-	-

Graph: 3

FACTORS INFLUENCE WHILE ORDERING FOOD ONLINE THROUGH SWIGGY



For 68 respondents easy ordering process is an extremely influential factor for ordering food from Swiggy. Menu selection is the very influential factor for 46 respondents, extremely influential for 32 respondents and somewhat influential to 22 respondents for ordering through Swiggy. Majority of respondents i.e. 44 respondents extremely influenced by Swiggy for its fastest delivery time. 48 respondents are very much influenced with Swiggy for its price variation of food. 43 respondents feels very influential and 26 respondents feels extremely influential the Packaging of food done by Swiggy. Majority of respondents i.e. 43 respondents are very much influenced with Quality and Quantity of food available on Swiggy app which drives them to order from Swiggy. All 100 respondents extremely influenced with Easy accessibility of food on Swiggy app, they can find any of their restaurants and stall on Swiggy app. The wide range of billing process and payment option extremely influence to 94 respondents to order food through Swiggy. 80 respondents extremely influence by customer service. 68 respondents very influenced with instruction to the restaurant. 97 extremely influence with return policy. Cancellation policy is very influence for 43

respondents. For 100 respondents extremely influential factor is variety of food and for 69 respondents is discounts provided by Swiggy.

USAGE OF SERVICES OF SWIGGY DURING COVID-19

Table: 2

USAGE OF SERVICES OF SWIGGY DURING COVID-19

Services	Yes		No	
	No. of Respondents	% of Respondents	No. of Respondents	% of Respondents
Instamart	100	100%	-	-
Genie	100	100%	-	-
Meat delivery service	42	42%	58	58%
Moments (food gifting service)	30	30%	70	70%
Scootsy (gourmet restaurants)	100	100%	-	-
Specialty Food Stores (Specialty organic food marts)	12	12%	88	88%

The above table reveals that, all 100 respondents has used Swiggy Instamart and Genie during COVID-19. 58 respondents has not used Meat delivery service and 42 respondents has used meat delivery service during COVID-19. 70 respondents has not used Moments (food gifting service) and 30 respondents has used the same during COVID-19. 100 respondents has used Scootsy (gourmet restaurants) during COVID-19. Specialty Food Stores (Specialty organic food marts) is used by only 12 respondents during COVID-19.

SPECIAL SERVICE DURING COVID-19**Table: 3****SPECIAL SERVICE DURING COVID-19**

Special Service During COVID-19	Highly Satisfactory	Satisfactory	Neutral	Dissatisfactory	Highly Dissatisfactory
No contact delivery	100	-	-	-	-
Delivery partner has maintain hygiene	88	22	-	-	-
Was the delivery partner wearing a mask	100	-	-	-	-

From the above table it can interpreted that 100 respondents are highly satisfied with no contact delivery and delivery partner wearing a mask. From the hygiene maintain by delivery partner only 88 respondents were highly satisfied and 22 respondents were satisfied.

HYPOTHESIS TESTING

H₀ : Factors do not significantly influence while ordering food online through Swiggy

H₁ : Factors influence while ordering food online through Swiggy.

SUMMARY				
Groups	Count	Sum	Average	Variance
Extremely Influential	15	832	55.46667	1054.981
Very Influential	15	431	28.73333	445.6381
Somewhat Influential	15	157	10.46667	90.98095
Slightly Influential	15	80	5.333333	80.38095
Not At All Influential	15	0	0	0

ANOVA

Source of Variation	SS	df	MS	F calculated	P-value	F critical
Between Groups	30602.27	4	7650.567	22.87875	4.07094E-12	2.502656
Within Groups	23407.73	70	334.3962			
Total	54010	74				

From the above Anova table, F-Statistic is computed to be 22.87875 i.e. $F_{\text{calculated}} = 22.87875$

At 5% level of significance, for 4 and 70 d.f., the critical value or tabulated value of F is 2.502656 i.e. $F_{\text{tabulated}} = 2.502656$.

Now, since $F_{\text{calculated}} > F_{\text{tabulated}}$, so research has rejected null hypothesis and accepted alternative hypothesis. It conclude that the stated factors has significantly influenced the online order

To understand sustainable business strategies adopted by Swiggy during COVID-19

Findings

1. **Safety - the need of the hour:** The initial phase of the pandemic months saw a dip in the number of restaurants that were operational and also the number of orders being placed. To combat the fear factor and also reinstate the consumer confidence, key safety practices like no-contact delivery increased delivery partner hygiene, and best safety standards tags for restaurants were introduced while also communicating these measures and the right food handling practices to the consumers. Over time, through the WHO and other sources, consumer awareness around food ordering has spread, resulting in a resurgence of demand. More recently, the cricketing and festive season added to the surge in orders. Consumers are seeking brands that they can rely upon without any worries, especially with safety, hygiene and reliability taking precedence in all brand engagements.
2. **Pivoting the business model beyond 'food delivery':** The 'new' normal made brands across categories look beyond their existing core offerings and look at the new hotspots of demand. A nimble-footed Swiggy also launched new offerings such as Swiggy Instamart and HealthHub, as well as rapidly expanded services like Swiggy Genie. Swiggy Genie is a new offering that was launched to let consumers pick up anything from groceries to laundry to sending across home-cooked food or supplies to friends and family. Genie is also helping small business owners deliver goods to their customers, right from small cafes and restaurants to boutiques. Swiggy's Instamart offering was launched with the USP: instant delivery of groceries and daily essentials within 30-45

minutes to cater to the needs of time-pressed, convenience seeking urban consumers. The hyperlocal delivery offering has unlocked a new dimension of convenience in the times of social distancing for consumers as well as earnings for the delivery partners and inculcates safety in the shops because of less crowd. Other newer subcategories identified to fill need gaps include Swiggy HealthHub, where Swiggy collaborated with leading restaurants to assist them in creating delectable healthy options of popular dishes.

- 3. Repositioning the communication strategy:** All throughout the crisis, the communication was crafted keeping the consumer sentiment in mind. The pre-lockdown and early lockdown focused on the hygiene and safety precautions, later moving to convey the consumers how ordering-in is safe and what precautions could be followed.

For example, in an effort to support the severely impacted restaurant industry, Swiggy launched the 'At Your Service' campaign. Promoted mainly through its social channels, the objective was to instill trust amongst the consumers and encourage them to support their local restaurants by ordering-in or to help the restaurant community recover.

Another initiative, 'Foodshop on Instagram' was launched which comprised Instagram filters with food dishes with patrons sharing their 'lockdown miseries' about missing their favourite dish or restaurants using various filters.

- 4. The unlock phase and beyond:** In the unlock phase, the communication gradually turned to winning back the consumers' trust and reminding them of the familiar and delightful Swiggy experience. In addition to paying tribute to the delivery partners' heroic efforts during the challenging times, Swiggy collaborated with Universal Music India and Havas group to launch 'Shukriya Kare' - a thank-you anthem for all delivery partners of Dunzo, Grofers, Medlife and Swiggy. Recently, the brand was also back with its quirky and well-crafted IPL (Indian Premier League) campaign comprising TV adverts as well as contests and games, and exciting offers through the season.
- 5. The big marketing lesson learnt:** Consumers gravitate to brands they trust in times of a crisis. Times like these are a litmus test for the value and trust of any business. With the backing of technology, logistic prowess and a deep understanding of hyper-local trends the brand managed to emerge as an essential service during the lockdown and subsequent unlock phases. As we approach full recovery, the brand has focused on strengthening our offerings and working towards enabling greater convenience for our users.

CONCLUSION

This study was undertaken to examine the usage of online delivery app for ordering food, factors influence while ordering food online through Swiggy and to understand sustainable business strategies adopted by Swiggy during COVID-19. In this study, the numbers of participants were 100 and the type of questionnaire used was structured and survey has done through google form. In this research paper, the main data used are primary and secondary data. It is concluded from the study that people have used online delivery app for ordering food. Factors like, ordering process, delivery time, easy accessibility of food, billing process and payment option, customer service, return policy, variety of food and discounts extremely influence people to order their food from Swiggy. Factor like, menu selection, price of food, packaging of food, quality of food, quantity of food, instruction to the restaurant and cancellation policy is very influential for people to order their food from Swiggy. The sustainable strategies like Instamart, Genie, Meat delivery service, Moments (food gifting service), Scootsy (gourmet restaurants) and Specialty Food Stores (Specialty organic food marts) has benefited the customers and company during COVID-19. No contact delivery, delivery partner has maintain hygiene, wearing a mask strategy has win the heart of the customers and made the Swiggy sustainable during COVID-19.

On the basis of this study it can be conclude that impact of COVID-19 and its repercussion on online food delivering platforms is both 'positive' and 'negative'. But online food delivery platforms like Swiggy has converted threats into opportunity and adopted various strategies for sustainability of their business during COVID-19 pandemic.

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INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

TO STUDY THE IMPACT OF COVID-19 ON STOCK MARKET & INVESTORS AND TRADERS, THERE BUSINESS SUSTAINABILITY DURING COVID-19

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ABSTRACT

The global irruption of COVID-19 has severely impacted the Money markets because of lockdown and decreasing demand in the whole world. There have been fall in the price of crude oil has further deteriorated the economic scenario. There were more than million of people affected in India and nearly thousand of people have died because of corona virus. This research paper presents the impact of COVID-19 on the India's stock market and it's impact on investors and Traders. In India there are 2 Major Stock Exchanges i.e. Bombay Stock Exchange (BSE) and National Stock Exchange (NSE) both the exchange have there own indices ,for the research I will use Nifty 50 as the main index and how does it performed during Covid 19 .

Keywords: COVID-19, Bombay Stock Exchange, National Stock Exchange, Stock market, Nifty 50.

INTRODUCTION

As we all are familiar with the situation which took place during **covid-19** there was a complete chaos people were fearful and situation was worsening day by day, Business were closed down and it resulted into many job losses, economy was effected GDP growth got negative and cause of the above reason stock market too crashed, NIFTY 50 was fallen by 4000 points, it went down from 12000 levels to 8000 levels



Chart Sources : https://g.co/finance/NIFTY_50:INDEXNSE

Many retail investors & traders were wiped out, but for few it was the greatest opportunity they made the insane amount of money in that timespan, stock market is risky for those who speculate unfortunately maximum retail investors & traders are speculating they are depended on others for example they wait for tips, insider info etc, if they got the theirs bets right in starting of there journey then they speculate more by trusting this scammers and it all looks good, like in the bull run anything and everything get boomed up but in reality it's nothing, as the market corrects/ falls this type of the stock gets effected worsely.

unfortunately 99% of the retail investors and traders are wiped off, so what one can do to get into that 1% is by doing various type of analysis like a investors do Fundamental Analysis which contain reading of financial reports of the company, valuing a company, attending the AGM, they to do industry analysis and economy analysis etc.

A trader is bit different for him, he can do various analysis like what a investors do but he doesn't for him prices add on everything in it, and history repeat its self, this are the some assumption which a trader assume while trading, he sees various charts to predict the trends in the market, if anyone wants to gets into that 1% then he have to follow any 1 of the above or both,

There is a Quote of a legendry Investor " **Warren Buffet** " his Quote says that "**Be Greedy when others are fearful and Be fearful when others are Greedy**" if we think it deeply we will get to know how does a smart investors & traders plays out when the market fall/corrects.

NEED OF THE STUDY

This Research is done to spread awareness among Retail investors & traders so they can't get involved in takings tips from others and then invest or trade

This Research is also trying to make retailers independents so they can do there own research and invest accordingly

OBJECTIVES

- To study the impact of Covid-19 on stock market
- To Understand the effect of Covid-19 on investors and Traders
- To understand the common people perspective about the stock market
- To study the relevance of investing during the crucial period of COVID -19

HYPOTHESIS

1. **H0:** That there was no impact on stock market during covid-19
H1: That there was an impact on stock market during covid-19
2. **H0:** That stock market didn't fall during covid-19
H1: That stock market fall during covid-19
3. **H0:** That stock market is not at all risky
H1: That stock market is risky
4. **H0:** That investors didn't took the opportunity of the falling market and made more than there expectation
H1: That investors took the opportunity of the falling market and made more than there expectation
5. **H0:** That traders didn't took the opportunity of the falling market and made more than there expectation
H1: That traders took the opportunity of the falling market and made more than there expectation

RESEARCH METHODOLOGY :

DATA COLLECTION METHOD

The data collection method is one of utmost steps of research. Hence, the data collection method includes using the existing data through questionnaire. In present research the data collection methods are both by bibliotheca and field. In bibliotheca data collection method, the investigation of research literature and other studies is done in libraries and referring to books and articles. In the field of this research the data collection are carried out through questionnaires which are designed for this purpose

SAMPLE OF THE STUDY

A total of 100 +respondents belonging to various age groups were chosen through stratified random Sampling Technique, out of 100+ respondents, all 100+ were usable data They were contacted online via Google form in Mumbai . In the pretext the respondents were handed the five questionnaire based on their experiences related to my research .

Primary Data

The primary data collected by surveying and filling Google form through divergent audience there were 100+ respondents who answered the survey all 100+ respondent data was used for data analysis and interpretation.

Secondary Data

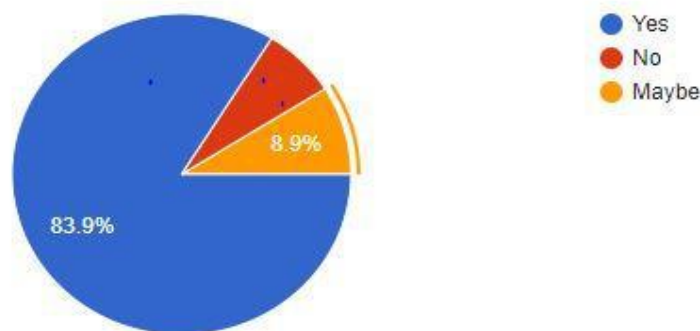
Secondary data is a second-hand data that is already collected and recorded by some researchers for their purpose, and not for the current research problem. It is accessible in the form of data collected from different sources such as government publications, censuses, internal records of the organization, books, journal articles, websites and reports, etc.

DATA COLLECTION & ANALYSIS :

1:

Do you think that pandemic like COVID-19 have a Major impact on stock market ?

112 responses

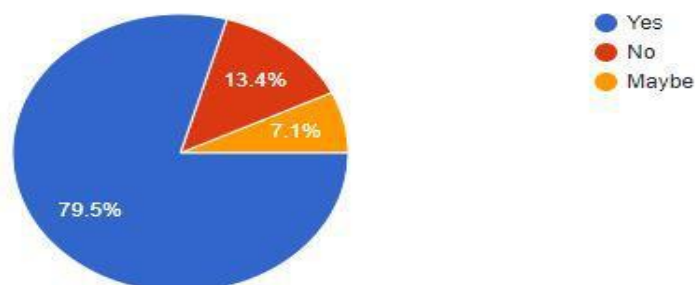


According to the above diagram 83.9% out of 112 responses says “YES” that covid-19 was having a major impact on stock market 7.1% says “ No” there was no impact of covid-19 on stock market and 8.9% Says “Maybe “ cause they are not sure as they might have started investing after covid-19 crash

2:

Did stock market fall during Covid 19 ?

112 responses

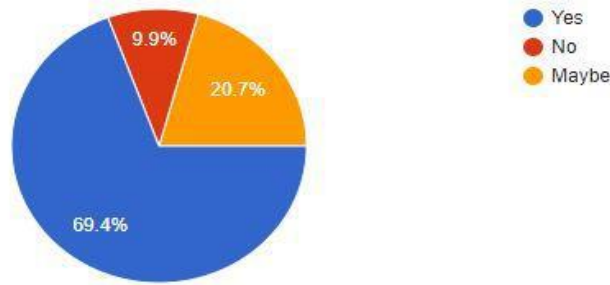


According to the above diagram 79.5% out of 112 responses says that “YES” Stock market did fall during covid-19 ,13.4% says “NO” stock market didn’t fall & 7.1% says “Maybe” cause they are not sure about market falls.

3:

Do you think Stock market is Risky ?

111 responses

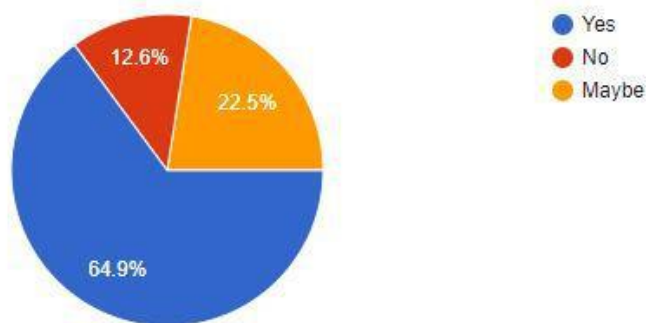


According to the above diagram 69.4% out of 111 responses says that “YES” stock market is risky ,9.9% says “No” stock market is not risky at all & 20.7% says “maybe” cause they are not sure as they might be new to the stock market

4:

Do you as an investor were more active during the market fall and took this opportunity to earn more then your expectations ?

111 responses

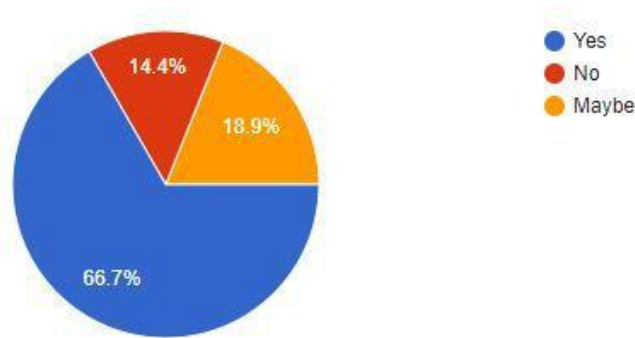


According to the above diagram 64.9% out of 111 responses says that “Yes “ investors during the covid-19 made more than their expectations ,12.6% says “No” cause this investors didn’t beat their expectations i.e beating Nifty50 & 22.5% says “Maybe” cause they are not sure cause they might have not invested during the crash

5:

Do you as a Trader were more active during the market fall and took this opportunity to earn more then your expectations ?

111 responses



According to the above diagram 66.7% out of 111 responses says that “Yes “ traders during the covid-19 made more than their expectations ,14.4% says “No” cause this traders didn’t beat their expectations i.e beating Nifty50 & 18.9% says “Maybe” cause they are not sure cause they might have not traded during the crash .

TESTING OF HYPOTHESIS:

- 1: According to the 1st question of the survey which contained more than 100+ participants concludes that H0 i.e Null hypothesis gets rejected & H1 i.e alternative hypothesis gets accepted cause 83.9% in the first question said “Yes”
- 2: According to the 2nd question of the survey which contained more than 100+ participants concludes that H0 i.e Null hypothesis gets rejected & H1 i.e alternative hypothesis gets accepted cause 79.5 % in the second question said “Yes”
- 3: According to the 3rd question of the survey which contained more than 100+ participants concludes that H0 i.e Null hypothesis gets rejected & H1 i.e alternative hypothesis gets accepted cause 69.4% in the third question said “Yes”
- 4: According to the 4th question of the survey wich contained more than 100+ participants concludes that H0 i.e Null hypothesis gets rejected & H1 i.e alternative hypothesis gets accepted cause 64.9 % in the forth question said “Yes”
- 5: According to the 5th question of the survey which contained more than 100+ participants concludes that H0 i.e Null hypothesis gets rejected & H1 i.e alternative hypothesis gets accepted cause 66.7% in the fifth question said “Yes”

INTERPRETATIONS

The survey conducted the interpretations are as follows :

- 1) This survey consist of 100+ respondent according to majority of individuals covid-19 have a major impact on the stock market many people have lost there whole life saving cause of this fall which took placed during coivd-19.
- 2) Due to Covid -19 overall economy had fallen so that was the reason which led the stock market to fall by roughly by 33% , retail investors & traders were worst effected, they were fearful during covid -19 .
- 3) Majority of the common people have realised that stock market is risky place , to make money out of it we need knowledge , patience , proper risk management and we can't be dependent on others we have to be self reliant .
- 4) In stock market Whether you are an investor or trader you can make more than your expectations by following your process and avoiding the other noise , that was the reason majority of the respondent said yes in both cause weather its an investor or trader if you played smart then sky is the limit .

IMPLICATIONS OF STUDY

Due to covid-19 retail investors & traders have realised that stock market is not for the one who can't digest volatility , who are impatience , who waits for tips etc , its for those who invest & trade by doing there own research , who are not dependents on other , who manages there risk properly .

My research will help those common people so they all can't get misused by the one who gives so called fake tips , this research is some how educating the common people to learn & understand first then invest or trade , so they can be self reliant & self sufficient .

CONCLUSION & SUGGESTIONS

Covid-19 has severely impacted ever economy and individual person , because of lockdown and decreasing demand in the whole world Financial Market i.e Stock Market have corrected /fallen by 33% which created panic among retail investors & traders ,people who invested & traded on tips given by others were wiped out during the market crash but those who invested and traded wisely/smartly made more than there expectation i.e they were able to generate more alpha as compared to the index return .

The survey conducted conclude that majority of peoples knows that stock market is risky so my suggestions for the retail investors & trader is first they should learn and understand stock market first then do there own research then only invest or trade in the market .

One should always remember that stock market is volatile so there will be ups and down , so they have to do proper risk management and have patience & trust in there research

We don't need our bets to be always 100% right to make money out of it instead we just need to be 20-30% right on our bets to make more than our expectation

So focus on the Quality stocks not the Quantity buying stock i.e buying of penny stocks in the hope it will become 100X .

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INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

COMPARATIVE STUDY ON ONLINE TEACHING PLATFORM WITH SPECIAL REFERENCE OF GOOGLE MEET AND ZOOM MEETING

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ABSTRACT: E-studying presents an event of ability improvement and know-how advantage from anywhere, each time and anyplace. Seminars and superior schooling institutes are dealing with closures because of the unfold of the COVID-19. During this era a conspicuous effect is located in soak up of virtual literacy via way of means of students and professionals. Now an afternoon there may be range in e-studying structures. These structures may be a cellular apps, videotape conferencing apps or LMS. Software .The motive of this exploration is to observe colourful conditioning executed in e-studying terrain. This paper will gift the relative evaluation of considerably espoused e-studying structures like Google meet and Zoom meeting. This observe could be salutary for teacher whilst espousing a web literacy platform.

KEYWORDS: Online teaching platform, E-learning during COVID-19, Google meet and Zoom meeting.

- 1. INTRODUCTION:** During the recent epidemic, colourful business and government facilities and religious institutions, conditioning must use the online hit platform. This is also the case with universities across India. The Ministry of Education and Culture urges all colleges to implement online conferencing systems during the COVID19 epidemic. As the Nimbus epidemic is expected to continue for a long time, online education will continue. in all seminars, at least until the end of 2021. According to a spokesman for the Faculty of Biology at the University of Mumbai, the online literacy he was doing was going well, although there were many obstacles in the morning because he had to acclimatize. to the system and the connections. The limits can be overcome because the best academics

are already well versed in the digital world. There may be many who are more technologically savvy than your speakers. Numerous universities in India have discontinued face-to-face courses and replaced them with online literacy courses in anticipation of the coronavirus (Covid19). The problem arises above all for the

brotherhoods in small metropolises. For example, in Aceh, there is recognition from orators and scholars, as well as those who have not learned information technology as a means of literacy. The main problem is that the Internet network is fragile, but they can overcome these obstacles. For the institutions in the big metropolitan cities like Delhi, Mumbai etc. the limitations of the technology and the internet network are much better than the universities in the lower townships. At online conferences in all universities, the choice of learning platform ensures competition between 2830 platform providers, zoom meetings and Google Match came to the model operation of some challengers. Despite being subject to security issues, there's no denying that Zoom is convenient and easy to use, at least in India. Challengers are also revamping their features so they can be analogy or similar to Zoom Meeting and Google. to match. Facebook launched Messenger Room, a video conference call tape that seats up to 50 people and has features similar to Zoom. In addition, Google is optimizing its Meet video conferencing service. Google Meet now has a feature analogous to Zoom, the gallery view. Jakarta University decides not to use Zoom Meeting but uses Google Meet for their internal security system. Although some presenters and academics are more familiar with Zoom, university policy discourages and recommends the use of Google Meet, particularly for online lectures in graduate programs. Furthermore, this document aims to present the results of the research study on the acceptance of Google Meet as an e-learning system tool among university teachers using the Technology Acceptance Model (TAM).

2. OBJECTIVE OF THE STUDY :

- Identify various issues faced by Zoom and Google Meet app users in India.
- Identify potential risks, security issues and theft of personal data.
- Understand how to use Zoom Meeting and the Google Meet system safely and effectively.

3. REVIEW OF LITERATURE:

1. Nadire, C., & Daniel , S. A. (2021) has observed that the COVID-19's modifications to the way teaching and learning is done have negative consequences for students, teachers, and the educational system as a whole. The goal of this research is to assist teachers, students, and educational institutions in making educated decisions on the best platform for them, making the selection process easier and more accurate. They employ in this study the method of comparative research for successful and dynamic communication

during online lectures, professors and students require online video conference platforms. There are several online video conferencing options available nowadays. The findings of this study demonstrated that each of the chosen online video conferences has its own set of benefits. Teachers' and students' (users of these online video conferences) needs are not the same; each has unique requirements based on their teaching style, course material, personality, and so on.

2. Fatani, T. H. (2020) study focused on the coronavirus disease pandemic of 2019 motivated King Abdulaziz University's paediatric department to continue students' educational activities online via web video conferencing. Student satisfaction was generally high at WVC, and teaching quality was based on teaching, cognitive, and social presence rather than technology. The goal of this study was to see how satisfied students were with the teaching quality of WVC's case-based discussion (CBD) sessions. As a result, incorporating a mixed paediatric course to supplement the delivery of future courses will be optimal.
3. T., S., Chakraborty, A., & Gurusamy, M. (2020) study revealed that Other than direct lecturing, seminars, and training, e-learning is the most common method of gaining additional knowledge in today's world. Zoom is an e-learning tool that allows you to gain knowledge through video conferencing, recording, audio, and screen sharing of images, graphs, and charts. Primary and secondary data are collected in the Zoom research study, with primary data collected using questionnaires from 100 respondents and secondary data collected from websites, newspapers, and magazines, among other sources. The research's findings and recommendations are to improve the overall quality of the zoom application with fresh updates. For the users' safety and security, the satisfaction and requirements of zoom users must be taken into account.
4. Rahman, S. A., Jalil, M. J., & Ghani, T. A. (2021) study focused on the novel coronavirus Covid-19 has infected millions of people and killed hundreds of thousands. As a result, all non-essential activities, including higher education institutions, were halted. The Ministry of Higher Education has proposed that teaching and learning be moved to the internet. Google Meet is a free video conferencing programme available to anybody with a Google account. Through a series of questionnaires, the study looked into the preferences and perceived ease of use of Google Meet. The students in this study showed a strong preference for and good acceptance of Google Meet for remote education.
5. Guzacheva, N. (2020) has concluded that the paper discusses the challenges of integrating successful educational technologies into university-based distant learning of a foreign language. The author presents an evaluation of his usage of Zoom technology in medical education. Zoom is a cloud-based meeting and webinar service that also allows for document sharing and video conferencing. It enables English professors, for example, to bring their students together in a frictionless atmosphere in order to accomplish more. The use of the electronic educational resource Zoom for distance learning to educate medical students a foreign language is detailed.

4. RESEARCH METHODOLOGY:

The study uses primary data collected through questionnaire and personal interviews. The core data for this study was gathered from 52 people, consisting of 13 teachers, 13 lecturers and 26 students. The participants in this study were educators, both teachers and lecturers, as well as students who have used the online meeting learning platform. Secondary data is collected from a variety of articles and journals written by a variety of authors. A questionnaire was created with four assertions on a five-point Likert scale. The following are some statements: Features of google meet most important to you, Features of zoom meetings most important to you, Features is least important to you in google meet.

4.1. SCOPE OF THE STUDY:

The scope of this study involves e-learning for students, industries, large, medium, and little businesses, company employees, IT sectors, universities, establishments in Republic of India and so on This study is to create tuned in to these numerous issues to any or all the zoom meeting and google meet users. The worth of the study is very important for the security and security problems with the Indian Zoom meeting and Google meet users.

4.2. LIMITATIONS OF THE STUDY:

- Lack of security and privacy issues related to users' non-public information.
- Decreases the number of users bullying the Zoom Meeting app and Google Meeting.
- Lowers the standard of customer service.

