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SHODH SAMAGAM

A double - blind, peer-reviewed, quarterly,
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Special issue for Webinar

**IMPACT OF COVID-19 On Employment in Organized and Unorganized
Sectors of Chhattisgarh On June, 04, 2020**

Organized by
Vivekanand Mahavidyalaya
K.K. Road, Moudhapara, Raipur, Chhattisgarh

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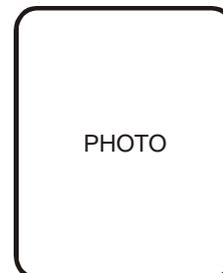
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The impact of COVID-19 on air pollution in India lockdown period



Dr. Manoj Mishra,
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Abstract :

The study objective is to contemplate the effectiveness of COVID-19 on the air pollution of Indian territory from January 2020 to April 2020. We have executed data from European Space Agency (ESA) and CPCB online portal for air quality data dissemination. The Sentinel – 5 P satellite images elucidate that the Air quality of Indian territory has been improved significantly during COVID-19. Mumbai and Delhi are one of the most populated cities. These two cities have observed a substantial decrease in Nitrogen Dioxide (40–50%) compared to the same period last year.

Introduction :

In December 2019, there was an eruption of a new pandemic in Wuhan city of China. At an early stage, it was unknown which later on spread so fast while capturing the whole world. This novel pandemic disease has been given the name COVID-19 a sequel of pneumonia which the Chinese government declared (Li et al., 2020). The symptoms of COVID-19 are quite similar to the already erupted pandemic SARS and MERS (Wang et al., 2020), but its fatality rate is different from them. The early signs are coughs, severe pain in the body and high fever which later on aggravated and causes severe infection to the lungs resulting in the ultimate death (Holshue et al., 2020; Perlman, 2020). World Health Organization (WHO) has declared health emergency all around the globe due to this novel infection disease.

COVID-19 and environment :

COVID-19 has not only breached the circle of the worldwide economy but also stopped transportation throughout the world. International and local transportation has been reduced, which lessens oil consumption and energy utilization. On March 25, 2019, the Government of India implemented a complete lock-down on its population to prevent the spread of COVID-19. All the factories, non-necessary shops, markets, temples and Mosques, were closed. Only essential services such as hospitals, water distribution, and electricity production were exempted during the lock-down.

The validity of nitrogen dioxide from satellite images :

To authenticate the Nitrogen dioxide from satellite images, this investigation utilized the real data of Nitrogen Dioxide emission measured by the 38 monitoring stations located in Delhi and 10 in Mumbai. Air pollution may be higher in some cities as compare to overall country (World Bank, 2015). This examination calculates the daily mean of Nitrogen Dioxide emission measured by these stations from the period of January 01, 2020, to April 20, 2020, which expressively represents the pre-lockdown and during the lock-down period.

Conclusion :

The COVID-19 has a far-reaching effect on the lives of people around the world. It showed a

dramatic impression on international and local transportation. On the other hand, lock-down slowed the economic circle in the world, which results in shut down of production units and international trading. This study has evaluated the significant influence of lock-down due to COVID-19 on the India air quality and Pollution by collecting Sentinel – 5 P satellite images of the European Space Agency and National Aeronautics and Space Administration (NASA). The findings disclosed that the level of Nitrogen Dioxide emission had been expressively reduced. This impact is more evident in Delhi, Mumbai, and different states of Gujarat. An improvement in the Indian air quality is not only beneficial for India but also has benefits for its surrounding nations, i.e., China, Pakistan, Iran, and Afghanistan. These results provide new insights to government officials, academicians, researchers, and pollution control authorities.

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Transformation of Indian Banking sector in Digital era



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Abstract :

At present information technology is a very powerful and financial institutions are the backbone of the Indian economy. The Indian banking industry is in the midst of the revolution. The banking sector plays a significant role in the development of the Indian economy. Nowadays, banks provide faster efficient and convenient customer service and contribute to the overall growth and development of the country. Digital transformation is far beyond just moving from traditional banking to a digital world. It is a critical change in how banks and other financial institutions learn about interaction and to satisfy customers. Digital transformation looks different in every industry and every company. In general terms, it is the integration of digital technology in every area of business. The purpose of this study is to understand the transformation of the banking sector and the effects of digitalization in perspective to e-banking services and the role of digitalization in the Indian banking sector, to find the problems and challenges of digitalization.

Key word :

Digitalization of banking, technology.

Introduction :

Nowadays, Banking is an important part of our lives. It is so much important that we cannot make our economic system stronger without it. The history of this advanced and technical Banks is also very interesting. Modern banks that we are using today are originally a contribution of the Europeans. Time has greatly influenced the working system of Banks. Starting from account book to computers, and then to smart phones, eventually reaching to the pockets of people. Net banking made the work of people a lot easier. People are also free from the fear of keeping cash with them. During the time of demonetization, lack of cash forced people to use mobile banking or digital payment which seemed to be a better choice for them. Our country is moving to a cashless economic system. Inspired by Government's mission Banks are also adapting safe and easy methods for costumers.

Taking advantage of banking facilities through digital platforms is called digital banking. Through this, you can use all the facilities that you get in a bank branch. Digital banking is free from paperwork such as cheque, demand drafts, pay -in slips, etc. Digital banking provides you all banking activities online and you can do your work any time without visiting any bank branch. Digital banking can be used through a laptop, tablet, or mobile phone.

The government of India has been inquisitively taking different steps to get to technological advancement in the banking sector of our country. Forward of RTGS, DEBIT CARDS, JAN DHAN YOJANA, NEFT, ATM

Internet banking, mobile banking, and many other major initiatives to develop banking in India have an enormous response from the consumer's end.

In the present scenario, India is assertively promoting digital transactions. The launch of unitized payments interfaces (UPI) and BHIM by national payments corporation of India one major steps for improvement in the payment system. Today's banks aim to provide a fast, perfect, and quality banking service providers for their customers. In the present scenario, the topmost program for all the banks in India is digitalization.

Objectives of the study :

1. To study the role of digitalization in Indian Banking.
2. To study the digital Banking new trends in India.
3. To study effects of e-banking and challenges of digital Banking in India.

Review of literature :

1. (Rathee, 2017) says that innovative technological transformation with the purpose includes the features like anytime anywhere banking, ultra-fast response time, the usage of digital channels by avoiding or bringing down the paper-based transactions has changed the face of Indian banks.
2. K. Hema Divya and K. Suma Vally (2018) the article entitled "A Study on Digital Payments in India with Perspective of Consumer's Adoption". The present paper focuses on the analysis of the adoption level of the digital payment systems by customers. Primary data was collected from 183 respondents in Hyderabad. The collected data through questionnaire were analyzed by using chi-square technique. The study found that, the deployment of technology for digital payments have improved the performance of banking sector and able to achieve the motive cash less country
3. Muhammad Shaukat has described that the advances in IT have significantly influenced the radical changes of the twentieth century. This study examined the impact of IT on organizational performance with respect to different performance indicators of Pakistani manufacturing and banking sectors. The results of the research have led to the conclusion that IT has positive impact on organizational performance of all the organizations but the banking sector performance outstrips the performance of manufacturing sector.
4. Dr. Rajeshwari m.shettar (2019) the article entitled "Digital Banking an Indian perspective", the present paper focused on that benefits of digital banking that if the service charge in the bank is low due to digital banking, we can easily give higher interest rate to the customers in the deposit. Keeping a low operating cost will increase the bank's profit and reduce the bank's carrying cost. This will also help to overcome the crisis. The use of digital banking will reduce the operating cost of the bank.
5. SV. Mohana Sujana, "Digitalization in banking sector" (2018) the paper focuses on role of digital banking, advantages and disadvantages of online banking sector.
6. Raghavendra Nayak, "A Conceptual Study on Digitalization of Banking - Issues and Challenges in Rural India" (2018): the paper focus on rural banking system, problems and challenges of digitalization in rural area.

Research methodology :

The present study is descriptive and is based on secondary data. The data has been extract from various sources like research articles, publications from government of India, various bulletins of RBI and some authenticated websites.

Role of digitalization in banking sector :

Banks have used information technology to simplify customer service keeping in mind the facilities of the customers. Indian Govt. has invested heavily amount in the sector and has rapid

expanded banking facilities. We have also found satisfactory results after the digitalization. Now customers are availing banking facilities from home. ATM, Internet Banking, Mobile banking, Mobile wallet, Tab Banking, etc. have made our banking life easier. This has saved customer's time and money.

After the digitalization the country is moving towards a cashless system. There are many types of doubts in the minds of common people, that online transactions will give convenience or will increase their trouble. Will it have advantages or disadvantages? But today when the country is struggling with the problem of lockdown in such a situation, digital transactions is a huge support, financial transactions are taking place at home easily. Government Issue rebate scheme, cash back offer, reward points and we can say this by looking at the loyalty benefits that can increase your savings. For the large population of India, the government has developed different options for different sections. To promote digital payments, it is necessary to have smart phone to use digital mediums like BHIM UPI and E-Wallets. To connect senior citizens and uneducated people we have a banking corresponded model that will cover rural areas. The government has already setup a committee to look after security related issues in digital payments. According to the report, of RBI has set a – 4 fold increase in digital transaction by 2021. A large part of the growth of digital transactions is from RTGS (82.2%) and there is 59.3% increase in digital transactions due to factors other than internet transactions. Payment systems such as UPI are expected to have an average annual growth rate of 100% by 2021. The use of Artificial Intelligence has also given a new direction to the field of financial technology. In 2018-19 the volume and value of debit cards have increased by 19.5% and 16.3% respectively. According to a recent report published by Reserve Bank of India in 2018-19 the volume of digital transactions has increased by a huge 19.5% and 58.8% of the wave. The number of deposit accounts has grown to 217.40 crore as and March 2019. Within the digital payment retail electronic payments comprising credit transfers (NEFT, Fast Payments, UPI, IMPS) and direct debits (ECS, NACH) have shown rapid growth at CAGR of 65% and 42% in terms of volume and wave respectively. Digital payments trends in India debit and credit card based payments registered a CAGR of 44% and 40% in terms of volume and value.

New trends of Digitalization :

Today the world is moving towards the era of digital. Banks are not far behind in this era of digitalization. They are also engaged in digitalizing themselves by adopting new technology. Due to this, competition in banks is also increasing. Banks are engaged in extending their services to the customers present anywhere at the time.

Banks are adopting a new approach to provide services. They are investing in chat and video chat services. This is because customers are more satisfied through chat services and get better business results. Banks are promoting automation using algorithms' problems and interaction with them will be through automation. Internet usage is on the rise in India as on end November 2019, there were over 64.2 crore and 1.9 core wireless and wire line broadband subscribers, respectively across the country. Financial institutions and banks have started thinking about providing better services to modern customers using blockchain technology. Because Santander Bank has surpassed others by launching blockchain based One Pay FX. Swim is the first foreign money transfer service featured for One Pay FX retailers. One Pay FX uses blockchain-based technology to transfer money from one account to another, providing a secure, fast and simple way. Block chain technology is providing a lot of opportunities to improve customer services.

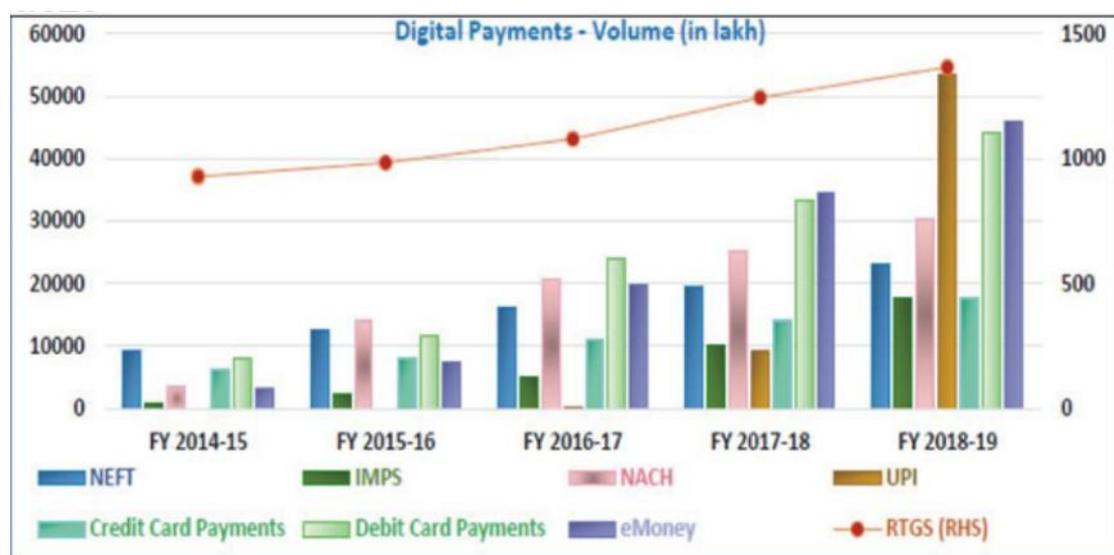
Since the demonetization on 8 November 2016, online transactions have increased in India. Also, most of the online transactions have been done through mobile banking. This shows that the trend of cashless is increasing in the country. Nowadays small businessmen and shopkeepers to big businessmen are doing online transactions with the help of Pay tm, BharatPay, GooglePay etc.

Digital Transformations in Financial Services Industry :

1. Mobile banking – Mobile has become the need of the people today. People like to do their work with mobile. That's why most people nowadays use mobile banking more. Mobile banking is a system through which people can avail of all types of banking facilities such as transfer funds etc. through their smart phones. In the coming times, mobile banking will be more convenient and easy.
2. Automatic Capital Manager- It is a system through which your capital is fully automated. That is, by using algorithms through Artificial Intelligence techniques, the best options and opportunities are calculated and the investment and capital are managed on the basis.
3. Big Data- In today's time, Big Data has become very important for all industries. It is also being given importance in the financial service industry. Through this, it is easy to expand services and industries.

	2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
	Value(in billion)			Value(in billion)		
1. RTGS Customer Transactions	8,49,951	10,36,699	11,84,368	104	121	133
2. RTGS Interbank Transactions	1,31,953	1,30,426	1,72,514	4	4	3
3. Retail Electronic Clearing (ECS, NEFT, NACH, IMPS)	1,32,250	1,92,018	2,58,745	4,205	5467	7,113
4. Cards Usage (PoS)	6,583	9,190	11,969	3,486	4,749	6,117
5. Prepaid Payment Instruments	838	1,416	2,129	1,963	3,459	4,604
6. UPI (including BHIM)	69	1,098	2,129	18	915	5,343
Total Digital Transactions	11,21,644	13,70,847	16,38,495	9,780	14,715	23,373

Source: RBI



Source: RBI Data

Digital payments system in India (volume)

Issues and Challenges :

While the government is encouraging people to digital India on the one hand but on the other hand banking fraud is increasing rapidly. According to RBI banking fraud increased from 74% to 71543 crores in 2018-19. Previous year this was 41168 crores. The banking system in our country is facing huge challenges. Very large populations are suffering from poverty, illiteracy and are financially backward. Mobile banking has not become so popular among customers even after being a cheaper option.

1. Tiring process and delay in redresses of grievances.
2. Lack of stringent legislation to deal with online fraud.
3. The biggest problem in turning people towards being digital in mental. Most people are not technologically advanced which is the biggest challenge.
4. Identity is the biggest risk in a digital transaction. Educated people also get caught in the fishing trap. In the era of the increasing threat of online fraud, hacking risks are also greater for most people coming to the digital transaction platform
5. The problem of technical understanding in rural areas and backward areas.

The government has decided to have a colony of 10 state-run banks, but there are many challenges. Integrating technology is also a big challenge because the banks which are using software also have different versions. Every bank has its own work culture and takes a long time to integrate. A major hurdle in the shift towards digital payments is that the system is getting more cash again as it was before. If this happens, many people will prefer to use cash only because they will find it difficult to break their habit. While digital banking has many advantages, there are many disadvantages and challenges as well. Attitude of traditional banking, Transaction inconvenience, Safety, Technical fault, Small marketing budget are some of the issues that we are facing today.

Suggestions :

1. Workshop and seminar related to digital payments should be organized so that the common people and rural people can get maximum benefits of bank facilities.
2. Digital banking literacy programs should be run in rural and backward areas.
3. Tough laws should be enacted for cyber attack.
4. Employment can be generate who is skilled and knowing new technology
5. Technology should be developed and expanded so that the people from remote areas can also take advantages of it.
6. Co-operative banks should also change their strategy
7. The behavior of banking employees and officers should be collaborative so that customers can easily resolve any doubts.

Conclusion :

Banks have recently prioritized Information Technology to improve customer service. Heavily investment has been trained and we are seeing good results. Even in the difficult situation of lockdown customers have done their banking related work through different modes of digital, its saving the time and money of customers. Digital banking has become more popular during the lockdown. Yet the banking sector is facing some challenges, like lack of networking facilities, poverty, economic backwardness and large population of the country are our big challenges. Now 70% of PM Jandhan Yojana is being conducted properly it is a big success. Digital banking and financial literacy to financial inclusion it is necessary to make successful, it is necessary for banks to have mutual co-ordination.

It is necessary that broadband connectivity in the country is improved so that digital banking in rural areas will be expanded; digital banking has an important role in making Digital India a success. Through digital banking, we can not only add more customers but also bring them the best can serve we can achieve the goals of financial inclusion and also have a sharp intelligence in its profitability. Its aim is to make all services easily available to the public, to make the economy cashless and to curb corruption.

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Let Us Begin a new in this Pandemic situation



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Despair not. Always remember, 'The World's great Age Begins Anew'. No need to be a withered leaf, so carried away- all shaken! Panicky? Woe- begun? So totally lost?

True, never before has a virus gone so viral, so global. Its tentacles spawning and wide spreading-taking under its Gargantuan grip all natives and all nations of the entire race, alike. Formidable? More so, because it is all unpredictable, so unforeseen! Indiscriminate and indiscriminating- a World War in disguise?

Ecology, imbalanced, has run amuck. Gone extreme. Gone berserk. Turned topsy-turvy. Nature's havoc is Nature's retaliation! Or, is it the perpetrator who himself is its first prey? The predator, now, all powerless, has fallen upside down, left licking the ground. What is man –made, is mad man's doing. Now undoing everything, everywhere.

Yet, be fatalists, and it will be all too fatal!

The question is, if any lasting lesson the Nemesis has for us. The pandemic letting hell let loose on earth is threatening to devour, engulf, even annihilate man. And science, so abused all along, is now left limping behind. Yet, what other alternative you have except encouraging this spastic child of humanity? No, no let go; no giving up. Rather, it needs parental patting, full- blooded gusty cheering, as all our hopes rest on it. And it deserves it, for all that it is unrelentingly doing, and is trying to do. Wonder, in what intelligent- sane and matured way can this loving child of necessity be encouraged, complimented and complemented? Now has the time come to prove the saying "Blessing in disguise," lying hidden in the womb of time itself. Though the 'Time is out of joint', it is opportune to prove how 'Sweet are the uses of adversity'! After all, our human spirit is meant for this very purpose. For this, by all means, follow science. Be scientific honest to the tilt. Whatever lead science gives, whatever knowledge it imparts- acknowledge and incorporate. Medication apart, both sanitation and sanity must prevail and precede Law and Order. Resilience (inner) must match with resolution (outer). Science shows us the way. This is its great plus point. Yet, lest it should go one -sided or be misused, as it is its wont, certain personal yogic practices may be added to it.

Add some, not so esoteric 'Science', to science. This may halt the ravages, salvage the situation, and also, if desired, may help self- salvation; How? The answer is; 'personalize', 'individualize'. First, check, what is the present inner frame of your mind. Generally, in what mental state you usually remain? Then, follow the deeper meaning of the current, so commonly used words, like, 'social distancing', 'self-isolation' 'mask' 'quarantine', etc. Feel not upset by them. Instead, find their inner significance fathom into their depth and put them to practice, so that even when you emerge out of them, they become your second nature. May it be the occasion of inward awakening. Literally isolate yourself from the general masses. Enough of public life have you lived. Enough of socializing have you done. Be your independent 'conscious' self. Come out of collective mind-patterns, surreptitiously working since ages, now so unconsciously devolved on you. Your present state of mind, your suffering, both mental and physical, is their ill effect- the result reaching that far.

Now, consolidate your position. Extricate life from life- situations. Strengthen yourself by inner dwelling.

Watch your attention. See where (ever) it moves bring the vision of your affirmations within its view. Make your attention the instrument of their actualization. Also go nonverbal. Practice calm-‘Maun’. Silence – if fathomed in its inner depth, will unfold your sterling selfless self-your true Self. Reach your soul- your inner stillness (the Source), by imbibing the stillness of certain serene surroundings, of flowers and plants; of animals and the Trees. Only when we take away our mind from this world, can we know true peace. The crisis is meant to give you a break. React not, resist not; accept yourself exactly as you are. Surrender to the Now. Life is lived and realized only by accepting it fully. Become fully aware of a silent but powerful sense of presence. It is your true Being, which your mind has kept hidden from you, mind, with its fear of losing its ego- identity, and with its continual stream of compulsive thought, has created a state of habitual anxiety and illness, which is commonly mistaken for ‘normal’ life. So, unmask your mind. Disidentify yourself from your thought process, which is so oppressive and obsessive. Instead, give full impetus to personal experience. And, by all means, grow in your inborn faculty of feeling. Learn to channelize- find its outlet in a threefold way: by love and affection for all; by an affinity with the Divine; and by aesthesis for culture and art, lest the same feeling as a ‘complex’ should tell on your body and on your mind as illness and insanity. So, for next 21 days remaining cheerful in your waking hours create a sense of space- an emptiness within free from any image. Emptiness – the source and sustenance, is timeless if cultivated, it clarifies, purifies, the spirit, grating new perspectives.

Finally, remember, body is the ‘be-all and end-all’ of the Yoga- be it a breath –control: Pranayam, or Asan, Meditation, or the Chakras. The very same body is the laboratory of this Super Science too. The language of love is also the language of the body; the body language. You remember the lines of the master poet of love- John Donne:

Loves mysteries in souls doe grow,
But yet the body is his book.

Small change, when we’re to bodies gone. ‘Imagination’, says Einstein ‘is more important than information’. And as ‘imagination bodies forth’ through the science of yogic experience, we ‘feel’ with Gurudev-Tagore, even when ‘the Bell may toll for us’, what is underlying Divine in the human:

Thou hast made me endless, such is thy pleasure,
This frail vessel thou emptiest again and again,
And fillest it ever with fresh life...

The impact of Covid -19 on the employment in organized and unorganized sectors of Chhattisgarh is immense. In this havoc situation life really matters a little to everyone. There is always a new day and anew light. In this article, I express my inner core of thought that we can always finds a new beginning to find ourselves. The impact in every sector is a great financial loss in this type of situation. There should be law implications to the employment law issues. We can fight up in this situation if we carry a hope of faith and love for each human being.

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COVID19- A Virus Clogging the Respiratory System of Indian Economy



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Abstract :

India is a country of hope but this time it will become more challenging for the country to put up his head from viscous economy. In the starting of the year 2020 Indian economy is going in a horizontal way and all the economic indicators are indicating towards average growth of the county. But from January 2020 a novel, unpredicted, unstipulated pandemic threats were rigorously entering in the world's economy. No, it is not any economical intimidations but its biological Virus 'COVID-19' that has demolished whole world in few months. India is also facing its flame and in a short span of time India is becoming aware of its upcoming economic crisis.in the past history India's economy hasn't been asbad as it is now. In the end of this financial year the inflation was settled at the growth rate at 5%, it was continuously going downwards for last three years. The International Monetary Fund (IMF) reported that India's growth estimate for FY21 to 1.9% from 5.8%.

The recent news of nationwide lockdown till May 3 against safety measures of Covid-19 pandemic will shrink the whole Indian economy. The entire cream sectors that were adding values to Indian economy are in ventilator. And they are looking for the reliving packages from the government. The current situation is indicating that no one can get untouched of it;the entire sectors from production to service will get affected from it. This paper is an attempt to find out the fatalities occurs to the Indian Economy and tries to find out the remedies of it.

Keywords :

Economic Indicators, Indian Economy, Reliving Packages

Introduction :

India is a country that has a great impact on the world market. Now it has become global market and global consumer as well. Past history of Indian economy is good enough to explain the worth of it among the world. It plays a vital role and contributes in developing world's economy. Now the world market has become more liberal, open and transparent to trade with one's capacity. Everything was going in a smooth way with positive indications of world's economic growth but a new eclipse covered the whole world under its control that is not any type of economic crisis or any economic threats, it was a disease caused by the virus named Corona or COVID19. Now it is very important to know about the virus and also check the spreading, causes, effects, cure etc. Although it is a biological hazard but now it has become pandemic and complete world is affected by its outbreak. Till date corona virus has seized 2331085 persons of the world and among them 160759 were dead. (source:www.worldometers.info/coronavirus/). This virus leads towards death and spread within in a touch.At this time it become more important to know aboutCoronavirus disease (COVID-19) and then one can estimate its impact.



Coronavirus

The coronavirus is a single-stranded RNA virus and its diameter is around 0.1µm. It spreads through droplets came out of mouth by cough, or by direct contact with infected person or it may spread by the touching hand or any other body part or any material that was contaminated or has its presence. Corona virus was not new to us, So far, 6 types of coronaviruses are confirmed that can infect humans. This Corona (COVID19) is new among them and is very powerful, leads towards death within few days.

Symptoms of novel coronavirus :

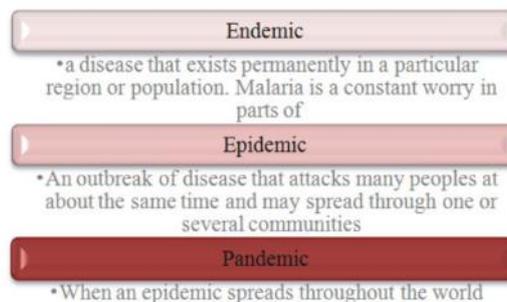
The common symptom is fever and uneasy to breath including cough and cold. That is similar and common in general cough and cold disease. In other disease like pneumonia, severe acute respiratory syndrome and kidney failure for severe cases are caused by viral infection there symptoms are also similar.

Vaccine or drug or treatment for COVID-19 :

It is tough to accept but yet there is no such vaccine or drug or treatment confirmed that can treat or cure this COVID19.

Corona Virus is Pandemic :

It is also important to understand the stages of spreading of the disease. COVID-19 is in third stage Pandemic that it means it has captured the whole world.



Activities that can protect from coronavirus :

WHO has recommended some of the practices that can prevent from infectious disease transmission.