As the study participants were from the medical and dental faculty of a private university in Mumbai, so the results are only applicable to similar contexts. To generalize, a survey supporting our findings must be conducted provincially or nationally. , the results provide an understanding of the benefits, limitations and suggestions for improvement of online learning that is lacking today.

4.3. STATEMENT OF THE PROBLEM:

The statement of the matter may be requiring correct passwords by the users for many zoom conferences and google meet so as to be safe from security problems and be safe from hacking of our personnel information and knowledge by others. The meeting link shouldn't be shared within the social media directly as a result of sharing meeting link directly on the social media can permit the interloper to enter the meeting and therefore the stranger will cause any distractions in the meeting putt some vulgar pictures and build useless talks in the meeting. once all the corrective measures are been followed whereas conducting a zoom meeting and google meet, the zoom meeting and google meet users will defend their information and be secure in conducting the meeting effectively with none distractions by thestrangers. So, all the Indian zoom meeting and google meet users ought to remember

of the assorted privacy and security issues that happens within the on-line meeting sessions.

4.4. DATA COLLECTION:

The data collection technique of the study is carried out through documentation to identify the variables or subjects under study from notes, books, papers and newspaper articles to periodical publications. The data collected by the observation instrument were obtained from instruments filled by the observer. WhatsApp groups were collected in the form of a description of the results of the interview.

5. THEORERICAL FRAMEWORK:

i. E-Learning: The provision of coaching with the use of a virtual bankroll, often known as e-learning or digital learning. Despite the fact that e-learning is based on traditional ceremonial coaching directives, it is delivered through the use of computers, notepads, and, of course, mobile phones with Internet access. This allows students to go anywhere, at any time, and take as many tests as they like, according to Elliott Maisie, who pioneered the use of e-learning. The Internet has played a significant role in the rapid dissemination and use of e-learning. Again, within the elaboration in multimedia, it is audio - visuals, peppiness, illustrations, and illustrations has also breathed a kicking in minister to the excrecence of regaining information.

ii . Video Learning Platform Online:

1. Students will be able to spend their time to absorb the material of the guideline at their ownpace.
2. Learning can capture the concept regardless of educator and learner closeness.
3. Online instruction is more accessible than traditional instruction.
4. Thanks to digitised and tidy classrooms, the online mandate has forced academics and teachers to improve their use of technology in education.

iii. Distance Education and Student Satisfaction: According to Covid19, online lessons have become the norm in many health and health schools throughout the world. Collaboration with e-learning is a critical component of promoting effective educational processes. Students were less satisfied due to technical concerns, and teachers were hampered by the extra burden and time needed to produce teaching and evaluation materials. because they have an impact on the satisfaction of students and teachers Students' satisfaction may be improved by combining synchronous and asynchronous approaches, integrating multiple apps to engage students, and providing prompt feedback, while teachers' satisfaction can be improved through institutional support and organisational policies. Thanks to COVID19, online learning has become the new normal in many medical and health science colleges across the world. Satisfaction with online learning is an important factor.

iv. Importance of The Study: The study's significance lies in determining the true cause of users' security and privacy concerns in meetings. The study is critical in order to understand the various issues that users of Zoom Meeting and Google Meet face, because once the company has all of the necessary data and information, it can attempt to resolve all of the users' issues. Google Meet and Zoom Meeting are two examples of online meetings. We were able to uncover the historical and current challenges that Indian users have had with the Zoom meeting and Google Meet apps as a result of this research. You may also contribute vital information about the safety of Zoom Meeting and Google Meet users in India.

v. Reason for the Study: The examination provides an assessment of the issues that older people have when using this zoom software and Google Meet software in India. The examination is required to identify a variety of vulnerabilities, including security concerns, that are likely to be encountered by users of the zoom software and Google Meet software. And to understand how installers can obtain personnel information from clients without the clients' knowledge. The purpose of the examination is to determine the clients' suffering from anticipated and unexpected problems, as well as how such problems manifest themselves within zoom meetings and Google meetings. The clients are confronted with critical issues.

6. DATA ANALYSIS:

Data analysis was done with the help of frequency distribution method and following are the results:

RESULTS:

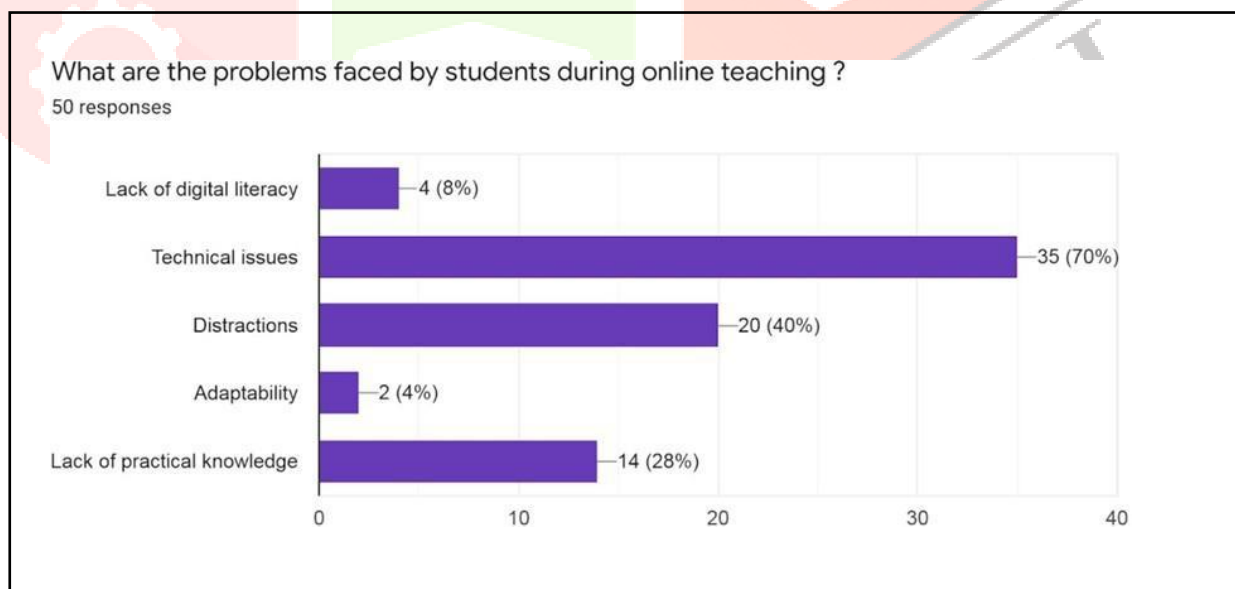


Fig: 6.1

Majority of the respondents i.e., 35 (70%) faced technical issue. 28% respondents faced lack of practical knowledge. 20 respondents faced distraction issue. 4% and 8% i.e., 2 and 4 respondents faced adaptability and lack of digital literacy.

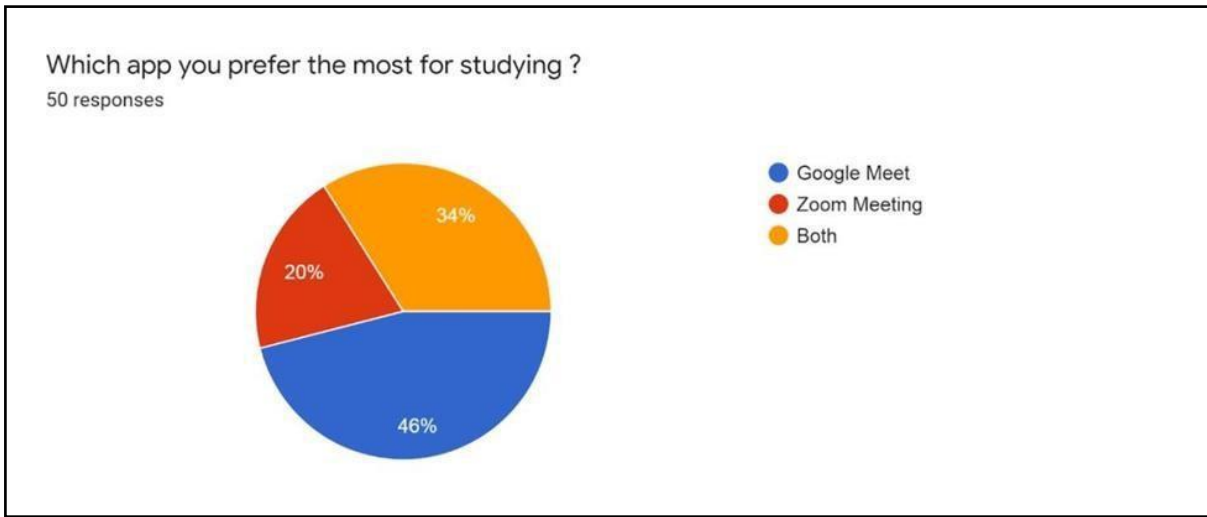


Fig.6.2

Majority of the respondents i.e.,46% prefer google meet for studying. 20% respondents prefer zoom meeting and 34% respondents prefer both for studying.

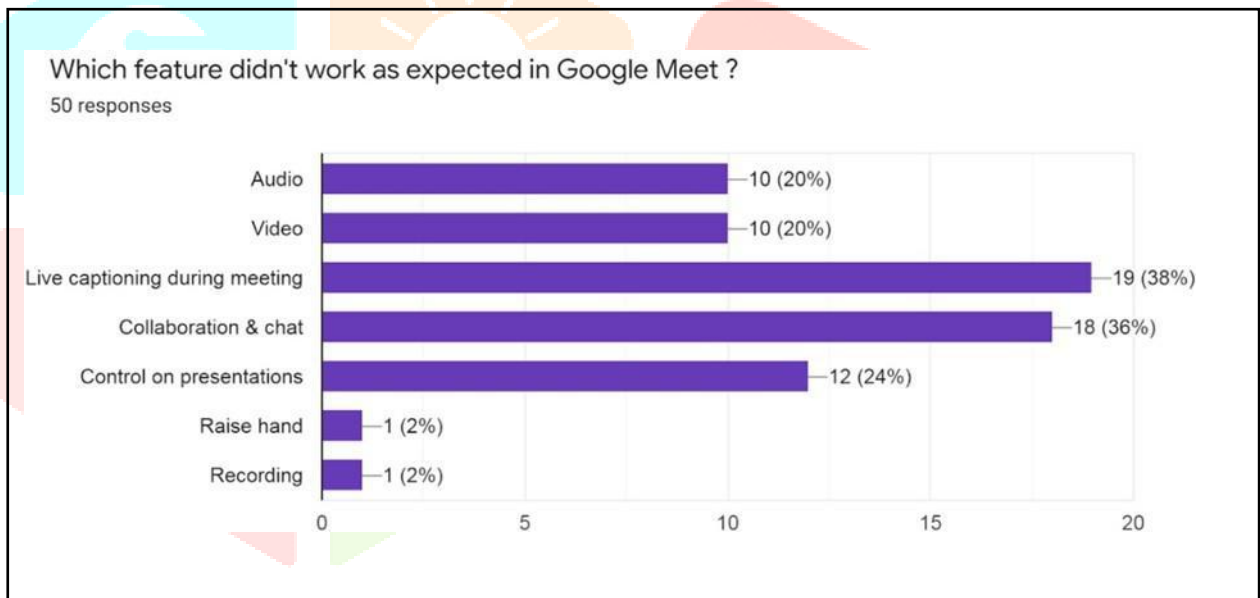


Fig.6.3

Majority of the respondents i.e.,38% (19) live captioning during meeting did not work as expected in google meet. 18 respondents are collaboration and chat didn't work expected in google meet.2% respondents are raising hand recording didn't work as expected in google meet.12(24%) respondents are control on presentations did not work as expected in google meet. 20% respondents are audio and video did not work as expected in google meet.

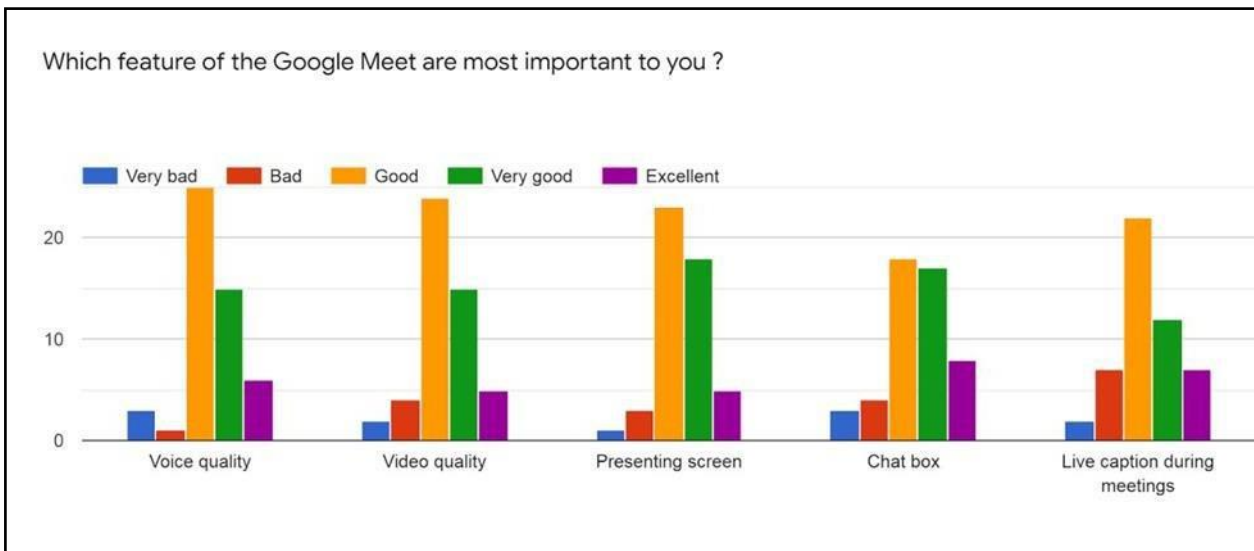


Fig.6.4

Majority of the respondents for most important feature in Google Meet are as follows. Voice quality (25%), Video quality (24%), Presenting screen (23%), Chat box (18%), and Live caption during meetings (10%).

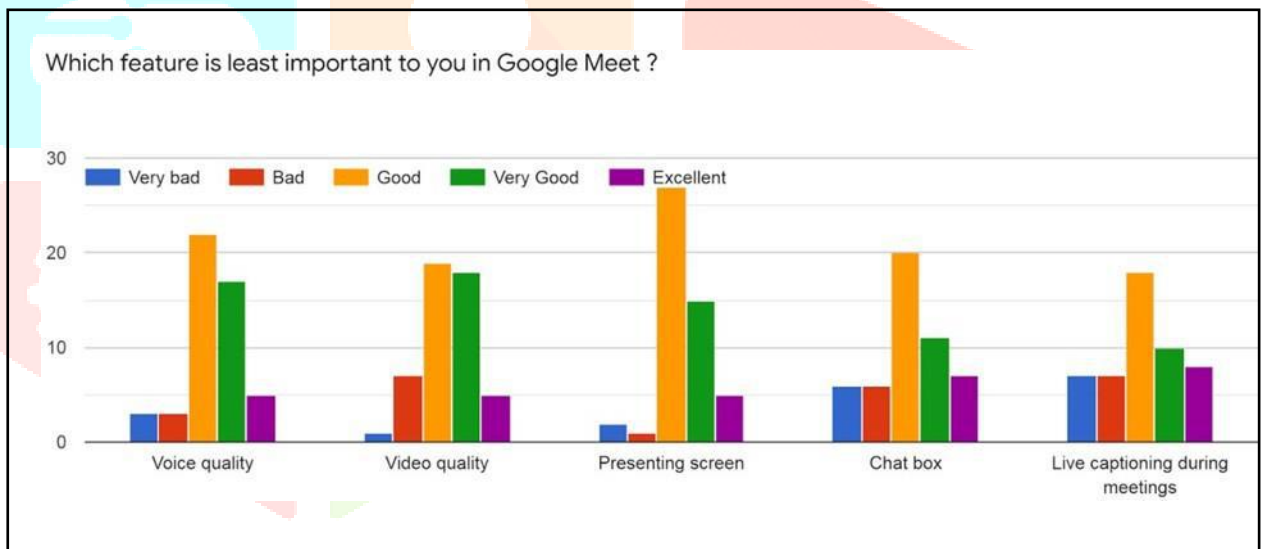


Fig. 6.5

Majority of the respondents for most least important feature in Google Meet are as follows. Livecaptioning during meeting (7%), Chat box (6%), Voice quality (3%) , Presenting screen (2%) and Videoquality(1%).

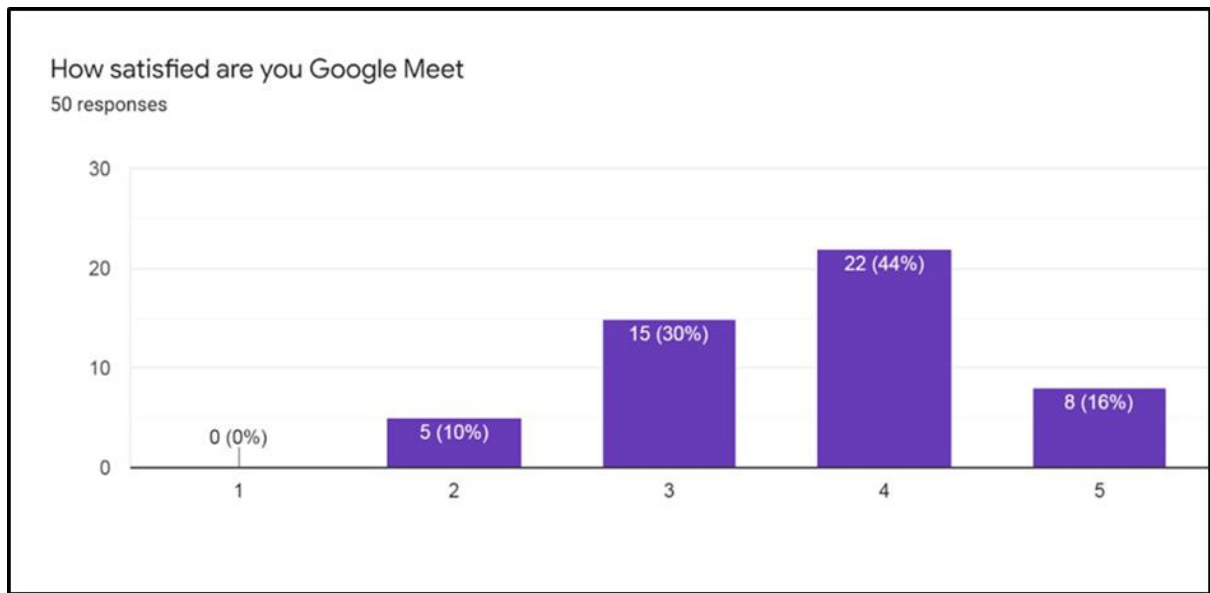


Fig. 6.6

Majority of the respondents for satisfied form Google Meet as follows. 16% (8) of students are strongly satisfy form Google Meet, 44% (22) of students are satisfy form Google Meet, 30% (15) of students are dissatisfy form Google Meet , 10%(5) of students are strongly dissatisfy form Google Meet.

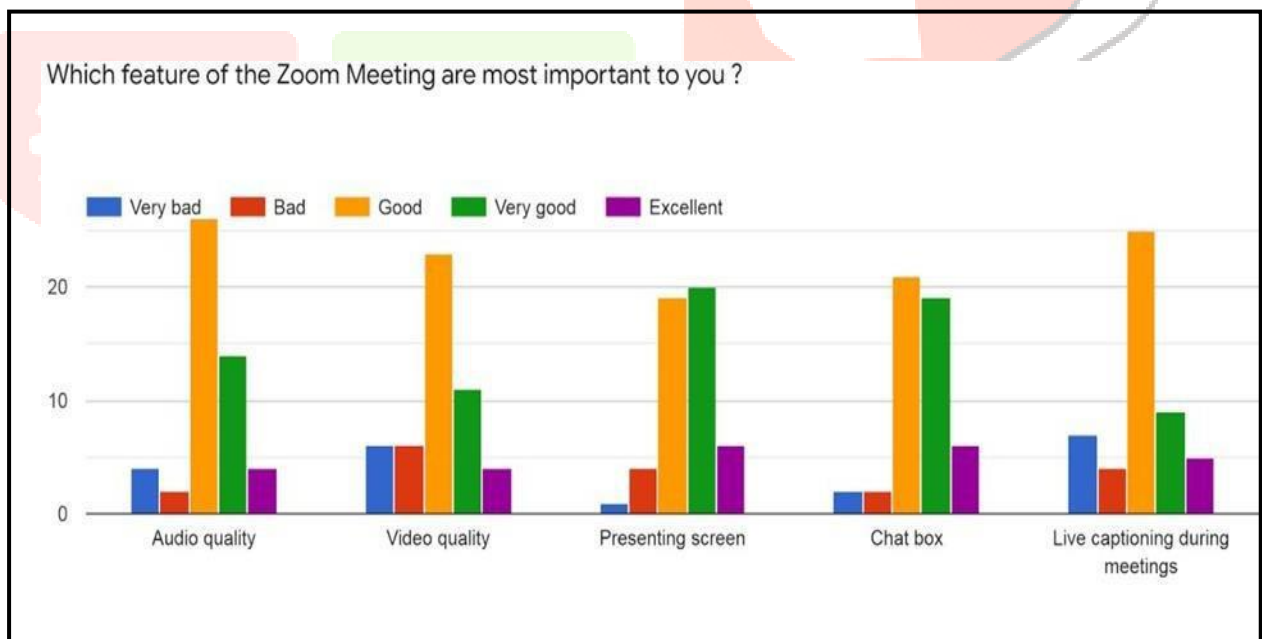


Fig. 6.7

Majority of the respondents for most important feature in Zoom Meeting are as follows. Voice quality (26%), Video quality (23%), Presenting screen (19%), Chat box (21%), and Live caption during meetings (11%).

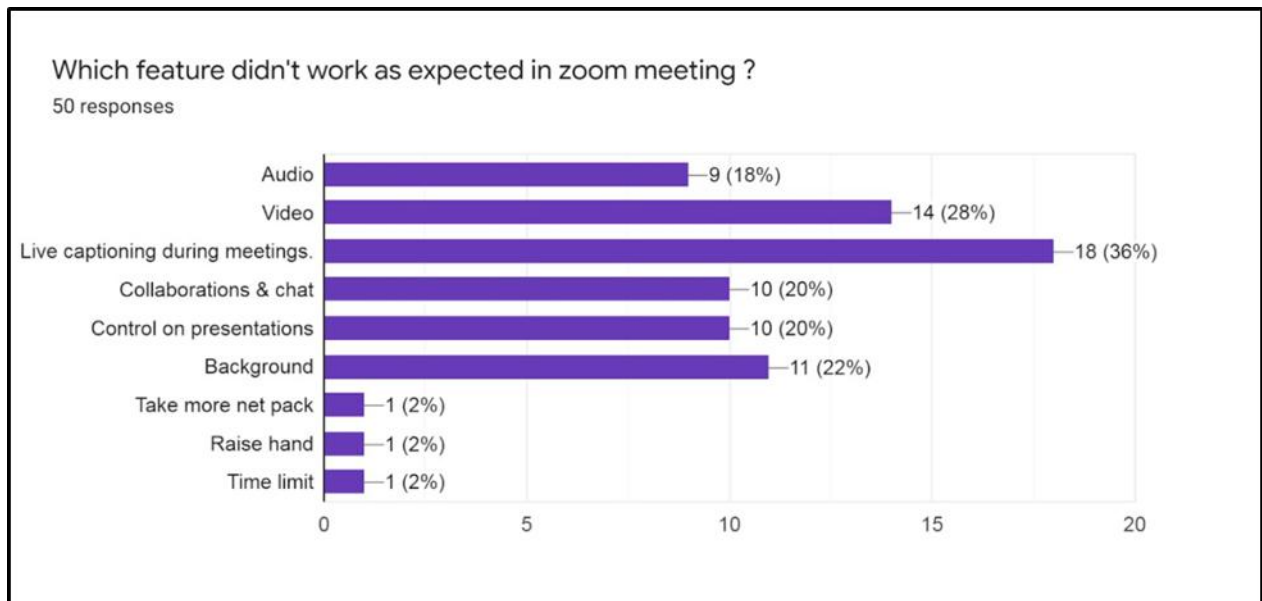


Fig. 6.8

Majority of the respondents i.e.,38% (18) live captioning during meeting did not work as expected in Zoom meeting . 20% (10) respondents are collaboration and chat didn't work expected in Zoom meeting .2% (1) respondents are raising hand recording , time limit and take more net pack didn't work as expected in Zoom meeting .20%(10) respondents are control on presentations did not work as expected in Zoom meeting . 9% (18%) respondents are audio did not work as expected in Zoom meeting. 28% (14) respondents are video did not work as expected in Zoom meeting. 22% (11) respondents are background did not work as expected in Zoom meeting.

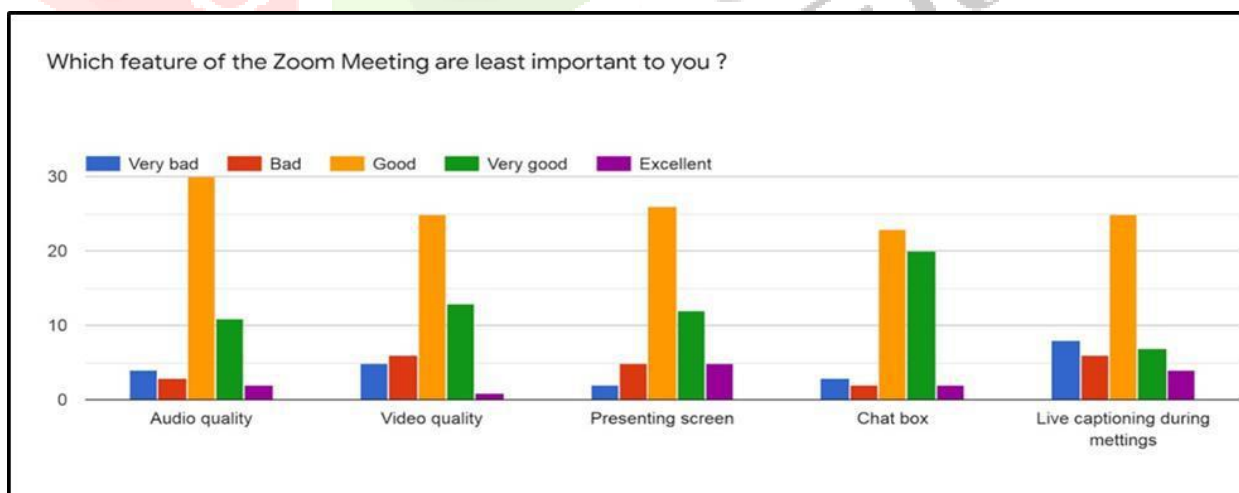


Fig. 6.9

Majority of the respondents for most least important feature in Google Meet are as follows. Live captioning during meeting (8%), Chat box (3%), Audio quality (4%), Presenting screen (3%) and Videoquality (5%).

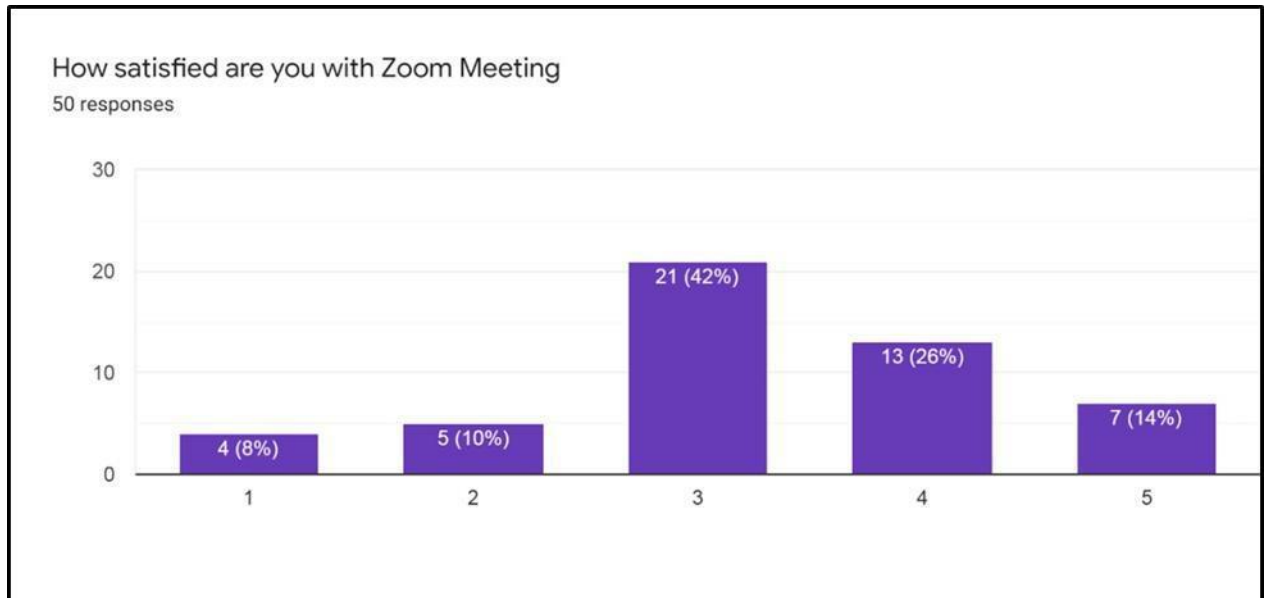


Fig 6.10

Majority of the respondents for satisfied form Zoom Meeting as follows. 14% (7) of students are strongly satisfy form Zoom Meeting , 26% (13) of students are satisfy form Zoom Meeting, 5% (10) of students are dissatisfy form Zoom Meeting , 8%(4) of students are strongly dissatisfy form Zoom Meeting. 42% (21) of students neutral Zoom Meeting.

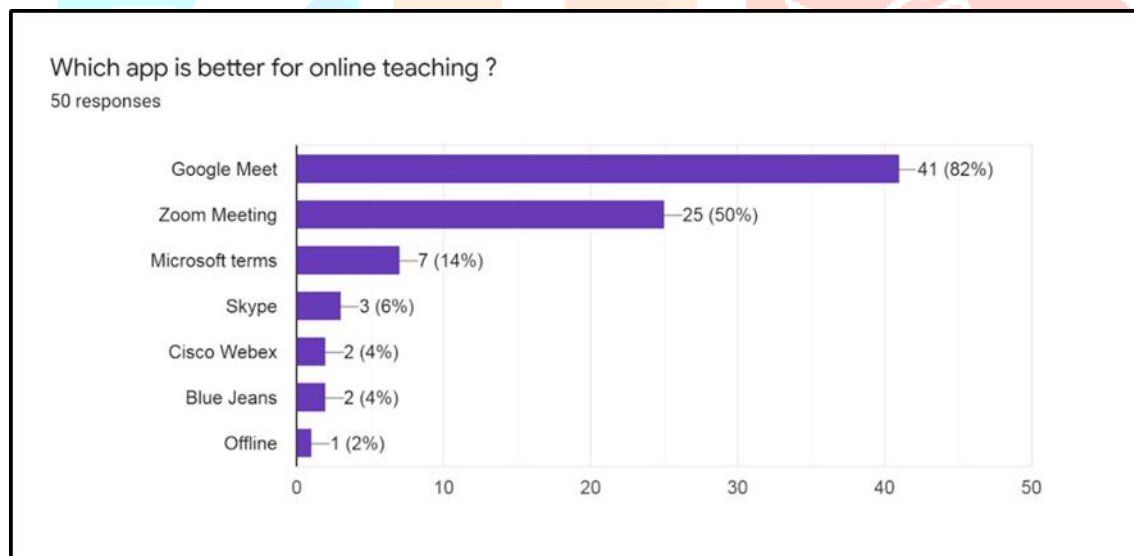


Fig. 6.11

Majority of the respondents for better online teaching platform are as follows. 41 (82%) Google meet 1st best online teaching platform , 25 (50%) Zoom meeting 2nd best online teaching platform , 7(14%) Microsoft terms 3rd best online teaching platform, 3 (6%) Skype , 2 (4%) Cisco Webex and Blue Jeans, 1 (2%) Offline.

7. CONCLUSION:

The study shows that attitudes towards platforms influence the intention to use online meeting platforms. Attitudes towards platforms are influenced by perceived ease of use and perceived utility. Therefore, meeting platform providers must increase the perceived ease of use and usefulness of their platforms during the intense competition in this industry. Gathering information about what competitors have done, are doing and will do is one of the market-oriented dimensions. It is the orientation towards the competitor. A company should do something in your industry to achieve a competitive advantage and sustainability. Therefore, in order to win the competition, they need to improve the usability and usefulness of the platforms to encourage a positive attitude and intention to use their platforms. The limitation of the study is that it uses TAM without considering other factors. The other caveats is that the study only focuses on Google Meet users and the respondents are from an educational background. Therefore, the recommendation for future research is: first extend TAM to other theories or models. Second, conduct a benchmark study comparing user adoption of Google Meet. And Zoom meeting other similar platforms. Third, examine the factors influencing business-to-business online meeting platforms and companies or government agencies.

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Employees' Perspective of Performance Appraisal System in I.T. Sector during COVID- 19 Pandemic

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Abstract

The Novel Corona Virus or more commonly known as COVID-19 pandemic is a worldwide phenomenon that has affected the lives of billions of individuals on this planet for the past 2-2½ years. Just like all other sectors, the I.T. sector employees also experienced variety of hardships maintaining their job stability and performing their best even during such critical times. The research mainly focuses on the satisfaction of employees working from home during the lockdown caused by this pandemic.

Keywords: Performance Appraisal, Work from Home, COVID-19 Pandemic, Lockdown.

Introduction

“Performance management, when handled skillfully in an organization today, can increase job satisfaction, employee retention, loyalty, and overall performance of the organization.”

– Soumyasanto Sen, Co-Founder & Partner, People Conscience

Performance appraisal in basic words can be described as the regular annual review of an employee's work and overall contribution. Organizations use appraisals to give an employee the big-picture regarding their growth in their skills and work and to justify pay increases and bonuses, as well as termination decisions.

But one can see the shift in this definition due to the rapidly changing and digitalization of work environment to cater the vast number of barriers created due to COVID-19 pandemic and numerous

restrictions created from it globally. What was once considered standard process of evaluating an individual's performance is now considered as outdated.

To address this critical change brought to the working environment due to the survival instinct one needs to focus on factors that are important in development of a fair and just appraisal system that will enable the balance between satisfaction of the 'survival of the fittest' employee fighting in this stiff competition and the organization's aim for achieving the profits and keep it afloat in times of crisis,

Review of Literature

Awan Sajid Hussain et al (2020) implied that organizations can adopt a participative approach towards designing effective PMS, so that the identification of issues and limitations can be done on time. This can help to develop a comprehensive and more effective and practical PMS that can ensure employee-related benefits. The research conducted found a positive significance between comprehensive appraisal system and employee satisfaction.

Priyanto Hanif et al (2020) concluded that management system supported PMS is required to improve the digitally improving workforce in this COVID-19 pandemic where 9 to 5 work performance is suddenly changed to WFH which is an essential requirement. With the new normal era the main features have shifted to focus mainly on performance based results and evaluation that has created a do or die situation for the employees working in such firms, where they have to give their absolute best in order to survive the crisis.

Darwish Saad et al (2020) attempted to empirically test and study how Medical Representative (MR) maintained their psychological balance at work even during the critical time of the pandemic. The main findings of the study is that supervisor's support, co-workers support, appreciation of the work done positively influenced and helped employees to enhance their work engagement in turn bringing out profitable results.

Prasad K.D.V. (2021) emphasizes that the 21st century PMS and evaluation of employee performance is no more considered to be a routine activity that was performed as a yearly tradition. It also confirms the fact that in the age of the new normal after the occurrence of COVID-19 pandemic the idea of measuring the employee work plan with their achievements/ outcomes is now obsolete as these new-age employees are no longer viewing these outdated PMS as pay v/s work.

Objectives

The following are the objectives of the research conducted:

1. To find out the pattern of existing system of performance appraisal in the I.T. sector.
2. To analyse the satisfaction level of employees towards performance appraisal during the time they worked from home.
3. To study employees' suggestions/ recommendations to enhance performance appraisal system existing in their respective organisation.

Hypothesis

H₁ : Employees are satisfied with their performance appraisal system implemented during pandemic lockdown.

H₂ : Change in the current appraisal system used to evaluate work from home is recommended by the employees of I.T. sector.

Research Design

Data Collection

The research data was collected via google form from those service sector employees were allotted work from home during the COVID-19 Pandemic i.e. April, 2020 to March, 2021. A total of 50 respondents participated in the data collection via a randomly sampling method.

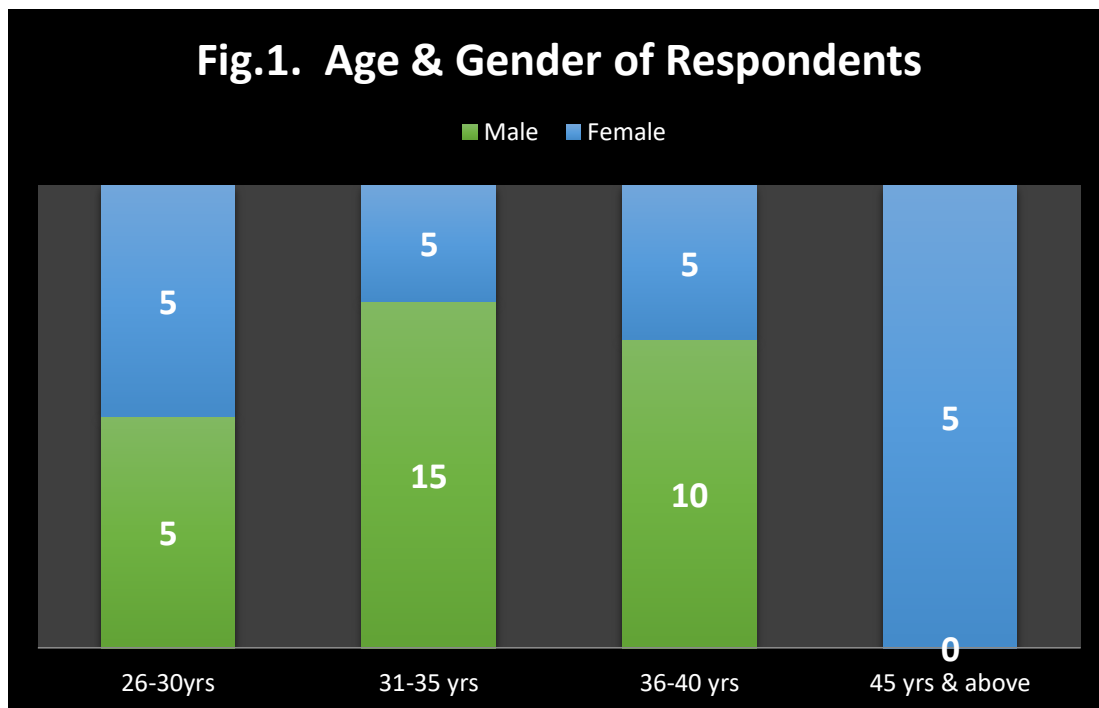
Time Period

The research focuses on the time period when lockdown was observed in Mumbai i.e. April, 2020 to March, 2021.

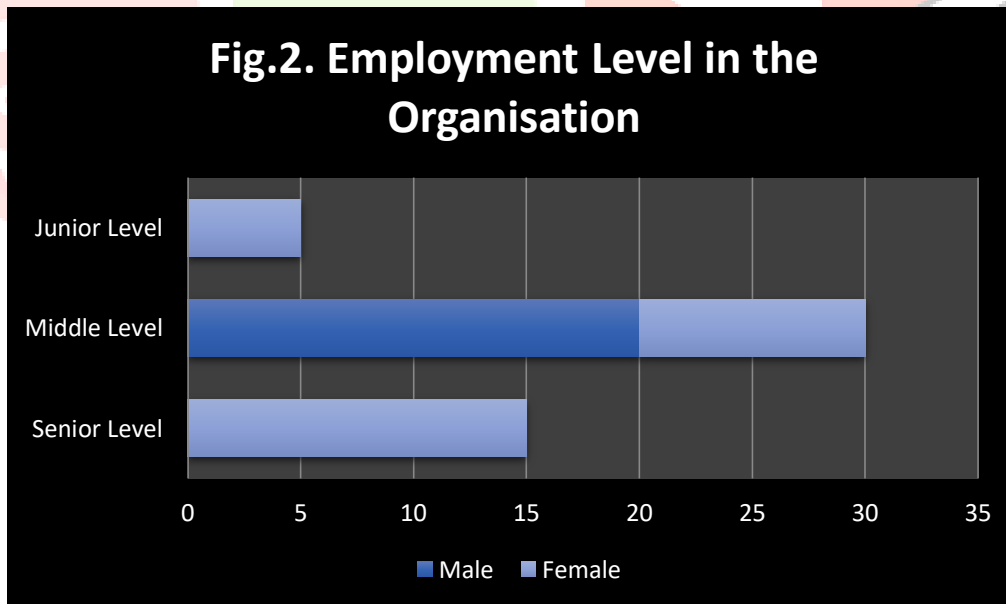
Limitation of the study

The data collected is from a limited number of respondents, hence it cannot be applied to all the employees working in similar organizations.

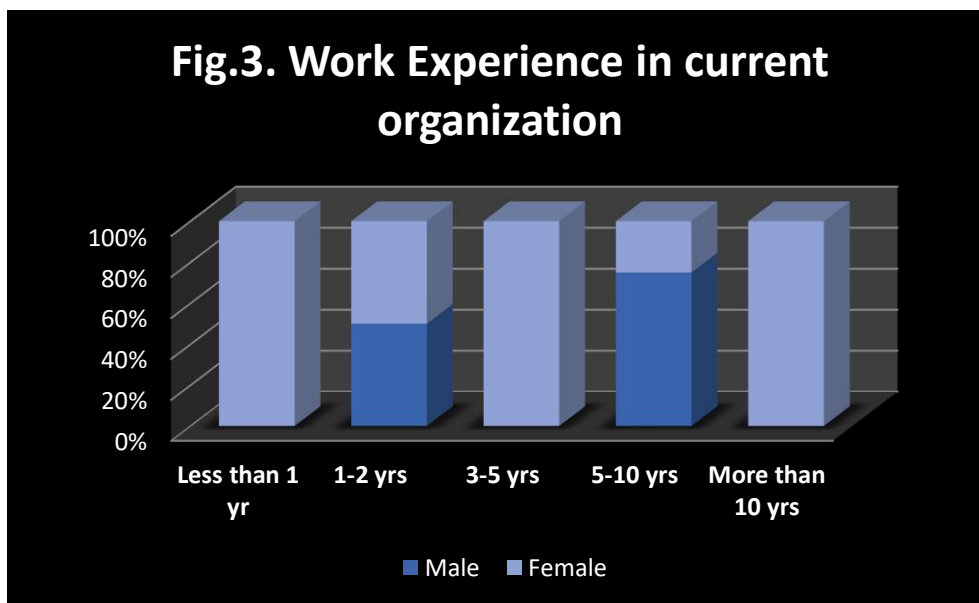
Data Analysis



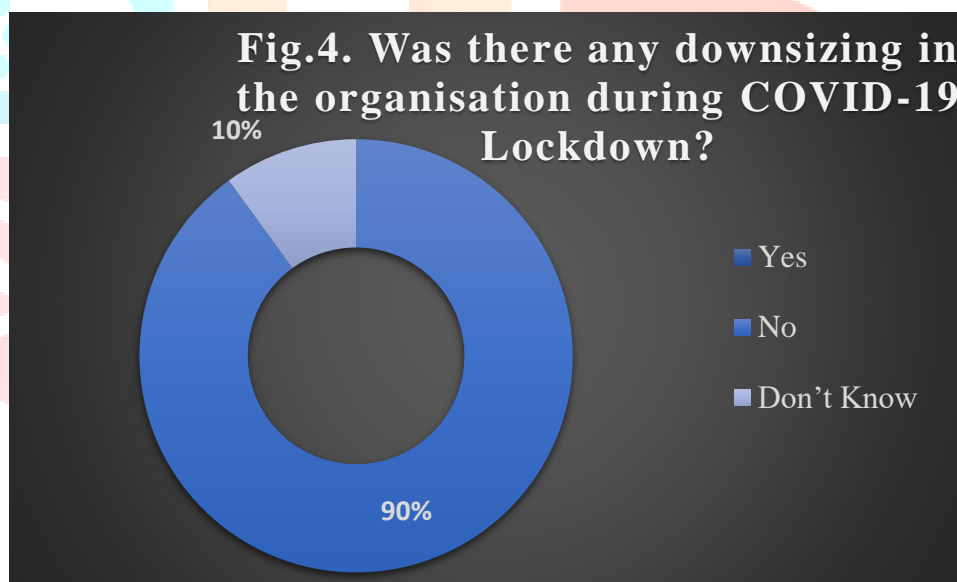
Out of the 50 respondents 60% were females. 16.67% were in the age group of 26-30 years, 50% were in the age group of 31-35 years and 33.33% were in the age group of 36-40 years respectively. The males' consisted 40% of the total respondents, out of which explained as 25% each were in the age group of 26-30 years, 31-35 years, 36-40 years and 45 years & above respectively.



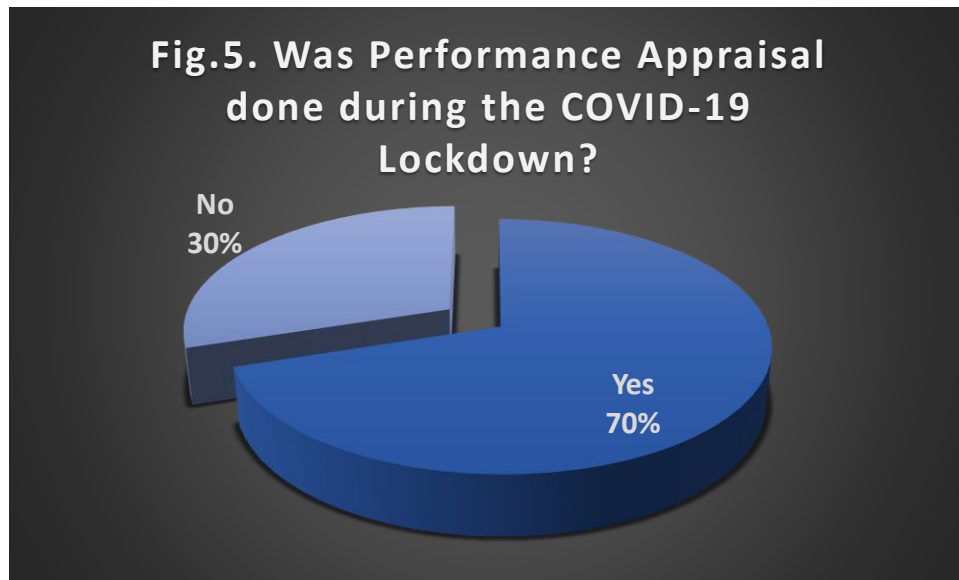
The analysis show that 100% of the male respondents are designated at the middle level in their respective organisations, whereas 16.67% of the females are designated at Junior level, 33.33% of the females are designated at Middel level and 50% of the females are designated at the Senior level in their respective organisation.



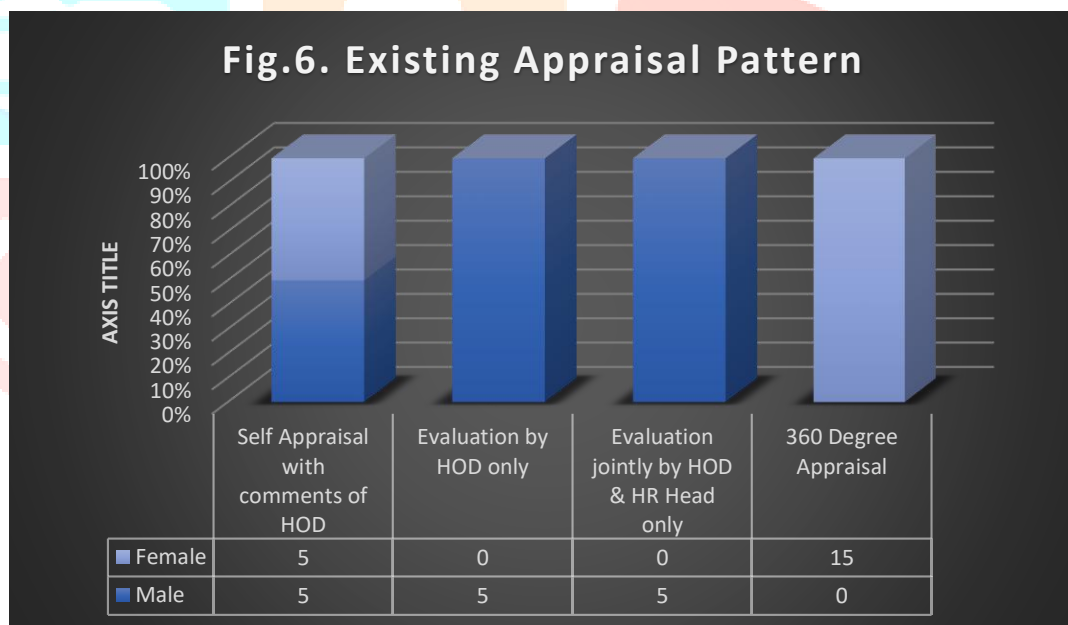
25% and 75% of the male respondents were either working in their current organisation for 1-2 years or 5-10 years respectively. The 33.33% of the female respondents were working in their current organisation for less than 1 year, where as 16.67% each were working for 1-2 years, 3-5 years, 5-10 years and more than years respectively.



The above figure indicate that all the respondents implied that either there was NO downsizing during the COVID-19 Lockdown or if it was so they were unaware of such steps taken by their organisations. This may also implement that they were unwilling to divulge in any negative remarks regarding their organisation.



As we are aware that majority of the workforce suffered tremendously during the COVID-19 lockdown. Yet amongst these tiring times there were still few firms that focused on appraising their employees. This can be seen from the fact that out of the total 50 respondent 70% were given appraisal even during the pandemic.



Out of the 35 respondents who were given appraisal as per their evaluation during the lockdown period, majority of the female employees were appraised using 360⁰ degree appraisal, where as 5 of them were self-appraised with remarks of their HOD.

The male respondents were appraised via self-appraisal with remark from HOD or they were evaluated by their HOD only or they were joint evaluated by their HOD & HR.

Fig.7. Satisfaction with the Current Performance Appraisal System

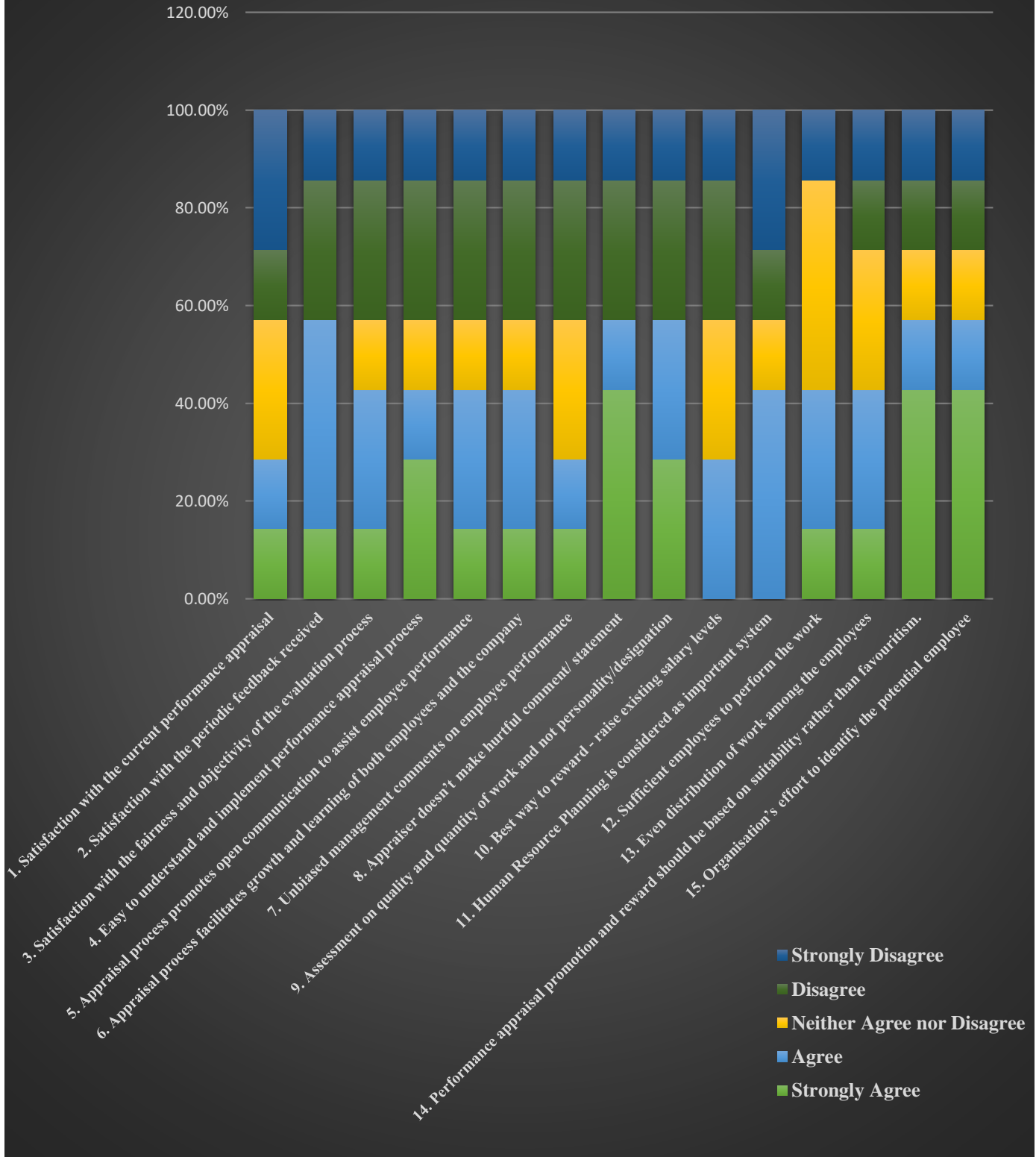


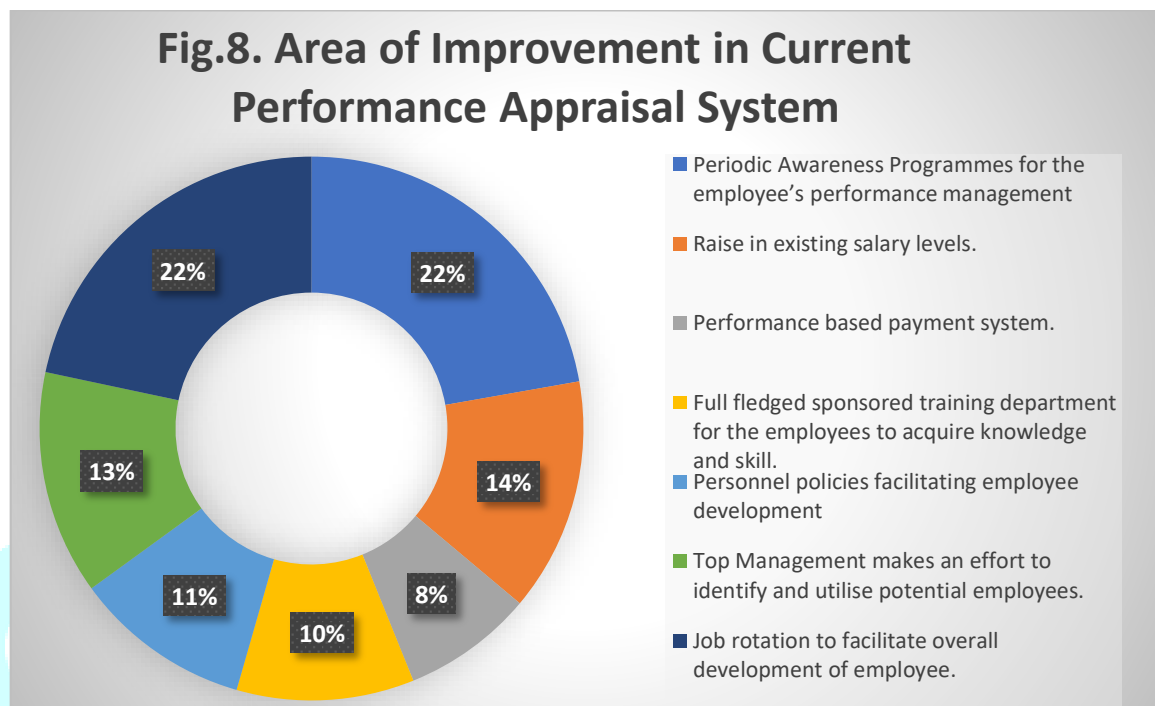
Table 1. Satisfaction with the Current Performance Appraisal System

Statements	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
1. Satisfaction with the current performance appraisal	14.29%	14.29%	28.57%	14.29%	28.57%
2. Satisfaction with the periodic feedback received	14.29%	42.86%	0	28.57%	14.29%
3. Satisfaction with the fairness and objectivity of the evaluation process	14.29%	28.57%	14.29%	28.57%	14.29%
4. Easy to understand and implement performance appraisal process	28.57%	14.29%	14.29%	28.57%	14.29%
5. Appraisal process promotes open communication to assist employee performance	14.29%	28.57%	14.29%	28.57%	14.29%
6. Appraisal process facilitates growth and learning of both employees and the company	14.29%	28.57%	14.29%	28.57%	14.29%
7. Unbiased management comments on employee performance	14.29%	14.29%	28.57%	28.57%	14.29%
8. Appraiser doesn't make hurtful comment/ statement	42.86%	14.29%	0	28.57%	14.29%
9. Assessment on quality and quantity of work and not personality/designation	28.57%	28.57%	0	28.57%	14.29%
10. Best way to reward - raise existing salary levels	0	28.57%	28.57%	28.57%	14.29%
11. Human Resource Planning is considered as important system	0	42.86%	14.29%	14.29%	28.57%
12. Sufficient employees to perform the work	14.29%	28.57%	42.86%	0	14.29%
13. Even distribution of work among the employees	14.29%	28.57%	28.57%	14.29%	14.29%
14. Performance appraisal promotion and reward should be based on suitability rather than favouritism.	42.86%	14.29%	14.29%	14.29%	14.29%
15. Organisation's effort to identify the potential employee	42.86%	14.29%	14.29%	14.29%	14.29%

As per the data collected regarding the current appraisal system and the efforts made by the organisation to match the manpower to workload demand-supply ratio it can be seen that a majority of the respondent disagree with the fact that the company still appraised them using the existing evaluation pattern during the work from home situation that aroused due to the COVID-19 pandemic.