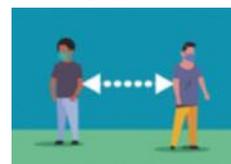
- Frequently clean hands by using alcohol-based hand rub or soap and water.
- When coughing and sneezing cover mouth and nose with flexed elbow or tissue – throw tissue away immediately and wash hands.
- Avoid close contact with anyone who has fever and cough.
- If you have fever, cough and difficulty breathing seek medical care early and share previous travel history with your health care provider.
- When visiting live markets in areas currently experiencing cases of novel coronavirus, avoid direct unprotected contact with live animals and surfaces in contact with animals.
- The consumption of raw or undercooked animal products should be avoided. Raw meat, milk or animal organs should be handled with care, to avoid cross-contamination with uncooked foods, as per good food safety practices.

In India some major steps have been taken as remedies of it are Social Distancing, Isolation, Quarantine and Lockdown. As it was known that there is no such medicine or treatment that can cure it, the only effort that can break the chain of spreading it is the steps taken by the Indian Government. Now the world is also appreciating India for its remedial steps and following to get rid of it.

Social Distancing :

Social distancing is physical distancing that means keeping specific space among yourself and other people outside of your home. To practice social or physical distancing:

- Stay at least 6 feet (2 meters) from other people.
- Do not gather in groups.
- Stay out of crowded places and avoid mass gatherings



Quarantine :

Quarantine is process in which a person is been put in isolation in that they are not allowed to physically meet other normal persons. It was done to keep someone who might have been exposed to COVID-19 away from others. A person may have been exposed to the virus without knowing it (for example, when traveling or out in the community), or they could have the virus without feeling symptoms. Quarantine helps limit further spread of COVID-19.

Isolation :

Isolation is used to separate sick people from healthy people. People who are in isolation should stay home. In the home, anyone sick should separate themselves from others by staying in a specific “sick” bedroom or space and using a different bathroom (if possible).

Lockdown :

A lockdown is an emergency protocol that was enforced to prevent people leaving from a specified area. A complete lockdown means one must stay where he is and not exit or enter a building or the given area. In this situation only the supplies like grocery, medical facilities and banking sectors are set free to serve. Rather than all other commercial, social and economic activities were restricted for the period.

Current situation of infection spread in India

COVID-19 Statewise Status

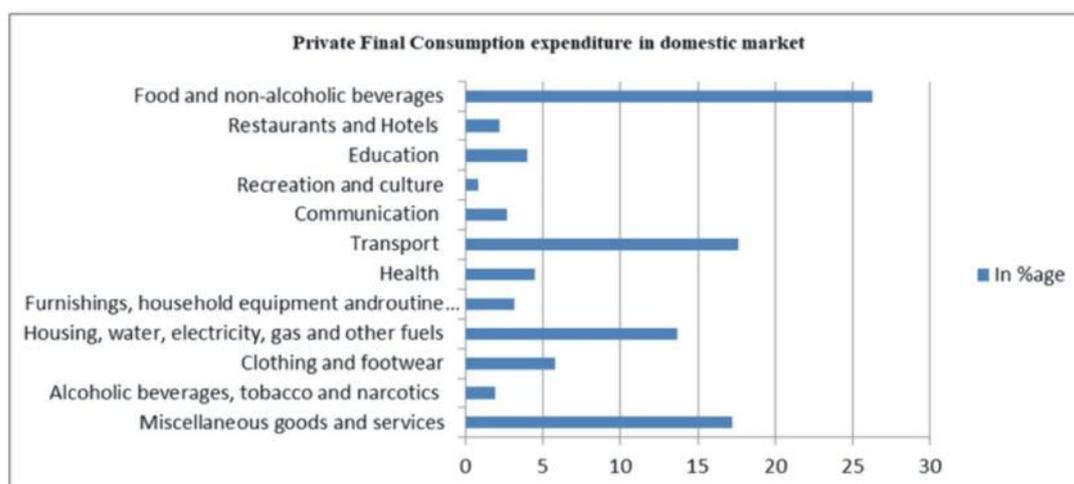
S. No.	Name of State / UT	Total Confirmed cases (Including 76 foreign Nationals)	Cured/Discharged /Migrated	Death
1.	Andaman and Nicobar Islands	12	11	0
2.	Andhra Pradesh	603	42	15
3.	Arunachal Pradesh	1	0	0
4.	Assam	35	9	1
5.	Bihar	85	37	2
6.	Chandigarh	21	9	0
7.	Chhattisgarh	36	24	0
8.	Delhi	1707	72	42
9.	Goa	7	6	0
10.	Gujarat	1272	88	48
11.	Haryana	225	43	3
12.	Himachal Pradesh	38	16	1

S. No.	Name of State / UT	Total Confirmed cases (Including 76 foreign Nationals)	Cured/Discharged /Migrated	Death
13.	Jammu and Kashmir	328	42	5
14.	Jharkhand	33	0	2
15.	Karnataka	371	92	13
16.	Kerala	396	255	3
17.	Ladakh	18	14	0
18.	Madhya Pradesh	1355	69	69
19.	Maharashtra	3323	331	201
20.	Manipur	2	1	0
21.	Meghalaya	11	0	1
22.	Mizoram	1	0	0
23.	Nagaland#	0	0	0
24.	Odisha	60	21	1
25.	Puducherry	7	3	0
26.	Punjab	202	27	13
27.	Rajasthan	1229	183	11
28.	Tamil Nadu	1323	283	15
29.	Telangana	791	186	18
30.	Tripura	2	1	0
31.	Uttarakhand	42	9	0
32.	Uttar Pradesh	969	86	14
33.	West Bengal	287	55	10
	Total number of confirmed cases in India	14792*	2015	488

Source: <https://www.mohfw.gov.in/> 19-04-2020, 6:39:00 AM

Review of Texts and Reports :

There will be a direct impact of lockdown on consumption of non-essential goods



Source: Ministry of Statistics and Programme Implementation (MoSPI)

Impact on Sectors :

Under this section only the major sectors are selected for the study that are directly linked to the consumers and will impact more in this situation.

Apparel and textiles :

In apparel and textiles sector indicates that the domestic retail market would take more a quarter to get stability. It will also impact manufacturing as well as the employment as the demand slower down from both in nation and from international. The cost of raw material will increase as the importers are also suffering from the same crisis.

Remedies :

- Tax compliances deadline needs to be extended considering the nationwide lockdown and taxes need to be reviewed to minimize the impact of decline in demand.
- The sector has been reeling under severe financial stress, so interest rate reduction should be considered.
- Tax reliefs need to be provided, thus boosting consumer spending.

Automobile sector :

No doubt the major problem of cash flow will come in the path of this sector. In both the segment passenger as well as commercial vehicles will slow down as the consumer purchasing power declines and the shutdown will lead to unoccupied the work for the commercial fleet owner. This situation will also put a semicolon on new launching of vehicles.

Remedies :

- Reducing GST will boost the demand of vehicles in a way.
- Consumer attractiveness by allowing income tax deduction on auto loan.
- Operational benefits in the form of wage subsidy to small industries or income support for contract workers for period of three months
- Reduction in interest rates on delayed payment of tax for three months Rate cut by RBI resulting in reduction in interest rates for retail customers.

Infrastructure Sector :

When we talk about the personal housing sector it is expected that it will take a long time to overcome the problem. New launching will take time to realize due to slowdown of demand. The indirect impact of raw material and logistics will also break the hope of infrastructure sector. On the other hand hospitality and hoteling attached to the infrastructure will also get highly impacted. The lockdown will demotivate the key investors or real estate.

Remedies :

- Majorly the taxes levied can be made flexible for both the real estate players as well as the consumers that will encourage them. As it is a big sector with a huge investment required it needs a long term planning in loan as well as in taxes.
- Relaxation for the salaried person will be given in terms of finance and documentation so that they can cash the facilities provided by the government.

Retail Sector :

Till date it is well known that Social distancing and lockdown is only the worth full medicine to cure COVID19. Respectively it has been seen that the retail sector is scoring more in this situation as the consumers are over-stocking the essential products and commodities. It has disturbed the market flow of demand and supply. It will directly put pressure on supply chain and other attached ancillaries. This situation will hurt the market after opening lockdown. It was assumed that only those companies will manage the condition that had a compact hold in the market. Under this head the commodities can be subdivided into two heads Essential commodities: Companies are making money from the market unless the government is controlling it. Non-Essential Commodities: as government has restricted its trading, this segment is declining vertically and there is a fear of damages and expiry of the products. This sector is suffering more as compare to other.

Remedies :

- Tax waivers can help retailers to regenerate market.
- Putting small retailer in mind they should set free to trade and provide tax rebates.
- Increasing easy loan and credit facilities.
- Providing friendly atmosphere for trading.

Education Sector :

The major shutdown has been made in education sector as it was directly related to the kids, teens and young generation that can become future of any country. Here education sector includes school, colleges, institutions and a number of skill development, among them the low fee private school has to suffer more in terms of paying salary to their employees and maintaining government orders of educating students by electronic means etc. in public school the government is facing problem in providing mid-day meals.

On other hand many in higher education, most of the colleges/institution are techno friendly to linked their students online. Placements and internships for students are affecting.

Remedies :

- Government can introduce IT teams in different level to treat the students
- Special packages should help in paying to the staff and engaging them in social works.
- Skill development programee can help in spreading awareness and knowledge din students.
- Ramp up free online resources workfor self-study and as aids for teachers.
- Provide subsidies to educationtechnology players, encouraging themto make remediation both accessibleand sustained to a wide audience.
- Provide loans to low-fee privateschools for ICT and broadbandupgradation.
- Universities should be encouraged tocreate content in the form of videos,documents to spread awarenessabout the virus.

Agriculture and Agro-products :

It is well known that India is an agro based country but in this sector a slight downfall has been witnessed basically in terms of seeds, pesticides and fertilizers. It will leads to the low production as labour and farmers are suffering from a number of safety measures imposed on them with respect to prevent COVID-19. The overall impact on agriculture is very low as government is taking many premeditated steps in this sector. Agro Retail has set fee for the lockdown so there is very low impact on it. Food processing units were allowed to perform normally with all safety measures that are entitled to them.

Remedies :

- The supply chain should be made easy so that consumer can easily buy the products.
- Farmers are set free or flexible from levies and other boundaries.
- Easy finance low interest finance should be provided to them.
- Health and Agro Insurance should be made lithe for the farmers.

Pharmaceuticals :

Unavailability of labor, raw material, and poor concert of ancillaries companies are slowing down the Pharmaceuticals sector. Government has restricted many drugs and compositions from exporting. Pharmaceuticals companies are based on agencies for marketing and sales that is also hampered.

Remedies :

- Government has to provide special permission for transporting medicines.

- Help in procuring raw material and ancillaries.
- Relaxation in taxes for a time been.
- Promote digital orders and payments.

Research Methodology :

Statement of the Problem :

This study is an attempt of finding the impact of biological pandemic corona virus in the Indian Economy. The statement of the problem is 'COVID19- A Virus Clogging the Respiratory System of Indian Economy'

Objectives :

- To find out the fatalities occurs to the Indian Economy
- To find out the remedies of it.

Data Collection :

For the purpose of study the secondary data was collected for different sources. Mainly the data was collected from authentic government sources and published data available in open sources.

Conclusions and Suggestions :

The situation is drastic to say any specific words on the impact of COVID19 on Indian economy as till time or typing the last line of this paper the number of infected patient is still increasing and nobody can forecast about the pandemic and its end. After reviewing all the facts and figure of major sectors i.e. Apparel and Textiles, Automobiles, Agriculture, Infrastructure, Retail, Education and Pharmaceuticals it was concluded that the overall sectors that are identified as respiratory system of Indian economy are in declining condition and they will face different problems like low demand, government policies, un stable supply chain system, taxes, rents, loan, finance etc. and it will take a long time to get settle. All the sectors are looking towards government for its support and the packages that can relief them from the burden.

To get rid of it an analytical approach towards the market is needed. The Indian government is doing well enough to check the problem from their end.

In last India is in far better condition in terms of health and economic as compare to developed countries. This factor will really help India to reestablish it positive image and position.

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Impact of Covid-19 on employment in organized and unorganized sector of India



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By means of a growing figure of coronavirus cases, the administration has locked down transport services, closed all public and private offices, factories and restricted mobilization. Based on recent studies, some economists have said that there is a job loss of 40 million people (MRD report) in the country, mostly in the unorganized sectors.

The covid-19 pandemic is the first and foremost human disaster in 2020. More than 200 countries and territories have confirmed effective medical cases, caused by coronavirus declared a pandemic by the WHO. Recent growth rate case globally has accelerated to more than 10,412,421 covid-19 confirmed cases and more than 508,228 deaths till 30 June, 2020.

As we have previously acknowledged that India is a rising economy, it is stated as an economy passing through demand depression and high unemployment, with 21-day lockdown announced by Prime Minister Narendra Modi on March 23, 2020, it had slowdown the supply-side. In this situation, it is predicted that India would go into recession affecting the unorganized sector and semi-skilled jobholders losing their employment.

The labour sector under the MGNREGA, 2005 are worst impacted as they are not provided jobs due to lockdown, most of the labour sectors are associated with the construction companies and daily wage earners.

With the beginning of 2020-21 economic year the effects of coronavirus have affected the stability of the economy of 150 countries - jeopardising their lifestyle, economy, impacting business and assumption of common wellbeing which we had taken for granted. The lockdown has adversely have affected service sector like banks, restaurants, food vendors, and food delivery providers at par with providing health safety and medical sustenance, we should also have to think about the health of the sickening economy by mobilizing the capital and make tactics of job creation and job continuity.

Source: <https://government.economictimes.indiatimes.com/news/economy/opinion-impact-of-covid-19-on-the-indian-economy/75021731>

Job loss is the harshest instant impact of COVID-19 pandemic while lower economic growth and rise in inequality would be the long-term effects, according to a survey by the Indian Society of Labour Economics (ISLE). The online survey was conducted on 520 ISLE members in the last week of May.

The preliminary results showed that loss of employment was considered as the most severe immediate impact of the crisis while lower economic growth and rise in inequality were probable long-term impact.

Source: <https://m.economictimes.com/jobs/job-loss-most-severe-immediate-impact-of-covid-19-survey/articleshow/76323649.cms>

Holistic approach to balance the effect on employment due to Covid - 19

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Introduction :

The whole world has been facing the crisis of COVID pandemic from the early part of 2020. The disease caused by the novel coronavirus was first identified in Wuhan, China. (COVID-19) – ‘CO’ stands for corona, ‘VI’ for virus, and ‘D’ for disease. It spreads through droplets of an infected person (generated through coughing and sneezing), and touching surfaces contaminated with the virus. The first case of the COVID 19 pandemic in India was reported on 30 January 2020, Slowly, the pandemic spread to various states and union territories including the state of Chhattisgarh . The first case in CG was recorded on 19 March 2020. In order to control its spread Government Of India declared a nationwide lockdown for 21 days on 24 March 2020 which was extended later on 1 May for further two weeks i.e. until 17 May. Even after this partial lockdown was continued. Due to long lockdown economy of the country nearly shattered down..

This pandemic has afflicted health, trade, business and almost all activities of life. Disruption of economic and habitual lifestyle by Covid 19 inciting a new psychological stress in the people of all types in our country which in turn has its consequences on overall human behavior. History has evidences that the world had faced crisis many times and humanity has always emerged winner and evolved stronger .A careful, mature and positive approach will make the mankind sail successfully.

Objective of the study :

1. To know the cyclic relationship between effect on employment and psychology in reference to Covid 19.
2. To know the resultant psychological problems due to employment during Covid 19.
3. To know how to build psychological resilience due to effect on employment during Covid 19.

Research Methodology :

The present study is exploratory type of research .One-to-one interview of effected person were taken to know their psychological issues during Covid 19 which were consulted with psychologists for the remedy.

Sample size :

20 affected employees of various sectors and
20 affected businessmen.

Types of Data : The present study is based on Primary and Secondary data.

Primary Data is collected through face- to- face and telephonic interview with the sample. Structure of interview is designed purely taking in view the effect of Covid 19 on employment. Ten Psychologists were also consulted to bring out the effect of Covid 19 on employment.

Secondary Data is collected through various books, news papers, and magazines.

The state of lockdown has limited our navigation inciting alternative ways of collecting data.

Limitations :

1. Sample is collected during lockdown period .Therefore sample size is very small.
2. In some cases face- to- face interview was not possible due to lockdown.
3. Government and semi government employees were not included in the study since their employment status was not affected.
4. TheCovid 19 situation is unique in the world, hence no earlier study is there to review the literature.
5. The study is limited to Chhattisgarh only. Therefore finding and conclusion of the study drawn can not be generalized worldwide.

Effect in Employment during Covid 19 :

Business ,large or small, has been facing a set back due to the Covid phase. Large, medium and small business faced severe set back. Large ones though survived fairly, undergo retrenchment. Small business holders like small grocery shops, saloons, street vendors ,laborers etc. were totally disrupted. Many of them had acquired alternative livelihood but it is only a drowning man's clutching a straw. Service people of private sectors were unemployed or had to satisfy with curtailed salary. Such dropdown and disruption of economic status is sure to ignite psychological problems. This is due to the development of high stress, fear, anxiety aroused from adversities of few past months. Psychological imbalance will in its turn create imbalanced health which further crushes the situation to dust. Thus leads to further economic crisis. This cyclic effect can be represented by the following diagram :



Data Analysis :

On the basis of analysis of interviews and consultation with psychologists ,following remedies are suggested to overcome the covid caused psychological problems and building psychological resilience.

1. Enjoying Hobbies :

First is to break the worry habit .The worried person must lose himself in action, lest he wither in despair. Therefore KEEP BUSY. Reproaching and engaging long-forgotten or freshly developed hobbies is sure to shift away from stress and anxiety. Some examples may be gardening ,cooking. redecorating, best out of waste, drawing- painting etc. These engagements easily can draw out negative thoughts and generate smile.

2. Positive attitude :

‘The present moment is Eternal’

Dwinding in the past or worrying about future generates worry and negativity. Positive attitude and action according to the requirements of the present moment helps to sail with smile. The best

way is to be thankful to whatever good we possess and face. Lets not allow ourselves to be upset Ssby unpleasant past , we should despise and forget. Remember 'Life is too short to be little'.

3. Exercise, Yoga and meditation :

Exercise, yoga, kickboxing, dance according to ones interest and physical status regularly is extremely beneficial. This releases the happy hormones which will definitely keep us healthy physically and mentally. It is well accepted fact that meditation enables to overcome stress, anxiety, depression insomnia etc. There are online videos to guide to meditation starters.

4. Recreation :

Watching T.V., playing games with children, talking with friends, cooking, enjoying favorite food, writing or reading books are some of the recreational means. Recreation can do miracles.

5. Learn New Things :

Silver line of this Covid 19 pandemic is that mankind has suddenly got time to fulfill enfold desires, to be with family, to learn new things however small it may be. Some examples may be enhancing computer skills, refining forgotten hobbies like music, pottery, do it yourself acts etc.

6. Awareness :

'Suffering is a state of mind, thus healing begins in the mind' Reality is actually neutral.

Our stress and anxiety exist in the non-conscious realm but are expressed through everyday situations. Most people lack the awareness to challenge these line of thinking. How we react to reality is our choice. Lets look at some options.

Stressful Reaction to Reality	Neutral Observation of Reality
That person is so rude	Rude behavior externalizes one's own suffering
Traffic is brutal	Traffic slows down driving times
There is too much on my list	I act upon the most important thing. When complete, I move on to the next.
Reality controls me so I am out of control	Reality is neutral so I feel at peace with things.

7. Work at home :

Maintain a work schedule of work at home during partly or fully lockdown period. Employees should do work from home according to the schedule through net. Businessmen can complete the pending work related to tax, account, audit, pending files, updating personal files related to LIC, bank. Loans medical etc. This will generate a sense of fulfillment and satisfaction. Cleaning junk files is also one of the big pending work. Students should continue their online studies according o schedule.

The list is not exhausted. Still many can be discovered and adopted.

Conclusion :

Covid 19 had affected employment adversely .Unemployment leads to psychological imbalance which adversely affect person's mental and physical health. This in its turn leads to further disruption of economy.

Mental health can be rebuild and kept easily by believing that anxiety is temporary and not an aspect of who the person is, person should accept where he is at present moment in life ,knowing it will continuously changeable. Stress transformation and freedom from anxiety begin and end with one's intension. A healthy lifestyle choice must be coupled with internal motivation and peace in order to be truly healthy. It is possible to remove stress from a person although employment situations are adverse. Gradually enhance the awareness and shift oneself to respond the challenges with positivity. Pain and suffering are inevitable in life .One can limit the suffering of adverse affect on

employment through awareness. One should find where tension is in the body so that person may relax it , inturn hoping the mind relax.

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Impact of COVID- 19 Lockdown on the Livelihood of street Food Sellers in Bhilai



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Introduction :

COVID-19 is a pandemic that affected the people all over the world and is consistently taking the lives of many people. There is no medicine for this new type of Carona Virus, researches are swiftly going on since the invention of drug to this disease. Until the medicine is available, taking precautions like social distancing, washing hands is the only way to safeguard ourselves from this Pandemic. So, the Government has imposed Lockdown with some rules for the proper implementation of Social Distancing. This unexpected and unavoidable situation has a great impact on the mankind. This has laid Economic, Social, as well as the psychological impact on all the human beings as a whole.

As the focus of our Webinar is on the ‘impact of COVID-19 on Employment in organized and unorganized sectors of Chhattisgarh’, I would like to analyze the Impact of COVID- 19 on the employment of Unorganized sector, where many Bhilaiians are employed in the unorganized sector. Among those, Street Food Sellers are one. The Lock Down has effected everyone with pain with no difference of rich or poor. As the rich or the businessmen have to make payments without business or income, although Banks have extended due dates loan/Interest payments,

Finally, they have to pay for the later date. Ofcourse! As the business activities are stopped, many workers were fired off from their employment still the employers have to pay man y payments.

When we speak about organized Sector, the jobs are safe, although having some kind of problems, but when we speak of unorganized sector, it is totally unsafe and a pandemic has left them in pain.

The unorganized sector includes The Agricultural Labor, involved in Construction Business, Industrial Labor, Moneylenders, Auto drivers, Tempo drivers, Mechanics, gardeners, Servants, fruit sellers, vegetable sellers many other including the sellers of street food.

Profile of Study Area :

Bhilai is a city of cosmopolitan culture due to the presence of Bhilai Steel Plant. Indians from different states work in this public sector organization, live together with due respect to the culture of one another. It is a place of employees and students. They used to enjoy their life in their own limitations. They work hard, study well, play with the spirit as well as having a delicious taste towards food. So, due to this reason, many people are earning their livelihood through selling street food that is possible with low investment.

Introduction to Street Food Vendors in Bhilai :

Famous Food Corners in Bhilai :

- Civic Center

- Supela
- Sector-6 Market
- Ruvabandha
- Sector-8
- Sector -4 Market
- Sector-7 Market
- Risali Market

Approximately there would be 100 street food sellers all over in Bhilai.

Business in the Lockdown :

In the Lock Down period, daily needs shops, medical shops, milk diaries, fruit sellers and vegetable sellers are allowed to do their daily business at the specified time. All the other stores are closed. So, literally there is zero business for the food sellers. Many food sellers are selling fruits and vegetables in this lockdown to earn their livelihood. As the transportation is also restricted, there is no such high price for fruits and vegetables, still many sellers than before. On the road side only, these are seen in this lockdown.

Present Situation of the vendors :

The Government has given 500/- in each BPL card holder's account in April month, Ration was given and additional ration items were also given. But for a family of five or six this is not sufficient. These people are really in struggle. Although they are working in unorganized sector, they earn well. So their lifestyle is also good and they are spending for their children's education, and happy living. But this Lock Down has locked their earning hands, they are speechless and saying that if it continues to extend we cannot manage. They are in hunger.. Frustration and due to more free time, their psychological state of mind is also not well.

Statement of the Research problem :

So, these are the common public who are ignored and whose problems will not come into the light and we are directly watching the naked streets because of this Lockdown. We can simply understand their vulnerable condition. So, I would like to make a clear workout on **“Impact of COVID- 19 Lockdown on the Livelihood of street Food Sellers in Bhilai.”**

Objectives :

- To understand the socioeconomic impact of COVID-19 Lock Down on the livelihood of the street Food Sellers.
- To understand and their psychological state of mind in this critical time.
- To understand the small vendors' suffering as well as to bring the same to the public as well as Government notice.

Hypothesis :

- It has been assumed that the Street Food Sellers in Bhilai are in most vulnerable condition.
- It has been assumed that the livelihood of these street food sellers became a question mark in this Lockdown.

Research Methodology :

The Method of research is descriptive as per my topic is concerned.

Primary data will be collected through Telephonic Interview due to the restrictions like Social Distancing because of COVID-19 Lockdown.

Secondary data will be collected through News papers, News via News Channels in Television, as well as articles and research papers in Google with the help of Internet.

Data Analysis :

Data will be analyzed through the pro and cons of livelihood as well as with a common understanding about basic necessities and the presence or absence of minimum life style needs.

Case Study 1 :

‘Manish Sahu’ Golegappe Seller at Sector-6, Bhilai :

Manish Sahu, aged around 60, a food vendor selling Golegappe at Sector -6 market, Bhilai, for the last 14 years. He had come to Bhilai due to drought and agricultural distress in his grandchildren all live together. He and his son both are involved in the same food vending business. Means, his son’s family are also dependent on the same business. Food vending is the only livelihood for this family.

The current nationwide lockdown has made people like Girish Sahu, who already live on the margins more vulnerable. A telephonic survey of informal sector workers, conducted by various labour unions this May 20-21, highlighted that among them, street vendors would be the worst hit by the lockdown.

Food vending is mostly a household-level activity – all members of the household are involved in various stages of production. Hence, when a vendor loses his/her job, it’s a loss of livelihood for an entire household. Worse, these households have no diversification in terms of alternative livelihoods, and so there are serious concerns about their ability to cope. For migrant street food vendors, the situation is even more dismal – with no means of sustenance in the city, they will be forced to go back to their home villages where resources may be less but there may be hope for some social support.

Case Study 2 :

Abdul, Momos Seller :

As one of our interviewees, a street food vendor, Abdul who used to sell Momos near Miraj Talkies Bhilai says, “in spite of so many food carts, there were enough customers for all of them to earn a living”. Now they are in fear that even after this pandemic, whether the customer flow would be like pre-COVID-19 or not due to the precautionary measures.

Case Study 3:

Rajesh Seller of Idli, Dosa :

Another street food seller Rajesh who sells Idli, Dosa near our house, says that, recently, he had taken a loan and purchased new cart. It’s also a burden for him to pay the loan. Although the Government is telling that Banks has postponed due dates of loan payments, Bank officials call them and say that, they have to pay their instalment money within the due date, otherwise, they have to pay more amount. He says that, struggling for a livelihood, if the same situation continues, we cannot survive.