While most of the respondents remained neutral on whether they think that their performance appraisal is fairly done and that it was easy to understand, few still agreed to the fact that their evaluation needs to be based on the quality as well as quantity of work done during a stipulated time period and also it should be unbiased in nature.

Majority of the respondents also disagree to the fact that money or monetary benefits can be the only way to appraising one's efficiency in the organisation. It can be seen that the respondents believe that apart from monetary benefits which was temporary base of satisfaction, they require emotional satisfaction that comes with the acknowledgement of the hard work done by them via their evaluation report.



The above given pie chart clearly show that the respondents give more weightage to the fact that their current organisation needs to create periodic awareness programmes where employee's potential can be explored and they can be given timely and helpful feedback regarding their performance. Also the management should strive to make efforts to utilize the potential employees by identifying their talents and skills and entrusting them jobs as per their level.

The other factors that the respondent felt can be improved in the current appraisal system includes performance based salary increment, sponsored training programmes to improve the skills, developing employee friendly personnel policies etc.

Conclusion

“A good performance management system is as crucial as a good management board of the organization.”

- Anand Dewan, Group CEO - BYLD Group

Although it can be said that overall the employees are somewhat satisfied with the process of evaluation and the appraisal given by their current working organization, there is still a subtle undercurrent of dissatisfaction amongst the majority as these new-age employees who in the name of work from home are giving more than 100% of their efforts in order to survive these critical times, feel that merely giving a certain percentage of raise as a form of appraisal is not enough now. They believe that aside from

giving raise it is more important that their work be acknowledged by their superiors, they should be given training to handle work and improve their existing skills that can lead to promotions. All said aside this can be done only if the higher-ups and the management makes a due effort to enhance the potential of their employees with the aim of employee welfare as their priority.

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INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

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IMPORTANCE OF THE WOMEN AGRICULTURE IN INDIAN

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ABSTRACT

Rural women from the most important productive work force in the economy of majority of the developing nations including India. Women Workers are engaged in almost all the activities of agriculture. From sowing to selling farm products, women's role in agriculture has been globally recognized. Women constitute 43% of agricultural workers in much of the developing world, most of whom are forced to make do with less access to resources such as water, fertilizer and market outlets than men. Women in India are major producers of food in terms of value, volume and number of hours worked. Women play a significant and crucial role in agricultural development and allied fields including in the main crop production, livestock production, horticulture, post harvest operations, agro/ social forestry, fisheries, etc. The nature and extent of women's involvement in agriculture, no doubt, varies greatly from region to region.

Keywords: - significance, role, government initiatives, problems and suggestions of women in agriculture sector in India

INTRODUCTION:

The women is the backbone of agricultural workforce and are a vital part of Indian economy. Over the years, there is a gradual realization of the key role of women in agricultural development and their contribution in the field of agriculture, food security, horticulture, dairy, nutrition, sericulture, fisheries, and other allied sectors. Women form the backbone of agriculture, in India, Comprising the majority of agricultural laborers, women have been putting in labour not only in terms of physical output but also in

terms of quality and efficiency. With various targeted efforts, her enlightenment will change the face of rural India. Rural women are responsible for production of more than 55% food grains and comprise 67% of total agricultural labour force. The role of woman in agriculture varies from country to country. Asian woman contribute to about 50% of the food production. Generally, the poorer the family, the greater the involvement of women in agricultural activities. Despite women's significant and crucial role in agricultural development and allied fields, they have virtually access to agricultural information, services or production assets and have very limited control over their earnings. In view of the critical role of women in the agriculture and allied sectors, as producers, concentrated efforts will be made to ensure the benefits of training, extension and various programmes will reach them in proportion to their numbers. The programmes for training women in soil conservation, social forestry, dairy development and other occupations allied to agriculture like horticulture, livestock including small animal husbandry, poultry, fisheries etc. Are expanded to benefit women workers in the agriculture sector. The agricultural sector is the largest employer of women. Majority of the female workforce (84 per cent) works in rural India. A very large share (73 per cent) of this female workforce toils in the agricultural sector, mostly (96 per cent) in rural areas. In most farming systems, females participate in all phases of agricultural production, although their roles (including decision-making) and control over resources and incomes varies greatly from place to place.

OBJECTIVES OF THE STUDY

1. To measure significance of women in Indian agriculture
2. To measure role of cooperatives for women agriculture in India
3. To measure government initiatives for women agriculture in India
4. To measure in Indian to measure problems of women in agriculture sector in India
5. To examine the suggestions of women in agriculture sector in India

REVIEW OF LITERATURE

The review of literature is pertaining to the study indicates that women play significant role in agriculture.

Zar Quresh (2005) study highlights the importance of education to rural female and proposed to educate women in floriculture and food preservation.

Nisha N (2008).study brings out that the labourers got maximum number of days of employment in weeding followed by harvesting and postharvest operations. The woman labour had maximum unemployed days in summer as this is the off season for agriculture in the study area which compelled the woman labourers to seek employment opportunities like NREGS activities, construction work, tile making etc. The study also concluded that woman unemployment in agriculture has caused a severe impact on the income of

labourers, family expenditures, and their saving and debt position. It also caused migration of labourers to other activities and places. Increase workforce participation rates do not always indicate increase in the level of welfare. So it must be accompanied by higher educational capabilities and asset and income.

Tahir Munir Butt et al. (2010) study indicates that the fact that rural women along with men play an important role in the agricultural sector like crop production, livestock production as well as cottage industry. But they have incomplete access to resources, agricultural extension, education services and newest technical knowledge and information sources.

“ We can't neglect the importance of women who comprise half of our population in nation building the upholder of tradition must also be ushered for modernity ,we should look to science for greater social justice and equality of opportunity” —The Late Prime Minister Mrs. Indira Gandhi(1988) Agriculture in India defines familial tradition, social relations and gender roles. Female in the agricultural sector, whether through traditional means or industrial, for subsistence or as an agricultural laborer, represents a momentous demographic group. Agriculture is directly tied to issues such as economic independence, decision-making abilities, agency and access to education and health services and this manner has created externalities such as poverty and marginalization, and compounded issues of gender inequality. Agriculture continues to play an important role in most non-industrial economies, as a major contributor to the country's export earnings and as a source of employment and livelihood.

SIGNIFICANCE OF WOMEN AGRICULTURE IN INDIAN

The condition of women was far better in ancient India. In early period Aryans treated men and women alike in all religious rituals and social functions. But condition of women has declined gradually. Gender is the word used especially for the female population of the society. Many historians believe that it was woman who first domesticated crop plants and thereby initiated the art and science of farming. In those primitive days, when men went out hunting in search of food, women started gathering seeds from the native flora and began cultivating. Since then, women have played and continue to play a key role in crop production, livestock production, horticulture, post harvest operations, agro/ social forestry, fisheries, etc. Significance Women's contribution to agriculture, whether it is in subsistence farming or commercial agriculture, when measured in number of tasks performed and time spent, is greater than men. India has a national tradition bound to agriculture fertility. In the North, the Indus valley and Brahmaputra region are critical agricultural areas graced by the Ganges and monsoon season. Based on 2011 World Bank data, only 17.5% of India's gross domestic product (GDP) is accounted for by agricultural production. Yet for a majority of the country, an estimated 72% of the 1.1 billion people who live in rural India, it is a way of life. While agriculture's share in India's economy has progressively declined to less than 15% due to the high growth rates of the industrial and services sectors, the sector's importance in India's economic and social

fabric goes well beyond this indicator. First, nearly three-quarters of India's families depend on rural incomes. Second, the majority of India's poor (some 770 million people or about 70 percent) are found in rural areas. And third, India's food security depends on producing cereal crops, as well as increasing its production of fruits, vegetables and milk to meet the demands of a growing population with rising incomes. To do so, a productive, competitive, diversified and sustainable agricultural sector will need to emerge at an accelerated pace. India is a global agricultural powerhouse. It is the world's largest producer of milk, pulses, and spices, and has the world's largest cattle herd (buffaloes), as well as the largest area under wheat, rice and cotton. It is the second largest producer of rice, wheat, cotton, sugarcane, farmed fish, sheep & goat meat, fruit, vegetables and tea. The country has some 195 m ha under cultivation of which some 63 percent are rainfed (roughly 125m ha) while 37 percent are irrigated (70m ha). In addition, forests cover some 65m ha of India's land. Impact of Green Revolution Based on 2012 data, India is home to the fourth largest agricultural sector in the world.

STATEMENT OF THE PROBLEM

The problems of women in agriculture are more acute and distressing manner. When addressed in a women-centric manner, the potential for increased productivity, restoration of ecological balance, for high positive social impacts like increased status, self-confidence and food security for communities which all are increased much more tangibly than working in a gender-neutral manner. The problems relate to land ownership, security of tenure, land quality issues in cases where land ownership is assured, and finally, land management issues in agriculture and the support systems are required. Any changes in land ownership and agricultural patterns affect women far more than men (positive or negative), given the existing gender roles that women are expected to fulfill, mainly related to management of the household in their reproductive roles – fuel wood collection, fodder collection, livestock tending in general, food security needs and so on. Women are equally working with men in agriculture but still there is wage difference between male and female for the same type of work.

ROLE OF COOPERATIVES FOR WOMEN AGRICULTURE IN INDIA

Cooperatives have been long seen as a social institution providing partnership, solidarity and resources to women farmers as well as tackle gender inequality. In India they have had quite a success. In many instances in which women are barred from participation, women only cooperatives are critical in empowering and educating. Yet female participation in cooperatives is still relatively low and some argue because men are still seen as primarily in charge of agriculture and income generation. Only 7.5% of women participate in cooperatives as compared to 92.5% of men. Of India's 450,000 cooperatives with a membership of 204.5 million, there are only 8,171 women cooperatives with a total membership of 693,000 women. Despite that, women-only cooperatives, which include cooperative banks, stores, food vendors,

have done quite well and provided a whole range of services to their members. In India, with a view to involve women in the process of decision-making in local self-governing bodies including cooperatives, a 33% representation has been instituted and in a number of states all boards of directors have women serving on them. International organizations such as the Self Employed Women's Association (SEWA) have been working quite successfully in India with partners to form a membership of 1.24 million women in India. Fifty four percent of members are agricultural workers.

GOVERNMENT INITIATIVES FOR WOMEN AGRICULTURE IN INDIAN

Efforts have been made by department of agriculture to incorporate gender issues into development agenda and ensure full and equitable participation of women in all agricultural development programmes. In an effort to 'engender agricultural process' the DOAC implemented special programmes/ schemes for women in agriculture sector, where a composite package of training, extension, input, managerial and entrepreneurial support was provided to selected farm women beneficiaries. Different approaches were followed in all these projects to provide a complete support package to women farmers. The technical back-stopping was provided through a blend of 'skilled-based' capacity building exercises coupled with extension support through "On field Demonstration", "Mahila-Goshties" and "Study Tours". Agriculture Extension Services Women farmers contribute enormously to the Indian agriculture. This has been proved by various researches. The results of these researches, however, could not get due recognition in the planning and implementation of agricultural related programmes. Agricultural extension is one such effort taken by the Government and non-Government agencies that aims at reaching to farmers. The efforts include bringing about a positive change in knowledge, attitude and skills of the farmers by providing training and technical advice and also assisting them in taking decisions in adoption of new research results. Importantly, the clientele of such programmes and efforts is inclusive of both farmers and farm women. The agricultural extension services in India has limited in its operations to a larger extent on male farmers only and it has failed to tackle the great structural problem of invisibility of female farmers. Women farmers are bypassed by male extension workers. It would be correct to state that women farmers in India have failed to get their due share in extension services. Extension services in India need to be refined, modified and redesigned so as to reach farm women effectively. Integrated approach In 1980s' integrated approach was started that attempt to integrate women in the mainstream of development by structurally making them beneficiaries up to an extent of 40 per cent. A number of services supportive for women's socioeconomic empowerment viz., Support to Training and Employment Programme for Women (STEP), Rashtriya Mahila Kosh, Indira Mahila Yojna, Mahila Samridhi Yojna, Self-Help Groups etc. were implemented. These approaches were not directed towards fulfilment needs for agriculturerelated services and concentrated mainly on the issue of employment and social empowerment. In 1993-94, a project aimed at gender-gap reduction among women farmers of the Northern India was launched by the Government of India. The limited coverage of this

project shortens its impact. Such programmes need to be appreciated for being the pioneering one in this regard. Krishi Vigyan Kendras (KVKs) ICAR is another important system for transfer of farm technologies all over the country. This system has operated through various frontline extension programmes, all of which now have been merged with the Krishi Vigyan Kendras (KVKs) since April 1996. In KVKs, provision for special training programmes for women are made. These programmes restricted mainly in the areas like home economics and ignored women's productive role in agricultural operations. The efforts made so far in this direction appear to be localized and remain largely invisible. Involvement of women in agricultural development process by ICAR has been further strengthened when the concept of Farming Systems approach to research/extension was institutionalized by several ways including assessment and refinement of agricultural technologies through institutionalizing village linkage programme. Still these efforts are very limited to make a substantial dent on the overall agricultural scenario. From the very beginning Non Government Organizations (NGOs) have involved women component in their mandate. They too have given more emphasis on issues related to social empowerment of women. They also have given little attention on women's role in agriculture. Therefore, all the major extension systems in India, the participation and benefits accrued to women farmers are minuscule. There is a need to delineate and discuss the reasons attributable to poor access of farm women to extension services in India.

PROBLEMS OF WOMEN IN AGRICULTURE SECTOR IN INDIA

1. Gender Division of Labor in India:-In India, the typical work of the female agricultural laborer or cultivator is limited to less skilled jobs, such as sowing, transplanting, weeding and harvesting, that often fit well within the framework of domestic life and child-rearing. Many women also participate in agricultural work as unpaid subsistence labor. According to United Nations Human Development Report only 32.8% of Indian women formally participate in the labor force, a rate that has remained steady since 2009 statistics. By comparison men constitute 81.1%.

2. Literacy:-An estimated 52-75% of Indian women engaged in agriculture are illiterate, an education barrier that prevents women from participating in more skilled labor sectors. In all activities there is an average gender wage disparity, with women earning only 70 percent of men's wage. Additionally, many women participate in agricultural work as unpaid subsistence labor. The lack of employment mobility and education render the majority of women in India vulnerable, as dependents on the growth and stability of the agricultural market.

3. Time allocation:-In addition to rigorous agricultural work that is undervalued and underpaid, women are also responsible for the well-being of the household. They care for their children, provide nutrition or usually take part in subsistence agriculture, and do chores around the house. Based on time allocation studies, which pinpoint exactly how a woman's hours are spent throughout the week, Indian women spend about 25 hours in a week doing household chores and five hours in caring and community work. Besides the 30 hours of unpaid work, women spend the same amount of time as men carrying out agricultural work. Daughters typically supplement or substitute for mother's unpaid work around the household. Considered female tasks, the opportunity cost of girls' time for school is higher than that of sons. Girls do significantly more housework than boys, which compromises their schooling.

4. Property Ownership Rights of Indian Women Critical resources such as land are also unevenly distributed by gender. Women seldom enjoy property ownership rights directly in their names. Even with land in their names, they may not have actual decision-making power in terms of cropping patterns, sale, mortgage and the purchase of land. In India only 14.9% of households are female headed. Access to credit is difficult, since women lack many of the prerequisites for lending such as assets or ownership of property. Without access to capital or household decision making abilities women lack the resources that are necessary for their labor stability and stability of their households. Land ownership opportunities also have a critical impact on human development with freedom from violence. According to a 2005 study of marital violence and property ownership, 49% of property less women experience physical violence and 84% experienced psychological abuse. Ownership rights saw a drastic decrease in violence. Among women who owned both land and house there was only 7% physical violence and 16% psychological abuse.

5. Rural Credit:-Moreover, the access of women to the most crucial input "credit" is limited since they are not land owners, the credit flow generally goes in the name of male members i.e. owners. Credit policies of various banks and other organizations need orientation towards women by granting them the status of a producer.

SUGGESTIONS OF WOMEN IN AGRICULTURE SECTOR IN INDIA

1. Skill empowerment By training in the area of various operations : i. Field operations ii. Conservation of biodiversity iii. Nutritional bio-security iv. Vocational training v. Organic farming
2. Technology development for women a. Designing of tools for various field operations b. Animal husbandry i. Artificial insemination. ii. Veterinary knowledge c. For side income i. Mushroom cultivation ii. Floriculture.
3. Creation of self help groups i. For financial support ii. For generation of employment

4. Projection of contribution of women by collecting and analyzing data i. Collection and display of data ii. Projection of successful women in agriculture iii. Representation of their contribution in economic terms
5. Providing Financial Powers Giving representation in land holdings

CONCLUSION

The study concludes that the female work participation rate has drastically declined from 27.9 percent in 1961 to 25.7 percent in 2001. This means that the female workers are moved from agricultural activities to non- agricultural activities. Besides, laborer is a wage differences for the same type of between male and female workers which discourages the female workers to involve in agriculture. The Justice Verma Committee has emphasized the need for looking at the status of women in its totality. Nearly 40 crore women out of the total of 60 crore female population depend upon crop and animal husbandry, fisheries, forestry, agro processing and agri-business for their livelihood, yet are handicapped by their inability to obtain equal access to natural resources such as land and water because of male-biased laws. Therefore, it is exceedingly important that we re-examine the current status of women's empowerment in the field of farming. Government has to take interest in solving their problems, government should not only invent "the schemes but they have to see whether the schemes are working successfully or not. By this, the agriculture women labour will come out of these problems and can lead a better life.

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INDIAN AGRICULTURE: DEVELOPMENT IN PRESENT SCENARIO

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ABSTRACT:

Agriculture is the backbone of Indian Economy. About 65% of Indian population depends directly on agriculture and it accounts for around 22% of GDP. Agriculture derives its importance from the fact that it has vital supply and demand links with the manufacturing sector. During the past five years agriculture sector has witnessed spectacular advances in the production and productivity of food grains, oilseeds, commercial crops, fruits, vegetables, food grains, poultry and dairy. India has emerged as the second largest producer of fruits and vegetables in the world in addition to being the largest overseas exporter of cashews and spices. Further, India is the highest producer of milk in the world.

The history of Indian agriculture:

The post-Independence history of Indian agriculture can be broadly grouped into four periods. Before describing them, I should mention that during the colonial era famines were frequent and famine commissions were abundant. The growth rate in food production during the 1900-1947 periods was hardly 0.1 per cent. Most of the important institutional developments in agriculture emanated from the recommendations of famine commissions. The great Bengal Famine of 1942-43 provided the backdrop to India's Independence.

The first stage 1947-64 this was the Jawaharlal Nehru era where the major emphasis was on the development of infrastructure for scientific agriculture. The steps taken included the establishment of fertilizer and pesticide factories, construction of large multi-purpose irrigation-cum-power projects, organization of community development and national extension programmes and, above all, the starting of agricultural universities, beginning with the Pant Nagar University established in 1958, as well as new agricultural research institutions, as for example the Central Rice Research Institute, Cuttack, and the Central Potato Research Institute, Shimla. During this period, the population started increasing by over 3 per cent a year as a result of both the steps taken to strengthen public health care systems and advances in

preventive and curative medicine. The growth in food production was inadequate to meet the consumption needs of the growing population, and food imports became essential. Such food imports, largely under the PL-480 programme of the United States, touched a peak of 10 million tonnes in 1966.

The second stage 1965-1985 This period coincides with the leadership of Lal Bahadur Shastri and Indira Gandhi, with Morarji Desai and Charan Singh serving as Prime Ministers during 1977-79. The emphasis was on maximizing the benefits of infrastructure created during step-I, particularly in the areas of irrigation and technology transfer. Major gaps in the strategies adopted during step-I were filled, as for example the introduction of semi-dwarf high-yielding varieties of wheat and rice, which could utilize sunlight, water, and nutrients more efficiently and yield two to three times more than the strains included in the Intensive Agriculture District Programme (IADP) of the early 1960s. This period also saw the reorganization and strengthening of agricultural research, education and extension, and the creation of institutions to provide farmers assured marketing opportunities and remunerative prices for their produce. The National Bank for Agriculture and Rural Development (NABARD) was set up. All these steps led to a quantum jump in the productivity and production of crops such as wheat and rice, a phenomenon christened in 1968 as the Green Revolution. C. Subramaniam (1964-67) and Jagjivan Ram provided the necessary public policy guidance and support. The Green Revolution generated a mood of self-confidence in our agricultural capability. The gains were consolidated during the Sixth Five Year Plan period (1980-85) when for the first time agricultural growth rate exceeded the general economic growth rate. Also, the growth rate in food production exceeded that of the population. The Sixth Plan achievement illustrates the benefits arising from farmer-centered priorities in investment and in the overall agricultural production strategy.

The third stage: 1985-2000 This was the era of Rajiv Gandhi, P.V. Narasimha Rao and Atal Bihari Vajpayee, with several other Prime Ministers serving for short periods. This phase was characterized by greater emphasis on the production of pulses and oilseeds as well as of vegetables, fruits, and milk. Rajiv Gandhi introduced organizational innovations like Technology Missions, which resulted in a rapid rise in oilseed production. The Mission approach involves concurrent attention to conservation, cultivation, consumption, and commerce. Rain-fed areas and wastelands received greater attention and a Wasteland Development Board was set up. Wherever an end-to-end approach was introduced involving attention to all links in the production-consumption chain, progress was steady and sometimes striking as in the case of milk and egg production. This period ended with large grain reserves with the government, with the media highlighting the co-existence of “Grain Mountains and hungry millions.” This period also saw a gradual decline in public investment in irrigation and infrastructure essential for agricultural progress as well as a gradual collapse of the cooperative credit system.

The fourth stage: 2001 to the present day Despite the efforts of Prime Ministers Atal Bihari Vajpayee and Manmohan Singh, this phase is best described as one characterized by policy fatigue, resulting in technology extension and production fatigues. No wonder that the farmers, who keep others alive, are now forced to take their own lives and 40 per cent of them want to quit farming, if there is an alternative option. The agricultural decline is taking place at a time when international prices of major food grains are going up steeply, partly owing to the use of grain for ethanol production. Land for food versus fuel is becoming a major issue. For example, the export price of wheat has risen from \$197 a tonne in 2005 to \$263 a tonne in 2007. Maize price has gone up from about \$100 a tonne in 2005 to \$166 a tonne now. International trade is also becoming free but not fair. Compounding these problems is the possibility of adverse changes in rainfall, temperature, and the sea level as a result of global warming. Melting of Himalayan ice and glaciers will result in floods of unprecedented dimensions in north India. If agricultural production does not remain above the population growth rate and if the public distribution system is starved of grain, there is every likelihood of our going back to the pre-Independence situation of recurrent famines. The grain mountains have disappeared and we are today in the era of diminishing grain reserves, escalating prices, and persistence of widespread under-nutrition.

India's main export partner: India is diversifying its export markets. The EU remains its top market, accounting for 16% of the value of export sales in 2003-2005, although this is a decline from 21% a decade ago. ASEAN is in 2nd place with 14%, although its share has also fallen.

Status of Agriculture in India: In 2007-08, India achieved a record food grain production of 227 million tonnes, posting a growth of 10 to 12 million tonnes in excess of the previous fiscal. With an added two to three million tonnes during the Rabi season, it would touch 230 million tonnes a landmark in food grain production. The agri-biotech sector in India is growing at a whopping 30 per cent since the last five years, and it is likely to sustain the growth in the future as well. The food processing sector, which contributes 9 per cent to the GDP, is presently growing at 13.5 per cent against 6.5 per cent in 2003-04, and is going to be an important driver of the Indian economy.

India is the largest producer of coconuts, mangoes, bananas, milk and dairy products, cashew nuts, pulses, ginger, turmeric and black pepper. It is also the second largest producer of rice, wheat, sugar, cotton, fruits and vegetables. Agricultural production is likely to increase significantly during fiscal year 2009. Centre for Monitoring Indian Economy (CMIE) has projected a growth of 3.2 per cent during fiscal year 2009, for the GDP of agriculture and allied sectors. The allied sectors comprising livestock, forestry and logging, and fishing are likely to see a growth of 4.8 per cent during fiscal year 2009.

India's exports of agricultural and processed food products posted a 38 per cent increase in the 2007-08 fiscal, bolstered by an increase in shipments of coarse cereals like maize, jowar and barley.

Export figures for agricultural products touched US\$ 6.59 billion in 2007-08, against US\$ 4.79 billion in the previous fiscal. Acreage under horticulture which includes fruits, vegetables, spices, floriculture, and plantations was around 20 million hectares in 2006-07- India is the second largest producer of both fruits and vegetables in the world and the National Horticulture Mission (NHM) AIMS at doubling horticulture production by 2012.

India is the largest producer of milk in the world, and is likely to become the second largest dairy products producer in the coming years. It is the second largest producer of fruits and vegetables. It is home to the largest number of livestock in the world. It is the third largest producer of food grains. It has the third largest output of fish. With above 9500 species from medicinal and aromatic plants, India is truly a treasure trove of spices, accounting for 25-30 per cent of the world's production. India is the largest producer, consumer and exporter of spices, with major spices produced being black pepper, cardamom (small & large), ginger, garlic, turmeric, chili etc.

Salient Features of Indian Agriculture

(a) Subsistence Agriculture: As mentioned earlier, most parts of India have subsistence agriculture. This type of agriculture has been practiced in India for several hundreds of years and still prevails in a larger part of India in spite of

The large scale change in agricultural practices after independence.

(b) Pressure of population on Agriculture: Despite increase in urbanization and industrialization, about 70% of population is still directly or indirectly dependent on agriculture.

(c) Mechanization of farming: Green Revolution took place in India in the late sixties and early seventies. After more than forty years of Green Revolution and revolution in agricultural machinery and equipments, complete mechanization is still a distant dream.

(d) Dependence upon monsoon: Since independence, there has been a rapid expansion of irrigation infrastructure. Despite the large scale expansion, only about one third of total cropped area is irrigated today. As a consequence, two third of cropped areas is still dependent upon monsoon. As you know, monsoon in India is uncertain and unreliable. This has become even more unreliable due to change in climate.

(e) Variety of crops: Can you guess why India has a variety of crops? As mentioned in the beginning of the lesson, India has diversity of topography, climate and soil. Since India has both tropical and temperate climate, crops of both the climate are found in India. There are very few countries in the world that have variety comparable to that of India. You would realize that when we would discuss the different type of crops in detail. Look at the table No.1 to get an idea.

(f) Predominance of food crops: Since Indian agriculture has to feed a large population, production of food crops is the first priority of the farmers almost everywhere in the country. However, in recent years, there has been a decline in the share of land used for food crops due to various other commercially most advantageous uses of these lands.

(g) Seasonal patterns: India has three distinct agricultural/cropping seasons. You might have heard about *kharif*, *rabi* and *zaid*. In India there are specific crops grown in these three seasons. For example rice is a *kharif* crop whereas wheat is a *rabi* crop.

Indian Agriculture: Issues

While there are a number of factors responsible for the present state of agriculture in India, the following seven issues merit attention on priority:

1. Declining Productivity and Increased Variability: Indian agricultural production, of late, has been characterized by sharp variations due to unpredictable nature of monsoon. For instance, food grains production in the country varied between 174.19 million tonnes in 2002-03 (the lowest in the last 12 years) and 212.20 million tonnes in 2003-04, (the peak production attained so far). Similar variations can be observed in the production of non-food grains as well. It turns out that the variability of agricultural production in the 1980s was as much as five times the average variability recorded in the overall GDP during 1992-93 to 2002-03. Such wide variations in agricultural production underline the rain dependence of the Indian agriculture, thereby underscoring the need for improving the irrigation facilities. In 1998-99 only 39.2 per cent of the gross cropped area in the country was under irrigation.

2. Decline in Capital Formation: During the 1990s, a steady downturn in investment rates was experienced by the agricultural sector, mainly in public investment. The ratio of public sector capital formation in agriculture to Gross Public Sector Capital Formation declined from 17.7 per cent in 1980-81 to only 4.1 per cent in 2000-01. Although the private sector capital formation in agriculture has been on the rise during the past decade, it has not been able to meet the shortfall on account of the corresponding decline in public investment. The inadequacy of new capital formation has slowed the pace and pattern of technological change in agriculture with adverse effects on productivity. To rejuvenate agricultural growth, the declining trend in public investment needs to be corrected.

3. Inadequate Credit Delivery: Although the ratio of agricultural credit to agricultural GDP has increased from 5.4 percent in 1970s to 8.7 per cent in 2001-02, it may be noted that agricultural credit as a proportion to total credit has declined from 20.5 per cent to 10.5 per cent during the same period indicating lower deployment of credit in agriculture. Moreover, the extent of credit deployed from out of deposits mobilized in rural areas has fallen rapidly as reflected in the Credit-Deposit ratio which declined from 65 per cent in mid-1980s to around 42 per cent now.

4. Decline in credit to small borrowers: Besides the overall decline in agricultural credit, what is even more worrisome is the decline in the number of small loans (of up to Rupees 25,000). These are essentially informal sector loans which slipped from a peak of 62.55 million in March 1992 to 37.22 million in March 2002. Their share in total bank credit also declined from 25 per cent to only 6 per cent during the same period. Thus, it seems that brunt of credit squeeze in agriculture is being faced by small farmers.

5. Sub-Optimal Use of Inputs and Adoption of Technology The imperative of stabilizing and augmenting agricultural yields is also evident from the fact that there is less scope for increasing area under cultivation of various crops. Further, apart from the decline in land-holding size, there is increasing cost of production and depletion of ground water. Increase in agricultural production would therefore have to emanate from improvements in productivity from the existing cultivated area through use of location-specific high yielding varieties, balanced fertilizer doses, effective transfer of technology and timely supply of all inputs. There is also an urgent need to increase the availability of farm electricity power to boost productivity.

6. Unsatisfactory Spread of New Technology: One of the main reasons for the low levels of yield in Indian agriculture has been the unsatisfactory spread of new technological practices, including the adoption of High Yielding Varieties (HYV) of seeds and usage of fertilizers, inadequate spread of farm management techniques and other practices such as soil conservation and crop rotation.

7. Low availability of farm electricity power: The availability of farm electricity power in the country continues to be low. During 2000-01, it was as low as 1.35 kilowatt/hectare in India as compared with some of the developed nations, such as Japan (8.75 kw/ha), Italy (3.01 kw/ha), France (2.65 kw/ha), the United Kingdom (2.5 kw/ha), and Germany (2.35 kw/ha).

8. Distortionary Pricing and Subsidies: The Minimum Support Price (MSP) mechanism was put in place to provide assured incomes to producers. However, during the 1990s, substantial increases in MSPs of rice and wheat have significantly distorted the incentives provided to these crops at the cost of other crops. At the same time, power subsidy provided for irrigation has further tilted the incentives against rain dependent crops like pulses and oilseeds. These distortions have obstructed efforts aimed at diversification of crops.

9. Untapped Exports Potential In recent period India has emerged as a leading producer of many agricultural products in the world. India is now the largest producer of coconut, areca nut, cashew nut, ginger, turmeric, black pepper, and the second largest producer of fruits and vegetables. This progress on the domestic front has, however, not been translated into enhanced exports of these commodities. Exports of agricultural products generally displayed a relatively lower rate of growth except for a brief period in mid-1990s. While exports of traditional commodities such as tea, coffee, rice, spices and oil meal have decelerated, sharp expansion was observed in exports of high value and processed agricultural products

such as fruits and vegetables, processed fruits, juices, and meat and meat preparation. In order to realize the huge potential of exports which has so far been untapped, particularly in respect of processed foods, it is imperative that domestic controls are removed expeditiously and adequate rural infrastructure is in place which would ensure efficient warehousing, processing, packaging, storage and related research. It is now agreed that Indian agriculture has vast business potential, especially in the food processing sector, in view of the substantial production of fruits and vegetables and milk and other animal food products in the country. However, tapping this business potential in food processing industry requires that Indian food exports should comply the codex alimentary norms.

Major Challenges Faced By Indian Agriculture

If we look at the challenges faced by Indian agriculture, we can broadly group them into two categories. One category belongs to the problems that have been long standing. Second category of problems is new and has been emerging from the prevailing agricultural practices, system, changing climate and economy. Let us discuss the major challenges in detail:

1. Stagnation in Production of Major Crops: Production of some of the major staple food crops like rice and wheat has been stagnating for quite some time. This is a situation which is worrying our agricultural scientists, planners and policy makers. If this trend continues, there would be a huge gap between the demand of ever growing population and the production. Nobody wants India to go back to a situation that was prevailing in our country prior to Green Revolution. Try to find out what was the situation during pre-Green Revolution period.

2. High cost of Farm Inputs: Over the years rates of farm inputs have increased manifold. Farm inputs include fertilizer, insecticide, pesticides, HYV seeds, farm labour cost etc. Such an increase puts low and medium land holding farmers at a disadvantage.

3. Soil Exhaustion: On one hand green revolution has played a positive role in reducing hunger from India. On the other hand it has also led to negative consequences. One of which is Soil exhaustion. Soil exhaustion means loss of nutrients in the soil from farming the same crop over and over again. This usually happens in the rain forest.

4. Depletion of Fresh Ground Water: The second major negative consequence of green revolution is depletion of fresh ground water. You would remember that areas where green revolution was successful, it was due to the use of chemical fertilizers and irrigation. Most of the irrigation in dry areas of Punjab, Haryana and Western Uttar Pradesh was carried out by excessive use of ground water.

Today fresh ground water situation in these states is alarming. In the coming few years if this type of farming practice continues, these states are going to face water famine.

5. Adverse impact of Global Climatic Change: Among various challenges, global climatic change is the recent one. It has been predicted that its impact on agriculture would be immense. Since, 70% of Indian population is engaged in agricultural activities, you can imagine the consequences. It is predicted that due

to climate change, temperature would increase from 2°C to 3°C, there would be increase in sea level, more intense cyclones, unpredictable rainfall etc These changes would adversely affect the production of rice and wheat. Specifically, rise in temperature in winter would affect production of wheat in north India. Production of rice would be affected in coastal areas of India due to ingress of saline water and increase of frequency of cyclones.

6. Impact of Globalisation: You can see the effect of globalisation on the farm sector in India. All developing countries have been affected by it. The most evident effect is the squeeze on farmer's income and the threat to the viability of cultivation in India. This is due to the rising input costs and falling output prices. This reflects the combination of reduced **subsidy** and protection to farmers. Trade **liberalization** exposes these farmers to competition from highly subsidized production in the developed world.

Globalisation refers to the increasingly global relationships of culture, people and economic activity. **Subsidy:** A subsidy is money given by government to help support a business or person. **Liberalization:** liberty to establish any kind of economic activity at any time anywhere in the country without anticipating any kind of so called private or public restrictions.

7. Providing Food Security: Before the introduction of green revolution in India, we were not self sufficient in terms of our food grain production. Due to partition of India in 1947 the network of canal irrigation system, cotton belt and wheat bowl meant to West Pakistan which is now Pakistan. Similarly the jute belt and rice bowl was awarded to East Pakistan, which is now Bangladesh. With the introduction of green revolution, production of food grains increased substantially and India became self sufficient. However, during the last one decade the total production has become stagnant. On the other hand we have added another 16 to 18 million populations over this period. Although India has become self sufficient in good it is yet to ensure food security which is dependent upon accessibility, affordability as well nutritional value of the food available. One of the biggest challenges facing India is Providing Food Security to its population.

8. Farmers Suicide: Every suicide has a multiple of causes. But when you have nearly 200,000 of them, it makes sense to seek broad common factors within that group. The suicides appear concentrated in regions of high commercialization of agriculture and very high peasant debt. Cash crop farmers seemed far more vulnerable to suicide than those growing food crops. Yet the basic underlying causes of the crisis remained untouched. Commercialization of the countryside along with massive decline in investment in agriculture was the beginning of the decline. Withdrawal of bank credit at a time of soaring input prices and the crash in farm incomes compounded the problems. Shifting of millions from food crop to cash crop cultivation had its own risks. Privatization of many resources has also compounded the problems. The devastation lies in the big 5 States of Maharashtra, Andhra Pradesh, Karnataka, Madhya Pradesh and Chhattisgarh. These states accounted for two-thirds of all farm suicides during 2003-08. Some of the major factors responsible are indebtedness, crop failure and deterioration in economic status. Decline in social position, exorbitant

charges by local money lenders for the vulnerable farmers, chronic illness in the family, addiction etc. have made life of farmers difficult.

Government policies affecting Indian Agriculture:

Union Budget (2007-08), agriculture has got considerable attention with the various policy initiatives from the side of finance ministry. Some of the important policies are: During 2006-07 (until December 2006), 53.37 lakh new farmers were brought into the institutional credit system. A target of Rs. 225,000 crore as farm credit and an addition of 50 lakh new farmers to the banking system have been fixed for the year 2007-08. The two per cent interest subvention scheme for short-term crop loans will continue in 2007-08, and a provision of Rs.1, 677 crore has been made for that purpose.

A special purpose tea fund has been launched for re-plantation and rejuvenation of tea. Government soon plans to put in place similar financial mechanism for coffee, rubber, spices, cashew and coconut. Accelerated Irrigation Benefit Program (AIBP) has been revamped in order to complete more irrigation projects in the quickest possible time. As against an outlay of Rs.7, 121 crore in 2006-07, the outlay for 2007-08 has been increased to Rs.11, 000 crore. Rs.17, 253 crore had been budgeted for fertilizer subsidies in 2006-07. However, according to the Revised Estimates, this will rise to Rs.22, 452 crore. The National Insurance Scheme (NAIS) will be continued for Kharif and Rabi crops during the year 2007-08. The two per cent interest subvention scheme will continue in 2007-08. Rs. 100 crore have been allocated to new Rain fed Area Development Program.

CONCLUSION:

Agriculture makes the highest contribution to India's GDP. Agriculture contributes almost about 18 percent to the country's GDP. It has been seen in the last few years that the input of the agriculture sector has been declining, but it is still the biggest contributor. Agriculture occupies a prominent position in Indian policy-making not only because of its contribution to GDP but also because of the large proportion of the population that is dependent on the sector for its livelihood. The growth in population and wealth has stimulated demand to the extent that domestic production has not always been able to keep up and there is increasing speculation that the Indian economy may be overheating leading to inflation. The downside of the increased import demand and the current commodity boom is that India's food import bill will rise sharply. However it is clear that India's agricultural sector has made huge strides in developing its potential. The green revolution massively increased the production of vital food grains and introduced technological innovations into agriculture. This progress is manifested in India's net trade position. Where once India had to depend on imports to feed its people, since 1990 it is a net exporter of agri-food products. Its agriculture is large and diverse and its sheer size means that even slight changes in its trade have significant effects on world agricultural markets.

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INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

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ENDURANCE OF AGRO-BASED INDUSTRY DURING COVID-19

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ABSTRACT:

The pandemic's outbreak has had a long-term impact on India's small and cottage industries, particularly agriculture. The purpose of this research was to see how COVID-19 affected the agro-based industry in Panchgani, Maharashtra, during the lockdown. It investigates how the lockdown has affected agriculture and agro-based sector production. It also aims to figure out how the research area's impact on dairy farming and cheese production. Agro-based industries are those that rely on agro-products as a source of raw materials. In Panchgani, the agro-based industries "Pure Gold" and "Pure Berry's" are the most prominent. I believe that the producers have suffered losses as a result of transportation and selling of their goods. Farmers had to raise losses in the case of milk and agricultural goods due to price drops during the lockdown. Industry had to deal with a debt issue and postpone short-term investment decisions. As a result, experts estimate the cost of the COVID-19 lockdown at 4% of GDP. The industry's long-term viability has been assessed using both primary and secondary data. During this pandemic, net profit drops by 15% to 20%.

Key Word – Agro-based industry, COVID-19 effect, losses, debt issue, raise losses.

INTRODUCTION:

The Indian economy had to dread more than 32,000 corers per day during the first 21-day nationwide lockdown. The indigenous and informal sectors suffered significant losses. Daily earnings have been badly impacted as a result of the economy's unorganized sector. During the lockdown, about 53% of small, medium, and cottage businesses were impacted by a scarcity of raw material, a halt in payment recovery, a decrease in product sales, and other factors (The Indian Express 2020). The agro-based community, which is primarily made up of small to marginal farmers that cultivate food crops, was confronted with uncertainty.

The pandemic's outbreak impacted every segment of society, but the unorganized sector of workers and labourers in agriculture and small industry were the hardest hit.

According to prominent studies and surveys, 95% of firms had a negative impact in the April 2020 national lockdown, which was imposed nation-wide. Business and other business-related activities, which contributed roughly 70% of the total, remained hampered and disrupted until August 2020, despite phase-wise unlocking. According to additional research and assessments, over 40% of business and related activities did not resume normal operations until the end of February 2021.

India has had severe and far-reaching economic, social, and financial consequences. It has also harmed the long-term viability of multinational company. To get control of all concerns, IOT methods have been employed to track down the affected individuals, which may aid in the spread of the terrible virus, and so they are the best way to return the economy to normal. (Sandeep Kumar M. 2020).

This novel pandemic of covid-19 has placed two challenges on countries around the world: one, the need to rebuild or reorganize their health systems, and the other, the depleting economy, which has become extremely vulnerable as a result of the pandemic. During this trying period, the Indian economy had to hold together despite suffering massive losses. The economy needed financial backing while also gradually unlocking and attempting to contain the spread of the infection. The government had to unlock the system in stages while adhering to a set of laws and regulations. It did everything it could to avert long-term economic damage. (Rajeshwari Sengupta and S. Mahendra Dev)

The pandemic had a significant influence on India's agriculture industry. The lockdown was established during harvest season. Non-availability of labour in the fruit crop harvesting, transportation, and export of the produce was also a major issue, as export had established new standards. Weddings and religious gatherings are prohibited in the horticulture industry, which produces perishable items. For the next four months, the livestock industry will be closed. The canning and food processing sectors were in a similar situation. (A. K. Singh, 2020).

A sudden lockdown had long-term consequences for people's lives and the economy. Millions of people have lost their jobs and livelihoods, primarily in the unorganized sector, which includes daily wage earners and small business owners, accounting for almost 50 million migrants who have returned to their hometowns and villages on foot (as mode of transport like trains were not functioning). Many people lost their lives. As the state's boundaries were locked, a large number of individuals moved to government and NGO-run campuses. There have been tales of some of them returning to cities in quest of work. It was not easy to get rid of the stuff. Consumer consumption patterns were also affected, as millions of individuals lost their jobs and their disposable income drastically decreased, forcing them to postpone purchases of non-essential goods, as well as FMCG and fast moving consumer durable goods.

This crisis struck our economy at a time when our economy's GDP growth had slowed and unemployment had risen due to poor economic performance. Previous years have not been optimistic, and the economy's top is also significant. Despite the fact that India's economy has shifted from primary to secondary and tertiary sectors in recent decades, the agriculture sector remains the principal source of income for the vast majority of the population. The epidemic has had a greater impact on this industry than on other sectors such as manufacturing and service. During this time, the logistical chains broke down. Harvesting, picking, grading, and packing are all agricultural tasks that suffer labor shortages and transportation constraints. The closure of restaurants, malls, mandies, and supermarkets, as well as the prohibition of gathering, resulted in a bottleneck in this sector, as demand for fresh vegetables, fisheries, and chicken supplies came to a standstill.

Agro-based businesses account for a significant portion of the Indian economy's manufacturing activities. It is also a significant industry that employs people in both rural and urban sections of the country. This sector, which is made up of unskilled and un-organized labor, is working hard to survive and thrive in these trying times.

OBJECTIVES:

- To determine the pace of growth of the food processing industries during COVID-19.
- To assess the impact of COVID-19 on Pure Berry's food processing sector.

METHODOLOGY OF STUDY:

The current study is descriptive in nature, with survey, interview, and observation methods are used to explain it. The study's focus is on the "Pure Berry" factory in Panchgani, Satara District.

This study used a descriptive and empirical research design.

SOURCES OF DATA:

Primary and secondary data sources were used to compile the information. Questionnaires and interviews are used to acquire data from primary sources. Secondary data comes from books, journals, and a variety of websites.

INFORMATION ON "PURE GOLD" AND "PURE BERRY'S"

Mr. Hussain Mala, the owner of "Pure Gold" and "Pure Berry's" health food items, discusses his company's products and provides a rare look into the honey cultivation, cheese manufacturing, and pure berry's product manufacturing processes. In India, the brand "Pure Berry's" has become synonymous with health food products. In 1984, he founded the company and began selling a variety of items under the brand names "Pure Gold" and "Pure Berry's." "Quality and only quality" is the company's key credo.

Tourists from all over the world flock to Mahabaleshwar and Panchgani, which are known for their hill stations. There are tourists here in all three seasons. Of fact, businesses thrive here due to the healthy atmosphere that they require.

He was well aware that honey and strawberries were in high demand. As a result, they began gathering honey from locals. He thoroughly investigated the business's loss and profit, and ushered in a new era in honey gathering. They are attempting to supply consumers with pure honey using innovative technologies in their company. They believe that honesty is a prerequisite for a successful career in this industry. According to them, to do this, numerous trials must be carried out while raising knowledge of the business among farmers and tribal people. Mala now employs people by collecting honey. He formed the band 'Pure Berry Jam' in addition to his hotel and honey collection business. This jam was superior to others in terms of quality. The cost being too expensive predicted that the product would fail to sell. Mala, on the other hand, was a firm believer in his product and was able to grab the cutting-edge jam market. This product of theirs is in high demand all around the world nowadays. They are attempting to obtain farmer consumer goods through their business, in addition to supporting organic farming. Both in business and in humanitarian service, Mustafa enjoys his father's full backing. The 'Pure Gold' brand has made short-term progress thanks to Mustafa's creative concept and his father's support in putting it into action. Many young people are entering the corporate field nowadays; nevertheless, they become frustrated with failure and leave. Mustafa advises such inexperienced workers that hard work is essential in all fields. It isn't simple to succeed.

Hussain Mala's son, Mustafa Mala, began his professional career as well. By assisting his father in starting a firm, he learned the ins and outs of the industry. Because business is in his blood, he has a reputation for being a successful entrepreneur in a short amount of time. Not only that, but they've also invented a new dairy product with the help of Pure Gold Hasta Band, which is currently at its peak of popularity.

Mustafa Mala began his business venture, 'Boutique Cheese Factory,' in August 2016. This location has excellent cheese-making milk. The idea for a boutique cheese factory arose from their brains, and the boutique cheese factory was born. He began gathering milk from local farmers and processing it into dairy products. What goes into making a product? It is visible to all; it is unique! The products' quality is not compromised in any way.



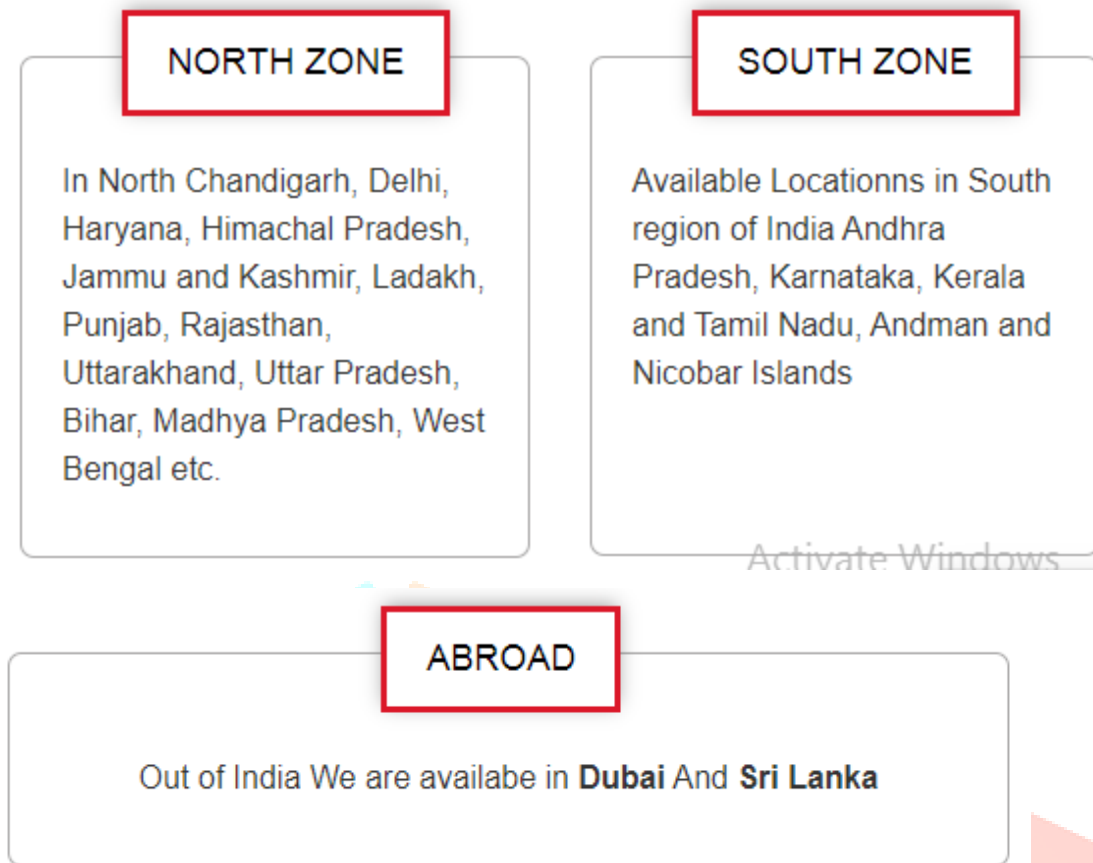
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NEGATIVE IMPACT ON INDUSTRY DURING COVID- 19

"Pure Berry's" is currently one of India's most well-known food production companies. This industry's total revenue exceeds \$20 million. However, the COVID-19 pandemic, which has been affecting this industry over the past two years, has had a significant impact on firm turnover. Their revenue falls by 15 to 20%. Fresh berries such as strawberry, gooseberry, mulberry, and others are grown in big quantities in Mahabaleshwar and Panchgani, and are beneficial to one's health. As a result, the Pure Berry sector maintains product quality and enjoys a positive market reputation. However, as a result of the lockdown, the corporation suffered significant marketing, tourism, and hospitality losses, as well as significant losses in online marketing.

The Panchgani, Maharashtra is home to this industry. They get 70% of their raw materials from nearby villages and the other 30% from outside Maharashtra. Lockdown has a negative influence on the transportation of raw materials. The pandemic mostly impacted farmers, who suffered massive losses on a large scale. Due to a lack of raw material availability at the proper moment, they receive a low level of raw material, and as a result, the company suffers a negative influence on large-scale production. Less manufacturing has a direct detrimental influence on India's sales, marketing, and company. As a result, the company's financial recovery and payment of the debt were hampered significantly, also, today company have bad debt up to 50 lakhs.

The following are the biggest losses incurred by the company as a result of the pandemic:

- Every year, a large number of tourists as well as regular walking clients visit the company, and their hospitality services create a fair amount of profit, but the company suffered significant losses during the lockdown period.
- During the shutdown, factory sales dropped by 60%.
- Stop the unit sales process.
- It has a direct impact on the production and marketing divisions.
- The company's web marketing suffered a significant setback.

Even though the company did not stop paying its employees in such a dire scenario, they attempted to pay their employees according to their convenience. They permitted half of the staff to work in two shifts once the lockdown was lifted, as long as they followed the covid-19 guidelines and precautions. The company is also dealing with issues such as finances, marketing, a lower number of tourists, a lack of demand for their goods in the market, and a low level of bad debt recovery.

The cost of raw materials, packing materials, and transportation costs have all increased as a result of the pandemic crisis, and the entire cost of MRP has increased by 25 to 20%. Industry, on the other hand, is unable to increase its manufacturing costs.

They were able to find a solution to their problems and are now ready to resume their Pure Berry's business. Mustafa Mala, the company's director, devised a strategy and put it into action, allowing him to run his business effectively in any situation. However, the sector intends to hike product prices in the next years.

Pure Berry is a fully food processing agro-based industry, and almost all farmers rely on it. As a result, company director Mr. Mustafa Mala has decided not to lose the farmers' jobs, because farmers can't stop their farming activities during the lockdown, and the company can't afford to lose the farmers' income.

CONCLUSION:

We discovered that during COVID-19 in India, farmers' capacity to sell their crops and dairy products was harmed, and their revenue was reduced, as well as negative effects on agro-based industries' production, sales, and income. There was a significant decline in production during the early days of the lockdown due to a shortage of crucial inputs and a labor shortage. This unique corona virus pandemic will have long-term and limited long-term effects on our global and national economies. The total operations of agro-based industries have these implications as well, which have a significant impact on pricing strategies for agro-based food goods as well as export policies.

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MANAGING HEALTH CARE IN THE DIGITAL WORLD: A COMPARATIVE ANALYSIS ON CUSTOMERS USING HEALTH CARE SERVICES IN MUMBAI SUBURBS AND PUNE CITY

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Abstract

Recently, most changes influencing medical services frameworks have zeroed in on working on the nature of care and containing costs. This has driven numerous researchers to advocate the appropriation of Health Information frameworks, when we talk about particularly electronic clinical records, assisting patient with utilizing simple choice by featuring their expected advantages. This investigation depends on a near examination utilizing a numerous strategy way to deal with look at the execution of a similar electronic clinical record framework at Mumbai and Pune city in various clinics. Its discoveries offer bits of knowledge into the cycles of the selection of advancement and its execution in a medical services setting. The need to advance, especially in the health care is a must the choice to develop, the execution interaction and thusly, the outcomes delivered are very unmistakable at each examination site. This near contextual analysis uncovers that what has all the earmarks of being the equivalent can be very unique: this can be because of a few conditions at the association, the association's qualities, and the cycle of execution embraced. We need to comprehend these components to have the option to plan and oversee such projects later on.

Keywords: electronic medical records, health care, innovation, implementation

INTRODUCTION

Digitalisation in medical services is the positive effect of innovation in medical services. Here's the reason: Telemedicine, man-made brainpower (AI)- empowered clinical gadgets, and blockchain electronic wellbeing records are only a couple substantial instances of advanced change in medical services which are totally reshaping how we associate with wellbeing experts, when we enter in to the phase where nothing is predictable digitalization will help to overcome the obstacles how our information is divided between suppliers and how choices are made about our therapy plans and wellbeing results.

Research and Development is the situation here, with the fundamental objective of smoothing out doctors' work, upgrading frameworks, working on persistent results, diminishing human mistake, and bringing down costs through stunning web and versatile encounters

Healthcare and wellbeing of every one spending keeps on devouring enormous portions of public spending Against the scenery of a maturing society, which further expands the weight on medical care frameworks, medical services entertainers are looking for answers for both expense and quality issues.

MUMBAI HEATHCARE SERVICES AND DIGITALISATION

Mumbai's 2021 population presently is estimated at **20,667,656**.