Case Study 4:

‘Mr. Bangale’ one of the street food sellers who is popularly known as ‘chicken chilly Bangale’:

He says that ‘we live a happy life, although I am street food seller as I earn much. But my business goes on rotation of money. It’s really a big financial crisis for me and I am unable to see the suffering of my children. I borrowed Rs. 25,000 till now and have to return with an interest @ 25% by the end of July, 2020. I do not know how will I make money and repay the debt. He also shared his feelings as ‘this Lockdown has affected me not only financially but also psychologically.

I used to be very busy, my morning in purchasing ingredients for my business and afternoon I used to make preparation and evenings I was surrounded by youth in the civic center, “uncle one plate chicken chilly”, “uncle two egg roles”. I really miss their affection.

Impact of Absence of Street food vendors on the other low-income groups :

Absence of street vendors has an impact on other sections of the urban poor, who are directly or indirectly dependent on them. For example, the street food vendors in the slum area are providing food at low cost to other informal sector workers like construction workers, Cleaning personnel, servants who leave their homes early in the morning.

With the evacuation of food street, these groups have lost their food security. A construction worker from the area said, “No one is allowing the poor to lead a fair life. I stay in this area itself. I always used to have breakfast there. It was like home-cooked food. I like their Dosa, idli and vada. But what to do, I don’t know where they are now.”

Evictions on account of cholera :

In early March, the country had a spurt of cholera cases, and the authorities, without any causal evidence, singled out street food vendors to prevent the spread of the disease. In Bhilai also, the civic authorities, undertook a massive drive to evict vendors from all wards of the city. The Commissioner also advised people to stop consuming road-side food as it was not ‘clean’.

Those who had been food vendors for many years, suddenly found themselves deprived of their livelihood. It also highlighted the prejudices against these food vendors of being unclean and unhygienic. The vendors were confident of their livelihood, and their space on this street felt secure. Even before vendors could cope with the cholera-related evictions, most public spaces started closing down from March 22nd in the wake of COVID-19. The entire country eventually locking down since March 25, and the formal sector being advised to ‘work from home’, translated into loss of livelihood for most informal sector workers.

Findings :

From the above case studies, it has been observed that,

- The vulnerabilities faced by vendors like Girish Sahu are common to almost all the vendors we interacted with. In such times of uncertainty, most vendors have no back up option.
- Further, repeated shocks to their livelihood exhaust vendors’ meager resources, weaken their ability to cope and recover, and increase their poverty.
- It is clear that, there is a severe financial as well as psychological impact of this Lockdown on these food vendors.
- It is also found that, although some are managing their daily expenses from borrowed money, they fear about the repayment of the debt.
- From the interviews, It is observed that, these people have been living a happy life and suddenly they were upset and many are shocked.
- While the State has announced economic packages in the form of cash and food transfers to the poor, a large proportion of the urban poor, primarily those involved in the informal sector, will inevitably be left out.
- Many hunger deaths are seen and people are in depression due to isolation and economic deficit.

Conclusion :

The economic package for the poor on account of the lockdown may help some consumption smoothing, if at all, but not rebuild their livelihoods. The lockdown could not have been avoided, but street food vendors may not have the ability to withstand it. Even when the lockdown is lifted, it

is to be seen if the customer footfall is restored to pre-COVID-19 levels. The compounded effect of cholera-related evictions and Covid-19 and the subsequent negative publicity about street food may deal a severe blow to what was a thriving livelihood option for many. We have observed many suicides as well as hunger deaths in this Lockdown. Basic needs should be fulfilled first. Still, Pandemics like COVID-19 cannot be overcome with Lock Down of the Economy for a period of two to three months. Obviously, the virus goes to either infect many people before inventing a suitable vaccine or the people will develop immunity to withstand it. The only way is to unlock everything as usual and the people have to follow minimum norms of social distancing outside their homes. No Government policy can fulfill the requirement of people for months. We have to live with the disease with precautions as the WHO says.

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A Study on Role of Women Self Help Groups of Chhattisgarh State in the battle against COVID-19 Pandemic



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Abstract :

COVID-19 has entered in India with the detection of very first case in Bagaluru in the last week of January 2020. This study explores the various facts of different unorganized sectors, depends mainly on Self Help Group of C.G. to share its wave on pandemic period. Apart from it, this research also evaluates on the current, prior and future facilitate in C.G. This full research based only on renowned unorganized sector of C.G. In this pandemic trend situation Self Help Groups contributed their services for anticipated growth. This research is based on conceptual basis facts are taken from secondary sources such as newspaper, journals, and various reports of institution. It has found that Self Help Groups played a prominent role for creating employment as well as motivation to the people in this pandemic period. In this paper the researcher mainly emphasized on Self Help Groups from the study. It has been noted that more than 85% members of Self Help Groups belongs to below poverty line. The self help group came as a moment for women empowerment.

Key Words :

COVID-19, unorganized sectors, self help groups, secondary data, pandemic.

Introduction :

All of sudden the period of pandemic came across the world which has disturbed the life of people and made a higher impact on economical growth in all the sectors of economy. In the year 2020 the COVID-19 pandemic (declared by WHO) had far reacting impact as the result the spread of disease that not only disrupted the life of people but also it has various impact in economical, social and psychological front. The corona virus pandemic is considered as global health disaster. COVID -19 is a member of corona virus family. This virus has a combination of MERS and SARS.

MERS (Middle East Respiratory Syndrome) SARS (Severe Acute Respiratory Syndrome) this virus causes a largest downfall in global economy. This pandemic has given the acute economic shock to the entire world. The recession caused by the pandemic are expected to leave long term adverse impact by less investment unutilized human capital (due to lockdown) inverse global per capita income trend to contract to approx 7% due to loss of trade, tourism, stiff financial conditions and escalating debt. In this adverse period of time global employment of formal and informal sectors have been diminished approximately by 1.6 billion workers globally have suffered a huge lose to their capacity earning and living. It is assumed that the income of informal sectors workers have been decreased to 60 without source of income the workers and their families have no means to ensure their livelihood. In formal sector the employee faces the unfavorable situations like less

salary, retrenchment etc.

Scope :

COVID -19 Pandemic has increased the scope for the self help groups by providing and enhancing employment opportunity as compared to prior pandemic period.

Literature reviewed :

1. Buapl(2009), in the study researcher concluded that self help groups provides platform for economic development of rural sector and further explained that how women are becoming economically independent after joining with self help groups.
2. Gautam kumar Neeraj,(2013) “Change in Rural Women Empowerment Pattern” , researcher emphasized on changing role of women in economic independence and empowerment in not only urban sector as well as in rural sector.
3. Gaba Aoanya(2020), “Econmic Impact of COVID-19 on Different Sectors of India”, the impact of covid and outbreak on various sectors have been mentioned. It has been concluded that the pandemic had created severe economics downfall in various sectors.

Objective of the Study :

1. To discuss the challenges and opportunities for the self help groups imported by COVID-19.
2. To understand the impact of COVID-19 in employment level of unorganized sector.
3. To create awareness about the various strategies and solution being applied by Self Help Groups to prevail over the problem posed by pandemic.

Research Methodology :

In this paper researcher adopted conceptual study. The study is comprised on self help groups of Chhattisgarh. Selection of SHG was purposiveness. The study completely based on secondary data as published in newspaper, research journals, various research e-articles, and many government reports and through many government policies.

Limitations :

1. This study is limited up to the unorganized sector of C.G in current pandemic.
2. This study is not focusing on all types of unorganized sector, based on Self help groups.
3. This paper is on conceptual study as on secondary data.
4. The area of study is lemmatized within C.G state.

Role of Self Help Group :

Along with global economy the pandemic created the unfavorable impact on Indian economy. It has brought down India's economy to 3.1% for the 4th quarter of the year 2020 (Ministry of Statistics). Due to look down as a result there is a huge incensement in unemployment, reduction in Good's source of income fall down of tourism and hospitality sector, decreased consumer activity. The current pandemic has impacted huge risk to India's economic outbreak. The research of State Bank of India assumes reduction of approximately 40% in GDP in 1st quarter of financial year 2020-2021 unemployment level has significantly increased from 6.7% to 26% in 19th April more than 45% of household has reported with an organized sector have significantly reduced operation.

Estimated quarterly impact from the corona virus (COVID-19) on India's GDP growth in 2020



*Source- Statista2020.

The economy is mainly categorized in three sectors primary, secondary and tertiary. These sectors are further segmented under the head organized and unorganized sectors on the basis of terms and conditions of employment. Organized sectors or formal sectors are incorporated with government. In this the term of employment is fixed and on continuous basis. These sectors have to follow the rules and regulations imposed by government.

Unorganized sector/informal sector is that part of sectors where the organization or business entity is not incorporated with the government. The terms of services are not fixed. As far as Indian economy is considered it has a existence of majority of informal sectors. As per (NSSO) the total employment in country was of 46.5 crore out of which 2.8 crore in organized sectors and the remaining 43.7 crore workers are engaged in unorganized sector out of these workers in informal sector 24.6 crore workers are employed in agricultural sector and remaining are engaged in construction work manufacturing activity.

Unorganized sector of economy is mainly based on household manufacturing activity and with small scale industry. Often in this job the people who are engaged or paid less and irregular. The payment is made to this as per the working days with an unsecure employment large number of people employed in micro job such as – street vendors, mechanical repairs and so on. Mainly effected groups of people by this pandemic are from various unorganized sectors such as Agricultural/Farming sectors, Head load carrier, Animal drive vehicles, News paper Vendors, Migrant workers, Household workers, Rickshaw pullers, Weavers, Beedi factory workers, Self Help Groups etc.

Through the micro finance women are made independent and can generate income from their house itself without depending on other family member's income with an exposure of new ideology and social supports. There are more than 100000 self help groups in C.G. under different departmental programmers in which majority of members belong to women self help groups. Self Help Groups proved as a best tool for economic development of women globally. The role played by C.G. self help group is more prominent.



In pandemic period corona virus disease mostly affected approximately 200 countries whole economy for combating from the corona virus in India requires all the stakeholders to take charge and deliver from all working ground the women led self help groups. They emerged effectively as front line responder's up to reaching the last mile and also ensuring and immediate relief along with socio-economic protection to the country's most vulnerable.



Chhattisgarh women self help groups contributed their most valuable services for fighting against the corona outbreak near about 7625 women from 2165 self help groups are associated with government run C.G. state rural livelihood mission (SLRM) from repairing marks in 27 districts of the since last 3 months during pandemic period women self help groups in Chhattisgarh had produced over 39 lakh face masks and near about 10000 litres of hand sanitizers for entering the increasing demand of these essential items in COVID outbreak.

By increase in demand in Raipur face masks and hand sanitizers are being prepared by Self Help Groups. The Self Help Groups normally belongs to rural areas like villages and also creating awareness about covid-19 among the people of rural areas. The masks prepared by them are of cloth fabric three layer cotton and of standard set by WHO washable. This is being sold at a cost of 15 to 20 Rs. each. In the same way sanitizers are also prepared through hygienic products. They are also engage in preparing fabric hand gloves for the traffic police. For supplying meals to migrant workers as precautionary measure they made Dona and pattal at the time of quarantine. As government has introduced 200 crores for the economical growth of the county but they didn't put any part of contribution towards the Self Help Groups. As they came as frontiers in war. They stand with whole world feet to feet for producing their services in this crucial stage.

This pandemic situation result showed the loss of employment and unfavorable growth in economic frame, an estimates of job loss showed that approximately 80% jobs were affected in urban economy despite of these condition employment sector. Self help group played a prominent role in employment creation. To facilitate the working of Self Help Groups, the urban ministry of rural development issue policy direction. Around 2516 women of the 853 Self Help Groups associate with C.G. state livelihood mission have produced around 5.13 lakh mask of these 4,22,387 mask worth 60.70/- lakh was supplied to the health department. Sanitizers are belong produced 581.u litre worth 288 lakh have been sold gradually its manufacturing will be expanded in other districts. Self Help Groups have penetration till village level and roping them in the battle against corona virus in the locality and informing people about the importance of maintaining social distance.

Findings :

- Lack of awareness and importance of self help group services in the view of government.
- In korea district members of self help group have made 4,10,290 masks.
- In Rajnandgoan district 3,74,943 masks have been produced for the corona worriers and common public.
- In Bemetara district 3,50,705 masks have been produced for the use corona worriers and common public.
- In Raipur district is making designer masks and producing 1000 liters sanitizers per day under the guidance of state government of Chhattisgarh.
- In Gariyaband district 3,12,550 masks have been produced for the corona worriers and common public.
- In Bastar district 50,000 masks have been produced with a total earning of earnings Rs. 3,00,000
- In Dhamtari district 1,00,005 masks have been produced with a total earning of Rs.8,46,000 under BIHAN mission
- Under Van Dhan Scheme Kondagaon district have made 2,50,000 masks, 15,000 soaps using forest products like tamarind, chaar and mahua flowers and became the top performing district of Chhattisgarh.
- In spite of deficit of infrastructure and various barriers like Self Help Groups tried to make a positive effect on the society.

- The study had discovered that with lack of connectivity and communication link posed a high degree of positive effect on the migrant labor along with facing the challenges of trust and fear among the people.
- Remarkable works are being performed by Self Help Groups in this outbreak situation.
- By facing the problem of regardless availability and reliability on Self Help Groups through various channels significantly marked implement of their in C.G.

Suggestions :

1. Government should focus on Self Help Groups right now as they have performed unpredictable work for the support of people in crucial period of pandemic.
2. Proper financial assistance must be ensured from the end of government for the growth and development.
3. Favorable marketing strategy should be formulated for unorganized sector.
4. Government should appreciate the outstanding performance of members of Self Help Groups who played a heroic role from the back screen for combat like a warriors with corona.
5. The government should make concrete policies for SHGs to merge them with the main stream of economical growth and development.
6. Government should focus on Self Help Groups right now as they have performed unpredictable work for the support of people in crucial period of pandemic.
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10. The government should make concrete policies for SHGs to merge them with the main stream of economical growth and development.

Conclusion :

The study has been summarized successfully with reference to various sectors of unorganized sector of Chhattisgarh in which it has been concluded that very poor government policy are made regarding the awareness and growth of unorganized sector especially self help group in the rural as well as urban areas with an negative impact on development of Self Help Groups. In post COVID pandemic period while the Self Help Groups has been very effectively contributed effortless services and put on their efficiency for awareness and motivating to migrant workers. Despite of not having proper resources in this pre and post situation epidemic. However study is being concluded that Self Help Groups are facing a huge amount of malfunctioning, lacking of resources, know how (technology) and insufficient funding for their tremendous and selfless efforts.

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Era of Covid-19 and variable condition a Study and Impact

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In the variable environment of entire world that there is always something that create in creditable, which has highly effected on society, but this time a virus which is known as 'COVID 19' has changed the situation of world created the history of destruction, death, falling of economy, reason of unemployment saggingness in economy sector world conflict and many more.

Today world is effected by 'COVID-19' and it is change the world senario in the filf of political, economical international trade apart of various international controlling organization which are controled the world various activity are highly effected and cretimize by the various world leaders and pepole.

In the era of Covid - 19 normaly the employment sector is highly effected and our economy is also faced the porblem of employment in various attrctive employment sectors. India peoples jobs are unsecured and here the are facing pobleml of uncertinty in there employment sectors, for them this COVID-19 is a wall of barrier which suddenly appear because now many companies, industries are kicking their own employees out so they can minimum their expenditure so it's impossible for them to hire new employees.

So, what's the reason for all this situation? the answer can be easily given it's because of COVID-19. Let's highlight some important aspect of COVID-19, this virus can be easily spread in crowd, if only one people is infected through him the whole crowd around him can be infected so we can imagine how dangerous this virus is by keeping this point in mind that this virus can spread easily where crowd is there or where group of people come for general purpose (like gardens, shopping malls, temples etc) this virus can become reason of human deaths so government of India decided to declared 'LOCKDOWN' in India to avoid public gathering.

But this 'LOCKDOWN' has an adverse effect in the economy of India. In the history of India railway service had never been stopped before but due to this COVID-19 this happened for approximately two months so we can imagine how huge loss government had faced not only government, companies and industries all are suffering with problem. In factories works are done by humans only if they are not coming for work how could factories will work and if they don't work how could they earn and how they will pay to their workers. And as we discussed earlier, now companies are kicking their own employees out so we can imagine how much organised sectors are suffering.

Impact on unorganised sector :

Question in mind may generate that how unorganised sector is effected?but it's true that unorganised sector are also effected let's see how :

Everyone is doing some kind of work whether big or small but work is done by everyone, generally we don't keep our eye on this unorganised sector but this lockdown has forced us to think of them also.

As we discuss above that the organised sectors has major problem of jobs or problem related to employment, unorganised sectors has similar problem wonder how? think of a priest of temple, due to lockdown people are not going to temples and their are many small priest who are suffering from this, if we are talking about priest and temple let's also look some unnoticed things, outside of temple many people sell worship stuff and earn their livelihood think how bad they are effected, let's see one more unseen thing, outside every temples beggers and they atleast get something by peoples who visit temples now temples are closed think the situation of beggers.

Let's us talk about daily workers, In india there are many labours who earn of daily basis but due to lockdown no work is done so how could this daily workers will earn they are poor they don't have huge savings in bank that they can survive for long time so we can imagine now about their poor situation.

Now let's talk about farmers, backbone of our country. Farmers are also suffering from this but how? once crops are grow they must be harvested on time otherwise they are of no use but due this COVID-19 the work of harvesting is greatly impacted and farmers are greatly impacted and suffer many losses.

Other impact of COVID-19 :

As we discussed above the impact of COVID-19 in organised and unorganised sector let's also see some other adverse effect of this.

Due to lockdown transportation has been stopped for some time so many people are stuck in some other place and they are unable to come to their place and mostly they are daily workers, they don't have work to do so how could they will survive.

Even animals are also suffering from lack of food before lockdown somehow they find food but due to lockdown they are also suffering.

There are many vendors who sells different type of product(like plastic products) by going to door to door but now they are also effected.

Even cobblers are also effected, their problem may not catch our eyes but they depend on daily income and now they are effected and even barbers are also effected people are not going to barbers shop due to the fear of COVID-19 because from their virus can be spread so barbers are also effected.

Any positive thing of COVID-19 :

Yet COVID-19 has majorly prove to be disaster for human kind, due to this many people lost their jobs almost everyone got effected by some ways.

But some small scale business are set up like selling mask made up of clothes etc, people atleast got a good habit of doing hand wash before eating and after coming from outside. Due to poor condition of companies, industries they are kicking their own employees out after some time they need employees so it can create job opportunities and it is possible that some entrepreneurs can find something new out of this situation which can help the society as well as it will create job opportunities and as we all know "NECESSITY IS THE MOTHER OF INVENTION" it is very possible that something great invention or innovation may come to fight with this adverse situation.

CONCLUSION :

From the above we can clearly understood that how COVID-19 has a bad impact on our country not only our country many countries are facing the same problems yet there is some good thing in this but majorly it has adverse impact on our country whether organised or unorganised every sector somehow effected, but one thing is completely true and that is humans are capable of fighting against this adverse situation and today or tomorrow this COVID-19 has to surrender against humankind and once again human race will win.

Behavioural reactions of consumers to the pandemic Covid-19 and its impact of Economy



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Abstract :

The research scouts out on the influence of COVID-19 on the purchasing behavior of consumers. The purpose of this study was to examine the effect of COVID-19 on buying attitude of consumers, taking into consideration differences in spending in their goods consumption on different food, convenience and luxury items. With further expounding into the enquiry of change in shopping patterns of customers due to increase in prices or decrease in income and to analyze whether decrease in purchasing capacity of the customers have adulterated their preference for different categories of products. Therefore, an attempt was put to find out the outcomes of the research that, which factors get affected in this pandemic COVID-19 by a consumer.

Key words :

Consumer Behavior , COVID-19, Purchasing Power, Buying Behavior

Introduction :

The consumer behavior makes the customers decide on how, when, what, where, and why he/she buys a specific product. The informed consumers display the change in behavior with the interplay of macro and micro factors. The companies have been articulate in handling the challenges of consumer buying behavior. The present scenario of Covid-19 is not any exception for the brands. Most of the brands are showing some changes in their marketing communication to influence consumer choice. The low demand for non-essential goods and services are transitory due to consumer's choice more into the survival goods or services only.

In this pandemic Covid-19, even non-essential services/goods brands must engage with customers by communicating on social media. The social relationship of consumers with the brands always have impacted the buyer purchase decisions. The consumer survival mood is temporary and after the lifting of the lockdown, the purchasers will start their purchases with precautions. The post- lockdown condition may differ with the present scenario of markets. The cycle of the market will gain momentum. The Covid-19 vaccine will act as a life vest and without a life vest , the fear of the virus may curtail the shopper's intensity of shopping to some extent. The intensity of online shopping will increase and physical buying will fall down. The tourism and travel brands need to recreate and reposition their strategies post-Covid-19.

The coronavirus fear has penetrated the consumer's mind and psychology which can affect his/her ways of shopping for . The brands need to exploit the new brand communication which minimizes the psychological impact within the consumer's minds. The positioning strategies will be different. The new technology and strategies may open new avenues to the brands and they may be able to influence consumer behavior.

Objectives :

- To identify the change in shopping behavior for key non-food categories
- To identify the change in shopping behavior for key food categories
- To identify the change in shopping behavior for key drinks categories
- To identify the change in shopping behavior for key personal care categories

Hypothesis :

It was hypothesized that there shall not be any significant Impact of COVID-19 on Consumer Purchase Intention for different categories.

Data Analysis and Interpretations

S.No	Questions	Responses										CSV	p
		SA		A		N		D		SD			
		OV	EV	OV	EV	OV	EV	OV	EV	OV	EV		
1	I have the Awareness and Understanding of COVID-19	2	10	28	10	12	10	6	10	2	10	4	0
2	During Lock-Down I prefer to purchase through online mode	8	10	28	10	4	10	8	10	2	10	4.32	0.01
3	I will prefer to buy the key food categories	6	10	16	10	16	10	6	10	6	10	12	0.01
4	I will Prefer to buy the non essential items also	8	10	16	10	12	10	4	10	10	10	8	0.09
5	I will go for a change in the shopping behavior of key drinks categories	1	10	35	10	6	10	5	10	3	10	4	0
6	I will be more conscious for purchasing the key personal care categories	6	10	8	10	2	10	26	10	8	10	32.2	0
7	I will Purchase goods from nearby stores only	6	10	7	10	2	10	27	10	8	10	32.2	0
8	I will avoid too many shopping activity	8	10	36	10	4	10	1	10	1	10	4	0
9	I will be showing consciousness towards healthy food items.	4	10	26	10	16	10	2	10	2	10	4	0
10	I will reprioritize enterprise investment plans for post-COVID era	12	10	28	10	8	10	1	10	1	10	4	0

Table 1 shows that in case of first question, the observed and expected frequencies are 2 & 10; 28 & 10; 12 & 10; 6 & 10; 2 & 10 respectively for five selected responses. In case of second it is 8 & 10; 28 & 10; 4 & 10; 8 & 10; 2 & 10 respectively. In third question the observed and expected values are found to be 6 & 10; 16 & 10; 16 & 10; 6 & 10; 6 & 10 respectively. In fourth question it is found to be 8 & 10; 16 & 10; 12 & 10; 4 & 10; 10 & 10 respectively. In case of fifth question, the observed and expected frequencies are 1 & 10; 35 & 10; 6 & 10; 5 & 10; 3 & 10 respectively. In case of sixth, observed and expected frequencies are 6 & 10; 8 & 10; 2 & 10; 26 & 10; 8 & 10; In seventh question the observed and expected frequencies are 6 & 10; 7 & 10; 2 & 10; 27 & 10; 8 & 10 respectively. In case of eighth question the observed and expected frequencies are found to be 8 & 10; 36 & 10; 4 & 10; 1 & 10; 1 & 10 respectively. In ninth question the the observed and expected frequencies are 4 & 10; 26 & 10; 16 & 10; 2 & 10; 2 & 10 respectively for Strongly Agree (SA), Agree (A), Neutral (N), Disagree (D), Strongly Disagree (SD).

Values of Chi-Square are 4, 43.2, 12, 8, 4, 32.2, 32.2, 4 and 4 are found to be significant at 0.05 level for question number 1, 2, 3, 5, 6, 7, 8, 9, as the level of significance in these questions are significant ($p < 0.05$, $p = 0.00$). On this basis, it may be concluded that significant difference was found among the responses of respondents in relation to twelve questions.

Therefore our formulated hypothesis is found to be incorrect in this case and we can say that COVID-19 has affected the purchasing pattern of consumers while in question number 4, formulated hypothesis is found to be correct as the chi-square value is 8.00 and it is significant at .05 level of significance ($p > 0.05$, $p = 0.09$).

Findings :

It was found that there will be a significant impact of COVID-19 on purchasing behavior of consumers.

Conclusion :

To sum up, changes that have occurred on the consumer market – the use of new technologies, and the COVID-19 have contributed to the changes in consumer behaviour. On the one hand, consumers have limited resources, but on the other hand they can choose from a wide range of products of many retailers. Every change of the social or economic situation can change the way the consumer purchases, but especially what do they buy and why. Post COVID-19 the consumers' purchases will be more purposeful, economical and responsible. On the other hand, they will evaluate all the possible aspects of product, its design, package, safety, origin, price etc. Thus, consumers have become more vigilant and their behaviour influenced by thrifty regime in the time of COVID-19 will, surely, continue in post-COVID-19 also. As their habit to be accustomed to limited offers and simple demand will continue, but they will ask only for greater utility. The main difference is that the post-COVID -19 their shopping behaviour will more appropriately be characterized as purposeful rather than panicked as it seemed in the midst of COVID-19.

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Impact of COVID-19 pandemic and Lockdown on selected Indian Sectors



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Abstract

The COVID-19 pandemic in India is important for the overall circulation of Covid sickness 2019 (COVID-19) brought about by extreme intense respiratory disorder Covid 2019 (SARS-CoV-2). The first instance of COVID-19 in Quite a while, which started from China, was accounted for on 30 January 2020. India presently has the biggest number of affirmed cases in Asia, and has the second-most noteworthy number of affirmed cases on the planet after the United States.

The COVID-19 pandemic dies down in India from its pinnacle level and all organizations continue activities from June 2020 onwards, in spite of the fact that in a stunned way. - Businesses over the globe (barring China) additionally continue tasks from June 2020, despite the fact that in a stunned way. This paper is attempt to examine the impact of COVID 2019 on Indian various sectors business in long and short terms .