Medical services in India faces a few difficulties including insufficient access, low protection entrance and a developing ongoing infection trouble. Mumbai being the crowded city has to be always ready for unforeseen circumstances like pandemic, floods, heavy rainfall etc so in these cases digitalization of health care is a must Simultaneously, conventional plans of action have thought that it was difficult to show appealing profits from venture, with the exception of a couple of huge suppliers. Innovation mixture — alongside extended foundation and efficiencies from measure enhancements — could assist with further developing medical services openness and moderateness, as per specialists who talked about arising patterns in that industry at the 2020 Wharton India Economic Forum, held for the current month in Mumbai.

PUNE HEATHCARE SERVICES AND DIGITALISATION

Pune's 2021 population presently estimated at 6,807,984 ,Pune is the most equipped city india with just 3.5 hospitals beds per 1000 people. Pune is the rapidly developing in terms of infrastructure, IT, financial hub so in this scenario it is very important it is very important to have digitalization in health care sector so that the develomet should nkt be hampered

Over the most recent couple of years, it's been incredibly reassuring to see the push for intense changes that incorporate innovation and new inventive devices to work on the personal satisfaction for Indians. The improvement of India Stack and the JAM (Jan Dhan, Aadhaar and Mobile) trinity has been significant in changing help conveyance. The COVID- 19 pandemic re-underlined the need to reconsider our wellbeing framework. The organization of computerized apparatuses to address the effect of the pandemic on other wellbeing administrations is a turning point like the dispatch of Unified Payments Interface (UPI) which changed the banking and exchange framework totally.

DIGITALISATION OF THE MEDICAL CARE INDUSTRY

In the Health care sector the clinical portion and medical services area have had the option to start their excursion of digitalisation by the invasion of top of the line tech arrangements.

These mechanical headways have changed the substance of the clinical business and have disturbed the medical services area by offering technically knowledgeable answers for manage the current issues, it should be noticed that the essential being stopping the correspondence hole between patients, clinical experts, and pharma organizations. Also an important point is that one of the significant purposes behind this dramatic development will be the appropriation of best in class computerized answers for satisfy the rising and changing prerequisites and inclinations of the customers.

This huge combination of innovation with medical care is diminishing the physical and correspondence partition and is contributing significantly in further developing patient consideration benefits and is assisting with guaranteeing expanded admittance to these administrations at a moderate expense.

REVIEW OF LITERATURE

Huber and Gärtner (2018) has endeavor ta lot to o recognize the impacts of Health Information Systems (HIS) on a working room module in a medium-sized medical clinic in Germany. In his study they research and investigate the contrasts among self-rule and control in ordinary and furious circumstances of specialists' work, even in the health care and the effect of straightforward and even that the administration on responsibility. Concerning 'ordinary' circumstances, To HIS appear to work with every day work rehearses, because of the encoding of norms and complex rules ,obligation and regulation As to "'circumstances' where startling occasions happened and routine conduct must be suspended"

Delone and McLean (2003) in their studies has notice the characteristics of framework quality estimation; i.e., nature of information, the dependability of information, convenience, usefulness, and coordination. Framework quality covers the realities that the framework is not difficult to utilize, the nature of documentation, the presence or nonattendance of bugs in framework, and the support of nature of the program .Digitalization will help to overcome most of the hurdle and can be very helpful in the heathcare sector.

THE PRESENT AND FUTURE OF DIGITAL HEALTH

Clinical experts and strategy creators have a colossal duty in including patients as accomplices in planning care and dynamic; better and a systematic healthcare services and directing them in utilizing the bunch of advanced wellbeing advances. Something else, it should also be noticed that patients may either go to non-demonstrated administrations or innovative arrangements they probably won't have the option to decipher alone.

By sharing obligation, and their perception doctors could likewise share the weight of picking the right treatment and bearing the results. Troublesome advancements likewise have the possibilities of removing the redundant pieces of their work, also this is by allowing them to invest more energy with and devote their concentration to the patient. Those abilities that are difficult to supplant like sympathy, empathy emotion , social consideration and the human touch could be the substance of giving consideration.

SQUARE CHAIN TECHNOLOGY FOR HEALTHCARE AND EDUCATION

This new kind of invention Square chain innovation depends on a shared stage that gives a chance to safely store the data on large number of workers. This data can be at the same time utilized and shared inside a decentralized and open organization. Such a methodology makes it hard for the client to control or change it. In this manner, block-chain innovation with one of a kind qualities, like decentralization, straightforwardness, and namelessness, has been progressively utilized in medical care. As indicated by IBM, 70% of medical services pioneers foresee that the square chain's most prominent impact in medical care will be to further develop clinical preliminary administration, administrative consistence, and a decentralized construction for sharing electronic clinical records.

SAVVY DEVICES

During the present time the act of utilizing the main ages of shrewd gadgets exhibited that they can assume a significant part in checking the fundamental elements of the body and diagnostics at various necessities, better technique Novel innovations, for example, radio recurrence distinguishing proof (RFID) perusers and Near Field Communication (NFC) gadgets, can be used for gathering wellbeing data as well as correspondence stages in medication .It must be noted that Such gadgets can make a ceaseless information stream, while checking the condition of wellbeing that makes these gadgets the fundamental wellspring of enormous informational indexes (large information) . Wise stages can associate different gadgets ("web of things") to give dependable, effective, and customized clinical consideration.As we are aware now we should now be Utilizing keen and wearable gadgets, doctors can distantly screen different wellbeing boundaries. Subsequently, the patients will not have to be hospitalized or visiting a specialist that outcomes in a significant abatement inmedical services costs.

VIRTUAL CLINICAL TRIALS

When everything is digitalized it has also been understood that Another new and promising region in clinical exploration is virtual clinical preliminaries These incorporate advances utilized for distant patient wellbeing data recovery, including tablets, cell phone applications, or wearable sensors. It can be observed that Nowadays as regularly these stages have been depicted as virtual clinical preliminaries, decentralized preliminaries, distance preliminaries, patient-explicit preliminaries, or crossover preliminaries . As the interaction includes enrolling patients, acquiring their assent, and gathering information. A digitalized virtual clinical preliminary is a framework when actual locales and direct collaboration with patientsare not needed any more

TELEMEDICINE

Since we talk about digitalization everything going on line the Telemedicine permits medical care suppliers to assess, analyze, and treat patients in far off areas utilizing telecom innovations we can also see the benefits of telemedicine incorporate the capacity to gather, store, and trade clinical information . It should also be noticed that addition, telemedicine permits far off observing of patients, distance instruction, further developing organization andthe board of medical services, incorporation of wellbeing information frameworks, digitalizedservices and patient development following And moreover Truth be told, there are numerous choices for utilizing telemedicine in different areas

OBJECTIVES

- 1.To study the impact of digitalization of health care services on people residing in Mumbai and Pune city.
- 2 To understand the view of the medical care workers towards digitalization the boardframeworks.
- 3.To understand the influence of on line medical services offered by various pharmaceutical companies on general public residing in Mumbai and Pune city.
- 4 Discover the difficulties looked in the utilization of digital medical services clinic data the executives frameworks in the chose medical clinics.
5. To discover potential answers for work on the utilization of the digital services in the field of medical care.
- 6.To study and compare the perception pf people of Mumbai and Pane city towards.

Digitalization of healthcare services.

HYPOTHESIS

H0: That there is no impact of digitalization of health care services on people residing in Mumbai and Pune city.

H1: That there is an impact of digitalization of health care services on people residing in Mumbai and Pune city.

H0: That there is no influence of on line medical services offered by various pharmaceutical companies on general public residing in Mumbai and Pune city.

H2: That there is an influence of on line medical services offered by various pharmaceutical companies on general public residing in Mumbai and Pune city.

H0: That there is no potential answers for work on the utilization of the digital services in the field of medical care.

H3: That there are potential answers for work on the utilization of the digital services in the field of medical care.

Research Methodology

DATA COLLECTION METHOD

The data collection method is one of utmost steps of research. Hence, the data collection method includes using the existing data through questionnaire. In present research the data collection methods are both by bibliotheca and field. In bibliotheca data collection method, the investigation of research literature and other studies is done in libraries and referring to books and articles. In the field of this research the data collection are carried out through questionnaires which are designed for this purpose

SAMPLE OF THE STUDY

A total of 235 respondents belonging to various age groups were chosen through stratified random Sampling Technique, out of 235 respondents, all 235 were usable data They were contacted online via Google form in Mumbai and Pune city. In the pretext the respondents were handed the two questionnaire based on their experiences related to digitalization experiences.

Primary Data

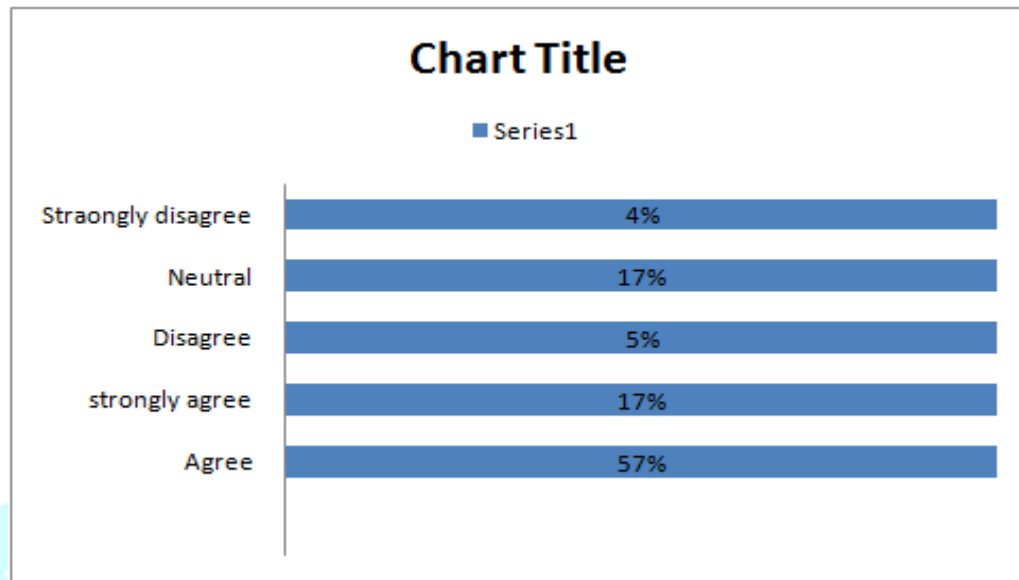
The primary data collected by surveying and filling Google form through divergent audience there were 235 respondents who answered the survey all 235 respondent data was usable the respondent who have experienced digitalization in healthcare services have responded effectively and same data was used for data analysis and interpretation.

Secondary Data

Secondary data is a second-hand data that is already collected and recorded by some researchers for their purpose, and not for the current research problem. It is accessible in the form of data collected from different sources such as government publications, censuses, internal records of the organization, books, journal articles, websites and reports, etc.

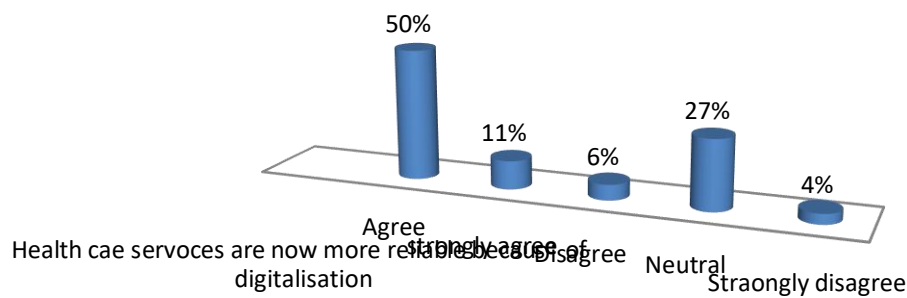
DATA INTERPRETATION

There were total 235 respondent who have given response for the survey the were 45% of people from Pane city who has given response and 55% of people from Mumbai has giventhe response people like to opt for digital heath care services and the responses were very content people now especially afer covid-19 pandemic have become more tech savy and prefer to use digital services.



From the survey Q4)Digitalisation helps the patients to get easy access to health care services this in turn helps to save time, efforts, energy .was asked in google form there were 235 potential respondent who have answered out f which 57% of respondent Agreed,17%of respondent Stongly agreed,5% of respondent Disagreed,17% of the respondent were neutral and 4% of respondent Strongly disagreed,it depicts that that maximum number of respondent agreed that because of d Digitalisation the patients to get easy access to health care services this in turn helps to save time, efforts, energy

Health care services are now more reliable because of digitalisation



From the survey Q3) Health care services are now more reliable because of digitalisation was asked in google form there were 235 potential respondent who have answered out of which 50% of respondent Agreed,17%of respondent Strongly agreed,6% of respondent Disagreed,27% of the respondent were neutral and 4% of respondent Strongly disagreed,it depicts that that Health care services are now more reliable because of digitalisation and people have started having more faith.

HYPOTHESIS TESTING

Q1) Digitalization helps the patients to get easy access to health care services this in turn helps to save time, efforts, energy.

H0: That there is no impact of digitalization of health care services on people residing in Mumbai and Pune city.



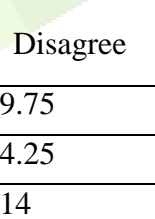
H1: That there is an impact of digitalization of health care services on people residing in Mumbai and Pune city.

One -Sample Chi -Square Test has been used

Observed values

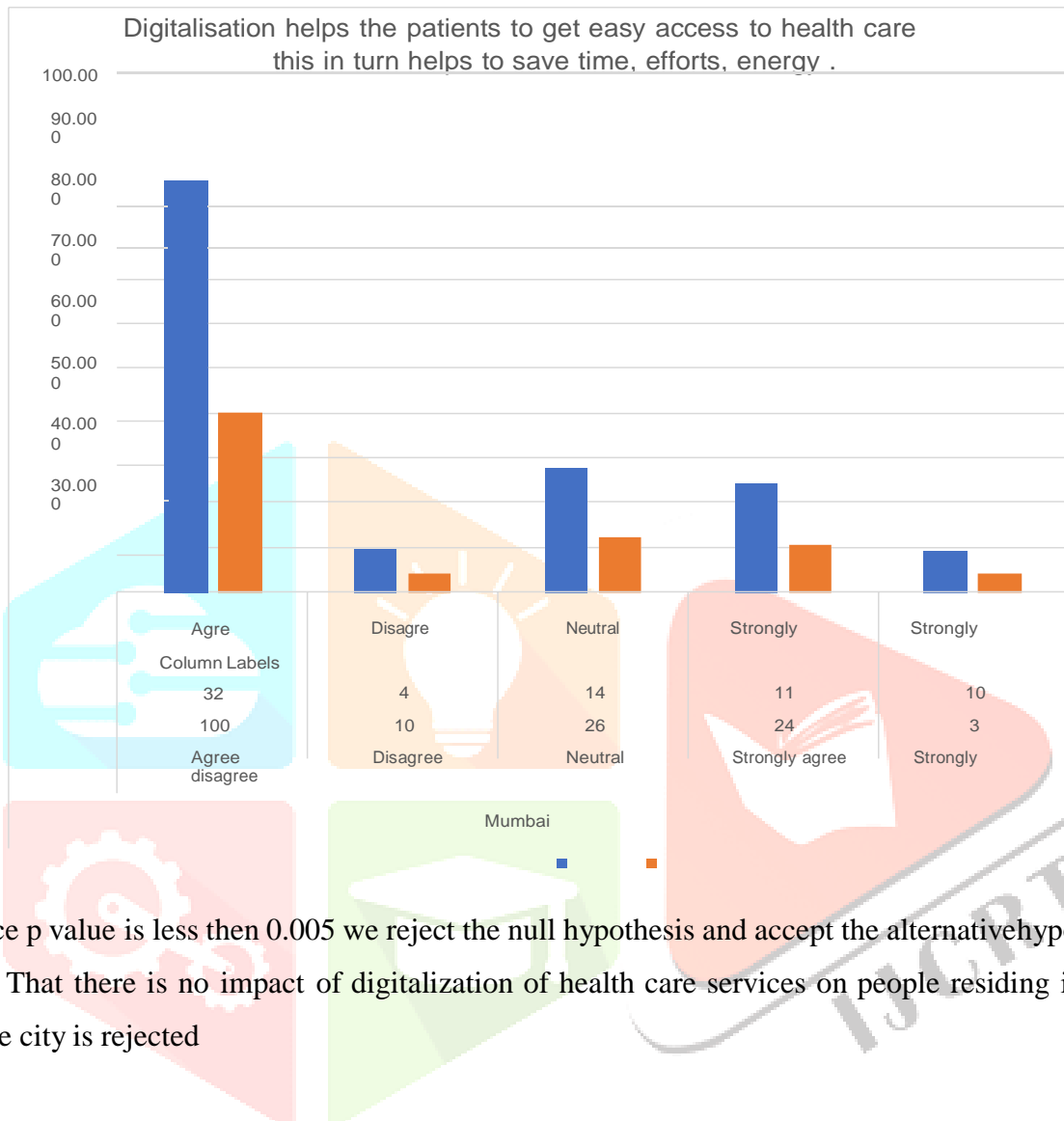
Count of Digitalisation helps the patients to get easy access to health care services this in turn helps to save time, efforts, energy.	Column Labels					
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly disagree	Grand Total
Mumbai	100	10	26	24	3	163
Pane	32	4	14	11	10	71
Grand Total	132	14	40	35	13	234

Expected values

Count of Digitalisation helps the patients to get easy access to healthcare services this in turn helps to save time, efforts, energy.	Column Labels					
Row Labels	Agree	Disagree	Neutral	Strongly agree	Strongly Disagree	Grand Total
Mumbai	91.95	9.75	27.86	24.38	9.06	163
Pane	40.05	4.25	12.14	10.62	3.94	71
Grand Total	132	14	40	35	13	234

chi square p value= 0.00286174 < 0.05

**One -Sample Chi -Square Test
has been used Reject the null
hypothesis**



Since p value is less then 0.005 we reject the null hypothesis and accept the alternative hypothesis

H0: That there is no impact of digitalization of health care services on people residing in Mumbai and Pune city is rejected

H1: That there is an impact of digitalization of health care services on people residing in Mumbai and Pune city is accepted

Findings

It has been observed that at the present moment when everything is getting digitalized the healthcare which is an important sector is also getting fast towards digitalization as per this research it can be concluded that people residing in Mumbai and Pane are all set to opt for digitalisation and have also accepted the benefit of digitalization Investigating how unique industry structures shape stage contest appears to be consequently productive particularly as experiences for stage guideline would arise. A third road for future exploration is to look at the effect of the computerized change in additional enterprises and to contrast and blend discoveries with infer more hearty biological system speculations about advanced change. Finally, new wellbeing

Conclusion

It can be concluded that digitalization has become a part of life now and same goes for healthcare services as per the survey resident of Mumbai and Pune are very well adopting the changes and ready and happy with digitalisation. Given the absence of earlier exact examination on the computerized change of the medical services industry and the absence of a between hierarchical viewpoint of computerized change or we can term as digitalization, our exploration is expected to propel the comprehension of which new market fragments arose because of the advanced change and how they changed the job of patients. It should also notice that The outcomes demonstrate 8 new jobs inside medical care, to be specific: data stages, information assortment innovation, market delegates, administrations for distant and on-request medical care, expanded and computer generated reality supplier, blockchain-based PHR, cloud specialist organization, and insightful information examination for medical services supplier. Our outcomes further delineate how these jobs change offer, esteem

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INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

Empowering Academic Leadership Excellence in Higher Education

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Abstract:

The achievement of a better training group relies upon now not best at the fulfillment of the lecturers it has, however additionally its leaders. Those leaders in better training institutions are referred as “instructional leaders. “Academic leaders are leaders who motivate academics in universities, faculties, or departments and provide challenging opportunities in addition to developing appropriate instructional environments for academics to improve themselves. Instructional leaders have greater duties than commercial enterprise leaders. Due to the fact their success or failure influences now not simplest a commercial enterprise however also the complete society, this large effect of academic leaders calls for similarly exam of the difficulty. **Keywords: Challenges, Academic leaders, Higher education**

Introduction:

Academic leadership is the term given to leadership in an educational field or organization as a special division of leadership in general. Educational leadership is leadership that combines roles such as creating an idea and work based on the organization’s science and data research, setting up ideas, creating and providing team work. Leaders in higher education had to make decisions and take immediate action on how they would treat the larger education communities, addressing the needs of students, teachers, and staff, as well as the needs of the community. Using the teaching method, our research aims to highlight the major challenges university leaders face and to understand their responses to those challenges.

The Changing Nature of Higher Education

Higher education needs to undergo significant change in reaction to such factors as government policy, persevering with growth in demand for ever higher ranges of tutorial attainment and credentials, rapid

financial improvement, pervasiveness and society wide impact of communication and facts technology, demands for multiplied access, internationalization and globalization The emergence of the idea of the understanding economy and its significance as a driving force of economic growth has an increasing number of challenged the higher schooling area to offer a skilled personnel that may carrier such trends

The evolving needs for better training are often difficult and less effective ideas about the nature and motivation for better education and its place in society, but moreover about management structures and leadership that need to work within educational institutions. in the community, but also in terms of administrative and leadership systems that should operate within educational institutions. Thinking ahead, this pandemic period could be the restart button that higher education needs. It might be an opportunity for universities to recalibrate their organizations and to build a more efficient, accessible, and adapted set of offerings to the knowledge-based society in the post-pandemic world of work. Therefore, the main goal universities should assume is to be ready to increase their community impact in a competitive environment.

Making decisions in times of crisis requires great leadership competencies. Hence, analyzing the perceptions and experiences of academic leaders as decision-makers in a university may provide valuable insights about the decision-making process in complex educational institutions during major crises, such as the COVID-19 crisis.

Objectives of the paper:

- To understand the need for academic leadership
- To provide a better understanding of academic leadership in crisis
- To highlight the main challenges faced by university leaders
- To understand their responses to those challenges.

Research Methodology:

This study is basically exploratory in nature. The Research paper has been developed from descriptive secondary data availed from Research papers, Journals, Newspapers, Conference proceedings Government Publications & Research Reports of various organizations.

Challenges of Higher Education Leadership

As the pace of change in higher education progresses rapidly, the challenges become increasingly difficult; current and future leaders must address the changing needs of many stakeholders, law enforcement, skeptical society, strengthening competition, new technologies and methods of education delivery, and depleted sources of revenue. Over the past few years, public universities, in particular, have been in the grip of a major budget deficit, yet an increase in tuition fees to recover lost revenue has sparked widespread opposition from parents, students, and state legislatures. Even private universities face academic exhaustion for often wealthy parents. (Nejdet, 2013)

Another major challenge is those who come to leadership and management positions from the faculty or professional positions generally did not have a formal preparation those roles as part of their education (Hecht, 2006; Ruben, 2004, 2006; Wolverton & Gmelch, 2002).

That is, education, although it promotes independent thinking and problem solving and space the great importance of providing feedback and expressing and defending the idea effectively does not provide the additional talents needed by the organization leader; that is, creative skills agreeing on priorities, a place for reflection in thought and action, and the ability to procrastinate or lowering one's self-esteem. In these roles, the promotion and co-ordination of the contributions of the other is critical, as it becomes a student of organizational politics and high-level economics education. Therefore, a successful leader must learn to focus on his or her efforts to improve personal recognition and professionalism of the achievements of others, and their achievements institution, over his achievements.

These days' universities and different institutions are expected now not handiest to create understanding, improve equity, and respond to student desires however to do so a lot extra efficaciously. At the equal time, they must more and more compete for college students, research funds, and academic personnel both with the private quarter and across the globe. In these more complex surroundings direct control with the aid of governments is now not appropriate. As a substitute, as outlined in this paper, instructional leadership must play a primary function in growing vision, speaking policy, and deploying approach at some stage in the higher education status quo.

Traits of Effective Leadership in Higher Education

The qualities of a successful educational leader include:

- **Passionate About Their Work**

Powerful leaders in higher training have a ardor for the paintings they do, which may include helping teachers or college students enhance their performance or placing dreams for the college as a whole. These leaders put the abilities and knowledge they've gained through the years into exercise to benefit the college or the humans they're responsible for.

- **Lead by Example**

Leading by example instead of level and title can help you build trust with students and staff to earn their respect. This may mean showing a willingness to listen to others, even when they have problems with your leadership, or even when you make a mistake. When you set a good example for others, they are more likely to listen and work as a team when needed.

- **Driven to Help Others**

Effective leaders in education don't focus on the power and authority that comes with this role, such as telling others what to do or how to do it. In fact, these leaders have a strong desire to help others. Those who work in post-secondary education leadership roles tend to focus on helping others in different ways, such as inspiring students to work on areas of improvement or helping teachers receives the training needed to achieve their goals. This desire to help others also plays an important role in establishing trust and respect as a leader.

- **Are Planners:**

Those working in higher education should be organized and have the ability to develop short- and long-term goals. This includes being a good organizer, which is a quality often found among the best and most successful leaders.

- **Encourage Risk-Taking:**

Effective leaders are those who are not afraid to take risks if necessary, such as when they come up with a long-term goal or consultation strategies to achieve smaller goals. These leaders are willing to think outside the box in order to come up with new or unusual ways to deal with problems. They also encourage others to take risks in order to achieve goals or improve their performance.

- **Develop Strong Connections:**

The most effective leaders have the ability to develop strong relationships with others, including students or staff members who lead or manage them, as well as colleagues. These leaders have the qualities and skills needed to build and maintain communication between students or staff, such as social skills and communication skills. Being able to make these connections helps leaders achieve their goals when they need to work together or collaborate. These interactions can also enhance the attitude of students and staff by helping them feel part of a team or group.

Conclusion:

In conclusion, a major research body suggests that effective delivery is effective support and development, higher education leaders must have certain skills and knowledge (Chenoweth & Everhart, 2002; Lambert, 2003; Peterson, 2002; Reiss, 2007; Reynolds, 1996). These skills that include skills

- (a) to create a shared vision and core values;**
- (b) to create a feeling community;**
- (c) create a sense of ownership;**
- (d) provide an understanding of and identify the strengths and areas to be used growth;**
- (e) empowerment, empowerment, and capacity building; and**
- (f) implement information sharing strategies and others to ensure system emergence.**

These the information from the textbooks refers to practical advice for college and university leaders at all standards can work quickly to address the internal effects of criticism as well depression. In this way they can create the necessary conditions for success effective education leaders. Specifically, such leaders need to know nature, to know it university / college, they know themselves, they can lead while celebrating diversity and development student knowledge, know the strategic challenges that are important in higher education, know the university govern, know the financial life of the institution, know the university as a study ecology, know how to manage dignity, and know how to communicate in a critical situation. All of these factors are necessary make effective leadership. From the rich conversation that followed, we captured three key principles which will be especially important for leaders as they continue to respond to the crisis and move beyond it: harnessing new forms of collaboration, smart use of technology and data, and a focus on equity, inclusion, and wellbeing.

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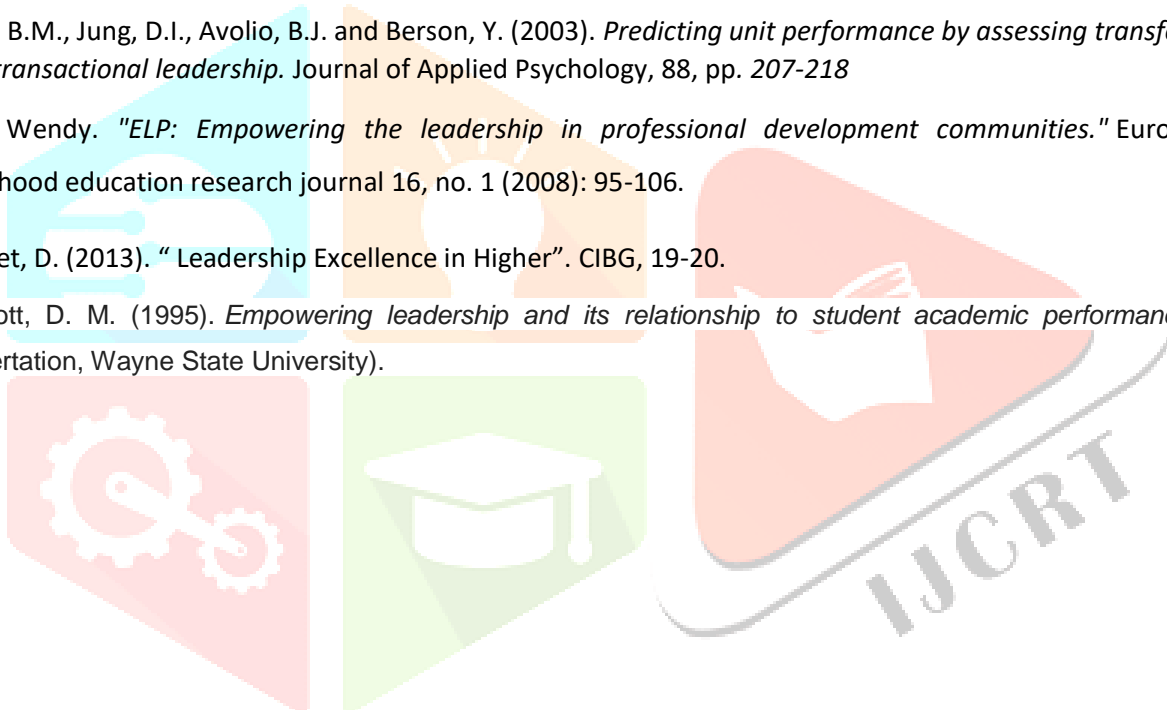
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INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

A ROLE OF INSURANCE DURING COVID-19

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Abstract:

The COVID-19 has been a worldwide pandemic and it needs for studies related to effect on people's demand for insurance during the pandemic which is an important way to transfer risk. The purpose of the study is to explore different insurance coverage for covid-19. Public and Private insurance both insurance company provide various insurance coverage for covid-19. To understand awareness of covid-19 insurance schemes among customers. Methodology use for the study was primary data collected through questionnaires and personal interviews. Secondary data is collected from a variety of articles and journals written by a variety of authors. A questionnaire was created with four assertions on a five-point Likert scale. The study's major goals are to look into how insurance can help people deal with financial risk during Covid-19.

KEYWORDS: coronavirus, COVID-19, Insurance industry, GDP, Financial Planning, IRDAI

1.INTRODUCTION:

Insurance is a contract between two parties in which one undertakes to take on the risk of the other in exchange for a monetary payment known as a premium and promises to compensate the other in the event of an unforeseen occurrence. The major benefit of insurance is that it spreads the risk of a few individuals across a big group of people who are exposed to similar risks. India's financial planners have recognised insurance as a promising area. The insurance industry in India has a lot of room to expand, penetrate, and serve the Indian people. It's all about protection when it comes to insurance. There are two sorts of protection that an insured need: life and non-life. The general insurance industry deals with the insured's non-life protection, such as health insurance. COVID-19 is a worldwide epidemic that will have a significant impact on people's behaviour. Current study has looked at the impact of COVID-19

on people's investment consumption and risk-taking behaviour, but there is a scarcity of research linking COVID-19 and people's demand for insurance, which is an important risk transfer mechanism. Coronavirus illness, now known as COVID-19, has reached pandemic proportions over the world. According to the WHO, COVID-19 has caused 13,825,924 confirmed cases and 589,432 deaths in 216 countries, regions, and territories as of July 16, 2020. India As of July 16, 2020, India was the third most impacted country in the world, with 1,004,383 confirmed cases and 25,605 deaths. Life insurance and non-life insurance are the two major categories in the Indian insurance business. Non-life insurance, often known as general insurance, is a type of non-life insurance. The Insurance Regulatory and Development Authority of India regulates both life and non-life insurance in India (IRDAI). IRDAI's role is to regulate and oversee the whole insurance sector in India, as well as to be the supreme authority on all insurance consumer rights. In addition, non-life insurance firms provide coverage for industry, crop insurance for our farmers, mobile phone insurance, and pet insurance through general insurance companies in India.

Trends in Term Insurance That Are Changing :

The coronavirus outbreak has reached a tipping point. Many businesses in a range of industries have been forced to change their business practises as a result of the coronavirus outbreak. The insurance industry is the same way. This year's term insurance trends are as follows:

- Put together a contingency plan in case of a pandemic:

The coronavirus has wreaked havoc across the globe, resulting in a pandemic, making 2020 a challenging year for many. To ensure that policyholders are safeguarded in the future, many insurers have begun to offer protection against viruses-related diseases. This is what is known as a term insurance change.

- Solutions that are centred on the customer's needs:

Insurance companies used to have a one-size-fits-all philosophy, but that is no longer the case. Clients have become more aware than ever before, and they expect solutions that are personalised to their specific needs.

2.OBJECTIVES:

- To explore different insurance coverage for covid-19.
- To understand awareness of covid-19 insurance schemes amongst customers.
- To analyse how insurance help to overcome financial risk during covid-19.

3.REVIEW OF LITERATURE:

1. Nawkhare, P. V., & Kale, V. A. (2002) focused in the research paper upon the awareness of health insurance among India. The main objectives of the study are to understand the basics of health insurance market, the importance of cashless hospitals and its impacts on the buying behaviour. The data has been collected from 200 insurers and non-insurers are from age group of 19-72 years and different occupations.
2. Babuna, P., Gyilbag, A., & Ngmenbelle, D. (2020) has studied the effect of Covid-19 on the Insurance Industry. This study explores the effect of COVID-19 on the insurance industry by studying the case of Ghana from March to June 2020. The industry provides safety and balance to individuals, groups, institutions and businesses. The COVID-19 pandemic has caused a sudden and unpredicted shock to the insurance industry. The financial effect is vast with profits dropping by 16.6% within the period under review—March to June 2020.
3. Gupta, S., Tyagi, R., Sharma, A., & Singh, H. (2021) has concluded that COVID 19 situation has made the government and private health services to rethink in line to support the COVID19 gush. Insurance plays a vary essential role in the financial planning of investors. This study uses primary data collected through questionnaire and personal interviews. 150 individuals were interviewed as sample for the study. The outcome of this study is insurance have neutral roll in financial planning.
4. Ramasamy, K. (2020) has observed that, the COVID-19 affects various industries and economies across the globe. Insurance sector in India be made up with the total of 57 insurance companies, out of which 24 companies are the life insurance providers, and the remaining 33 are non-life insurers. Banking, Financial Services and Insurance industry are called as BFSI Section. Due to the COVID-19 lockdown, educational centre, Industries have been closed. Insurance companies are gaining profits and attracting more customers during this COVID-19 situation.
5. Gururaja, B. L., & Srinivas, S. (2020) in their study focused on the Covid-19 pandemic has resulted in a significant loss of human life around the world. India is one of the top defeat countries by coronavirus. The main motive of this study is to know the situation faced by the insurance sector in India and how this leads to affect the country's GDP.
6. More, A. (2021) study revealed that, COVID-19 affects various industries and economies across the world. India is one of the worst-affected countries, ranking third internationally. IRDAI's role is to regulate and oversee the whole insurance sector in India. Individuals' lives are protected by life insurance companies. Non-life insurance firms provide coverage for things like travel, health, and automobiles.

7. In their study, Qian, X. (2021) focused on the COVID-19 pandemic, which was a worldwide pandemic that necessitated research into the effect on people's need for insurance during the pandemic, which is an important means to transfer risk. The goal of this research is to look into the influence of the COVID-19 pandemic on issuance demand in China, using data from 241 cities with verified COVID-19 cases as well as insurance company revenue.

8. Binny and Gupta (2017) examined opportunities and challenges of health insurance in India. These opportunities are facilitating market players to expand their business and competitiveness in the market. But there are some structural problems faced by the companies such as high claim ratio and changing need of the customers which entails companies to innovate products for the satisfaction of the customers.

9. Gambhir et al. (2019) studied out-patient coverage of private sector insurance in India. It was revealed that the share of the private health insurance companies has increased considerably, despite of the fact that health insurance is not a good deal.

10. Chauhan (2019) examined medical underwriting and rating modalities in health insurance sector. It was revealed that while underwriting a health policy one has to keep in mind the various aspects of insured including lifestyle, occupation, health condition and habits. There have been substantial studies on health insurance done in India and abroad. But there has not been any work on performance of health insurance sector based on underwriting profit or loss.

4. RESEARCH METHODOLOGY:

The study uses primary data collected through questionnaire and personal interviews. The core data for this study was gathered from 102 insured clients in Mumbai. Secondary data is collected from a variety of articles and journals written by a variety of authors. A questionnaire was created with four assertions on a five-point Likert scale. The following are the four statements: who influenced you to get an insurance policy during COVID-19, problem faced while claim settlement of covid-19, problem faced for taking covid-19 policy or any other policy during covid-19, satisfaction rate to take insurance policy during covid-19.

5. DATA ANALYSIS AND INTERPRETATION:

Data analysis was done with the help of frequency distribution method and following are the results:

5.1. Profile of the Respondents:

- Out of 102 respondents, majority of the respondents were female i.e., 66 respondents. Many of respondents were graduated and post graduated. Out of 102 respondents, majority of the respondents were students (49) and private sector employees (13) respondents. And their income is 10,000 to 20,000.

- Majority respondents i.e.,53 respondents (52%)do not cover covid-19 risk and 66 (65%) respondents does not have separately covid-19 insurance policy .majority respondents have public insurance company i.e.,66.
- Out of 102 respondent's majority of the respondents have LIC's Arogya Raksha policy from Life Insurance Corporation (LIC) i.e.,36(37%).
- 85 (83%) respondents know about different insurance coverage for covid-19. 34 respondents pay their monthly premium under RS. 500-1000.
- 69 respondents did not claim covid-19 policy that's why they did not received full claim settlement. 45 (44%) respondents are agreeing that insurance help to overcome financial risk during covid-19.

5.2. stages of deciding the problems faced by you while claim settlement of covid-19:

THE PROBLEMS FACED BY WHILE CLAIM SETTLEMENT OF COVID-19	VERY DISSATISFIED		DISSATISFIED		UNSURE		SATISFIED		VERY SATISFIED		Total	
	No. Of Resp.	% Of Resp.	No. Of Resp.	% Of Resp.	No. Of Resp.	% Of Resp.	No. Of Resp.	% Of Resp.	No. Of Resp.	% Of Resp.	No. Of Resp.	% Of Resp.
FINDING TECHNOLOGY DIFFICULTY	21	21%	13	13%	7	6%	26	26%	35	34%	102	100%
FRAUD	15	15%	36	35%	20	19%	26	26%	5	5%	102	100%
DELAYED IN CLAIM SETTLEMENT	6	6%	18	18%	18	18%	25	24%	35	34%	102	100%
WANT UNNECESSARY DOCUMENT	23	23%	30	29%	10	10%	25	24%	14	14%	102	100%

Table:1

Majority of the respondents i.e.,35(34%) is very satisfied with the problem faced while claim settlement of covid-19 are finding technology difficulty and delayed in claim settlement.24% respondents satisfied with the problem of they want unnecessary documents.36 respondents dissatisfied with the problem of fraud.

5.2.stages of deciding rate of satisfaction to take insurance policy during covid-19:

RATE OF SATISFACTION TO TAKE INSURANCE POLICY DURING COVID-19	STRONGLY DISSATISFIED		DISSATISFIED		SATISFIED		STRONGLY SATISFIED		total	
	No. Of Resp.	% Of Resp.	No. Of Resp.	% Of Resp.	No. Of Resp.	% Of Resp.	No. Of Resp.	% Of Resp.	% Of Resp.	% Of Resp.
PROVIDING HOSPITALIZATION EXPENSES	18	18%	16	16%	40	39%	28	27%	102	100%

PROVIDING HOME CARE TREATMENT	9	8%	21	21%	54	53%	18	18%	102	100%
PROVIDING E-CONSULTATION	15	15%	13	13%	39	38%	35	34%	102	100%
PROVIDING FREE HEALTH CHECK-UP	15	15%	20	20%	50	49%	17	16%	102	100%
FINANCIAL SAFETY	15	15%	18	18%	48	47%	21	20%	102	100%

Table 2.

Majority of the respondents i.e., 40 (39%) is satisfied with the providing hospitalization expenses during covid-19. 9% of respondents strongly dissatisfied with the providing home care treatment. 50 respondents satisfied with the providing free health check-up. 18% respondents dissatisfied with the providing financial safety .

5.3.stages of deciding influences you to get an insurance policy during covid-19:

WHO INFLUENCED YOU TO GET AN INSURANCE POLICY DURING COVID-19	NOT AT ALL INFLUENTIAL		SLIGHTLY INFLUENTIAL		SOMEWHAT INFLUENTIAL		VERY INFLUENTIAL		EXTREMELY INFLUENTIAL		total	
	No. Of Resp	% Of Resp	No. Of Resp	% Of Resp	No. Of Resp	% Of Resp	No. Of Resp	% Of Resp	No. Of Resp	% Of Resp	No. Of Resp	% Of Resp
THE MEDIA	26	25%	13	13%	13	12%	17	17%	34	34%	102	100%
INSURANCE AGENT	9	9%	17	17%	25	24%	9	9%	42	41%	102	100%
FEDERAL GOVERNMENT	34	33%	13	13%	23	22%	15	15%	14	14%	102	100%
FRIENDS	18	18%	30	29%	17	17%	22	21%	15	15%	102	100%
FAMILY	29	28%	25	24%	15	15%	14	14%	19	19%	102	100%
COLLEAGUES	26	25%	25	24%	15	15%	18	18%	18	18%	102	100%
others	38	37%	26	25%	12	12%	10	10%	16	16%	102	100%

Table 3.

Majority of the respondents i.e., 42(41%) is extremely influential by insurance agent. 26 respondents are not influence by the media. 15% respondents are very influence by federal government. 29% respondents are slightly influence by friends. 15% and 16% respondents are somewhat influence by family and extremely influence by others.

5.4. stages of deciding problem faced while taking covid-19 policy or any other policy:

PROBLEM FACED FOR TAKING COVID-19 POLICY OR OTHER POLICY IN DURATION OF COVID	STRONGLY DISSATISFIED		DISSATISFIED		STRONGLY SATISFIED		SATISFIED		Total	
	No. Of Resp	% Of Resp	No. Of Resp	% Of Resp	No. Of Resp	% Of Resp	No. Of Resp	% Of Resp	No. Of Resp	% Of Resp
LOTS OF DOCUMENTATIONS	32	31%	21	21%	21	21%	28	27%	102	100%
NETWORK ERROR	16	16%	15	15%	38	37%	33	32%	102	100%
SERVER PROBLEM	28	28%	25	24%	21	21%	28	27%	102	100%
MANY MEDICAL TESTS	20	20%	33	32%	21	21%	28	27%	102	100%
OTHERS	22	21%	25	25%	15	15%	40	39%	102	100%

Table 4.

Majority of the respondents i.e., 33(32%) are strongly satisfied with the problem of network error.40 respondents are satisfied with other problem.31% respondents strongly dissatisfied with the problem lots of documents.24% respondents dissatisfied with the problem of server problem.

6.FINDINGS OF THE STUDY:

- The study shows that the role of insurance during covid-19, How insurance policy helps the people by providing financial facilities, providing hospitalization expenses.
- Majority of people have LIC's Arogya Rakshak policy from Life Insurance corporation(LIC).
- To analyse the financial planning of the individual investors and to analyse the role of insurance in the financial planning of individual investor.
- The Insurance sector in India be made up with the total of 57 insurance companies, out of which 24 companies are the life insurance providers, and the remaining 33 are non-life insurers.
- Overall analysis of the study shows that majority of people are satisfied with the insurances help to overcome financial risk during covid-19.

7.CONCLUSION:

The COVID-19 pandemic has posed a sudden and unexpected shock to the insurance industry. Insurance companies were affected differently depending on different factors such as liquidity, their portfolio at risk, reliance on reinsurance, level of free assets and protection that reinsurers have in place. The outbreak and spread of COVID-19 pandemic in 2020 promote people to pay more attention to their health, which will increase the demand for insurance, especially health related insurance. In the BFSI sector, Insurance is the only sector which is affected positively by COVID-19. Insurance companies are gaining profits and attracting more customers during this COVID-19 situation. The main motive of this

study is to know the situation faced by the insurance sector in India and how this leads to affect the country's GDP. To analyse the financial planning of the individual investors and to analyse the role of insurance in the financial planning of individual investor. Overall analysis of the study shows that majority of people are satisfied with the insurances help to overcome financial risk during covid-19.

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“A study on buying behavior of consumers during COVID- 19 with special reference to Online shopping”

(Mumbai Sub- urban region)

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ABSTRACT

The study endeavored to understand the cause of novel coronavirus disease (COVID- 19) on the consumer's buying behavior. The COVID-19 pandemic and the lockdown due to social distancing mandates have interrupted the consumer's habits of buying as well as shopping. Consumers are acquiring knowledge to improvise and learn new buying habits. Due to the pandemic and its consequences, online shopping is nowadays considered to be the most convenient medium of shopping to get away free from the spreading virus and keep ourselves in a completely safe and secure environment. Consumers cannot go to the store, so the store comes home. To know and understand the buying behavior of consumers during the COVID- 19 pandemic towards online shopping a survey has been conducted with a random sampling of 151 consumers belonging to the Mumbai suburban region. The findings highlighted that the main components like mode of shopping, delivery pattern, Availability of product, Brand, safety, price, social media, panic situation, the product description on the internet, payment methods, Advertisement, internet literacy, and so on. Significantly influenced the consumer's buying motive during the lockdown due to COVID- 19 pandemic. The findings of the study will help to identify the changes which have occurred in consumers' buying behavior during COVID- 19 pandemic.

Key Words: COVID-19 disease, Social-distancing, Consumer behavior, Online shopping.

Introduction:

On February 11, 2020, World Health Organization officially declared COVID-19 or Novel coronavirus as a deadly virus. World Health Organization on 11th March 2020 confirmed COVID-19 as a global pandemic. A pandemic is a widespread infectious disease across a large region, for instance, multiple continents. A fight against coronavirus was started by the government and the public. To control the infectious spread of COVID-19 the government took some corrective and preventive measures such as lockdown, social distancing, wearing the mask, use of sanitizer, avoiding social gatherings, etc. Meanwhile, Section 144 was imposed taking into consideration rapid growth in the number of cases. All this resulted in fear among the people.

When the first lockdown was declared by the government rush in the market was suddenly increased. The panic situation was raised all of a sudden. The stocks of essential goods in shops were remarkably at the lowest level. Resulting in black marketing of essential and medical goods. Overall, the uncertainty and unpredictability of the situation made consumers buying behavior influential during the COVID-19 pandemic. The pandemic sparked a meteoric rise in online sales. As the visit to physical stores was restricted and many were running low on money, consumers, nevertheless, were directed towards online shopping, causing online buying to grow higher and higher. Ultimately, the corona crises accelerated the development of digital e-commerce and also enhanced internet literacy.

Mumbai, the financial capital of India witnessed a behavioral change in consumers buying behavior towards online shopping even though their preferred shopping method before the COVID-19 pandemic was Offline. That indicates how well consumers responded to the situation arising due to pandemics.

Consumers buying behavior is the total of a consumer's attitude, preferences, intentions, and decisions taken both during online and offline shopping by consumers before buying a product or service. The process may include consulting search engines, engaging with social media posts, or a variety of other actions. Well, the influence of social media remarked more during COVID-19 resulted in behavioral change in consumers buying.

Factors Influencing or affecting consumers buying behavior are:

Cultural Factors: Cultural factors have their significance in buying behavior of consumers. Culture is not always defined by a person's nationality. It can also be defined by their associations, their religious beliefs, or even their location.

Social Factors: Do influence buying behavior of consumers it could be in terms of wealth, status, education level, family size and structure, population density, and so on. That influences someone's buying behavior.

Personal Factors: Also play a vital role towards buying behavior include someone's age, marital status, budget, personal beliefs, values, and morals.

Psychological Factors: Consumer's state of mind when they are approached with a product will often determine how they feel not only about the item itself but the brand as a whole.

Review of Literature

Bharat Patil and Nerita Patil, (2020)¹ this paper is entitled A study on impact of COVID- 19 Pandemic on consumers behavior in India. Observed that consumers behavior has suddenly changed in lockdown situation created by COVID-19 Pandemic. The message from social channels and various media drastically effected to change behavior of people. In this research researchers used an empirical investigation conducted through google form. The researchers had selected 33 respondents for their study purpose. They concluded that Buying behavior of majority of the consumers effected by lockdown and also, that tendency of the consumers to store more essential goods during lockdown period is enhancing.

Bharti Aggarwal and Deepa Kapoor (2020)² studied on Influence of COVID- 19 Pandemic on customer's online buying behavior in India. In this study they have applied descriptive research. It is observed that people are changing their buying behavior from conventional buying to online shopping. It has also increased the shopping through websites and mobile apps. Due to increasing risk of corona virus customers are avoiding public places which increasing customers attraction towards online shopping. E- Commerce companies have to make better policies to meet changing needs of shoppers. After COVID- 19 in India, attitude towards online shopping is getting better. They concluded that COVID- 19 pandemic has encouraged online shopping activities of consumers more active and also, E-retailers supply products that are normally purchased in the supermarket by consumers.

Thiyagarajan (2021)³ studied on impact of COVID-19 on the customer buying behavior. In this paper they have mainly discussed about the digitalization and its impact on the buying behavior of the customer. Digital platforms help the customers to get the products and services by staying inside the home.

Scope of the Study

This study would be undertaken to analyse the impact of COVID- 19 on buying behavior of consumers towards online shopping. It would also be helpful to us to understand the factors that has influence consumers buying behavior during COVID- 19 pandemic and also to understand how well consumers responded to the uncertainty event arises due to COVID- 19.

Research Methodology

It's a specific procedure used to identify, select, process and analyze the information used in the research paper. In order to present the accurate fact. It also helps the researcher to evaluate over all reliability and validity of the research paper. In short research methodology emphasis on systematic way or method of doing research.

Problem of the study: The study is based on impact of COVID- 19 on buying behavior of consumers and what are the problems face by the consumers during the uncertain situation.

Research Objective:

- 1) To Study the impact of COVID- 19 pandemic on the consumer's buying behavior.
- 2) To identify the problems faced by consumer's during online shopping due to COVID- 19.
- 3) To identify the factors that has influenced consumer's buying behavior towards online shopping.
- 4) To find the preventative measures taken by consumers during COVID- 19.

Hypothesis

In light of the discussion in preceding sections, the following hypotheses are proposed:

H0: There is no major impact of pandemic on consumers behavior with respect to online shopping.

H1: There is a major impact of pandemic on consumers behavior with respect to online shopping.

Research Design

The research design provides guidelines about the data element. The study is based on both primary data and secondary data. The convenient sampling method was used in the present study. The primary data was collected through structured questionnaire which was distributed through Google form for which the sample size was 151 respondents (consumers) were selected from different areas of the city. Secondary data gathered from different database sites; articles and journals written by various authors also referred.

Area of the Study

The study is undertaken in and around the Mumbai city and its suburban areas.

Research Approach

The questionnaire method of survey is used for collecting primary data from consumers belonging to Mumbai region. Researcher appealed all respondents to fill in the questionnaire, by themselves by self-explaining the various aspects mentioned in it. It contained both open ended and close ended questions in the structured form which is very easy to understand at a glance.

Sample Technique

A convenient sample (Probability sampling method) of 151 consumers belonging to Mumbai region shared their information regarding the study. They were requested to complete the questionnaire on voluntary basis. The study was done in January 2022.

Data Usage

The analyses and interpretation are done on the basis of primary data. However, for conclusion and recommendation both primary and secondary data is used along with the verbal knowledge and information obtained from respondents. The data collected from these sources were analysed using tools like chi- squared test methods.

Data Analysis and Interpretation

Demographic Category of Consumer	Parameters	Number of Representatives	
		Total (151)	Percentage
Gender	Male	75	49.7%
	Female	76	50.3%
	Other	0	0.0%
Age	18-29 YEARS	125	83%
	30-44 YEARS	19	13%
	45-59 YEARS	6	4%
	60 & ABOVE	1	1%
Employment	Student	86	57%
	Self- Employed	20	13%
	Private Service	29	19%
	Public Service	4	3%
	Business	4	3%
	Others	8	5%

Source: complied from questionnaire

In the present study 75 respondents were male (49.7%) and 76 respondents were female (50.3%). 125 respondents were belonging from the age group of 18-29 years (82.7). 19 respondents i.e. 13% belongs from 30-44 years and remaining 6 respondents belongs from 45-59 years and 1 respondents were above 60 years. Majority of the respondents were students i.e. 86 (57%) respondents. 29 respondents were working with private companies and 20 were self-employed. In public service and business 4 respondents each and 8 respondents were doing other job.

Table- 2: What was your preferred Shopping method before COVID- 19?

Mode of Shopping	Total (151)	Percentage
Online	68	45.0%
Offline	83	55.0%

Table 2 Indicates preferred shopping method of consumers before COVID- 19 was more towards offline shopping i.e., 55 % and less towards online shopping with 45 %.

Table- 3: What did you prefer more during the COVID- 19 Pandemic?

Mode of Shopping	Total (151)	Percentage
Online	127	84.1%
Offline	24	15.9%

Table 3 indicates during COVID- 19 pandemic consumers preferred more Online shopping which is 84.1% and less preference towards offline shopping which is 15.9% due to safety purpose.

Results and Discussion

Chi-square method used to find out the preferred shopping method of consumers before and during COVID- 19 pandemic.

The formula for Chi-square (χ^2) is:
$$\sum_{i=1}^n \frac{(\text{Observed values} - \text{Expected values})^2}{\text{Expected values}}$$

Mode	Before Covid 19	During Covid 19	Total
Online	68	127	195
Offline	83	24	107
Total	151	151	302

(Row total \times Column total)

Overall Total

Online Shopping	$\frac{195 \times 151}{302}$ E = 97.5	$\frac{195 \times 151}{302}$ E = 97.5
Offline Shopping	$\frac{107 \times 151}{302}$ E = 53.5	$\frac{107 \times 151}{302}$ E = 53.5

E = Expected values

All Expected values are greater the 5 may proceed with Chi square test

$$\chi^2 = \frac{(68 - 97.5)^2}{97.5} + \frac{(127 - 97.5)^2}{97.5} + \frac{(83 - 53.5)^2}{53.5} + \frac{(24 - 53.5)^2}{53.5}$$

$$\chi^2 = 12.7978 + 6.8523 + 10.4849 + 36.2604 = 66.3954$$

df = (Number of rows - 1) (Number of Column - 1)

$$df = (2 - 1) (2 - 1)$$

df= 1

5% Critical value = 3.841

$$\chi^2 \quad \text{Critical Value}$$

$$66.3954 > 3.841$$

Interpretation:

In the above study we investigated χ^2 is greater than the critical value therefore our Null hypotheses rejected and alternative hypothesis accepted that clearly indicates there is a major impact of COVID- 19 pandemic on consumers behavior with respect to online shopping.

Conclusion:

- It is concluded that there was shifting of preference of shopping from offline to online shopping.
- The consumers were finding difficulty to do offline shopping during pandemic situation.
- The consumers preferred online shopping as it was easy, convenient and comfortable to all specially with zero touch.
- Thus, COVID-19 influence buying behaviour of consumers more towards online shopping.

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INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

COMPARATIVE STUDY OF COMMERCE AND SCIENCE STUDENTS OPINION ON ONLINE EXAMS INTRODUCED DURING THE COVID- 19

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Abstract - The purpose of this study is to examine the viewpoints of students from two different fields on the benefits and drawbacks of taking an online exam during the Covid -19 pandemic. The opinion of students on how to improve the future administration of online exams was investigated. A self-made questionnaire was used to assess overall satisfaction and adaptability of the present online exam. Cronbach's alpha was used to assess the questionnaire's reliability. To guarantee maximum participation, survey method was used. For this survey, 234 Commerce and Science students replied. In the study population, Commerce students were more accepting of the online trend. All students are prepared to learn in an online format in the future. Science students analyses place a strong focus on technological adaption in the day-to-day teaching and learning process. Online examinations are more economical and environmental friendly, it needs due consideration in education sector for future permanent implementation. This study emphasizes the necessity to investigate a platform for interactive practical demonstration in the future.

Key -Words: Online Exam, Education, Evaluating, Internet, Technology.

1. INTRODUCTION

This Covid - 19 pandemic is a first or remarkable situation. Many new norms have resulted in the emergence of it. Education was not exempt from the attack. The researcher believes that the area of education has progressed. The introduction of technology in both education and evaluation, to name a few modifications, had a role in this pandemic. This introduction to technology was long past due, and that's here to stay. Increased utilization of technology in the future requires system innovation. This study paper is part of a larger effort aimed to determine the impact of significant technologies in the field of education during the Covid -19 pandemic. The area of science is constantly developing, however this is mainly on the practical side. Whereas traditional methods of teaching, learning and assessment are still valued. The Covid -19 pandemic demanded change. More technology was used in teaching, learning, and assessment in this shorter time frame. As a result, the purpose of this study was to examine students from two different fields opinions on the online examinations that were implemented during the Covid- 19 pandemic. An online examination is the giving of an exam through the internet to assess students knowledge on a certain topic. Prior to the Covid 19 pandemic, everyone had to assemble in a classroom at the same time to take a exam. Students can take the online exam using their own device regardless of where they live utilizing online examination. Students simply need a browser and an internet connection to get started. This type of study would provide thorough information on which aspects of online assessment systems are important, as well as which aspects of the systems should be created or updated in order to achieve widespread acceptability in the future.