Introduction

COVID-19 is the sickness brought about by another Covid called SARS-CoV-2. WHO initially learned of this new infection on 31 December 2019, following a report of a bunch of instances of 'viral pneumonia' in Wuhan, People's Republic of China. Among the individuals who create manifestations, most (about 80%) recuperate from the illness without requiring medical clinic therapy. About 15% become genuinely sick and require oxygen and 5% become fundamentally sick and need escalated care. with very nearly 8 million detailed instances of COVID-19 contamination, more than 1 lakh passages and in excess of 7 million recuperated. By mid of 2020, India had drawn closer in position of leading most elevated number of day by day tests on the planet which consequently converted into most elevated number of day by day new cases in world and has supported most noteworthy number of every day cases spike from that point forward. On 22 March, India noticed a 14-hour intentional public time limitation at the demand of Prime Minister Narendra Modi. It was trailed by required lockdowns in COVID-19 hotspots and every single significant city. Further, on 24 March, the PM requested a cross country lockdown for 21 days, influencing the whole 1.3 billion populace of India. On 14 April, India expanded the cross country lockdown till 3 May which was trailed by fourteen day augmentations beginning 3 and 17 May with generous relaxations.

History of CORONA VIRUS

Scientists originally distinguished a human Covid in 1965. It caused a typical virus. Soon thereafter, scientists found a gathering of comparable human and creature infections and named

them after their crown-like appearance. A Covid is a sort of normal infection that causes a contamination in your nose, sinuses, or upper throat. Most Covids aren't perilous.

As SARS-CoV-2 spread both inside and outside China, it tainted individuals who have had no immediate contact with creatures. That implied the infection is communicated starting with one human then onto the next. It's currently spreading in the U.S. also, around the world, implying that individuals are accidentally getting and passing on the Covid. This developing overall transmission is what is presently a pandemic.

Out breaks in India & abroad

In mid 2020, after a December 2019 flare-up in China, the World Health Organization distinguished SARS-CoV-2 as another sort of Covid. The episode immediately spread far and wide. Eight months after the World Health Organization announced a worldwide pandemic, COVID-19 is arriving at the keep going spots on Earth that stayed immaculate by the Covid-19. Vanuatu, a Pacific island country around 1,200 miles upper east of Australia, revealed its first COVID-19 case. Two different nations in the Pacific Ocean, the Marshall Islands and Solomon Islands, revealed their first contaminations in October. In Samoa, laborers who adjusted a boat with COVID-19-positive team individuals are in isolate.

Coronavirus Outlook

Each case is unique, You may have mellow influenza like manifestations for a couple of days after introduction, at that point improve. Yet, a few cases can be serious or fatal. Symptoms can likewise wait for quite a long time, regardless of whether they're gentle. In excess of 33% of individuals more established than 18 ,who have indications of the infection aren't completely recuperated 2 or after 3 weeks, as per a CDC overview. Exhaustion and hack were the indications that were destined to wait.

Research Methodology

In this investigation for accomplishing the possibility objective, auxiliary wellsprings of information are utilized. Targets behind this exploration, which we will direct on the Economic effect of the Covid19 pandemic in India. In this examination, the exploration configuration is enlightening examination plan and Content investigation Technique is utilized.

Impact on monetary awkwardness

The world entered the COVID-19 pandemic with tireless, previous outside irregular characteristics. The emergency has caused a sharp decrease in exchange and critical developments in return rates yet restricted decrease in worldwide current record shortfalls and overflows. The standpoint remains exceptionally unsure as the dangers of new floods of infection, capital stream inversions, and a further decrease in worldwide exchange actually pose a potential threat not too far off.

The flare-up of COVID-19 carried social and monetary life to a stop. In this investigation the attention is on evaluating the effect on influenced chosen areas, for example, Restaurants Services, Food and Agriculture ,the travel industry, retail and MSMEs, International and interior portability is limited, and the incomes created by movement and the travel industry, which contributes 9.2% of the GDP, will negatively affect the GDP development rate. Flying incomes will descend by USD 1.56 billion. Oil has dove to 18-year low of \$ 22 for every barrel in March, and Foreign Portfolio Investors (FPIs) have removed tremendous sums from India, about USD 571.4 million

Area savvy Impact

Drugs and Pharmaceutical sector

Creation is required to recuperate rapidly as the public authority is expanding support for fundamental products. Businesses have begun continuing activity in China, which represents around

85% of India's dynamic drug fixings imports. This mitigates the flexibly chain disturbances, however not by an extraordinary degree. Indian pharma sectors helps atleast 55 countries during pandemic situation through supply of useful and required drugs for covid patients. this sectors only showing the path of businesses during crisis.

MSME (Micro, Small, and Medium Enterprises) Sector

This area contributes 30% to 35% of the GDP, demonstrating a bifurcation of miniature (99%), little (0.52%) and medium (0.01%) undertaking. On the off chance that we see the sectorial conveyance of MSMEs, it shows 49% from rustic and 51 % from the semi-metropolitan and metropolitan territories.

Maharashtra, Uttar Pradesh, Bihar, Tamil Nadu, and Madhya Pradesh have the most elevated number of enlisted MSMEs, an examination by the AIMO assessed that about a fourth of more than 75 million is confronting conclusion if the conclusion goes past about a month and if the lockdown actually broadens the circumstance would decline influencing the work of 114 million individuals influencing the GDP. Shopper merchandise, pieces of clothing, coordinations are confronting a sharp drop in the business and the MSMEs occupied with the administration area are as yet working, nonetheless, is probably going to detach due to plunging liquidity compels and buying limit.

Areas which relies upon import, for example, hardware, pharma, shopper durables and so on are confronting a ruin causing an enormous delight over the worth chain. As a sprinkle of alleviation came the RBI declaration of a three-month ban on reimbursements of credit and decrease in the repo rate as a large portion of the MSMEs relies upon the advance financing from the public authority.

Cafes Services

The National Restaurant Association of India (NRAI), which speaks to 500,000 or more eateries the nation over, has encouraged its individuals to close down feast in tasks beginning Wednesday till March 31, 2020. This will affect activities of thousands of feast in cafés, bars, bars and bistros. By expansion, food conveyance stages, for example, Swiggy and Zomato that are without help from anyone else working - have additionally endured a top dog. Requests on Swiggy and Zomato have dropped 60% in the midst of the pandemic. About 1crores of Indian peoples are given order to swiggy for their fulfill hunger needs after lifting up ban During pandemic .

Food and Agriculture

The food and agribusiness area contributes the most elevated in GDP for example 16.5% and 43% to the work area. The significant segment of the food preparing area manages dairy (29%), palatable oil (32%), and oats (10%). India additionally stands number one in dairy and flavors items at a worldwide situation (send out).

Supply chain of the food and Agri Products

The item will be influenced in the coming seasons because of low planting of the forthcoming occasional yields which will influence the mandi tasks as said by the Ministry of Agriculture. The organizations which manage Agro-compound rely upon send out for completed merchandise and import of crude materials. The food retail with the Central government and State governments permitting free development of products of the soil the Bricks and Mortar staple retail chains are working regularly yet with the lack of staff is affecting activity.

It is normal that with delayed lockdown the interest for the food supplies will increment. The online food staple, then again, endures an immense misfortune because of the limitation of conveyance vehicles. With the deficiency of work, the food handling units are confronting a hunch in typical capacity however the public authority is attempting to back out the circumstance until that the industrial facilities need to conform to working with low work check. A significant objective in the catch of Coronavirus for the following not many months the Indian fare is affected because of low

buyer request the fare arranged items like fish, mangoes, grapes are slamming this will affect the future harvest accessibility.

Conclusion

End In the here and now universes faces a vital illness that is called novel Corona Virus(COVID19).This sickness spreads from infection that influences the human insusceptible framework, with the indications of Nosel contamination fever, dry spell and hack and so forth its started/revealed from china and spreads all over globes .just avoidance is to keep up social removing ,wearing Mask, gloves, face shield and so on remain at home away from tainted people. No antibody or medications are accessible in present opportunity to stop this extreme respiratory and lungs influenced illness.

This is an emergency like no other. It is more regrettable than the Global Financial Crisis, and Asia isn't resistant. While there is colossal vulnerability around 2020 development prospects, and much more so about the 2021 viewpoint, the effect of the Covid on the area will—no matter how you look at it—be serious and uncommon.

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Impact of covid-19 on employment in organised and unorganized sectors of Chhattisgarh



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About Chhattisgarh

Chhattisgarh was formed on 1 November 2000 by separation from Madhyapradesh. This is one of the 28 states of India. It is located in the centre-east of the country. It is the ninth-largest state in India, with an area of 135,192 km² (52,198 sq mi), with a population of 32.2 million as of 2020. Chhattisgarh is the 17th-most populated state in the country. This state is rich in many resources like electricity and production of steel. It is large contributor of different types of coals. It is one of the fastest developing states in India. Chhattisgarh is one of the fastest-developing states in India. The border of this state is surrounded by 8 states. The state has the highest freight loading in the country and one-sixth of Indian Railway's revenue comes from Chhattisgarh. The air infrastructure in Chhattisgarh is small compared to other states. Chhattisgarh's success factors in achieving high growth rate are growth in agriculture and industrial production. Chhattisgarh State is ranked as the 17th-largest tea-producing state in India. Agriculture is counted as the chief economic occupation of the state. According to a government estimate, net sown area of the state is 4.828 million hectares and the gross sown area is 5.788 million hectares. [36] Horticulture and animal husbandry also engage a major share of the total population of the state. About 80% of the population of the state is rural and the main livelihood of the villagers is agriculture and agriculture-based small industry. Chhattisgarh has a limited irrigation system, with dams and canals on some rivers. Average rainfall in the state is around 1400 mm and the entire state falls under the rice agroclimatic zone. The Large variation in the yearly rainfall directly affects the production of rice. Irrigation is the prime need of the state for its overall development and therefore the state government has given top priority to development of irrigation. Chhattisgarh is one of the few states of India where the power sector is effectively developed. Based on the current production of surplus electric power, the position of the State is comfortable and profitable. The steel industry is one of the biggest heavy industries of Chhattisgarh. Bhilai Steel Plant, Bhilai operated by SAIL, with a capacity of 5.4 million tonnes per year, is regarded as a significant growth indicator of the state. The aluminium industry of Chhattisgarh was established by Bharat Aluminium Company Limited, which has a capacity of around 600,000 tonnes each year. Chhattisgarh is rich in minerals. It produces 50% of the country's total cement production. It has the highest output of coal in the country with second-highest reserves. It is third in iron ore production and first in tin production. Limestone, dolomite and bauxite are abundant. In recent years, Chhattisgarh is also receiving exposure in information technology (IT) projects and consultancy. Its government is also promoting IT and has set up a body to take care of IT solutions. The body, known as CHiPS, is providing large IT projects such as Choice, Swan, etc. So we can say that Chhattisgarh provides employment in different aspects.

Meaning of Organised and Unorganised sector

(a) Organised sector

It is the sector which is registered by the government, Follows rules and regulations given in various laws, formal processes and procedure, Security of employment to workers, Working hours fixed, overtime for extra hours of work, Workers get benefits like providend fund, gratuity, medical benefits, paid leave, etc. In that sector worker find good salary, holidays also. Such as: Banks, railways, Insurance Companies etc.

(b) Unorganized sector

It is the sector which is outside the control of the government, small and scattered units, rules and regulations are not followed, low-paid and irregular jobs, high degree of insecurity, no provision for overtime, paid leave, no holidays, no medical allowances. Such as: street shops etc.

Impact of Covid-19 on Employment:- After covid-19 employment was impacted too much. For controlling infection of Covid-19 government had taken a strong decision of lockdown. By which all organized and unorganised sectors were locked out. All business activities had stopped. So all employees had lost their jobs. So many employees had no money for survival. These impact their livinghood. Most of the businesses and agricultural activities had got loss. Auto rikshaw drivers, street businessman, daily paid workers had affected. Now most of the workers and employees have no job. But although there was less impact of covid-19 on organized sectors, which is discussed below :

1. In organized sector there was no too much impact of covid-19 but in unorganized sector the workers are too impacted.
2. In organized sector employees got their salaries and another benefits as usual. But in unorganized sector employees didn't get their salaries.
3. In organised sector employees have job in their hands, But in unorganized sector employees have lost their jobs. Because they have no job security. So many workers have no income, no money, no food.

Impact of Covid-19 on Workplace – Employees Perspective



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Abstract

In just a matter of weeks, life has changed dramatically. COVID-19 is forcing people around the world to live and work in radically different ways. shuttered restaurants, empty streets, whiplashing markets, rising case counts—this is the new reality for the near future. In a significant move, the Government of India implemented a nationwide lockdown in India in a bid to contain the COVID-19 pandemic with effect from March 25, 2020. While several employers have been providing work from home facilities to their employees during the lockdown period, due to the uncertainty over the scope of the COVID-19 public health emergency and the impact on the economy, employers are now considering options for saving labour costs for business viability reasons, including by reducing salaries of employees and/or lay off their employment. For employees in many organizations, this is a time of great uncertainty. COVID-19 is changing the way people work, with travel bans, skeleton crews, remote work, and social distancing becoming the new norms. In many organizations, these new ways of working are raising questions and concerns. To gain a better understanding of what employees working in organized & unorganized sector are thinking now is the main object to choose this topic. This research paper, which is drawn mostly from Raipur, Chhattisgarh, includes employees from different regions, job levels, and age.

Keywords

COVID-19, coronavirus disease, Lockdown, lay off , skeleton crew, economic changes.

Introduction

The word Pandemic is derived from two words Pan meaning all and Demic meaning people classifying it as a phenomenon affecting large number of people in a huge geographical area. Merriam Webster dictionary defines pandemic as “an outbreak of a disease that occurs over a wide geographic area and affects an exceptionally high proportion of the population” Pandemics in general are not merely serious public health concern, rather these trigger disastrous socio- economic and political crises in the infected countries. COVID-19, apart from becoming the greatest threat to global public health of the century, is being considered as an indicator of inequity and deficiency of economic advancement. COVID-19 pandemic was reported in December 2019, in Wuhan, Hubei province, China. In respect of India the first case of COVID-19 was originated from China was reported on 30 January 2020.

Impact

The coronavirus pandemic has a lot of dark sides. Around the world, people get ill and die, schools close, the healthcare system is overloaded, employees lose their jobs, companies face bankruptcy, stock markets collapse and countries have to spend billions on bailouts and medical aid. And for everyone, whether directly hurt or not, Covid-19 is a huge stressor shaking up our psyche,

triggering our fears and uncertainties. Job losses and salary cuts are likely in the high-risk services sector, including airlines, hotels, malls, multiplexes, restaurants, and retailers, which have seen a sharp fall in demand due to lockdowns across the country. If the current global and domestic economic slowdown persists, it will impact demand and realization.

Following points can be considered as negative impact of covid-19.

1. Reducing or delaying salary.
2. Fear of termination.
3. Risk of health.
4. Mental pressure.
5. Financial risk.
6. Uncertainty.

Suggestion

Considered together, four immediate action steps that organizations should take to help their employees and address their concerns.

1. Focus on the physical and mental health and wellbeing of your workforce. Allowing for remote work where possible, providing safety training and information, and setting clear guidelines around what employees should do if they get sick are all critical first steps. As a second step, ensure your employees are getting the mental health support they need to cope with the stresses (e.g., work-life balance, social isolation, anxiety) of the pandemic.
2. Listen to your employees and ask about their concerns. If you haven't asked your workforce how they are feeling, what their concerns are, and what kind of support they need during this pandemic, you are missing out on critical information. To find out what your workforce needs now, it is important to give your employees an opportunity to voice their questions and concerns. This can be done through team meetings, department-level discussions, virtual chats. Various studies have found that social support increases our resilience and ability to cope. Listening to your employees is one effective way to make them feel supported and learn what they need.
3. Communicate on a regular basis. During a crisis, information is critical. By providing your employees with a regular update on everything from the basics (e.g., safety procedures) to the big picture (e.g., how is our business faring), you can help your employees feel informed, empowered, and grounded.
4. Help your immediate managers. Results from this study suggest that some managers may not know how to support their employees right now. Considering the magnitude of this crisis, that makes sense. Now is the time to ensure your immediate managers have the information, resources, skills, and support they need to help their direct reports get through what is—for many—a very anxious time.

Conclusion

Loss of lives due to any pandemic causes definite irretrievable damage to the society. But apart from this, COVID-19 has severely demobilized the global economy. In order to restrict further transmission of the disease in the community, many of the affected countries have decided to undergo complete lock down. Major international flights and also all types of business transports have been deferred amid different countries. Due to lockdown all domestic flights, railway service (except goods trains), bus, truck, and vehicles transports are suspended with special exemption to those associated with essential commodities. In almost all the COVID-19 stricken countries, entire educational, commercial, sports and spiritual institutions are closed. According to World Trade Organization (WTO) and Organization for Economic Cooperation and Development (OECD) have

indicated COVID-19 pandemic as the largest threat to global economy since the financial emergency of 2008–2009. Some of the experts are even saying that human civilization has not faced such an unprecedented emergency after the World War-II. So, COVID-19 has undoubtedly put forth a remarkably bad effect on the day to day life of the entire human society and also on the world economy. With COVID-19 coming into the picture, the Indian economy is going through a major slowdown, which was evident over the recent quarters even before the crisis struck. In the third quarter of the current financial year, the economy grew at a six year low rate of 4.7%. With all these problems hitting the world of work from multiple directions, companies are finding it difficult to sustain in this environment. They are forced to take tough decisions such as cutting down the salaries, giving pink slips to employees and opting for other cost-cutting measures. The outbreak has presented new roadblocks for the Indian workforce and especially for the daily wage and contractual workers.

There is an urgent need to take instant steps to not only contain the spread of the virus, but also to address the key pain areas of the industry which can help in minimising the impact of the outbreak on the Indian economy and businesses. Since a large number of people will stand to lose their jobs especially in the retail, hospitality, travel, construction sector, the government can consider giving incentives for employers to keep the workers, while the coronavirus problem tides over. The government is taking necessary steps that will not damage the economy further but the damage that has been done in the previous few months will definitely last for a longer period of time. As the country is locked down for the past four weeks, India Inc has to stretch themselves to sustain the situation and face the challenge. The Indian government has also urged employers to not cut jobs and salaries. Many CEOs and management teams are taking pay cuts to ensure their workforce does not have to bear the brunt.

COVID-19 impact: Severe job losses likely across sectors in India



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There could be severe job losses across different sectors in India if the corona virus impact continues for few more months. Experts believe that it may take on an average at least four to six months for different businesses to recover from the impact.

The most severely impacted sectors could be the aviation, travel, hospitality, retail, manufacturing and automotive sectors. In the aviation sector pay cuts and warning bells have already started ringing with reports talking about IndiGo already announcing pay cuts for its employees. Many other airlines may follow suit and may even go to the extent of trimming its workforce.

The aviation sector is already bleeding and I believe that IndiGo has already announced a salary cut for its employees. Besides that GoAir has already retrenched many of its expat pilots. If things do not improve we can expect huge job cuts in the aviation sector. Many of the airline companies take aircraft on lease and have to pay regular money to the leasing companies irrespective of whether they fly or keep these aircraft grounded. All this will put extra pressure on the aviation companies and they will be forced to sack people, COVID-19 is a global issue and is going to shed jobs like a tree in late autumn. "The times are tough. Very tough. As has been seen in the past, there is a kind of inflationary pressure around. As more and more good people chase bad jobs, salaries will tumble and increments will vanish for a while. Jobs most at risk are high salary jobs at the top of the job chain. At the same time the entry level will postpone hiring as far into the future as possible.

Experts also say that the COVID-19 affect is such that it can lead to severe to very severe impact on the travel and tourism sector in India with thousands of jobs being axed. "In India many hotels both luxury and budget are running at just 10 percent of occupancy levels as thousands of people have canceled their trips. This may further worsen in the times to come at least till end of this year. Also, the automotive segment which is already bleeding will also face the brunt of the job losses. Many of their plants are closed and hence will be forced to shunt out temporary workers. Besides this the auto ancillary companies will be forced to shut shop resulting in thousands of job losses in the coming months.

For consumer, retail and services sector (which includes travel, tourism, hospitality, logistics), hiring will be severely impacted. The decline could be nearly 20 per cent. Manufacturing and other core sectors of the economy such as power, infrastructure, mining, agriculture will be cautious in hiring. They are all impacted by the disruption in supply chains. Focus of these organisations will now be on bringing the business to normalcy. This expert further remarks that the consumer, retail and services will face the brunt of the Covid-19 affect in a big way and the sector is set to lose at least 100,000 jobs.

Many of such temporary workers depend on their day to day earning. In case of a lockdown

and a partial lock down there is no activity in the wholesale market and that is going to affect the market and there would be no job for the daily workers.

Experts also observe that there could be some hiring activity in some sectors that are bound to grow. Hiring in e-commerce and e-logistics sectors is bound to grow in the coming months despite the Covid-19. Many people are preferring to buy items through the e-commerce sites as the physical retail has taken a back seat. At the same time hiring in the pharma sector, FMCG and the telecom will be up in the coming months as these are sectors that will witness growth in the coming months.

Experts have said that though recovery can happen in the next few months this year will be very difficult year for India Inc and could also lead to many job losses from which it would be difficult for the workers to recover, as there would be very limited hiring in the times to come.

Impact of Covid-19 & Lockdown on Domestic Sales of Maruti Suzuki India- Limited for the first quarter of financial year 2020-2021

(With Reference to Domestic sales of Maruti Suzuki for first quarter of 2019-2020)



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Abstract

The research aims at analysing the Impact of Covid-19 on the domestic sales of Maruti Suzuki India Limited for the first Quarter of 2020-2021 (April 2020-June2020) with reference to the first quarter of financial year 2019-2020(April2019-June2020) and its Impact on the overall working of the Organisation as Auto mobile sector is among the sectors that have worst Impact of Covid-19 from sales view point, Maruti Suzuki being one of the largest manufacturer of Cars in India has seen a huge fall in its Domestic sales due to Lockdown in the country during the pandemic.

The company has reported Zero Domestic sales in the month of April 2020 for the first time in the History of Its Operations.

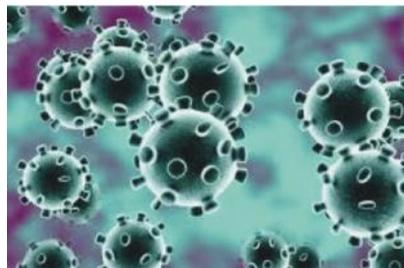
Key words

Covid-19, pandemic, operations, Domestic.

Introduction

Covid-19 Corona Virus Disease)

Covid-19 is a disease caused by newly discovered virus called corona virus that affects the respiratory system of people suffering from the disease. The disease has been reported as pandemic by the WHO that spreads through droplets of Saliva, cough or sneeze of the infected person. The disease has originated from wholesale food market of wuhan (China), and has so far Infected more than 12.6 Million people in the world. The disease has no vaccine for cure and is cured by boosting the immune system of patients suffering from the disease in India currently number of cases till 14.07.2020 have gone up to more than 8.5 lakhs approx.



Maruti Suzuki India Limited

Maruti Suzuki India Limited was started in the year 1981 by the Government of India having head quarters at Delhi (India) . The company works in Automobile sector Manufacturing cars in

India. It is one of the leading automobile companies having market share of around 53% in India in passenger cars.

Maruti Suzuki India Limited

Type	Public
Traded as	BSE: 532500 NSE: MARUTI BSE SENSEX Constituent NSE NIFTY 50 Constituent
ISIN	INE585B01010
Industry	Automotive
Founded	1981; 39 years ago[1]
Founder	Government of India
Headquarters	New Delhi, India[2]
Area served	India
Key people	R. C. Bhargava[3] (Chairman) Kenichi Ayukawa[3] (Managing Director & CEO)
Products	Automobiles
Production output	1,568,603 units (2019)[4]
Revenue	¹ 886,301 million (US\$12 billion) (2019)[4]
Operating income	¹ 106,238 million (US\$1.5 billion) (2019)[4]
Net income	¹ 76,506 million (US\$1.1 billion) (2019)[4]
Total assets	¹ 639,687 million (US\$9.0 billion) (2019)[4]
Total equity	¹ 471,097 million (US\$6.6 billion) (2019)[4]
Number of employees	40,000 (2019)[5]
Parent	Suzuki Motor Corporation (56.21%) others (43.79%)[6][7]
Website	www.marutisuzuki.com

Research Methodology

Research Type: Descriptive based on secondary Data.

Domestic sales of Maruti Suzuki pre and during covid-19 Period & Lockdown

Domestic sales of Maruti Suzuki Pre covid-19 Period & Lock down for financial year 2019-2020

Domestic Sales of Maruti Suzuki India Limited prior to covid-19 & lockdown in the year 2019 was reported at 1.75 millions units in India making it the best selling passenger car in the Country with the growth of 6.1% in domestic sales.

Domestic sales of Maruti Suzuki India Limited for the first quarter of 2019-2020

Month	Sales(Units)
April	1,33,704
May	1,25,552
June	1,13,031

Domestic sales of Maruti Suzuki India Limited During covid-19 Period & Lock down for financial year 2020-2021

Covid-19 has very adversely affected all the Areas of both Organised & Un-Organised sectors many Employees have seen reduction in their salaries and many have lost their jobs as the lockdown has directly affected the business of both the sectors. Maruti Suzuki is among the top manufactures

of cars in India had to shut down its operations due to lockdown in the country and has reported following sales in its first quarter of 2020.

Domestic sales of Maruti Suzuki India Limited for the first quarter of 2020-2021

Month	Sales(Units)
April	0
May	13,865
June	52,300

Analysis of Domestic sales in first quarter of financial year 2019-2020 and 2020-2021

2019-2020	Sales(Unit)	2020-2021	Sales(Unit)	% Decline
April	1,33,704	April	0	100
May	1,25,552	May	13,865	88.95
June	1,13,031	June	52,300	53.73

As we can observe the company has seen drastic fall in its sales in first quarter due to lock down in the country even being one of the most popular car manufacturing brand in the country. Company has also reduced its production by around 97.5% in the month of May 2020 due to which many temporary jobs has been lost.

Limitations of study

1. There can be many other reasons for decline in Domestic sales such as change in customer preference, Income of consumer, etc, but major effect of covid-19 has been considered and other factors have been ignored as it is assumed these factors have very limited impact on domestic sales.
2. Due to pandemic in the country it was not possible to gather Primary Data through personal interview and all the analysis has been done on secondary data.

Findings & Suggestions

Findings

1. Covid-19 has adversely affected the domestic sales of Maruti Suzuki India Ltd.
2. Most crucial month during the quarter is April-2020 as company has registered Zero Domestic sales in the month.
3. Lock down has forced the company to reduce its production by 97.5% in the month of May that has resulted in loss of many temporary jobs.
4. we can also conclude that luxuries have been Ignored by the people during this pandemic and have relied in fulfilling their basic needs first.

Suggestions

1. Company must motivate the morale of its Employees in this pandemic by providing right direction through proper guidance to employees.
2. Company should plan for Future Activities to cover up its lost sales revenue of domestic sales during the lockdown by training its Employees so that they can be more productive.
3. Company must try not to cut-off Jobs as it may lose its honest employees rather it should plan to make them more productive so that they can contribute more to the organisation.
4. Company may plan to find Innovative techniques and provide offers to consumers to attract more sales during this pandemic situation such as providing some after sales services, Cost free maintenance for some extended months etc.