Aim of the study: To compare Commerce and Science students opinion towards online examination introduced during Covid- 19 pandemic.

Objectives of the study:

1. To compare the students opinion towards online examinations in Commerce and Science field.
2. To compare the Satisfaction Level of the Current Online Examination in Commerce and Science field.
3. To identify measures to achieve better version of online examination for future use

2. RESEARCH METHODOLOGY

To obtain students opinion, a descriptive research was planned. Google forms were used to collect primary data for the study. The primary data was collected using a suitable sampling method. Form links were distributed to Degree College students affiliated with the University of Mumbai who had just passed an online examination during the Covid -19 pandemic. The forms were filled out confidentially by students who were willing to participate in the study. The responses were collected and evaluated using a mean and percentage value comparison.

2.1. Reliability

The reliability of responses over time is evaluated for accuracy. A research study was conducted with five students randomly selected from the population to examine the questionnaire's reliability. Cronbach's alpha coefficient was estimated in this research study for questions on a Likert scale in a survey/questionnaire. The actual research responses were then analyzed using Cronbach's alpha coefficients.

Table 2.1: Reliability statistics

Cronbach's Alpha	Science	Commerce
	0.80	0.88

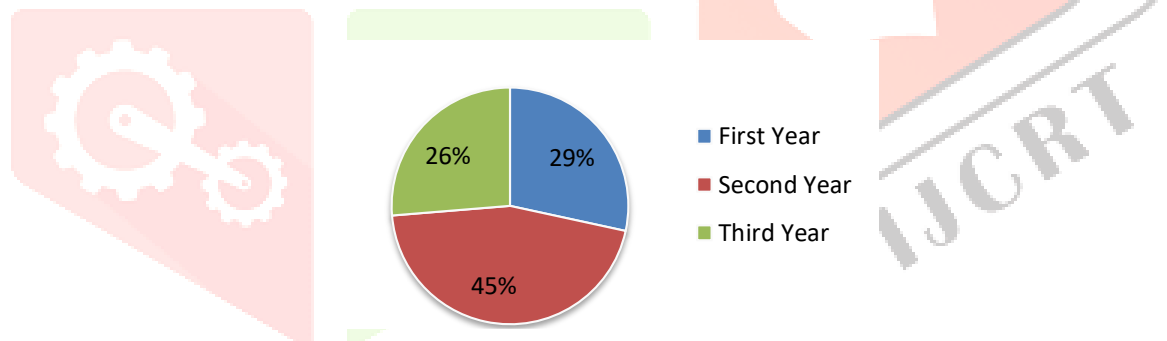
All items are scored on a Likert scale of 1 to 5, with 5 indicating strong agreement and 1 indicating strong disagreement. When it comes to effort, a Likert scale of 1-5 has been used, with 5 equaling Very High and 1 equaling Very Low. The results, as shown in table number 2.1, indicate that the questionnaire was trustworthy and dependable on the responses collected for analysis. As a result, the research's reliability was consistently good. For qualitative analysis, data from the open-ended replies were used.

2.2. Data analysis

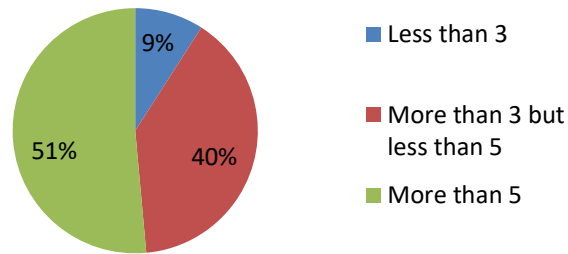
Total of 234 responses were collected including Commerce and Science students who had experienced traditional paper pen method in past as well as online assessment during Covid-19 pandemic.

Demographic details:

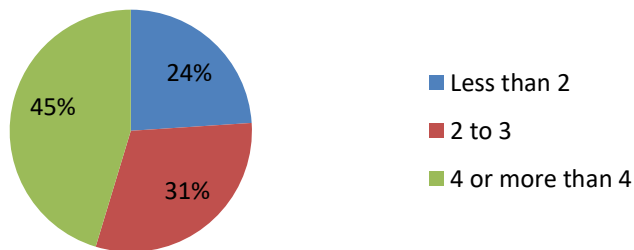
Chart - 2.2.1: Academic year of students in respected field.



According to chart 2.2.1, 29 % of 234 respondents in their first year of college students have a detailed understanding of standard exam patterns in their field, 45 % of 234 respondents in their second year of college students have a detailed understanding of standard exam patterns in their field and 26 % of 234 respondents in their third year of college students have a detailed understanding of standard exam patterns in their field.

Chart- 2.2.2: Theory subjects attempted in online exam format.

According to chart 2.2.2, 9% of 234 respondents have given less than 3 theory subjects in online exam format, 40% of 234 respondents have given more than 3 but less than 5 theory subjects in online exam format and 51% of 234 respondents have given more than 5 theory subjects in online exam format.

Chart- 2.2.3: Practical subjects attempted in online exam format.

According to chart 2.2.3, 24% of 234 respondents have given less than 2 practical subjects in online exam format, 31% of 234 respondents have given 2 to 3 practical subjects in online exam format and 45% of 234 respondents have given 4 or more than 4 practical subjects in online exam format.

Table 2.2: Students opinion of efforts

Effort Requirement	Science		Commerce	
	Mean	SD	Mean	SD
Exam Preparation	3.63	±0.74	3.63	±0.77
Actual Exam	4.06	±0.76	3.65	±0.80

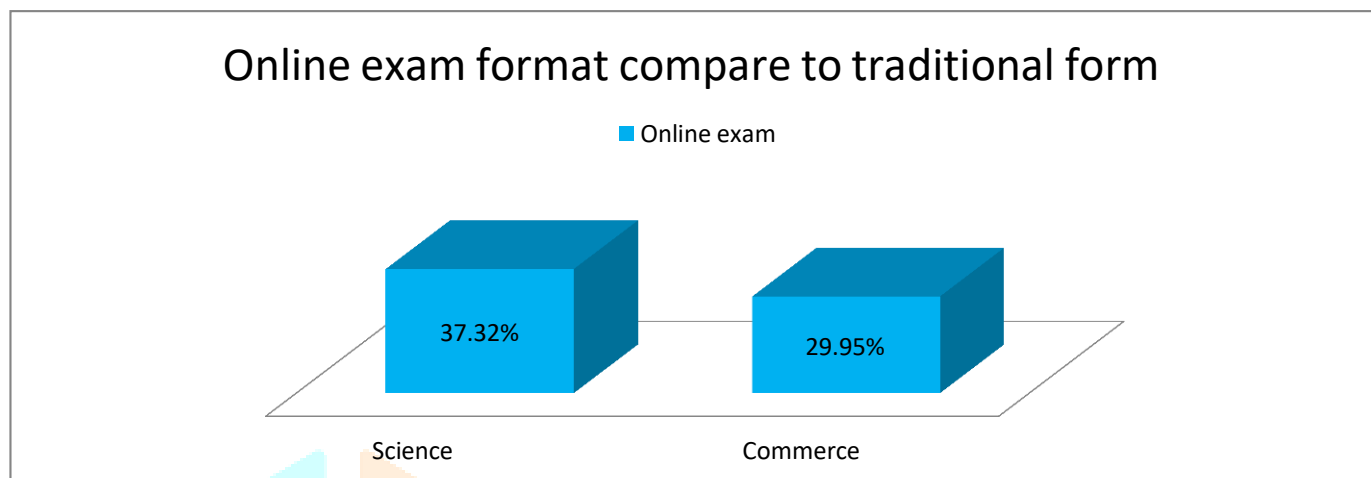
Likert scale of 1-5, where 5 = Very High and 1 = Very Low. For Science students, Actual exam was more effortful.

Table- 2.3: Students opinion of online exam plan and execution.

Questions	Science		Commerce	
	Mean	SD	Mean	SD
Scheme of examination was clear and organized	3.78	0.93	3.34	0.91
Instructions were clear and easy to follow	3.8	0.91	3.4	1
Examiner was available and helpful	3.82	0.95	3.42	1.12
Grading was prompt and had useful feedback given after exam	3.50	0.98	3.27	0.97
Exam objectives were clear	3.76	0.86	3.34	0.81
Exam workload was appropriate	3.33	0.93	3.15	0.92
Exam organization allowed all Students to participate effectively	3.84	0.93	3.45	0.93

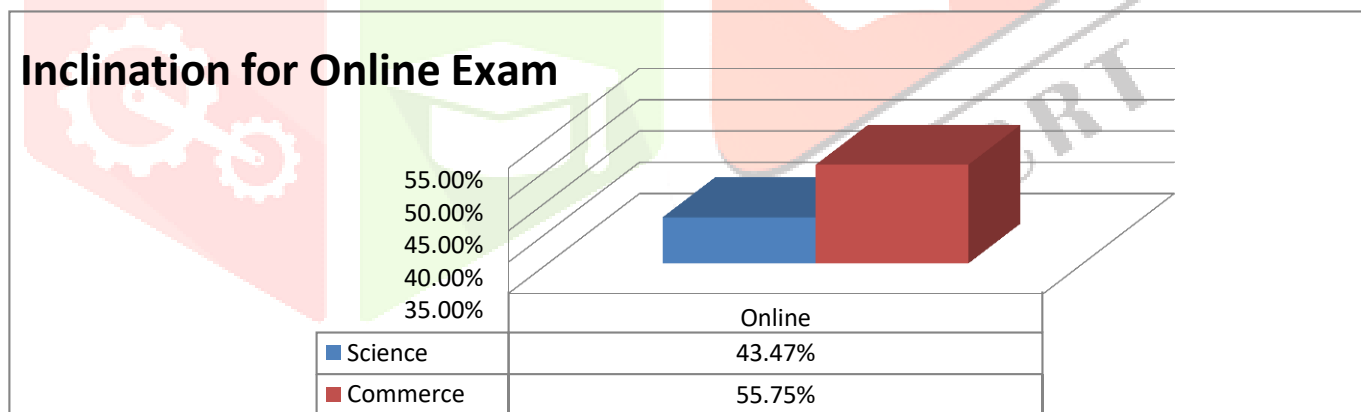
A Likert scale of 1-5, where 5 = Strongly agree and 1 = Strongly disagree. Physiotherapy students consistently given high score on good planning and execution of online exam.

Chart- 2.2.4: Perception of exertion in online exam format compare to traditional form.

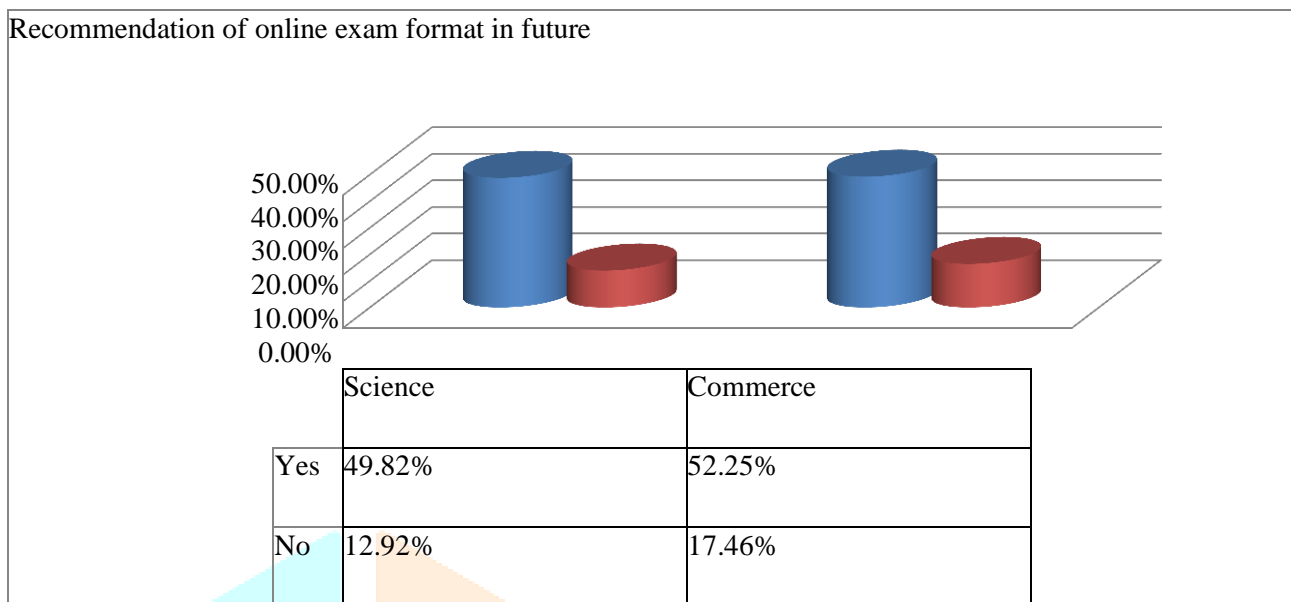


According to chart 2.2.4, 37.32 % of science students indicated online exams were more difficult than traditional exams, and 29.95 % of commerce students thought online exams were more difficult than traditional exams.

Chart- 2.2.5: Inclination for online exam.



According to chart 2.2.5, 43.47 % of science students preferred online exams format and 55.75 % of commerce students preferred online exams format.

Chart- 2.2.6: Recommendation of online exam format in future

According to chart 2.2.6, 49.82 % of science students answer “yes” and 12.92% of science students answer “no” to recommendation of an online exam format in future. 52.25 % of commerce students answer “yes” and 17.46% of commerce students answer “no” to recommendation of an online exam format in future.

3. RESULTS AND DISCUSSION

This study, which is part of a bigger initiative, attempts to investigate the impact of the Covid-19 pandemic on various changes in the education system. This research analyzes the opinions of students from two different fields, Commerce and Science. On the one hand, Commerce students are believed to be more techs aware; on the other hand, Science students are more familiar with Practical side than with technology. According to a review of the research, Commerce students use technology more frequently in their daily teaching and learning. Science teaching and learning is still more challenging and traditional.

As a result, researcher tried to investigate how well these different groups of students viewed the online exam format. This will help us in removing student bias regarding technology friendliness. The results shown here are only for the online exam used during the Covid-19 pandemic. The researchers aimed to examine students opinion and make suggestions to help future educational improvements.

According to the statistical analyses shown in table 2.1, the questionnaire was properly prepared and has a good reliability. Validity and reliability are two important factors to consider when evaluating a measuring instrument. Validity is concerned with the extent to which an instrument measures what it is designed to measure. The ability of an instrument to measure consistently is what reliability is all about. It should be noted that the reliability of an instrument is directly related to its validity. An instrument cannot be considered reasonable unless it is reliable. This reliable questionnaire may be adapted in the near future to study other different groups of students; analysis of

a larger population will help to reform the process in the education field after Covid -19. The demographic features of the study populations are distinct and make it homogeneous.

Chart 2.2.1 shows the majority of the students are in the second year of college, confirming that the respondent have significant familiarity with standard test patterns in their field.

Charts 2.2.2 and 2.2.3 show theory and practical exams taken in an online manner during the Covid-19 pandemic. The fact that the majority of responders took more than three examinations qualifies them to provide feedback. As shown in table 2.2 Science students perceived more effort when taking an exam in an online format, indicating that Engineering, Medical and Pure Science students require more technological exposure in their day-to-day learning process. The Covid- 19 pandemic sent a clear message: "adaptation of technology in day-to-day teaching and learning processes is an urgent requirement." Many interactive systems, such as video conferencing and Google Classroom, may be efficiently used and will prepare participants in the education industry for future pandemics.

Table 2.3 continues with a complement to the professors for planning and executing an online exam format that was well accepted by students on such short notice. For long-term survival, large-scale advance technological support and a revised format of the online exam are required. The researcher believes that India needs a platform for conducting exams for a large population with a low requirement for internet and devices.

In comparison to Commerce students ,Science students experienced higher effort in the online exam format, as shown in Chart 2.2.4. This suggests that the Science program should be revised to integrate the use of technology in internal assessment.

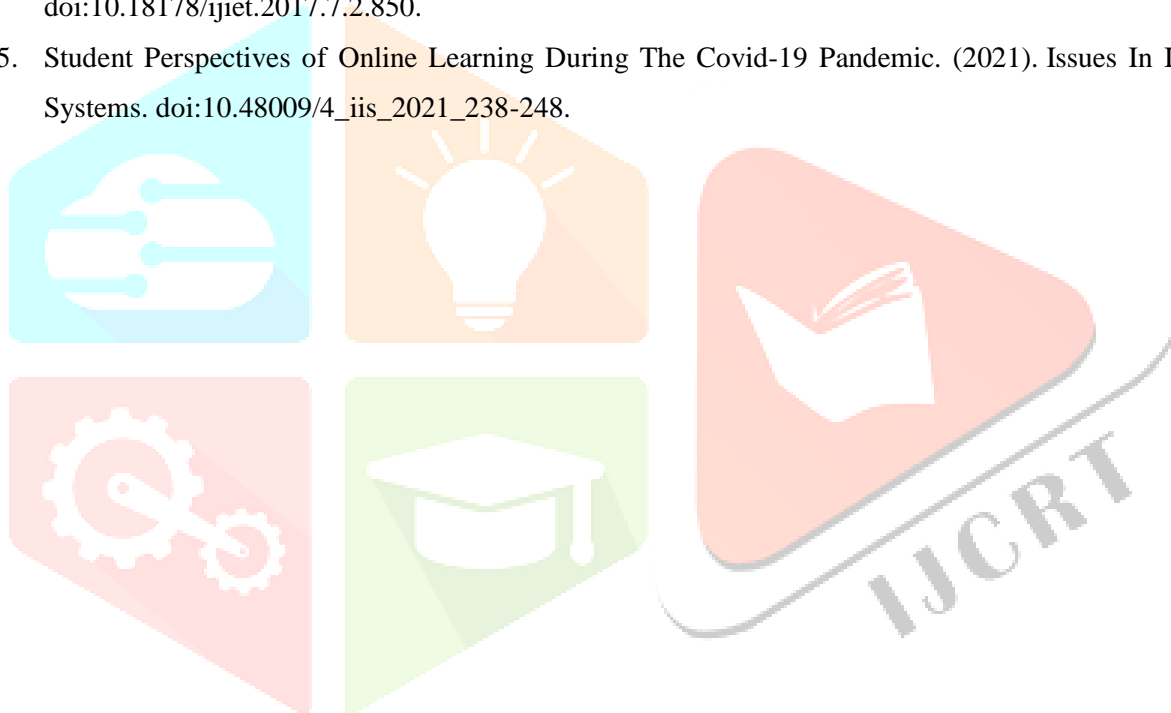
Chart 2.2. 5 shows Commerce students interest in online exam formats. This clearly shows the importance for curriculum change for Science students in order to improve their technological skills. When asked for future improvements about online exams, as shown in Chart 2.2.6 the majority of students in both groups were willing to use the online exam format in the future.

4. CONCLUSION

When students opinion of online examinations implemented during the Covid- 19 pandemic were compared, all showed a positive attitude toward technology. The analysis of results from Science students shows evidence and a need for curriculum redesign in the form of implementing technology into the day-to-day teaching and learning process. Colleges must research and adopt platforms that will help in the administration of exams for large populations of students who depend on the internet and other electronic devices.

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STUDY ON ROLE OF CORPORATE SOCIAL RESPONSIBILITY FOR SUSTAINABLE DEVELOPMENT, POST COVID-19 PANDEMIC

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Abstract

The World Business Council for Sustainable Development in its publication, Making Good Business Sense, has stated that Corporate Social Responsibility (CSR) is the continuing commitment by business to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families as well as of the local community and society at large. The paper discusses that for sustainable development of business and the industry, it is a must that the Corporates, actively and benevolently, indulge in CSR activities. Section 35 of the Companies Act, 2013 read with Schedule VII to the Act, gives details about Corporate Social Responsibility. The paper discusses, how CSR was a need but has now become a necessity, post the Covid-19 Pandemic.

The organizations should understand and focus on being sustainable. That is not only the organizations should be economically viable but also have a positive impact on the society.

The Covid-19 Pandemic has been largely disruptive not only in India but for the global economy as well. While coping with the distress that the Pandemic has unleashed, a large number of families have fallen into indebtedness and made distress sale of assets; many families were forced even to reduce food intake leading to nutritional distress. The paper discusses that this is where large corporations, by means of CSR, can help in reviving the economy at a much faster pace.

Key word: Sustainable development, Social Responsibility, Post Covid-19 scenario.

Introduction

Traditionally, CSR was defined much more in terms of a philanthropic model. However, with the changing environment and the impact of Covid Pandemic on the businesses, CSR has now become a necessity. Businesses should focus on helping the Government in reviving the economy by conducting such CSR activities that help the society not only socially and on human grounds but also economically.

The Ministry of Corporate Affairs in its continuous efforts to keep up with the changing business environment vide its General Circular No. 10/2020 and General Circular No. 01/2021 dated March 23, 2020 and January 13, 2021 respectively have clarified that spending CSR funds for Covid-19, its vaccination programmes or carrying out awareness campaigns are eligible CSR activities.

Further, the Companies Act, 2013, has made it mandatory for companies falling under the prescribed limit to conduct CSR activities mentioned in Schedule VII of the Companies Act, 2013 (“the Act”).

Methods of Research

Applied Research

Applied research methodology has been followed for the research to understand the impact of CSR activities on society .

Sample size of 20 respondents have been interviewed from the industry for taking relevant feedback about the CSR activities in the industry.

➤ Research Objective

- To find out how organisations have helped the economy in recovering the stress imposed by the Pandemic and meet the shortfall in equipment and infrastructure needed to fight the infectious outbreak, through CSR.
- Recent amendments in the Companies Act, 2013, with regard to the topic and its impact on the corporations/society.

➤ Primary Method

Primary data has been collected via telephonic interviews with concerned persons of CSR department in few corporates.

➤ Secondary Method

The data has been collected from the sites of respective companies that have contributed in the CSR activities during pandemic period and government websites related to CSR.

Analysis & Findings

Broadly, Schedule VII of the Companies Act, 2013, talks about the following activities, if conducted by the companies shall be considered under the CSR activities-

- i) eradicating hunger, poverty and malnutrition. promoting health care including preventive health care and sanitation including contribution to Swachh Bharat Kosh;

- ii) promoting education, including special education and employment enhancing vocational skills;
- iii) Promoting gender equality, empowering women, setting up hostels/ day cares/ old age homes, and measures for reducing inequalities faced by socially and economically backward groups;
- iv) ensuring environment sustainability, ecological balance, protection of flora and fauna, conservation of natural resources and maintaining quality of soil, air and water;
- v) protection of national heritage, art and culture including restoration of buildings and sites of historical importance, setting up of public libraries;
- vi) measures for benefits of armed forces veterans, war widows and their dependants;
- vii) training to promote sports;
- viii) contribution to Prime Minister National Relief Fund or any under fund set-up by Central Government for socio-economic development;
- ix) a) Contribution to incubators, research and developments projects in field of science, technology, engineering and medicine.
b) Contribution to public funded universities or national laboratories/ research centres engaged in conducting research in science, medicine aimed at promoting Sustainable Development Goals;
- x) rural development projects;
- xi) slum area development;
- xii) disaster management, including relief, rehabilitation and reconstruction activities.

Thus, all the activities mentioned in the Schedule clearly define and indicate that corporations should have the sense of responsibility towards both, the ecological and social environment in which they operate.

Earlier in the United States, CSR was much defined as a charitable model. The organisations made profits and then donated a certain share for philanthropic causes. On the contrary, the European model is much more focused on operating the core business in a socially responsible way.

Azim Premji University and Foundation

According to Schedule VII of the Companies Act, 2013, promoting education comes under the ambit of CSR activities. With this idea, Azim Premji University was set up by Azim Premji Foundation in Karnataka and Andhra Pradesh in the year 2010. Its vision is to contribute to the realisation of a just, equitable, humane, and sustainable society. It was set out to work in the field of elementary education in

government schools across India. The Foundation hoped to impact the quality of education of India at a deep and institutional level in close partnership with the government.

On April 1, 2020, Azim Premji Foundation and Wipro committed Rs 1,125 crore to contribute towards a nation-wide response to the challenges posed by COVID-19. In June 2021, the Foundation made an additional commitment of Rs 1,000 crore to help India's vaccination program.

Tata Group's response to Covid-19

Under the leadership of Mr Ratan N. Tata, the organisation committed INR 1,500 crore after the first wave of the pandemic, for Covid-19 relief. Tata employees have also contributed towards various response projects. Later, as the pandemic continued, the group companies made additional contributions to the tune of INR 1,000 crores

In order to understand the spread and its threats, the group completed a research pilot with the help of the country's most eminent scientists, that proved the value of a 'Minimum Testing Maximum Intelligence' approach in the Kolar district of Karnataka. This process uncovered evidence of silent transmission among high-risk groups such as health workers and police personnel which enabled the prediction of the spread of the disease at a time when Kolar had no confirmed positive Covid-19 cases.

"One Against Covid"

In an urgent need to deal with an unprecedented health crisis that was over-burdening the nation's health-care system, leaving millions at risk of exposure and adding to the vulnerabilities of India's frontline workers, the Tata Trust launched various initiatives, one of which is "Mission Gaurav". The mission focuses to support, empower and build resilience within the vulnerable migrant households (HHs) to withstand shocks by providing access to government entitlements and schemes, facilitating banking operations, connecting to non-farm-based livelihood opportunities, skill mapping and linkage to available skilling opportunities.

Government Relief

Free rations, cash transfers, MGNREGA, PM-KISAN payments, and pension payments were some of the major support measures announced in 2020 as part of the Pradhan Mantri Garib Kalyan Yojana (PMGKY) and the Atmanirbhar Bharat packages, to combat the effects of the pandemic on vulnerable households.

National CSR Awards

In order to promote and give a national recognition and appreciation to companies that are actively indulged and make a positive impact on the society through their pragmatic and sustainable CSR

activities, Ministry of Corporate Affairs, Government of India has launched National Corporate Social Responsibility Awards.

The objectives of GoI is not only recognition of CSR abiding corporates but by means of healthy competition infuse excellence in CSR activities and ensure spending of entire CSR amount as per the limit prescribed. It is believed that CSR activities, if conducted in a constructive and benevolent way would benefit the marginalised sections of the society and in remote areas of the country as well.

The paper states that Covid-19 Pandemic has offered a great opportunity for businesses to shift towards more genuine and authentic CSR and contribute to urgent global social and economic challenges.

Donation to PM CARES Fund

Prime Minister's Citizen Assistance and Relief in Emergency Situations (PM CARES) Fund was established by the Government of India for COVID-19 crisis response as well as to extend any kind of relief to the victims. Later amendments were done within Schedule VII of the Companies Act, 2013, to incorporate contributions made by the corporates to PM CARES as CSR along with the existing Prime Minister's National Relief Fund. The PM CARES Fund received a monumental response from corporate India with almost 60% of the corporates contributing towards the fund.

Conclusion

The paper emphasis that only large corporates cannot be held liable for conducting CSR activities for the benefit of the society. Even when the organisations have formed CSR committees and allocated funds, the society will not be benefitted if the employees of the organisation and the public at large does not help and support the respective organisations. Thus, it is our duty towards the socio and economic community that we live in, that we all take equal responsibility for our actions.

That being said, the companies should also wholesomely indulge in the CSR activities with a mind of giving back to the society and not CSR being a mandatory legal provision to be followed.

Large organisations have dedicated CSR teams that focus on conducting their CSR obligations. However, the paper discusses that the organisation should aim to also get the employees involved and make them feel like they are also contributing to the society.

The main idea behind CSR should be that the business produces an overall positive impact on the society. It covers sustainability, social impact and ethics and if done correctly should be the core of the business. The paper emphasises that, CSR should be a strategy that helps companies conduct business and make money and not just add on extras such as philanthropy.

To sum it all, CSR should be a concept whereby companies decide voluntarily to contribute to a better society and a cleaner environment. A concept whereby companies integrate social and environmental concerns in their business operations and in their interaction with their stakeholders on a voluntary basis.

Recommendations:

- Government should take more initiatives for ensuring free rations reach maximum people in need.
- Government should take more initiatives for generation of employment both in Government and Private Sector.

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