Conclusion

Thus we can conclude that Covid-19 and Lock down has adversely affected the Domestic

sales of Maruti Suzuki India Limited in the first quarter of its operation for the financial year 2020-2021. Company has reported Zero Domestic sales in April 2020 and reduced its production by 97.5% due to lock down. We may also conclude that people in this pandemic have preferred to fulfil their basic needs rather than luxuries needs and that also have affected the domestic sales of the company.

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Impact of Covid -19 on employment in organised and unorganised sector in Chhattisgarh



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Abstract

At present information technology is a very powerful and financial institutions are the backbone. The covid 19 crisis impacts on both the demand and the supply sides of the labour market, and it has a major implications for the goal of ensuring full employment and decent work. In particular, the crisis is pushing many families into poverty and increasing existing inequalities.

Introduction : Why are labour markets important?

The COVID-19 pandemic, which has already infected almost 170,000 people in 148 countries, resulting in more than 6,500 deaths,¹ has the potential to reach a large proportion of the global population. Some estimates suggest that 40-70 per cent of the world's population could become infected.²

The crisis has already transformed into an economic and labour market shock, impacting not only supply (production of goods and services) but also demand (consumption and investment). Disruptions to production, initially in Asia, have now spread to supply chains across the world. All businesses, regardless of size, are facing serious challenges, especially those in the aviation, tourism and hospitality industries, with a real threat of significant declines in revenue, insolvencies and job losses in specific sectors. Sustaining business operations will be particularly difficult for Small and Medium Enterprises (SMEs). Following travel bans, border closures and quarantine measures, many workers cannot move to their places of work or carry out their jobs, which has knock-on effects on incomes, particularly for informal and casually- employed workers. Consumers in many economies are unable or reluctant to purchase goods and services. Given the current environment of uncertainty and fear, enterprises are likely to delay investments, purchases of goods and the hiring of workers.

Prospects for the economy and the quantity and quality of employment are deteriorating rapidly. While updated forecasts vary considerably - and largely underestimate the situation — they all point to a significant negative impact on the global economy, at least in the first half of 2020. These worrisome figures show growing signs of a global economic recession.

Swift and coordinated policy responses are needed at national and global level, with strong multilateral leadership, to limit the direct health effects of COVID-19 on workers and their families, while mitigating the indirect economic fallout across the global economy. Protecting workers and their families from the risk of infection needs to be a top priority. Demand-side measures to protect those facing income losses because of infection or reduced economic activity are critical to stimulating the economy. Income protection also mitigates the disincentives against disclosing potential infections, especially amongst low- income and already disadvantaged groups of workers.

Deeper institutional and policy reforms are also required to strengthen demand-led recovery

and build resilience through robust and universal social protection systems that can act as automatic economic and social stabilizers in the face of crises. This will also help to rebuild trust in institutions and governments.

Tripartite social dialogue between Governments and Workers' and Employers' organizations is a key tool for developing and implementing sustainable solutions, from the community level to the global level. This requires strong, independent and democratic social partner organizations.

The Great Recession and other crises have shown that we can prevent the risk of a vicious downward cycle only through large-scale, coordinated and decisive policy measures.

Covid-19 lockdown : Chhattisgarh CM says country in dire need of second economic assistance package

Bhupesh Baghel said the migrants exodus could have been avoided had Narendra Modi consulted the state governments before implementing the lockdown.



Chhattisgarh Chief Minister Bhupesh Baghel take stock of situation during a nationwide lockdown in Raipur. | PTI

Chhattisgarh Chief Minister Bhupesh Baghel on Tuesday said the country is in dire need of a second economic assistance package for those who were excluded from the ambit of the package announced on March 26. Finance Minister Nirmala Sitharaman had announced an economic package to help the poor tide over the impact of the countrywide lockdown to contain the novel coronavirus.

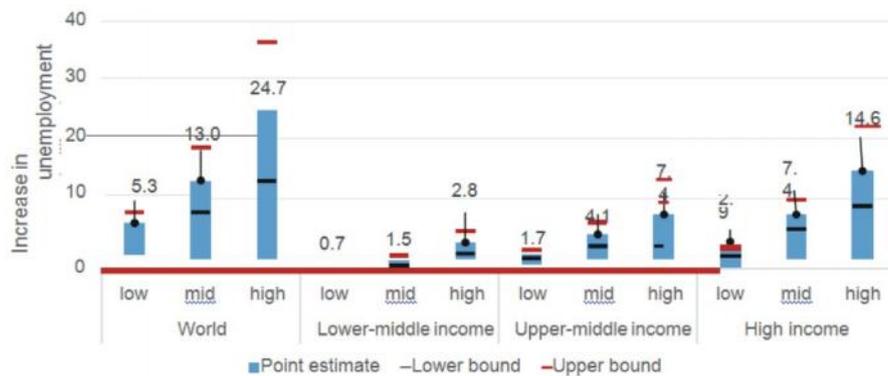
1. Impacts : How will COVID-19 affect the EMPLOYEMENT?

COVID-19 will have far-reaching impacts on labour market outcomes. Beyond the urgent concerns about the health of workers and their families, the virus and the subsequent economic shocks will impact the world of work across three key dimensions: 1) The quantity of jobs (both unemployment and underemployment); 2) The quality of work (e.g. wages and access to social protection); and 3) Effects on specific groups who are more vulnerable to adverse labour market outcomes.

Impact on global unemployment and underemployment

Initial ILO estimates point to a significant rise in unemployment and underemployment in the wake of the virus. Based on different scenarios for the impact of COVID-19 on global GDP growth (see Annex I), preliminary ILO estimates indicate a rise in global unemployment of between 5.3 million ("low" scenario) and 24.7 million ("high" scenario) from a base level of 188 million in 2019. The "mid" scenario suggests an increase of 13 million (7.4 million in high-income countries). Though these estimates remain highly uncertain, all figures indicate a substantial rise in global unemployment. For comparison, the global financial crisis of 2008-9 increased unemployment by 22 million.

Figure 1: Impact of declining global growth on unemployment based on three scenarios, world and income groups (millions)



Note: The figure shows the estimated unemployment impact based on three GDP growth scenarios simulated by McKibbin and Fernando (2020). The error bounds present the range of uncertainty stemming from the unemployment projection model but taking the GDP growth scenario as given.

Underemployment is also expected to increase on a large scale. As witnessed in previous crises, the shock to labour demand is likely to translate into significant downward adjustments to wages and working hours. While self-employment does not typically react to economic downturns, it acts as a “default” option for survival or maintaining income - often in the informal economy. For this reason, informal employment tends to increase during crises. However, the current limitations on the movement of people and goods may restrict this type of coping mechanism.

The decline in economic activity and constraints on people’s movements is impacting both manufacturing and services. The most recent data shows that the total value added of industrial enterprises in China declined by 13.5 per cent during the first two months of 2020.4 Global and regional supply chains have been disrupted. The services sector, tourism, travel and retail are especially vulnerable. An initial assessment by the World Trade and Tourism Council forecasts a decline in international arrivals of up to 25 per cent in 2020, which would place millions of jobs at risk.

Implications for labour income and working poverty

Labour supply is declining because of quarantine measures and a fall in economic activity. At this point, a preliminary estimate (up to 10 March) suggests that infected workers have already lost nearly 30,000 work months, with the consequent loss of income (for unprotected workers). Employment impacts imply large income losses for workers. Overall losses in labour income are expected in the range of between 860 and 3,440 billion USD. The loss of labour income will translate into lower consumption of goods and services, which is detrimental to the continuity of businesses and ensuring that economies are resilient.

Table 1: Estimated decline in labour income and increase in extreme and moderate working poverty (<\$US 3.20 per day, PPP), 2020

Income group	Low	Mid	High
Labour income (US\$ billion)	-860.0	-1,720.0	-3,440.0
Extreme and moderate working poverty (millions)			
World	8.8	20.1	35.0
Low income	1.2	2.9	5.0
Lower-middle income	3.7	8.5	14.8
Upper-middle income	3.6	8.3	14.5

Note: Working poverty estimates pertain to an absolute poverty threshold (below US\$3.20 at PPP) for 138 low- and middle-income countries. This analysis excludes potential impacts on working poverty in high-income countries.

Working poverty is also likely to increase significantly. The strain on incomes resulting from the decline in economic activity will devastate workers close to or below the poverty line. The growth impacts of the virus used for the unemployment estimates above suggest an additional 8.8 million people in working poverty around the world than originally estimated (i.e. an overall decline of 5.2 million working poor in 2020 compared to a decline of 14 million estimated pre- COVID-19). Under the mid and high scenarios, there will be between 20.1 million and 35.0 million more people in working poverty than before the pre-COVID-19 estimate for 2020.5

Who are particularly vulnerable?

Epidemics and economic crises can have a disproportionate impact on certain segments of the population, which can trigger worsening inequality⁶ Based on past experience and current information on the COVID-19 pandemic and insights from previous crises, a number of groups can be identified:

- Those with underlying health conditions and older people are most at risk of developing serious health issues.
- Young persons, already facing higher rates of unemployment and underemployment, are more vulnerable to falling labour demand, as witnessed during the global financial crisis. Older workers can also suffer from economic vulnerabilities. After the MERS outbreak, older workers were found to be more likely than prime-age individuals to experience higher unemployment and underemployment rates, as well as decreased working hours.⁷
- Women are over-represented in more affected sectors (such as services) or in occupations that are at the front line of dealing with the pandemic (e.g. nurses). The ILO estimates that 58.6 per cent of employed women work in the services sector around the world, compared to 45.4 per cent of men. Women also have less access to social protection and will bear a disproportionate burden in the care economy, in the case of closure of schools or care systems (ILO, 2018).⁸
- Unprotected workers, including the self-employed, casual and gig workers, are likely to be disproportionately hit by the virus as they do not have access to paid or sick leave mechanisms, and are less protected by conventional social protection mechanisms and other forms of income smoothing.
- Migrant workers are particularly vulnerable to the impact of the COVID-19 crisis, which will constrain both their ability to access their places of work in destination countries and return to their families.

2. Responses: what are the key policies that will mitigate the impacts of COVID-19 of work?

In times of crisis, International Labour Standards provide a strong foundation for key policy responses that focus on the crucial role of decent work in achieving a sustained and equitable recovery. These standards, adopted by representatives of governments, workers' and employers' organizations, provide a human-centred approach to growth and development, including by triggering policy levers that both stimulate demand and protect workers and enterprises.⁹

Policy responses should focus on two immediate goals: Health protection measures and economic support on both the demand- and supply-side.

- First, workers and employers and their families should be protected from the health risks of COVID-19. Protective measures at the workplace and across communities should be introduced and strengthened, requiring large-scale public support and investment.
- Second, timely, large-scale and coordinated policy efforts should be taken to provide employment and income support and to stimulate the economy and labour demand. These measures not only cushion enterprises and workers against immediate employment and income losses, but they also help prevent a chain of supply shocks (e.g. losses in workers' productivity

capacities) and demand shocks (e.g. suppressing consumption among workers and their families) that could lead to a prolonged economic recession.

Pro-active, large-scale and integrated measures across all policy areas are necessary to make strong and sustained impacts. Since the crisis is evolving rapidly, careful monitoring of the direct and indirect effects of all interventions are crucial to ensure policy responses are and stay relevant.

Building confidence through trust and dialogue is crucial in making policy measures effective. Especially in times of heightened social tension and a lack of trust in institutions, strengthened respect for, and reliance on mechanisms of social dialogue creates a strong basis for building the commitment of employers and workers to the joint action with governments. Enterprise-level social dialogue is also crucial.

Policy framework : Three key pillars to fight Covid-19 based on International Labour Standards



Protect workers in the workplace to minimize the direct effects of the coronavirus, in line with WHO recommendations and guidance¹⁰

- Improve OSH measures, including social distancing, provision of protective equipment (especially for health and allied workers, volunteers and others in permanent contact with people), hygiene procedures and forms of work organization (supported by information and awareness campaigns), and through social dialogue between employers and workers and their representatives, using for example OSH committees;
- Encourage appropriate flexible working arrangements, such as teleworking;
- Prevent discrimination and exclusion relating to COVID-19;
- Enhance universal access to collectively-financed health services for all, including uninsured workers and their families;
- Expand access to collectively-financed paid sick leave, sickness benefits, and parental/care leave to ensure income security for those who are sick, quarantined or caring for children, elderly or other family members.

Stimulate the economy and labour demand through economic and employment policies to stabilize economic activity.

- Active fiscal policies, particularly social protection measures, including targeted transfers and automatic stabilizers, such as unemployment benefits, along with public investment and tax relief for low-income earners and Micro, Small and Medium Enterprises (MSMEs);
- Accommodative monetary policy (interest rate reductions, reserve rate relaxation, targeted liquidity provisions);
- Targeted lending and financial support for specific sectors to protect enterprises, especially MSMEs. Investing in health systems is crucial in building resilience against COVID-19 but also offers an opportunity to create decent jobs.

Protect employment and incomes for enterprises and workers negatively impacted by the indirect effects (factory closures, disruption to supply chains, travel bans, cancellation of public events, etc.)

- Social protection through existing schemes and/or ad-hoc payments for workers, including informal, casual, seasonal and migrant workers, and the self-employed (e.g. through access to unemployment benefits, social assistance, and public employment programmes);
- Employment retention schemes, including short-time work arrangements/partial unemployment benefits and other time-bound support for enterprises, such as wage subsidies [and temporary cuts to payroll tax/exemptions from social security contributions], provision of paid leave and extension of existing entitlements to workers, and training leave, grants and related schemes;
- Time-bound financial/tax relief and income smoothing measures to support business continuity, especially MSMEs and the self-employed (e.g. subsidies, credit mediation/re-financing to overcome liquidity constraints).

Estimating the impact of COVID-19 on the world of work

The ILO actively maintains a series of econometric models that are used to produce estimates of labour market indicators in the countries and years for which country-reported data are unavailable. The purpose of estimating labour market indicators for countries with missing data is to obtain a balanced panel data set so that every year, regional and global aggregates with consistent country coverage can be computed. These allow the ILO to analyse global and regional estimates of key labour market indicators and related trends.

Based on the available analysis of the impact of COVID-19 on economic growth (GDP), a number of scenarios can be investigated to obtain a plausible range for the (un)employment impact of the virus. The economic estimates used in the ILO's modelling of the impact on the labour market draw from McKibbin and Fernando (2020)¹² who implement a range of supply and demand shocks in a global hybrid DSGE/CGE model, with the assumption that during the course of the year all countries will suffer from the pandemic.¹³ This study proposes three potential scenarios based on the strength of the effects of the virus (low, mid and high). Using these three scenarios results in three sets of unemployment estimates:

- “Low” scenario where GDP growth drops by around 2 per cent: Global unemployment would increase by 5.3 million, with an uncertainty of 3.5 to 7 million.¹⁴
- “Mid” scenario where GDP growth drop by 4 per cent: Global unemployment would increase by 13 million (7.4 million in high-income countries), with an uncertainty of 7.7 to 18.3 million.
- “High” scenario where COVID-19 has serious disruptive effects, reducing GDP growth by around 8 per cent: Global unemployment would increase by 24.7 million, with an uncertainty ranging from 13 million to 36 million.

Lessons from the past: Some key learnings relevant to this crisis

This pandemic is unique in many ways, but there are still lessons we can learn from previous economic crises (e.g. the global financial crisis) as well as epidemics (e.g. avian and swine flu, SARS, MERS, Ebola Virus Disease - EVD), which highlight the central role of employment, social protection and social dialogue in mitigation and recovery policies.

Accurate, consistent, timely and transparent information is essential not just for fighting the pandemic but also for reducing uncertainty and boosting confidence at all levels of the economy and society, including the workplace. A decline in, or lack of, confidence affects consumer spending and business investment, inducing economic slowdown and hampering recovery.

Workplaces are effective focal points for the dissemination of information, communication and sensitization on occupational safety and health, including prevention and protection measures to reduce the spread of infectious diseases. This, in turn, helps lessen the social and economic

impact of such diseases, including by protecting jobs, especially in the most affected sectors. Workers and employers can work together to advocate for prevention, raising awareness and building capacity of their members, and implementing workplace level occupational safety and health practices in line with relevant International Labour Standards.

Large interventions, rather than piecemeal approaches, make a difference, especially when endowed with maximum resources (e.g. proactive fiscal policies) and innovative policy solutions (e.g. new and various types of cash transfer programmes for target groups). This is critical to maintain the living standard of affected populations and spur demand-led recovery.

Specific segments of the labour force who are hit hardest require particular attention. As witnessed during the Great Recession, youth and those over 55 years of age usually require more support in regaining their employment status.¹⁵ As learned in the case of the EVD crisis, in health emergencies some groups are especially vulnerable (for example, health workers, and women, due to their caregiving role).

A focus on employment, including self-employment, is fundamental to facilitate the recovery process. Past responses to health emergencies and natural disasters have shown that employment-intensive investments in health and water, sanitation, and hygiene (WASH) infrastructure and services are an important means of immediate job creation in crises. Policies that support skills development and entrepreneurship cushion the impact of unemployment.

Social protection systems and public infrastructures for social services increase resilience, allowing societies to cope with emergencies in the immediate term and to mitigate the impact of possible future crises. Effective and efficient social security systems are powerful economic and social stabilizers of economies and societies, especially if they are already in place before a crisis hits. The role of social protection supporting aggregate demand in times of crisis has been widely recognized. The Ebola outbreak in parts of West Africa showed that the lack of social protection measures in the context of health epidemics aggravates poverty, unemployment and informality, leading to a vicious circle of even greater fragility.

Preparedness at all levels is essential to mitigate impacts and increase resilience, protecting jobs, enterprises and livelihoods. Drawing on previous epidemics, business continuity planning has proved to help navigate the uncertain future and promote business sustainability by identifying and managing risks; understanding business priorities, key products and services; establishing response plans; and taking action to minimize disruption and ensure that the workplace and workers are protected and prepared.

Constructive and persistent social dialogue between governments and social partners plays a crucial role in developing effective responses at the enterprise, sectoral and macroeconomic level, as demonstrated by historic economic crises. Governments can neither tackle the causes and consequences of crisis nor ensure social stability and recovery through unilateral action. Social dialogue is an irreplaceable tool of balanced crisis management and accelerating recovery as well as an essential governance instrument with regard to change. Confirmed channels of communication and continued dialogue with the government are key to allow workers' and employers' organizations to manage enterprise restructuring in a sustainable way and preserving jobs.

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Impact of Covid 19 - Special case of Forest Dwellers of Chhattisgarh



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Abstract :

Covid-19 has affected Public Health all over the world. Medical Practitioners, Health workers, Policemen and people serving under essential services are regarded as soldiers against this fight. This pandemic has forced us to revisit the basics we were surviving on in each sector. Social distancing, sanitisation, quarantine, isolation and lockdown have changed our daily vocabulary as much as our life. But there is one more perspective to this pandemic in perspective of lockdown, as “JAAN” is being taken care of so now “JAHAN” is requiring the next utmost care. Economy which is getting adversely affected day by day globally will require unprecedented efforts to recover.

Chhattisgarh being a residential pioneer in Tribal Communities has a Concern as their livelihood depends on forests. According to a joint preliminary assessment report by Community Forest Rights - Learning and Advocacy (CFR-LA), All India Forum of Forest Movements (AIFFM) and other rights groups, Tribal's and other forest-dwelling communities have been adversely affected by COVID-19 and lockdown measures. Livelihood of this Tribal community depends on the MINOR FOREST PRODUCE collected from the forests where these families reside, collection is being sold to the Government and the payment is being given to families.

The objective of this paper is to dwell on the livelihood of these forest dwellers amidst lockdown period. A brief and limited study of Kanker District Naharpur Samiti as well as study of various publications has been cited to search for these questions.

Keywords :

Covid-19, Lockdown, Minor Forest Produce.

Introduction :

Lockdowns were meant to “flatten the curve” of the infection. These lockdowns meant to restrict the access of millions of citizens and closure of various business activities in urban as well as rural areas as a security measure but ironically it has created more insecurity economically than ever. Chhattisgarh with its rich biodiversity is having, 44% of its geographical area covered with forests. Chhattisgarh Government has declared the state as “Herbal State”. Keeping intact the minimum forest produce in its natural form and to promote its use in this form were some of the objectives. MFP comprises all non-timber forest produce of plant origin such as bamboo, brush wood, stumps, cane, tussar, cocoons, honey, wax, lac, tendu or kendu leaves, medicinal plants and herbs, roots, tubers, etc, according to the Forest Rights Act, 2006. Various tribal communities reside here and earn their livelihood from these MFP (Minimum Forest Produce). But Lockdown has added one more lock to their entrance that was already far from the urban population. Annual trade of MFP has reached over \$ 134 million while the trade potential from MFP in the State is about \$ 236 million which includes

\$110 million from Nationalized MFP and \$ 126 million from Non nationalized MFP. The collection and sale of hundreds of minor forest products (MFPs), which form the backbone of forest dwellers' economy, are badly affected

Literature Review :

This paper is written on the basis of data collected from secondary sources such as official government websites and media reports on the web.

Objective :

- To study about Trade mechanism of MFP in state.
- To study about difficulties in selling this produce during lockdown.
- State some of the Measures taken by CG govt. amidst Lockdown.

Marketing Mechanism of MFP in CG :

Chhattisgarh has 22 varied forest sub-types present with home to more than 200 varieties of medicinal plants. These forests produce minor forest products like Tendu leaves, Sal seeds, Gum, Lac, Tamarind and several medicinal plants, which provides a means of livelihood to tribals who form 35% of state population. But all MFP collected from forests does not have market, rather only some have the privilege. With the aim of safeguarding the tribal community the government monopolized the purchase. Direct purchase by the traders has been eliminated by the government. Auctioning of MFP products takes place and traders bid. Procurement and collection centre (known as phad) sell it. Chhattisgarh State Minor Forest Produce (Trading & Development) Co-operative Federation Ltd., Raipur is the three tier Co-operative organization created with an objective to promote the trade and development of Minor Forest Produce in the interest of MFP gatherers. Chhattisgarh State Minor Forest Produce (Trading and Development) Cooperative Federation Limited is an apex organization of approximately 1 million forest produce gatherers.

Difficulties amidst lockdown :

1. Peak period of MFP Collection :

This period from March to June – is the most crucial period for MFP collection and trade. According to the MoTA (Ministry of Tribal Affairs), this earning constitutes 20-40 per cent of their annual income from MFP. But a nationwide lockdown has put a break on this earning. Especially during weak seasons Minor Forest Produce (MFP) provides critical support to tribal groups like hunter gatherers and landless.

2. The Fear of Exploitation :

The MFP items include wild honey, tamarind, sal leaves, sal seed, mahua seeds, neem seeds, karanj seeds, mahua flowers, tejpatta, and kukum (dry), among others which the tribal communities gather and sell off. In Chhattisgarh, some tribal communities can't sell their tamarind as the markets have remained closed during the lockdown. In such a scenario many of the forest dwellers are selling their products at a very cheap price to sustain them through this tough time.

3. Poor access of forest dwellers to the PDS :

Poor access of tribal and forest dwellers to the Public Distribution System (PDS) are being reported from across the states which is putting their food security in danger. The lack of institutional structure has bereaved these tribals from benefits introduced by the government and various agencies.

4. Women workers are worst affected :

Women workers are badly affected as these MFP are majorly collected by women in tribal community and this is considered to be a big step towards their earning and empowerment.

Proactive measures proposed and taken by CG Govt. :

1. Procurement by Chhattisgarh Government :

Chhattisgarh Govt. has recommended on the revision of Minimum Support Price of MFP items. Chhattisgarh Govt. has purchased the highest value of minor forest produce in the country at minimum support price in this season, According to the data released by the Tribal Cooperative Marketing Development Federation of India (TRIFED), minor forest produce worth more than Rs 18.63 crore has been purchased from forest dwellers and villagers in Chhattisgarh, which is the highest in India. The latest data of the state government reveals that, 72, 727 quintals of minor forest produce worth about Rs 21 crore have been collected from 1,32,272 collectors in Chhattisgarh during the current season.

2. Employment opportunities Increased :

Amidst lockdown employment opportunities for MFP collectors have also increased. Notably only seven forest produce were being purchased in Chhattisgarh from 2015 to 2018 at support price. Currently, seeing the plight of forest dwellers government had increased the number of minor forest produce to 22, which has now been increased to 23. This year MFP includes tamarind (including seeds), puwad (charota), mahua flower (dry), bahera, harra, kalmegh, dhavai flower.

3. Various schemes :

Pradhan Mantri Van Dhan Yojana (PMVDY) to provide the tribal people safety and ensure their livelihood. Moreover, the government revised the Minimum Support Price (MSP) of 49 MFPs.

4. Golden Leaf Procurement :

Tendupatta or Tendu leaf is among the most prominent forest produce as it generates most revenue. It is basically used to wrap tobacco and manufacture bidi (a form of cigarette). Tendu leaf is also exported to several countries including Sri Lanka, Pakistan and Saudi Arabia. According to a report by Indira Gandhi National Forest Academy, Dehradun, every year almost 200,000 tons of tendu leaf is procured from Madhya Pradesh and Chhattisgarh which is more than 50 percent of the total procurement. Understanding the prominence Tendu leaf has in revenue generation Chhattisgarh Government has declared a minimum support price of Rs. 4,000 per manak bora (a standard unit of 45 kg) for tendu leaf. No other state is giving so much prices.

Some suggestive measures :

Despite all these initiatives, people on the ground are suffering from many issues. Accessibility to the main market has already been an issue in the past which has multiplied because of lockdown. To get the right price for their produce has become all the more difficult. Though some institutional measures are suggested which can tone down this tense situation in the coming months if properly executed.

- TRIFED should be constituted for facilitating the implementation of MSP schemes.
- Van Dhan Vikas Kendras (VDVKs) should be made fully functional in this time of crisis.
- The tribal families where women are the bread earners must be given employment under MNREGA in this hour of crisis.
- Covid -19 crisis cell could be formed with some government officials, forest dwellers and people from civil committees in coordination with State Headed by Ministry of tribal affairs to look after the issues amidst lockdown.
- The tax reduction on Tendu leaf could be one of the measure to give relief to these forest dwellers in this Covid -19 crisis.

Conclusion :

Post Covid -19 each and every sector of the economy will need an overhauling process to get

to its new normal. State government as well as Tribal community have to work closely to take full benefit of the various measures and schemes. Awareness and mass communication with proper execution will make it possible to reach out to these difficult places and bring back the normal. This pandemic will also give an opportunity to search for new paradigms and new segments to enter. Revisit, rethink, return and then reform are going to be the new keywords to act on.

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Impact of Covid - 19 on agriculture sector in India



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Abstract :

The progressing wellbeing emergency around COVID-19 has influenced varying society. Protecting the life of individuals experiencing the infection just as bleeding-edge welfare responders has been the need of countries. Governments have swung into activities since the Corona virus assault made an extraordinary circumstance. Rules gave by the Ministry of Home Affairs, Government of India on 15 April 2020 after the expansion of lockdown till 10 May 2020, excluded agribusiness, agriculture, creature farming, poultry, and fishery, and partnered exercises from lockdown limitations; workers can go to work, markets are to open, acquirement is to occur and Agri-input shops and agro-handling focuses are to work. MNREGS work will likewise initiate. Powerful spread of the rules and usage on the ground will be urgent, as ranchers gather the rabbi yield and start arrangements for the Kharif season. Going ahead, one can predict numerous difficulties as ranchers and homestead workers set out to modify their lives and jobs. This has led to a fall in the world economy especially in developing countries like India. India with its suitable control has however tried its best to combat this crisis with a country wide lockdown to prevent the health implications. But agriculture being the backbone of the country and the GDP has been impacted in a negative way with enormous disruption in the provide series and cropping decisions for imminent agricultural seasons.

Key words :

MNREGS, GDP, Farmer Producer Organizations, Country Lockdown, MSME.

Introduction :

India has made an early move to constrain the spread of COVID-19, requesting a 21-day across the country lockdown for its populace of 1.3 billion individuals beginning March 25. The epic corona virus has spread generally in India moderately as of late contrasted with different nations, and the quantity of detailed diseases is low up until this point, with 5,274 cases and 149 passing's as of April 8. In any case, as COVID-19 cases are expanding quickly, there is extraordinary worry about the ailment's latent capacity spread and effect. India must be prepared for a potential flood. Testing ought to be extended altogether. The administration sees the example of the spread of COVID-19 as like the 2009 H1N1 flu pandemic, which means the spread is probably not going to be uniform. After the 21-day time frame terminates, it wants to keep up the full lockdown in "hotspot" zones and loosen up it in different spots. India proclaimed a three-week across the country lockdown till mid-April in the underlying stage, which has along these lines been reached out till May 3 for accomplishing agreeable control of the infection spread. The global pandemic of Covid-19 that originated in the Wuhan province of China has stretched its arms in the entire world affecting each and each sector of the financial system.

These measures may help in restricting the wellbeing emergency, yet-as in different nations- the total shutdown of every financial action aside from basic administrations will make a monetary emergency and wretchedness for poor people, with enormous occupation misfortunes and rising nourishment frailty. The financial stun will probably be substantially more extreme for India, for two reasons. Initially, pre-COVID-19, the economy was at that point easing back down, aggravating existing issues of joblessness, low wages, provincial trouble, ailing health, and far-reaching disparity. Second, India's enormous casual segment is especially helpless. Out of the national aggregate of 465 million specialists, around 91% (422 million) were casual laborers in 2017-18. Lacking ordinary pay rates or salaries, this horticulture, vagrant, and other casual laborers would be hardest-hit during the lockdown time frame. Here, I center around the reasonable effects on farming, supply chains, nourishment, and sustenance security and vocations. Transient workers who have figured out how to return won't have the option to return right away. Some may not wish to return additionally, given the travails many may have persevered through after the lockdown. The sector has faced a number of enactments and amendments in the policies and programmers between the first Industrial Policy and Micro, Small and Medium Enterprises Development Act for better performance. It has acquired a highly regarded rest in the socioeconomic giving of India even after a variety of shortcomings in the strategy proposal, poor infrastructure, inadequate training, incomplete credit facility, higher sickness rate and so forth¹. There is a requirement for both mitigation and recovery measures, to help the influenced and pick the strings once more, defeat the misfortune supported, and revamp their lives. Careful steps like keeping up social removing and hand washing should proceed as COVID-19 proceeds. Proactive measures by the state with helpful point of view are called for as we start working in 'another typical': more alleviation in kind (for example making the PDS all inclusive, guaranteeing whoever is poor gets the important help and isn't left starving because of bureaucratic obstacles like absence of apportion card); and money (for example expanding the sum under the PM Samman Kisan Nidhi from the current INR 6,000/- to INR 15,000/- and discharging the main portion before Kharif); measures to control charging of extravagant enthusiasm by casual division moneylenders, waiver of enthusiasm for the quarter on term credits and overdraft agribusiness and MSME accounts; remunerating misfortune brought about because of harm to short-lived crops like blossoms, natural products, vegetables and fish; and growing the extent of MNREGS to remember the gather of harvests for ranchers' fields by work and worth expansion to deliver by women.

Review of literature :

S. Mahendra Dev and Rajeswari Sengupta,(2020) in their paper entitled "Covid-19: Impact on the Indian Economy" On the health risk in rural areas, it is true to currently the problem is much more solemn in inner-city areas since of high compactness. But, it can spread to 70% of the India's inhabitants who live in rustic areas. Some migrant workers have already gone back to rural areas. There is a risk of Covid-19 dispersion to the grower, agricultural laborers, workers and others working throughout the food supply chains. The wrap up material used for agricultural merchandise can also carry the virus. The cultivation and rural inhabitants have to be sheltered as societal aloofness will be experienced comparatively less in rural areas.

Prangya Paramita Sahoo & Suvangi Rath (2020) in their paper Potential Impact of Corona Virus on Agriculture Sector concluded that Nonetheless, it very well may be fought with the coordinated endeavors of the focal and state governments alongside the examination establishments and augmentation administrations. To stay away from the antagonistic effect of Covid-19 flare-up and to keep the agribusiness section unaffected the legislature should give specific rules for horticulture activity, the value structure ought to be thought about and changed such that the ranchers are not under any sort of monetary misfortunes, the cultivating network alongside the workers ought to be shielded from Corona infection by keeping up social separating alongside help with managing the frenzy and mental misfortunes during this time and obviously giving the ranchers a stage for direct

advertising to fulfill the need of the shoppers by home conveyance of the farming create and evade any sort of wastages in the reaped items.

Objectives :

1. To study on Challenges of the agriculture in COVID 19.
2. To list out the Reaction of the Government of India.
3. To determine the Utilizing social wellbeing nets as a scaffold between wellbeing stun and financial stun.

Methodology :

This research is mostly descriptive in nature. Secondary sources of data have been used for this Secondary data has been collected from different published sources like books, journals, newspapers and web sites.

Challenges of the agriculture in COVID 19 :

- Interruptions in the acquirement of nourishment grains by government organizations.
- Disturbances in the assortment of harvests from the homesteads by private dealers.
- A lack of laborers to collect the rabi crop.
- A deficiency of drivers in the transportation area.
- Barricades in the development of rural products over the significant expressways.
- Conclusion or restricted tasks of APMC mandis.
- Shutdowns in the retail farming markets. These elements have prompted an emergency in a scope of yields as well: wheat, grapes, watermelons, bananas, muskmelon, chana, cotton, chilies, turmeric, cumin, coriander, onion, and potato.

Immediate Challenges :

Disregarding every one of these measures and taking into account proceeding with limitations on developments of individuals and vehicular traffic, concerns have been raised in regards to the negative ramifications of COVID19 pandemic on the homestead economy. This is the pinnacle of rabi season in India and harvests like wheat, gram, lentil, mustard, and so forth (remembering paddy for flooded tracts) are at the harvestable stage or nearly arriving at development. This is additionally when the ranch harvests come to the mandis (advertise yards) for guaranteed acquisition activities by assigned government organizations. Additionally, any serious interruption to the stockpile of transitory foods grown from the ground, dairy items, fish, and so forth having prepared to satisfy the expanding need from a swelling working class just as urban and country purchasers may make hopeless harm to all entertainers in the production network. The movement of laborers from barely any parts to their local spots has likewise activated signals for an emergency response, as they are significant for both reaping tasks and post-gather treatment of produce away and showcasing focuses. The Union Home Ministry, in an extremely noteworthy move, has informed to reject development of ranchers, ranch workers and collecting and planting related machines from the domain of lockdown. Making the nourishment grains, products of the soil and other basic things accessible to shoppers, both in provincial and urban regions, is the most basic test for Government hardware during the lockdown time frame. Smooth working of the inventory network, with satisfactory wellbeing measures for the individuals in question, is of fundamental significance. Circulation of the wares to helpless populace, while keeping up endorsed rules and convention, especially of social separating, must be adequately checked. As the continuous lockdown concurs with the rabi reaping season, ranchers the nation over admire the Government to guarantee continuous collecting of the harvests just as smooth obtainment tasks. The Union Home Ministry's round deferring limitations on the between and intra-State developments of ranchers/workers, just as collecting and related homestead machines, is to be

sure a stage right way. While guaranteeing accessibility of workers for basic homestead activities, their wellbeing (from any COVID contamination) and government assistance must be organized by the Government frameworks.

The offer of dairy items; fish; poultry, and so forth has additionally been hit during the lockdown time frame as the take-up by the sorted out industry players has been influenced because of deficiency of workforce and transport issues.

As climate has been unpredictable over recent months in numerous parts, gathered produce should likewise be shielded from such dangers.

Alleviation Measures :

The poor segments of society are consistently the hardest hit in any fiasco or pandemic circumstance. With around 85 percent of Indian homestead family units being little and minor ranchers, and a huge piece of the populace being landless ranch workers, government assistance measures to contain any harm from COVID are certainly going to assist them with true usage. The focal point of the Government accordingly must be to secure the lives of each resident. In any case, individuals living on horticulture and partnered exercises, generally those losing their salary from casual work at this lockdown period, must be furnished with elective roads (money moves) till the economy ricochets back (when this wellbeing emergency is effectively survived).

To support the interest for horticultural products, interests in key coordination's must be improved. In addition, web based business and conveyance organizations and new companies should be supported with appropriate arrangements and motivating forces.

The little and medium endeavors, running with crude materials from the agribusiness and unified division or something else, additionally need unique consideration so the provincial economy doesn't fall.

To forestall the prompt worries of shortage of homestead work, approaches must encourage simple accessibility of hardware through state elements, Farmer Producer Organizations (FPOs) or custom employing focuses (CHCs) with reasonable motivators. It is likewise proposed to investigate utilizing NREGS assets to pay some portion of the ranch work (with ranchers paying the equalization wage add up) to diminish the financial weight on the rancher, while guaranteeing wage work to the landless workers and laborers.

To answer inquiries identifying with the reported proportions of Government and tending to complaints of ranchers, other than giving warnings on ranch activities; accessibility of agri- inputs, devoted cost free help lines/call focuses (in neighborhood/vernacular dialects) must be built up by the Government.

Agribusiness in India is a State subject, and as has been seen in past years, approaches and projects fluctuate from one State to the next. Be that as it may, rural exercises, being interconnected in neighboring areas, agri-sops or advantages must not contort the market situation. Waiver of ranch credits, confirmations recommend, have not completely profited most of little and minor ranchers. Or maybe, it influences the future credit conduct of the borrowers and in this manner contrarily impacts the horticultural credit culture by and large. As the kharif (stormy/wet) season is quick drawing nearer, institutional loaning of harvest advances ought to be extended and encouraged for smooth (and adequate) progression of credit to acquiring ranchers. Agri-inputs – seeds, composts, agro-synthetic substances, and so forth – must be pre- situated for simple accessibility. Private segment must assume a noteworthy job with vital arrangement support.

Agribusiness and supply chains :

COVID-19 is disturbing a few exercises in agribusiness and supply chains. Fundamental reports show that the non-accessibility of transient work is interfering with some gathering exercises,

especially in northwest India where wheat and heartbeats are being collected. There are interruptions in supply chains due to transportation issues and different issues. Costs have declined for wheat, vegetables, and different yields, yet buyers are regularly paying more. Media reports show that the conclusion of inns, cafés, sweet shops, and coffeehouses during the lockdown is as of now discouraging milk deals. In the interim, poultry ranchers have been severely hit because of falsehood, especially via web-based networking media, that chicken are the bearers of COVID-19.

Here are a few measures are required to keep the agrarian area and supply chains Working easily :

The administration has effectively given lockdown rules that excluded ranch activities and supply chains. Be that as it may, execution issues prompting work deficiencies and falling costs ought to be redressed. Keeping supply chains working great is significant to nourishment security. It ought to be noticed that 2 to 3 million passing's in the Bengal starvation of 1943 were because of nourishment supply disturbances—not an absence of nourishment accessibility.

Ranch populaces must be shielded from the corona virus to the degree conceivable by testing and rehearsing social separating. The Farmers are more likely than not preceded with access to business sectors. This can be a blend of private markets and government obtainment. Small growers and dairy ranchers need more focused on help, as their pandemic-related info supply and market-get to issues are dire. Ranchers and farming laborers ought to be remembered for the administration's help bundle and any social assurance programs tending to the emergency. As lockdown measures have expanded, request has ascended for home conveyance of staple goods and E-trade. This pattern ought to be empowered and advanced. The administration ought to advance exchange by maintaining a strategic distance from trade bans and import limitations.

Utilizing social wellbeing nets as a scaffold between wellbeing stun and financial stun :

The lockdown has interfered with practically all financial movements Gauges by the Center for Monitoring Indian Economy show that joblessness shot up from 8.4% in mid-March to 23% in the principal seven day stretch of April. In urban zones, joblessness took off to 30.9% as of April 5. The shutdown will cause untold hopelessness for casual laborers and poor people, who have dubious existences confronting yearning and ailing health. The most ideal approach to address this earnest need is to utilize social security nets widely to settle their lives with nourishment and money.

The focal government's alleviation bundle, called Pradhan Mantri Garib Kalyan Yojana (Prime Minister's arrangement for the prosperity of poor people), is planned for giving security nets to that hit the hardest by the COVID-19 lockdown. In any case, it is deficient contrasted with the gigantic size of the issue. Nobel Prize market analysts Esther Duflo and Abhijit Banerji state that the administration ought to have been a lot bolder with the bundle's social exchange plans. The \$22 billion in spending is just 0.85% of India's GDP. This is a lot of lower than the bundles passed by the United States, Europe, and some Asian nations. India should think greater, and be spending in any event 4% to 5% of GDP. The focal and state governments must spend increasingly, regardless of whether there is a one-time climb in the monetary shortage.

Reaction of the Government of India :

The reaction of the Indian government in farming has included three arrangement measures.

1. It has reported that most agrarian exercises will be on the basic rundown. It has excluded farm workers in the fields, cultivating activities by ranchers, offices occupied with obtainment of agribusiness items including MSPs, and is informed by the State Governments, between and intra-state development of reaping and planting related machines and assembling, bundling units of composts, pesticides, and seeds among others.
2. It has reported that the primary portion of the PM-Kisan installment to ranchers, I. e., Rs 2000, will be paid forthright to ranchers. It has likewise declared that the wages under MGNREGS

will be raised from Rs 182 to Rs 202 every day.

3. The Reserve Bank of India (RBI) has reported a ban on rural term credits (counting crop advances) for a time of a quarter of a year.

Conclusion :

The eruption of Corona virus happening in Wuhan region in China in December 2019 has now become a global pandemic affecting nearly 20 Lakh residents with a death toll of nearly 2 Lakh populace. Though nearly all of the citizens are recovering daily, this natural disaster has poorly surprised the world financial system and has had a huge unenthusiastic insinuation on the same. The most responsive cultivation sector which is the spine of our nation is also hit with the externalities of Covid-19 eruption. Although not directly, but circuitously the result of corona virus scattering effect i.e. lockdown across the kingdom have twisted out to be a black opening for the farming community. The growers are likely to feel a dip in their returns. Mostly due to lockdown the restrictions on the movement of agriculture commodities from its place of production to the ultimate consumer has been hampered. Another problem lies with the shortage of labour force due to the fear of viral transmission which ultimately leads to the wastage of harvested commodities, mainly fruits and vegetables which are perishable in nature, in the farmer's field itself. Despite the fact that not straightforwardly, however by implication the outcome of crown infection spreading impact for example lockdown the nation over has ended up being a dark opening for the cultivating network. The ranchers are probably going to feel a dunk in their pay. Generally because of lockdown the limitations on the development of agribusiness wares from its place of creation to a definitive shopper have been hampered. Another issue lies with the deficiency of work power because of the dread of viral transmission which eventually prompts the wastage of reaped items, for the most part foods grown from the ground which are transitory in nature, in the rancher's field itself. The Corona infection pandemic has put a potential effect on the agribusiness item store network which is a mind boggling web of maker, transporter, distributor, retailer lastly the customer. Likewise the arranging of the Kharif and rabi crops has been placed into an end which will cause a significant halt in the up and coming agrarian seasons.

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COVID19 – Blockage and Turmoil of Economic Health of INDIA



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Abstract :

Background : The infection has risen as a significant hazard to the India just as the worldwide economy, despite everything reeling from the effect of Global exchange disturbance. On 11 March 2020, WHO announced Novel CoronaVirus (COVID-19) episode as a pandemic and emphasized the call for nations to take quick activities and scale up reaction to treat, distinguish and lessen transmission to spare individuals' lives.

Purpose : Novel corona virus (2019-nCoV) has spread in the world since its first human infection in December 2019. India has also witnessed a rising number of infections since March 2020. The Indian government imposed lockdowns in the nation to control the movement of its citizens thereby confining the spread of the virus and took some preventive measures (wearing mask and gloves, using sanitizer, face shields, maintaining social distancing) to save human life.

Research Method : In this study for achieving the prospect goal, secondary sources of data are used. Objectives behind this research which we are going to conduct on the Economic impact of the Covid19 pandemic in India. In this study, the research design is descriptive research design and Content analysis technique is used.

Result : Although the country had a positive approach in lockdown 4.0 with some major instances of sadness, disgust and others, the majority of the people had a negative approach in lockdown 3.0 & 4.0 because they lost jobs and faced crucial conditions.

Conclusion : This analysis can help the health specialists to understand people's mind-set, the authorities to take further corresponding measures in washing out the virus and the Businessmen, Employers to adapting to the changing attitudes by adjusting demand and needful plans accordingly.

Key Words :

(COVID-19), pandemic, preventive measures, lockdown, economic reforms.

Introduction :

The covid-19 plague is the most importantly human fiasco in 2020. In excess of 200 nations and domains have affirmed successful clinical cases, brought about by CoronaVirus pronounced a pandemic by the WHO. The COVID-19 pandemic has posed a never seen before threat on the nation, not only in terms of health but also in terms of economy.

As we have already acknowledged that India is a developing economy it is stated as an economy passing through demand depression and high unemployment, with 21-day lockdown announced by Prime Minister shri Narendra Modi on March 23, 2020, it would slow down the supply-side, accelerating the slowdown further and jeopardising the economic wellbeing of millions.

With an increasing number of coronavirus cases, the government has locked down transport services, closed all public and private offices, factories and restricted mobilization. Based on recent studies, some economists have said that there is a job loss of 40 million people (MRD report) in the country, mostly in the unorganized sectors.

In this situation, they are foreseeing that India would go into downturn influencing the sloppy segment and semi-gifted jobholders losing their business. It might likewise surface that during this season of dissolving trust inside and between nations – with national authority under tension from developing cultural distress and monetary encounters between significant forces on the off chance that we allude to the hours of Ebola emergency in Africa.

In the event that the Indian economy was an individual, her salary in 2020-21 and 2021-22 would be not as much as what it was in 2019-20. At any rate, this is the thing that the most recent World Bank gauges let us know. There is tremendous, maybe phenomenal, monetary agony ahead. Both strategy and governmental issues should assume a significant job to ease this. Terrible approach can delay, even crash monetary recovery. Great legislative issues can guarantee that the enduring of the majority is limited. What should be possible to guarantee this? Preceding sometimes back, the World Bank discharged its Global Economic Prospects report. It anticipates India's total national output (GDP) to decrease by 3.2% in 2020-21. There will be a moderate recuperation to 3.1% development in 2021-22. This implies 2021-22 GDP will be not as much as what it was in 2019-20. Certainly, India isn't the main nation which will confront this quandary. The East Asian area is by all accounts the main exemption. What does a constriction in GDP mean, all things considered? Livelihoods will drop. Occupations will be lost. Be that as it may, the effect of the compression will shift across areas, states, even social gatherings. This information is irreplaceable for a viable approach to intercession.

Centrum Institutional Research said the nation again gazes at the chance of low single-digit development for FY2021 (April 2020 to March 2021). The world's greatest lockdown that shut a larger part of the processing plants and organizations, suspended flights, halted prepares and confined development of vehicles and individuals. The world's greatest lockdown may have cost the Indian economy Rs 7-8 lakh crore during the 21-day time frame, investigators and industry bodies said. The World Bank on Sunday said India's economy is relied upon to become 1.5 percent to 2.8 percent in 2020-21 monetary policy which began on April 1. This will be the slowest development rate recorded since the financial changes of 1991. In this investigation for accomplishing the possibility objective, optional wellsprings of information are utilized. Using the World Bank's headline projections of 3.2% contraction in 2020-21 and 3.1% growth in 2021-22, we can calculate the projected growth for rest of the economy. This comes to a 7.2% contraction in 2020-21 and 1.4% growth in 2021-22.

Brief history of COVID-19 :

On 31 December 2019, a group of pneumonia instances of obscure etiology was accounted for in Wuhan, Hubei Province, China. On 9 January 2020, China CDC announced a novel coronavirus as the causative operator of this episode, coronavirus infection 2019 (COVID-19). Reported a group of 27 pneumonia cases (counting seven serious cases) Wuhan's Seafood Wholesale Market, a discount fish and live creature showcase.

On 9 January 2020, the China CDC revealed that a novel coronavirus (later named SARS-CoV-2, the infection causing COVID-19) had been identified as the causative specialist for 15 of the 59 instances of pneumonia. On 10 January 2020, the primary novel coronavirus genome succession was made freely accessible. The grouping was saved in the GenBank database (promotion number MN908947) and transferred to the Global Initiative on Sharing All Influenza Data (GISAIID). A fundamental examination indicated that the novel coronavirus (SARS-CoV-2) groups with the SARS-

related CoV clade and varies from the center genome of known bat CoVs. By 20 January 2020, there were reports of affirmed cases from three nations outside China: Thailand, Japan and South Korea. These cases had all been traded from China. On 23 January 2020, Wuhan City was secured – with all movement all through Wuhan precluded - and development inside the city was limited.

Structure of corona virus :

The coronavirus is a single-stranded RNA virus with envelope and it has a diameter around 0.1µm. The virus spreads via droplets such as cough, direct contact with infected people or contact of hands with contaminated environmental surfaces. So far, the below 6 types of coronaviruses are confirmed to infect humans.

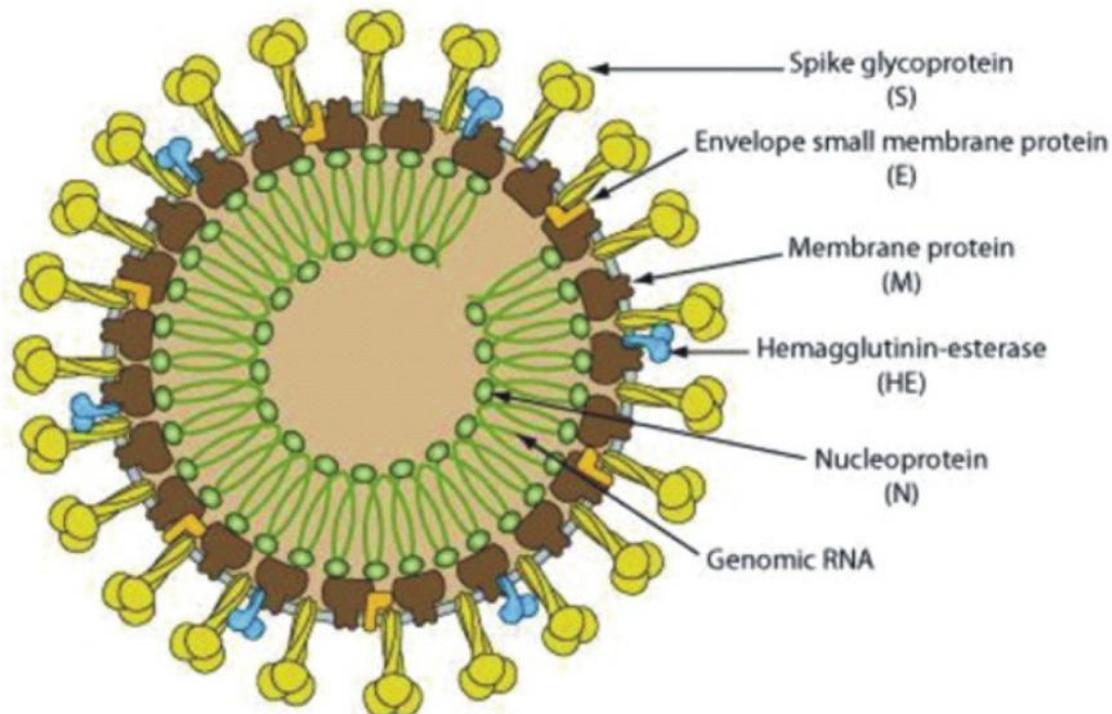


Fig. Schematic of a CoronaVirus

Features of the 2019- NCOV, the Novel Corona Virus :

The 2019-nCoV is a newly identified CoronaVirus. The common symptom is fever and respiratory symptoms including cough and breathing difficulties. The viral infection also causes pneumonia, severe acute respiratory syndrome and kidney failure for severe cases.² The estimated incubation period is ranged from 2 to 11 days but it could be up to 14 days according to the previous other coronavirus experiences. Detailed information is not yet confirmed including the animal source of infection. Thus, it is recommended to stay focused on the reliable latest information such as WHO.

Covid 19 case outbreaks in India :

The main instance of the 2019-20 coronavirus pandemic in India was accounted for on 30 January 2020, starting from china. Starting on 18 April 2020, the Ministry of wellbeing and family government assistance has affirmed an aggregate of 13,835 cases, 1,767 recuperations (counting 1 movement) and 452 passings in the country. Experts recommend the quantity of contaminations could be a lot higher as India's trying rates are among the most minimal on the planet. The disease pace of COVID19 in India is accounted for to be approximate 10 lakhs, fundamentally higher than in the similarly noticeably terrible influenced nations. Below is the coronavirus cases/deaths state-wise tally: Last Updated: Jul 19, 2020 09:56 AM IST

S.N.	Name of State / UT	Active Cases*	Cured/ Discharged/ Migrated*	Deaths**	Total Confirmed cases*
1	Andaman and Nicobar Islands	53	145	0	198
2	Andhra Pradesh	22260	21763	586	44609
3	Arunachal Pradesh	373	274	3	650
4	Assam	7700	15165	53	22918
5	Bihar	9392	15536	208	25136
6	Chandigarh	203	485	12	700
7	Chhattisgarh	1551	3658	24	5233
8	Dadra and Nagar Haveli and Daman and Diu	186	414	2	602
9	Delhi	16711	101274	3597	121582
10	Goa	1425	2038	21	3484
11	Gujarat	11233	34035	2122	47390
12	Haryana	5885	19318	344	25547
13	Himachal Pradesh	410	1036	11	1457
14	Jammu and Kashmir	5797	7165	236	13198
15	Jharkhand	2685	2611	46	5342
16	Karnataka	36637	21775	1240	59652
17	Kerala	6420	5199	40	11659
18	Ladakh	173	985	1	1159
19	Madhya Pradesh	6193	14864	706	21763
20	Maharashtra	123678	165663	11596	300937
21	Manipur	709	1182	0	1891
22	Meghalaya	350	66	2	418
23	Mizoram	117	167	0	284
24	Nagaland	546	432	0	978
25	Odisha	4678	11937	86	16701
26	Puducherry	800	1066	28	1894
27	Punjab	3092	6454	246	9792
28	Rajasthan	6803	21144	553	28500
29	Sikkim	185	90	0	275
30	Tamil Nadu	49455	113856	2403	165714
31	Telangana	12764	30607	409	43780
32	Tripura	914	1735	5	2654
33	Uttarakhand	1143	3081	52	4276
34	Uttar Pradesh	17264	28664	1108	47036
35	West Bengal	15594	23539	1076	40209
	Total#	373379	677423	26816	1077618

Source: <https://www.moneycontrol.com/news/trends/health-trends/coronavirus-cases-death-count-statewise-tally-july-19-latest-news-today-maharashtra-most-affected-5565921.html>

The flare-up has been pronounced an Epidemic in excess of twelve states and association regions, where arrangements of the Epidemic Diseases Act 1897 have been conjured, and instructive organizations and numerous business foundations have been closed down. India has suspended all traveler visas, as a dominant part of the affirmed cases were connected to different nations.

On 22 March 2020, India watched a 14-hour intentional open check in time at the occurrence of the head administrator Narendra Modi. The legislature lined it up with lockdowns in 75 areas where COVID cases had happened just as every single significant city. Further, on 24 March, the leader requested an across the country lockdown for 21 days, influencing the whole 1.3 billion population of India. On 14 April, the head administrator expanded the continuous across the nation lockdown till 3 May.

Objectives of the study :

1. To identify the Causes and Casualty rate from COVID-19 in India.
2. To analyse Preventive Measures and Remedies from COVID-19.
3. To identify the challenges and threats posed by the growing pandemic of COVID-19..
4. To assess the rigorous impact on Indian economy.

Research Methodology :

In this study, the research design will be descriptive research design. Content analysis technique used for this research as well as various journals published articles, News papers, Websites included as secondary sources of data.

Impacts on Indian Economy :

The world's greatest lockdown that shut a greater part of the processing plants and organizations, suspended flights, halted preparation and confined development of vehicles and people, The world's greatest lockdown may have cost the Indian economy Rs 7-8 lakh crore during the 21-day time frame, examiners and industry bodies said.

Acuite Ratings and Research Ltd recently evaluated that the lockdown will cost the Indian economy nearly USD 4.64 billion (over Rs 35,000 crore) consistently and the whole 21-day lockdown will bring about a GDP loss of nearly USD 98 billion (about Rs 7.5 lakh crore).

Asian Development Bank (ADB) sees India's monetary development slipping to 4% in FY21, while S&P Global Ratings has additionally cut its GDP development gauge for the nation to 3.5 percent from a past minimization of 5.2 percent.

Fitch Ratings puts its gauge for India development at 2 percent while India Ratings and Research has updated its FY21 estimate to 3.6 percent from 5.5 percent prior.

Acuite Ratings accepts there is a danger of a compression of April-June (2020-21 financial) GDP to the degree of 5-6 percent, with Q2 (July-September) additionally prone to post unassuming development in a most ideal situation.

The non-farm, non-government economy contains many sub-sectors. A contraction in each sub-sector will have different impacts across states and jobs. For example, the non-farm, non-government sector had a share of 86% in Gross State Value Added (GSVA) for Delhi. This share was 56% for Madhya Pradesh, and only 38% for Arunachal Pradesh. This means that Delhi's economic pain will be far more severe than Arunachal Pradesh.

The COVID-19 pandemic has posed a never seen before threat on the nation, not only in terms of health but also in terms of economy. As the nation enters its fourth stage of lockdown, businesses continue to be hindered and the economy is threatened to the core.

During this time of extreme crisis, Hon'ble PM Shri Narendra Modi has shown the way forward in form of Aatm Nirbhar Bharat Abhiyan. The PM has urged all to produce, promote and buy local so the economy gets a boost. This is a clarion call for all to not only choose, but produce indigenous and local products. This will help the nation move past the situation of crisis.

In making the nation Aatm Nirbhar, sectors like agriculture, animal husbandry, entrepreneurship, handloom and handicrafts, etc. may especially prove to be promising. Impacts on specified sectors as mention below :

Travel and Tourism-India is wealthy in recorded, common and strict spots where Indian individual's visited there as well as such a significant number of inhabitants of the world visited there at. Because of pandemic it's not possible .due to lockdown all over India transportation and travel are thoroughly boycotted. According to secretary-general Naveen Gupta, All India Motor Transport Congress (AIMTC) that the aggregated misfortunes to truckers during the initial 15 days of lockdown were about Rs 35,200 crore given a normal Rs 2,200 misfortune to per truck every day.

Retail sectors :

Most of the peoples are working on unorganized retail sectors , small business and medium sector business .now they all are unemployed and badly affected by these sectors. The Indian retail sector comprising 70 million small medium and big traders employing 45 crore people, does a monthly business of approximately USD 70 billion.

Core business factories :

The World Bank on Sunday said India's economy is expected to grow 1.5 per cent to 2.8 per cent in the 2020-21 fiscal which started on April 1. This will be the slowest growth rate recorded since the economic reforms of 1991. "We have cut our GDP estimates for FY21 from 5.2 per cent to 3.1 per cent and believe that too will be back-ended," Centrum Institutional Research said. It expects the overall GDP growth for 2020-21 to be in the band of 2-3 per cent which takes into account a significant economic revival in the second half of the financial year.

Investment, Exports and Import :

At last as much as 70 per cent of economic activity, investment, exports and discretionary consumption to a standstill. Stating that the pandemic came at the most inopportune time for India whose economy was showing signs of recovery after bold fiscal/monetary measures, Centrum Institutional Research said the country again stares at the possibility of low single-digit growth for FY2021 (April 2020 to March 2021) and may be continue further quarters.

Conclusion :

In the present time worlds faces a crucial disease that is called novel Corona Virus(COVID19).This disease spreads from virus that affects the human immune system, with the symptoms of Nosel infection fever, drought and cough etc. its originated /reported from china and spreads all over globes .only prevention is to maintain social distancing ,wearing Mask, gloves, face shield etc. stay at home away from infected persons. No vaccine or medicines are available in present time to stop this severe respiratory and lungs affected disease. So many pharma companies they will make efforts to make either medicine or any vaccine but hope for the best to survive in better Economic and Health condition in future More than 150 countries engaged in COVID-19 vaccine global access facility.

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Impact of Covid-19 on Health Insurance : Opportunities and Challenges



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Abstract :

The motivation of present study is major problem and challenges faced by citizens and nation due to corona virus pandemic. The study represents the current situation of nation regarding the healthcare and facilities provided to the public. This paper also discuss the role of health insurance products and its benefits to deal with the problems of covid-19. How can health insurance be more beneficial to public and government and its revenue generation and effects of claims due to pandemic. Can health insurance be done mandatory for all citizens like the developed nations under the proper act. Paper also provides suggestions for better working of health insurance at present and future. It also deals with the impact of boom in health insurance on the general insurance companies.

Keywords :

Covid-19, Insurance, Hospitalisation, IRDAI.

Introduction :

Health insurance is the part of general insurance and not Life Insurance. This is special type of Insurance different from other insurance like fire and theft insurance they have generally two parties. Whereas health insurance comprises of three parties insured, insurer company and Third party. Health insurance is funded in form of government revenues & taxes, Social health insurance, out of pocket payments and commercial health insurance. Health insurance also known as health coverage distributes the financial risk associated with the individuals and their health care expenditure. It ensures individuals from expenses incurred due to variation in the health. Health insurance covers the cost of the health services received by the insured in some or all as per the terms of the insurance. It keeps one's health care costs affordable and predictable. The health insurance offered by insurance companies is known as commercial or private health insurance. The health insurance policy is a contractual agreement between insurer and insured which defines the limit and area of coverage of health care expenses to be covered. Insured have to pay different amounts for receiving the benefits of health insurance. The insured generally pay a premium on the monthly fixed payment to the insurance company. This is a fixed amount paid by the individual out of pocket before health insurance starts to pay for health services. The insurance first arrived in India in 19th century and after that Insurance act 1938 proved to be backbone of all Insurance laws in India. Health insurance noticed its starting in 1948 with ESIC for employees of formal sector and later CGHS in 1954 for central government employees. But there was no health insurance available for the citizens other than government employees. Mediclaim for individuals and families was launched in 1986 as first standardised health insurance product. Health insurance products can play major role in general

insurance sector in the present scenario and can do good business as compared to other general insurance products.

Review of literature :

Health Insurance is the most important area of research in the situation of pandemic. This study is based on the information provided by the government sources and official records of the various health insurance companies. The importance of health insurance has been discussed in many books, research articles and literature available. The main focus was to study the basics of working of health insurance at present and in future when pandemic is controlled worldwide and in the country.

Objectives of the study :

1. To Study the importance of health insurance for common citizens.
2. To analyse the area of health insurance and its impact.
3. To analyse the activities of various health insurance companies and government in the situation of pandemic.
4. To know the possibilities to improve the operation of health insurance in the pandemic situation.

Research Methodology :

The research paper is purely based on the available secondary data. Data is collected from various sources such as government health portals, books, Journals and annual reports of GIC and its subsidiary companies to understand the working of health insurance products and its benefits to the beneficiaries in India.

Previous research articles, magazines and different websites of private insurance companies were also referred. The increasing need of health insurance in scenario of future opportunities and challenges also used in the study.

Impact of Covid-19 on health insurance :

Covid-19 has impacted most of the industries and sectors across the world including India. Insurance industry has also faced many challenges specially general insurance sector. The Largest revenue area of general insurance is automobile sector which has also seen low times due to pandemic and lockdown. When the whole world came to standstill due to lockdowns, the hospitality and event industries has been hit badly and as a result the travel insurance, event, liability and property insurance also seen low times. Travel insurance was very profitable segment as per report of PWC India which also hit the airline business due to reduced or no travels in the pandemic. In this situation health insurance can play major role of revenue generation for general insurance companies. Health insurance is completely different from the other insurance and its policies also has many terms and conditions and it has to be checked whether already existing products can cater to the need of policy holders or what kind of changes can be done so that these products can be beneficial to both the citizens and the companies. Where there are many opportunities for health insurance to grow as individuals are opting health insurance to secure themselves and their families from unpredicted expenses due to illness. There are many Challenges also that will hospitalisation expenses of both private and public hospitals will be covered or only of government hospitals will be considered by the companies so that their claim amount does not exceed the total premium received or total sum assured under the health insurance products.

Features and coverage of health insurance products and its benefits in Covid-19 :

- Health insurance products are mostly hospitalisation indemnity products in India.
- Health insurance products don't cover pre existing diseases at the time of commencement of the policy.
- Separate health insurance products for critical illness and senior citizens are available in India.

- Extra premium has to be paid to include pre existing diseases like diabetes, cancer and other dreaded diseases.
- Health insurance products also provide cashless hospitalisation in the empanelled hospitals.
- Health insurance has three parties insurer (company), insured (Policy holder) and third party (Empanelled Hospitals).

As it is clear from the features of health insurance products that it works on the pre determined terms and conditions. Does it will be helpful for a individual who gets hospitalised due to coronavirus and holds the health insurance benefit but cannot avail any benefit from it. There are many challenges as well for the insurance companies to develop new products with the opportunities to generate revenue and increase health insurance business in the present scenario of pandemic.

Opportunities and Challenges for health insurance in pandemic :

The demand for health insurance in the pandemic is expected to increase considerably, although the negative movement may not be offset. India has been an underinsured country traditionally. In India schemes provided by private health insurance covers urban population near about 18% and rural population near about 14% . Although some government schemes such as Rashtriya Swasthya Bima yojana (RSBY) and Ayushman Bharat has bridged gap between the private and public health insurance sector. These schemes are specially designed to provide health care benefits to the poor and vulnerable.

General insurance and Health insurance companies are facing many challenges and foreseeing its impact as opportunity in following areas due to the widespread COVID-19 pandemic.

Health insurance Product development :

In the situation of the pandemic, the enquiries about health insurance policies have increased by 25- 30% which reveals there has been awareness and greater concern about health and health insurance. There is an opportunity for insurance companies to innovate and serve the evolving needs of a more informed population in the pandemic. COVID-19 insurance products have been launched by the insurance companies in March 2020. These products are of short duration and are providing fixed benefits and fixed amount of sum insured in case of hospitalisation. IRDA has also provided some specific approvals in this situation for risk cover.

A few health insurance product considerations for insurance companies are :

- The companies need the data of cost of treatment, patients profile and morbidity rate to assess the risk and determine the premium for health insurance products for this disease.
- The companies also need the data to calculate the possibility of long trail of this disease to restructure the price of present hospitalisation products.
- The insurance companies have a opportunity to make a agreement with their corporate associates to provide health care benefits to their employees to handle the situation of COVID-19.

Liquidity and Claim payout :

The health insurance companies are facing major challenges after the instructions of IRDAI to accept the claims related to COVID-19 under the active health insurance policies. The health insurance products provided by insurance companies have their own terms and conditions of inclusion and exclusion of some diseases. The risk of COVID-19 as a pandemic is not included in the current active products. The claims will increase extra burden on the insurance company if treatment done in private hospitals apart from it there will be unpredictable increase in claims for insurance companies which will affect their overall claim settlement.

The public health insurance sector may witness greater number of claims compared to private health insurance as its coverage is more in the nation. The isolation of infected patients in the

hospitals is must to reduce the community spread. This scheme does not determined cost of setting up isolation wards, which will increase the additional burden on the government.

The IRDAI has provided new guidelines to insurance companies to extend the time period of existing policy up to 30 days in case of renewal or lapse of policy.

Reserves requirement :

The government has decided to reduce repo rates and interest on bonds. This is a greater challenge for the insurance companies to maintain their higher reserves, credit risk and liquidity risk. IRDAI should provide some relaxation to the companies who are very close to insolvency.

Considerations related to the fiscal status of health insurance companies :

- The regulations for the protection of policy holder and governance of insurance companies are stringent. No structural difficulties and governance failure is anticipated in insurance sector till now.
- The decreasing rates of bonds may effect the insurers business this may result in selling of investments by the insurance companies.

Conclusion and recommendations :

The pandemic situation is a challenging phase for the health insurance sector. But on a positive note it has also presented with many opportunities in the present and future. The most untouched area of general insurance sector health insurance has seen boom in the COVID-19 pandemic. The new aspects can be added to the development of health insurance products after proper availability of data. Companies are at risk for overpricing or underpricing of product in the present scenario. There should be proper collaboration between healthcare professionals, actuaries and insurers to create a proper model to deal with this situation. This will result in the increased value of policies and reduction in claims. There are many corporate customers of insurance companies investing separately in these models for their employees. This opportunity can also be ceased by the insurance companies to maintain their present customers .The schemes should be run by the insurers along with government with the PPP model and handle these kind of situations in future.

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Role Of World Health Organisation (WHO) In The Context of Covid-19



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Abstract :

The motive of the present paper is to understand and analyse the various activities and working of WHO in this pandemic. Major problem and challenges faced by WHO in handling the situation and providing guidelines about the present status of nations across the world. This paper also deals with the usefulness of the activities carried on by the WHO. The study also represents the current status of WHO in the world. It also pays stress on the working was satisfactory or not of WHO in the era of Covid-19.

Keywords :

WHO, Covid-19, UN, Regulations and Guidelines.

Introduction :

World Health Organisation (WHO) is a specialised agency established by United Nations (UN) on 7th April 1948. Its administrative headquarter is situated at Geneva and world health assembly is its major governance body. In 1945 diplomats from world met in San Francisco to establish UN they also decided to form a organisation to deal with the global health issues which resulted in the establishment of WHO. Every year world health day is celebrated on 7th April to celebrate the foundation of WHO on this day in 1948. The main role of WHO is to provide health advisories and guidelines about international public health issues to all the countries of world as a directing and coordinating authority. WHO also promotes research related to health issues globally and its measures to eradicate or lessen the problems. The member countries are 193 in number and its two member associates working at present working with WHO. World health assembly meets every year in Geneva to formulate the policy of the organisation and its budget. World health assembly also elects 34 member of executive board which appoints the director general along with world health assembly. The routine operations and implementation of strategies are carried out by WHO Secretariat consists of staff, field workers and experts who are appointed at one of the six regional WHO offices or the central headquarters or other offices located in countries around the world. The deputy director general and multiple assistant directors general support the director general who specialises in specialised areas in the framework of WHO. It can be health systems and innovation, women's, family and children's health. The Primary source of finance of the organization is from annual contributions made by member governments on the basis of their ability to pay. The first world health assembly held in 1948 with 55 member countries decided top priorities of the organisation would be tuberculosis, venereal disease, nutrition, environmental sanitation, malaria, women's and children's health. WHO has also grown to cover many health issues which were not known in 1948.

WHO also sponsors measures to eradicate the health problems, eradication of small pox in 1980 was its great achievement of the organization. In March 2020 WHO declared the global outbreak of COVID-19, to be a pandemic that first appeared in Wuhan, China, in late 2019, a severe respiratory illness caused by a novel coronavirus. WHO acted as a centre for worldwide information on the media briefings, issuing regular situation reports and illness on its spread and mortality rates; providing practical measures and technical guidance, updates on the research about the vaccine for governments, health care workers; public health authorities and the public.

Review of literature :

WHO is very vital for research in the period of global pandemic and its activities are also very crucial. Various studies depict the role of WHO in all kind of major health issues faced by the world. Guidelines issued by WHO also becomes very important to tackle the situation of COVID-19 worldwide. WHO being the prime institute keep check on health problems and its current working to deal with the situation is very helpful for all the nations facing this tough time. It has also been observed that WHO has not assured the nations of the world to come out of the pandemic and its ways.

Objectives of the study :

1. To study about the activities of WHO in the period of global pandemic.
2. To Study the activities of WHO in the pandemic of corona virus is satisfactory or not.
3. To Study about the steps taken by WHO to control the Pandemic corona virus.
4. To Analyse the success rate and importance of Who in global pandemic conditions.

Research Methodology :

The research paper is purely based on the available secondary data. Data is collected from various sources like books, Journals and reports & advisory of WHO provided time to time to tackle the situation arising due to corona virus spread in the world. Also reports and bulletins provided by the health ministry about the current situation of covid -19 in the Nation.

Various newspapers, magazines of world and India level and websites of WHO are referred.

Major Priorities of WHO :

- To increase access to essential and better-quality medical products.
- To assist the countries seeking progress toward universal health coverage.
- Assisting countries to establish their capacity to cater to regulations of International Health.
- Addressing the role of factors of social, economic, and environmental related to public health
- To accomplish the sustainable development goals set by United Nations by Promoting public health and well-being.

Guidelines of WHO in the pandemic situation COVID-19 :

Role of WHO becomes very important in the pandemic situation as it is a prime institute for universal health care in the world. WHO is working since December 2019 when corona virus was traced first traced in china and still providing measures to prevent this virus from its widespread in the world. Later in march 2020 organisation declared it as a pandemic for the whole world. WHO is regularly providing guidelines and preventive measures to deal positively with the situation. The organisation has provided many guidelines to tackle the situation some of important guidelines provided by WHO are discussed further in the paper

Guidelines for Community-based health care in the context of the COVID-19 pandemic :

Community-based health care in the context of the COVID-19 pandemic is an essential part of primary care. Three major organisations of world WHO, IFRC and UNICEF are providing proper

guidance about community –based health care in the present context. It becomes more critical to deliver proper social care at the needed places by the trusted community members. To ensure an effective response to COVID-19 decision makers are provided with practical recommendations to make health care workers safe and protect the community. The nations of the world affected by the pandemic can reach to early recovery by using the coordinated and comprehensive approach.

Operational guidance for ensuring essential health services in the context of the COVID-19 pandemic :

Apart from the health issues faced due to COVID-19 by the countries they also have to ensure the other health services at the local, regional and national level. When health systems are submerged, both direct mortality from widespread and indirect mortality from vaccine-preventable and treatable conditions raise exotically. To mitigate the risk of collapse of system nations will need to make crucial decisions to balance the demands of health care needs of COVID-19 and simultaneously engaging in coordinated action and strategic planning to ensure essential health service delivery. WHO is regularly providing guidelines to support countries response and preparedness and take immediate actions to ensure access to high-quality essential health services in the respective Nations.

Recommendations and Guiding principles for immunization activities in the context of the COVID-19 pandemic :

In the situation of COVID-19 pandemic essential health service is Immunization. If incase there is any disruption of immunization services it may result in outbreak of various kinds of prone vaccine preventable diseases. WHO is providing guidance through considerations and principles to help decision making of countries regarding immunization services in the context of COVID-19 pandemic. These guiding principles are endorsed and reviewed by the WHO's Strategic Advisory Group of Experts on Immunization. Advice on importance of ensuring safe immunisation services is included in the guidance. It is important to see that when physical distancing measures are lifted there might be need for urgent catch up vaccination. Further to avoid transmission of the COVID-19 virus there should be planning for temporary campaigns for suspension of preventive mass vaccination.

Administrative measures for health workers by WHO in the context of the COVID-19 pandemic :

Administrative measures provided by WHO to work in the challenging situation of COVID-19 for health workers include many provisions. These are provisions related to proper training for health workers, to ensure that public and health workers understand the importance of seeking medical care promptly, assurance of adequate staff to patient ratio and proper monitoring of health workers at work regarding proper precautions and measures to further improvements. Many restrictive measures are provided to health workers regarding visitors access of the patients. Health care system should chalk out better alternatives for direct interactions between the patients, family members and other clinical staff. These measures are not only to protect the visitors but also the health care facilities provider from the potential of visitors to introduce the VIRUS covid-19 in that places. Apart from these measures some duties are also assigned to the health care provider staff to educate and aware caregiver visitors on physical distancing, respiratory etiquette hand hygiene and other standard precautions, and how to recognise the signs and symptoms of COVID-19. Some other important measures to prevent the widespread of the COVID-19 are to restrict the movement of caregivers and proper screening of these caregivers before entering the premises and most important to make sure the mandatory use of clinical mask.

Conclusion and recommendations :

The above paper describes about the working and guidance provided by the WHO in universal health care and its role in this crucial period of COVID-19 pandemic. The study also reveals the structure and formation of the organisation under United Nations. How the organisation provides

regulations and guidelines to cater the outbreak of many existing and new virus or health issues faced by the countries in the world. The paper depicts the major priorities of WHO in the normal time and specialised provisions for the specific health care issues of the countries. The present problem faced by the world is the outspread of COVID-19 which can be prevented by some precautionary measures as no certified and tested vaccine has been developed till date. After the declaration of COVID-19 as pandemic by the WHO, organisation is initiating various campaigns for preventions of COVID-19 and providing information to the countries about the current situation of the pandemic to world and supporting the research for development of the vaccination. Thus it can be said that activities, guidelines, technical and practical advice of WHO is satisfactory in the context of COVID-19 pandemic

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2020 A Global Conflict and Its impact on World Economy



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Abstract :

The present paper is mostly devoted on the topic keeping in view the present scenario of COVID-19 pandemic. Due to this world is facing major problems and challenges in terms of worst recession. The study describes the summary of reports given by the world bank and other organisation of world. Paper also pays emphasis that 2020 global conflict will not only affect the world on economic grounds but also many problems due to political disturbance, food security and unemployment.

Key Words :

World Bank, Recession, Report, Conflict and Economy.

Introduction :

The world has observed a downfall in global security and cooperation in the past 10 years. The world has witnessed multiple international wars, rising nationalism of global powers, cyber-attack by states, global human crisis, increasing nationalism from world powers, increasing terrorist organization and increase in number of violent agents in the states. During the last decade near about 100 countries are facing terrorist violence and political instability which will leave its impact for the long period of time in the future. The present situation of conflict and disorder can affect the globe in some major ways. The rising of political violence is manifesting disorder in many forms such as political instability cannot be said to be only failure of state but also a flexible and volatile nature of political systems. Political systems are adapting these changes as a dynamic, consistent and persistent environment rather than living in rigid environment. The developed states like Turkey, Russia and Mexico are frequently witnessing the political violence shows how relatively wealthier states are facing these challenging scenario. The unstable government control and capacity in poorer states are also reason for continued conflicts in the Afghanistan, Somalia and Democratic Republic of Congo. These states are also facing situation of war not only conflict which is also a stress building environment. The intensity and form of these conflicts give rise to political competition within the Nations. It will result in the continued rise in militant activities, Violence and gangs across the globe. There are two ways of protesting or demonstrating first is peaceful protest and second is violent protest. The agitation done peacefully hardly have any effect on the elite political system and most of the time these kind of protest are suppressed by security forces violently attacking on the mob or protestors, Politicians also direct these kind of actions therefore only option left with the protestors is to demonstrate violently any related matters with them. South Asian Nations are facing riots on regular basis which effect the law and order of the relative states.

Review of literature :

Global conflict is very important for research in developing states specially in the south Asian Countries. Due to the situation of global conflict world is facing major problems related to economy. Many studies reveal the harm of these conflicts and its adverse effect on the world economy. The present situation deals with the concept of world as global village, which clearly indicates that, any kind of disturbance in any part of the globe give adverse effect to the whole economy of the world. The political instability in the western nations have gave rise to increase in the prices of petroleum which directly or indirectly effect the whole world. The COVID-19 pandemic will also give rise to major problem of unemployment and recession across the globe.

Objectives of the study :

- An analysis on Pandemic situation and economic changes.
- To study the role of WTO on world trade relation and conflicts.
- To study the future assumptions of the World trade organisation in accordance to the recession.
- An Analysis about the future trade relation and its impact on world economy.

Research Methodology :

The research paper is completely based on the available secondary data. Data is collected from various sources such as books, Journals and reports of World Bank, world trade organisation and other international organisation to understand the impact of conflicts worldwide on the economy of the world. Some international and national level business and economic standard magazines and newspapers are also kept into consideration for the study of this particular topic.

World Economy to face worst recession in 2020 COVID-19 Pandemic since World War II :

The World Bank in its Global Economic Prospects June 2020 describes that world will face its worst recession phase in 2020 with reduced per capita income since 1870. The world economy can plunge into severe contraction with the shrink of economy by 5.2% as per the forecast of World Bank the reason behind this contraction is deemed to be the lockdown measures of various nations due to widespread and outbreak of corona virus across the world. The harmful effects of lockdown due to pandemic may result in extreme poverty due to decline of per capita income by 3.6% in world. The adverse effect of pandemic will not only give negative impact to the developing nations but also will effect developed nations where economic activity is about to shrink 7% due to disrupted trade and finance, in the same way developing nations will see a downfall in economy by 2.5%. Human capital development will face lasting impact when it is concerned to primary healthcare services and education. There will be different impact of economies of the world depending on the tendency of virus hit areas, the conditions may worsen in the countries which are generally dependent on the tourism, or relying upon the other countries. The upcoming time is going to be tough for the whole world in terms of poverty and unemployment as at present only economic problems and healthcare is given more importance. The next year 2021 will face most economic crisis till date as declining scenario of world economy is to reduce by 8% which is a very tough situation for the world. The first major outbreak of pandemic took place in the European Nations which will affect it most by shrinking economy in Europe by 9.1% and USA and Japan to notice shrink in economy by 6.1 % due to Pandemic and its control Measures.

According to report of World Bank Prospects group world will face the major recession in last six decades and since World War II and situations may also get critical in coming years. Therefore it is needed for policymakers that they should chalk out better plans to overcome the situation and bring economy to a positive and developing stage.

Major measures to face and overcome the economic downfall in the Pandemic :

- To investigate the depth of COVID-19 global recession with the leading economies of the world.
- Proper measures for the low income group nations to deal with the situation of pandemic.
- Work on alternative growth outcomes and tackle the situation of high risk and greater uncertainty.
- Work on economic and health issues for the nations which are hit badly by the widespread of pandemic.
- Production, Financial markets and Trade can face situation of shock due to discontinuity of global value chain.
- The pandemic will result in long term problems of lessen human force through unemployment, formation of less capital and investment.

There is an urgent need for proper policy for economy and health in the pandemic situation. The cooperation from world is required to cater its problems, work for vulnerable population and make countries strong to face the present scenario and be ready to deal with these kinds of problems in near future. The pandemic has alarmed the countries of the world to strengthen their health care facilities and face any kind of medical issues for the population of their nations. After ensuring proper health care the countries also need to bring back the economy on track by working on sustainable growth in all the sectors of economy. The pandemic has also shown that both developed and developing nations to strengthen their health care and economy to fight with the unexpected situations like COVID-19 pandemic in coming times.

Response of World Bank in COVID-19 Pandemic in Economic activities across the globe :

The Group of World bank as a backbone of emerging countries is the greatest source of knowledge and funding to these nations. To support emerging nations to response actively to the pandemic response is taking very quick, fast and broad actions. World Bank has provided approximately 160 billion US \$ for next 15 months to financially support more than 100 nations. The main objective of World Bank is to provide speedy recovery in terms of business, economic and monetary activities of these nations. The Organisation is also granting loans and providing grants to protect the vulnerable and poor. Other major works of this institution is to support health interventions in public, providing basic health care facilities such as equipments and medicine, For continuation of proper business operations and sustaining jobs in the private sector.

Conclusion and recommendations :

The present paper discusses about the global conflict and its impact on world economy amidst the pandemic. It explains the scenario of worst recession the globe will face in the 2020. The major impact of pandemic shock is not only on the developing nations but also the advanced economies have seen major shrink in the economy such as European countries, USA and Japan. The paper also discussed about the major measures to be taken by policy makers to overcome the situation of downfall in the economy over the globe. World Bank being the premiere organisation response is also been discussed that how its measures and action can help world economy to come out of this pandemic shock in all the sectors and areas of the economy and the health care facilities

The Emerging and developing markets and economies may work with more stimulus in the pandemic scenario if they are provided with the viable financing structure and proper fiscal space. The government of relative nations to achieve sustainable progress this year should take steps to create an attractive investment climate. This atmosphere can be only created by measures and steps taken by governments by strengthening fiscal frameworks, increase mobilization of domestic revenue

and increase transparency of debt. Thus proper transparency by all the governments is required to overcome the worse effects of pandemic across the globe.

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कोविड – 19 के अवधि में भारतीय अर्थव्यवस्था में रोगगार का बदलता स्वरूप



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विषय पर आने से पूर्व मैं प्रबंधकीय विचार धारा के विकास पर अपना दृष्टान्त करना चाहूँगा, "आधुनिक प्रबंधकीय विचार धारा में आकस्मिकताओं के प्रबंधन कि विचार धारा अत्यन्त महत्वपूर्ण है और यह मुझे चुनौतीपूर्ण भी लगता है। इस विचार धारा के अनुसार परिचालन गतिविधियों में निरन्तरता बनाए रखने के लिए अकस्मिक घटनाओं में नियंत्रण आवश्यक है आकस्मिक घटनाएँ संगठनात्मक परिचालन को प्रभावित करती है जिसके कारण निर्धारित लक्ष्य को योजना के अनुसार प्राप्त करना कठिन हो जाता है। इस आकस्मिक घटनाओं के प्रभावों को समाप्त करने के लिए किया गया उचित नियोजन तथा क्रियान्वयन ही प्रबंधन है जिनके द्वारा प्रबंधकीय लक्ष्यों को प्राप्त किया जा सकता है।

श्रम के संबंध में यह विचारधारा सर्वथा उपयुक्त प्रतीत होती है। उत्पत्ति के सभी पांच साधनों में श्रम सर्वाधिक महत्वपूर्ण साधन है। श्रम की कार्यक्षमता बाह्य आर्थिक पर्यावरण से अत्यधिक प्रभावित होती है। कार्य की प्रकृति कार्य का वातावरण, सुविधाएँ, कार्य की निरन्तरता श्रम की कुशलता, श्रम का मूल्य, शिक्षा, राष्ट्रीयता की भावना आदि ये सभी महत्वपूर्ण तत्व हैं जो श्रम की कार्यक्षमता को प्रभावित करते हैं।

श्रम को इच्छित कार्य करने के लिए प्रेरित कर पाना, अत्यन्त जटिल कार्य है। प्रबंधकीय विचारकों ने स्पष्ट किया है कि एक अच्छा संगठन जटिल कार्य को भी सरल बना देता है और एक कमजोर संगठन सरल कार्यों को भी कठिन बना देता है। यहाँ संगठन का अच्छा या बुरा होना श्रमिकों की कार्यक्षमता एवं योग्यता से कम प्रभावित होता है, अपितु उसके कार्य करने की इच्छा से अधिक प्रभावित होता है। प्रबंधकों के समक्ष सदैव

यह चुनौती होती है कि वे श्रमिकों को कार्य करने के लिए किस प्रकार प्रेरित करें। इस विषय पर भी अनेक विद्ववानों ने अपने विचार प्रस्तुत किये हैं। लेकिन ये सभी विचार प्रबंधकीय तकनीकों से कम संबंध रखते हैं और मानवीय मनोविज्ञान से ज्यादा संबंध रखता है। मनोविज्ञान जटिल विषय है। मनोवैज्ञानिक स्थितियों का पूर्णानुमान पूर्णतः अनुमानित (Hypothetical) होता है इसका केवल अनुमान लगाया जा सकता है जो वास्तविकता से पृथक हो सकता है। यहाँ यह स्पष्ट होता है कि श्रम पूर्णतः श्रमिक के कार्य करने की इच्छा पर निर्भर करता है जिसका पूर्णानुमान लगा पाना कठिन है। मानवीय मनोदशा किसी भी स्थिति में स्थिर नहीं होता। प्रबंधकीय आवश्यकता यह होती है कि श्रम की स्थितियों तथा दशाओं का अध्ययन किया जाय और उनके आधार पर नीतियों का निर्धारण किया जाय जिससे प्रबंधकीय लक्ष्यों को प्राप्त किया जा सके।

विषय पर आने से पूर्व भारतीय श्रम की प्रकृति तथा इतिहास को समझना आवश्यक है देश में औद्योगिकरण के पूर्व भारतीय श्रम के संबंध में विशेष जानकारी प्राप्त नहीं होती। इस समय भारतीय अर्थव्यवस्था कृषि पर भी जहाँ समाज मूलतः मालिक (भूमि का मालिक) तथा कृषि कार्य करने वाले मजदूरों में विभाजित था। भारतीय साहित्यों में यह स्पष्ट वर्णन है कि समाज में मालिकों का स्थान उच्च था जिन्हें सामान्यतः जमींदार शब्द से संबोधित किया जाता था और दूसरा वर्ग कृषक श्रमिक था सामान्यतः इनकी अवस्था अत्यन्त दयनीय थी और इस वर्ग में व्यापक असंतोष व्याप्त था। सोलहवीं शताब्दी में औद्योगिक क्रांति जो यूरोप में प्रारंभ हुआ था का प्रभाव भारतीय अर्थव्यवस्था पर भी पड़ा तथा देश में उद्योगों का विकास हुआ। उद्योगों के विकास के साथ-साथ श्रमिकों

के महत्व आय वृद्धि हुई। वैश्विक अर्थव्यवस्था में साम्यवाद की परिकल्पना का जन्म हुआ इस परिकल्पना ने विश्व की अनेक अर्थव्यवस्थाओं के स्वरूप को परिवर्तित कर दिया। औद्योगिक क्रांति के लगभग 500 वर्षों के बाद भी साम्यवाद का प्रभाव सम्पूर्ण विश्व में विद्यमान हैं। भारतीय अर्थ व्यवस्था में औद्योगिकरण या उद्योगों के विकास एवं विस्तार के साथ श्रम के लिए नए क्षेत्र का सृजन हुआ जहाँ व्यक्तिगत योग्यता एवं कुशलता के आधार पर आय अर्जन तथा विकास की व्यापक सम्भावनाएँ विद्यमान थी। देश में औद्योगिकरण के प्रारंभिक चरण में उद्योगों की स्थापना पर स्थानीयकरण का प्रभाव था जिसके कारण अधिकांश श्रम एवं श्रमिकों को स्थानीय स्तर पर ही रोजगार उपलब्ध हो सका। स्थानीय संसाधनों के दोहन एवं विस्तार के साथ आय में भी वृद्धि हुई जिसका उचित लाभ श्रमिकों को प्राप्त नहीं हो पाया इस समय संसाधनों का लाभ केवल पूँजीपतियों तक सीमित था जिसके प्रभाव से श्रमिकों में व्यापक असंतोष व्याप्त हो गया। 19 शताब्दी के प्रारंभिक दशकों में तथा स्वतंत्रता प्राप्ति के बाद भी उक्त श्रम असंतोष को समाप्त करने के या नियंत्रित करने प्रयास नहीं किया गया जिसके कारण औद्योगिक क्षेत्रों में श्रम आंदोलन बढ़ता गया जो श्रमिकों के असंतोष एवं साम्यवादी प्रभावों से हिंसक हो गया। जिसके प्रभाव से देश के स्थानीय संसाधनों पर आधारित औद्योगिक विकास को अत्यधिक हानि उठानी पड़ी और देश के श्रमिकों के लिए दूसरा दौर शुरू हुआ जहाँ श्रम को स्थानीय स्तर पर रोजगार उपलब्ध नहीं था और श्रम को रोजगार के लिए दूर इसके स्थानों पलायन करना पड़ा क्योंकि देश के उद्योगपति उन स्थानों पर उद्योगों को स्थापित करने लगे जहाँ उनके लिए उत्पादन कार्य करना सरल एवं सुरक्षित था। इस प्रकार देश के अधिकांश श्रमिकों को रोजगार के लिए अपने स्थानीय निवास क्षेत्र से दूर दूसरे प्रान्तों में जाना पड़ा और इस प्रकार देश में श्रम आन्दोलनों को उद्योगपतियों द्वारा नियंत्रित किया जा सके।

भारतीय श्रम जो कि कुशल, अर्द्धकुशल एवं अकुशल श्रम के रूप में विभाजित है। रोजगार की प्रकृति एवं उपलब्धता के आधार पर संगठित तथा असंगठित क्षेत्रों में विभाजित हैं। संगठित श्रम क्षेत्रों में श्रमिकों का पूर्ण कार्य विवरण सुरक्षित रखा जाता है इन क्षेत्रों में कार्यरत श्रमिकों को आय की सुरक्षा, निश्चितता एवं सामाजिक सुरक्षा की सुविधाएँ प्राप्त होती है। संगठित क्षेत्रों पर कोविड-19 का तत्काल प्रभाव दिखाई नहीं देता। कोविड-19 के परिणाम स्वरूप अर्थव्यवस्था की गति में यदि लगातार कमी आती है और संचालित उपक्रमों के आय में कमी आती है तो संगठित क्षेत्रों में इसका नकारात्मक प्रभाव पड़ेगा। इस स्थिति में श्रमिकों की आय में कमी आ सकती है यहाँ पर संगठित क्षेत्रों में रोजगार सृजन की गति पर भी नकारात्मक प्रभाव पड़ेगा।

असंगठित क्षेत्रों में श्रमिकों की दशा अत्यन्त दयनीय है इन्हें दिहाड़ी मजदूर भी कहाँ जाता है इन मजदूरों को आय संबंधित सुरक्षा प्राप्त नहीं होती। इन मजदूरों की सामाजिक दशा एवं आय अत्यन्त निम्न होता है। सामान्यतः गंदी औद्योगिक बस्तियों में रहने वाले ये दिहाड़ी मजदूर ही होते हैं जिनकी सामाजिक दशा तथा आय अत्यन्त निम्न होती है। स्थानीय परिक्षेत्रों से दूर होने के कारण इन श्रमिकों में असुरक्षा की भावना अधिक रहती है जिसके प्रभाव से वे अनेक बुरी लतों में लिप्त रहते हैं इसके नकारात्मक प्रभाव उनके बच्चों एवं परिवार पर पड़ता है। सामाजिक सर्वेक्षणों से यह स्पष्ट हो चुका है कि इस तरह की श्रम बस्तियों में अशिक्षा, गरीबी, असमनता एवं अपराधों का बोल बाला रहता है। यहाँ श्रमिक अत्यन्त दयनीय स्थिति में अपने जीवन व्यापन करता है। इन दिहाड़ी मजदूर में बहुत बड़ी संख्या उन मजदूरों भी होती है जो मौसमी कृषि श्रमिक होते हैं। हमारे देश में सिंचाई की सुविधाओं के कमी कारण कृषि का बड़ा भाग मानसून पर निर्भर है जिसके इन मौसमी मजदूरों को जून से नवम्बर तक कृषि क्षेत्रों में रोजगार उपलब्ध हो पाता है और उसके बाद वे शहरों की ओर दिहाड़ी मजदूर के रूप में पलायन कर जाते हैं।

कोविड-19 के कारण विगत लगभग 3 माह से पूरा देश लॉकडाउन की स्थिति में है जिसके प्रभाव से देश के उत्पादन क्षेत्र पूर्णतः बंद है या आंशिक रूप से बंद है। लॉकडाउन के प्रारंभिक चरण में यह प्रयास किया गया कि श्रमिक जो दूर-दूर से रोजगार के लिए अपने स्थानीय प्रान्त को छोड़कर आया हुआ है वह वहीं रहे ताकि लॉकडाउन समाप्त होने के बाद श्रमिकों को पुनः रोजगार दिया जा सके। लॉकडाउन की बढ़ती अवधि ने श्रमिकों के असंतोष को वे महत्व नहीं देते थे वे समास्याएँ उन्हें पहाड़ सी प्रतीत होने लगी। मानसून का मौसम भी समीप आ रहा है इसलिए अधिकांश मौसमी श्रमिक अपने घरों में पहुँचना चाहते हैं ताकि वे अपने कृषि कार्यों में

सम्मिलित हो सके। वे जल्दी से जल्दी अपने घरों में पहुँचने का प्रयास करने लगे। जिनके पास जो साधन थे उन्हीं साधनों से वे अपने घरों की ओर लौटने लगे हैं अधिकांश अल्पकालीन श्रमिक अपने घरों तक पहुँच भी गये हैं। यह स्थिति वर्तमान में केन्द्र सरकार राज्य सरकार तथा स्थानीय प्रशासन के लिए बड़ी चुनौती है यह चुनौती उस समय और बड़ी हो जायेगी जब उन्हें अपने घरों में रोजगार प्राप्त नहीं होगा और लॉकडाउन खत्म होने के बाद जब उद्योग पुनः उत्पादन कार्य करेंगे उस समय उनके पास श्रमिकों का अभाव होगा। कोरोना काल केवल नकारात्मकता लेकर ही नहीं आया है अपितु इसमें सकारात्मकता भी है। श्रम के संदर्भ में कोरोना काल में ये तो स्पष्ट हो गया है कि श्रम का पलायन उत्पादन क्षेत्रों को स्थिरता प्रदान नहीं करता अपितु अनेक विसंगतियों को जन्म देता है। स्थायी एवं स्थानीय श्रम के अभाव में आपातकालीन स्थितियों में अनेक समस्याओं का कारण प्रवासी श्रम होता है। भारतीय श्रम के इतिहास के पूर्व विश्लेषण से भी यह स्पष्ट हो गया है कि जब पूर्व में औद्योगिक उत्पादन स्थानीय स्तर के श्रम पर आधारित था तो स्थितियाँ सुखद थी। श्रम को रोजगार स्थानीय स्तर पर उपलब्ध किये जाने से श्रम संबंधित अनेक समस्याओं को नियंत्रित किया सकता है।

वर्तमान स्थिति में सरकार द्वारा स्थानीय स्तर उत्पादन एवं औद्योगिक (लघु एवं कुटीर उद्योगों) के विकास के लिए विभिन्न योजनाओं की घोषणा की गयी है। जिसके अन्तर्गत सरकार द्वारा अनेक कार्यक्रम चलाए जाऐंगे तथा प्रशिक्षण वित्तीय सुविधाएँ एवं आवश्यक सहयोग प्रदान किया जाएगा। सरकार द्वारा नियोजित इन विकास कार्यक्रमों का लाभ उठाते हुए यदि देश में स्थानीय स्तर के आधार पर लघु एवं कुटीर उद्योगों की स्थापना विकास एवं विस्तार किया जाए तो देश के अधिकांश श्रम को स्थानीय स्तर पर ही रोजगार उपलब्ध किया जा सकेगा। यदि देश के श्रमिकों को स्थानीय स्तर पर रोजगार उपलब्ध किया जा सकेगा तो भविष्य में अनेक श्रम संबंधित समस्याओं से छुटकारा पाना संभव हो सकेगा इस समय देश के असंगठित क्षेत्र का श्रम कोविड-19 के प्रभाव से अपने कार्य क्षेत्र से अपने घरों को लौट चुका है जिनके लिए आवश्यकता अनुसार रोजगार उपलब्ध कराना बड़ी चुनौती है इसके लिए शहरी एवं ग्रामीण क्षेत्रों में रोजगार कार्यक्रम के नियोजन की आवश्यकता है ग्रामीण क्षेत्रों में मनरेगा महात्मा गांधी ग्रामीण रोजगार गारंटी योजना का संचालन किया जा रहा है जिसके अन्तर्गत 100 दिनों का रोजगार प्रत्येक मनरेगा कार्डधारक को प्रदान करने का प्रावधान है। मनरेगा देश की महत्वपूर्ण ग्रामीण रोजगार योजना है यह योजना 2 फरवरी, 2006 को राष्ट्रीय ग्रामीण रोजगार गारंटी अधिनियम 2005 के माध्यम से ग्रामीण क्षेत्रों में रोजगार उपलब्ध कराने वाली महत्वपूर्ण योजना है।

ग्रामीण विकास मंत्रालय द्वारा कार्यान्वित राष्ट्रीय ग्रामीण रोजगार गारंटी (मनरेगा) 2005 सरकार का प्रमुख कार्यक्रम है जो गरीबों के जीवन से सीधे तौर पर जुड़ा है यह योजना व्यापक विकास एवं विस्तार को प्रोत्साहित करता है।

यह अधिनियम विश्व अपनी तरह का पहला अधिनियम है जिनके द्वारा रोजगार की गारंटी दी जाती है इस अधिनियम का उद्देश्य ग्रामीण क्षेत्रों के परिवारों के आजीविका का सुरक्षा बढ़ाना है। इस अधिनियम के अन्तर्गत प्रत्येक ग्रामीण परिवार के एक वयस्क सदस्य को एक वित्त वर्ष में कम से कम 100 दिनों का रोजगार प्रदान करने की गारंटी दी गयी है। यह रोजगार शारीरिक श्रम से संबंधित है और परिवार के उस वयस्क सदस्य को प्रदान किया जाता है जो स्वच्छा से कार्य करने की सहमति प्रदान करे। इस अधिनियम का ग्रामीण क्षेत्रों में दूसरा उद्देश्य आधारभूत परिसंपत्तियों का निर्माण करना जिसके माध्यम से भारतीय ग्रामीण अर्थव्यवस्था को मजबूती प्रदान किया जाय। माननीय वित्त मंत्री निर्मला सीतारमण जी ने 20 लाख करोड़ रुपये के पैकेज की दूसरी किस्त की घोषणा की है इस घोषणा में वित्त मंत्री ने कहा कि देश के जो प्रवासी मजदूर दूसरे राज्यों में फसे हुए थे अपने राज्यों में लौट आए हैं उन्हें इस योजना के अन्तर्गत अतिरिक्त रोजगार दिवस उपलब्ध कराया जाएगा। इस प्रकार ग्रामीण अर्थव्यवस्था की आधारभूत संरचना को मजबूत बनाकर स्थानीय स्तर पर सुदृढ़ रोजगार का आधार बनाया जा सकता है। सरकार द्वारा संचालित लघु एवं कुटीर उद्योगों के विकास की योजनाओं का नियोजित क्रियान्वयन एवं संचालित रोजगार योजनाओं द्वारा सुदृढ़ नियोजित निर्माण कार्यों से पूरे देश में स्थानीय आधार पर व्यापक लघु एवं कुटीर उद्योगों का निर्माण एवं विस्तार होगा जिसके कारण पूरे देश में सुदृढ़ बाजार व्यवस्था निर्मित होगी इस प्रकार रोजगार संबंधित अनेक समस्याओं का निदान सम्भव होगा और देश में स्थायी सुदृढ़

रोजगार व्यवस्था का निर्माण होगा।

कोविड-19 का संगठित क्षेत्रों पर प्रभाव विशेष नहीं है किन्तु कुछ क्षेत्रों यह में श्रमिकों के वेतन में कटौती के रूप में दिखाई पड़ रही है यदि कोविड-19 का प्रभाव लम्बे समय तक रहता है तो संगठित क्षेत्रों के रोजगार पर भी इनका नकारात्मक प्रभाव पड़ेगा। अतः संगठनात्मक क्षेत्रों कोविड-19 के नकारात्मक प्रभावों से बचाने के लिए समय रहने उचित नियोजन की आवश्यकता है इस प्रकार के नियोजन करते समय प्रत्येक क्षेत्रों के इकाईयों की स्थितियों का उचित मूल्यांकन आवश्यक है जिससे इन क्षेत्रों को अर्थव्यवस्था की सम्भावित मंदी के बचाया जा सके।

निर्माण की प्रक्रिया दीर्घकालीन होती है अल्प समय में इनके प्रभावों एवं लाभों का उचित विश्लेषण संभव नहीं है। कालान्तर में जब देश में स्थानीय स्तर पर आधारित सुदृढ़ औद्योगिक संरचना का निर्माण हो जाएगा तो इसका विशेष लाभ देश के श्रम क्षेत्रों एवं श्रमिकों का प्राप्त होगा। इस प्रकार समय के साथ देश में अनेक नए रोजगार क्षेत्रों का निर्माण होगा और भारत वैश्विक रूप से सुदृढ़ अर्थव्यवस्था के रूप में स्थापित होगा।

स्रोत – समाचार पत्र एवं विभिन्न समाचार स्रोत।

कोविड-19 भारतीय सामाजिक व्यवस्था पर प्रभाव



संजय चंद्राकर,
सहायक अध्यापक

छत्तीसगढ़ महाविद्यालय, रायपुर (छत्तीसगढ़)



स्वीटी चंद्राकर,
सहायक अध्यापक

सेंट्रल कॉलेज ऑफ एजुकेशन, रायपुर (छत्तीसगढ़)

प्रस्तावना :

नोवल कोरोनावायरस चीन के वुहान शहर से शुरू हुआ तथा जल्द ही विश्व के अनेक देशों में तेजी से फैल गया तथा वैश्विक महामारी का रूप धारण कर लिया जल्दी इसे वैश्विक महामारी घोषित कर दिया गया। यह संक्रमण एक व्यक्ति से दूसरे में तेजी से फैलता है तथा अभी तक इस के टीके की खोज नहीं हो पाई है। केवल सामाजिक दूरी व्यक्तिगत स्वच्छता तथा जागरूकता से ही इसका बचाव संभव है।

भारतीय संस्कृति पर विश्वास :

इस महामारी ने भारतीय संस्कृति पर विश्वास को बढ़ाया है। जहां एक ओर भारतीय पश्चिमीकरण के अंधभक्त हैं वहीं आज उन्होंने भारतीय सांस्कृतिक मूल्यों को अपनाया है नमस्ते करना, प्रणाम करना, घर में प्रवेश से पहले हाथ मुंह धोना, जूते चप्पल घर के बाहर उतारना, घर तथा बाहर के कपड़े अलग अलग रखना घर आकर बाहर के कपड़े उतार कर घर के कपड़े पहनना घर में बना ताजा भोजन करना इत्यादि अच्छी आदतों को पुनः अपनाया है, जो प्राचीन काल से ही भारतीय संस्कृति की विशेषता रही है। योग, प्राणायाम, आयुर्वेद तथा भारतीय मसाले एक बार फिर लोगों के जीवन का हिस्सा बन गये हैं। जो लोगों की प्रतिरोधक क्षमता को बढ़ाकर संक्रमण से लड़ने में सहायक सिद्ध हो रहे हैं। पिज्जा, बर्गर तथा अन्य डिब्बाबंद खाद्य पदार्थों तथा जंक फूड से लोगों से लोग परहेज कर रहे हैं होटलों में खाने पर निर्भरता भी कम हुई है।

पर्यावरण पर प्रभाव :

कोरोना संक्रमण के बचाव हेतु सरकार द्वारा लिए गए लॉकडाउन में प्रकृति को नया रूप दिया है वायु प्रदूषण कम हुआ है जिससे पर्यावरण में व्याप्त वायुमंडल शुद्ध हुआ है। जल स्रोतों में प्रदूषण का स्तर कम हुआ है नदियां अपनी पुरातन स्वच्छ रूप में प्रवाहित हो रही हैं। गंगा मां अपने वास्तविक स्वरूप में शोभायमान हो रही हैं। बिगड़े हुए परिस्थितिक तंत्र में एक नई ऊर्जा का संचार हुआ है।

सामाजिक आडंबर पर रोक :

भारतीय संस्कृति में व्याप्त धार्मिक तथा सामाजिक आलमंड आडंबर पर अंकुश लगाने वैवाहिक कार्यक्रमों में जहां हजारों लोगों की उपस्थिति में बैंड, बारात, प्रितिभोज, गहनों, कपड़ों व अन्य आडंबर पर लाखों खर्च कर दिए जाते थे वहीं आज शादी पूर्ण तरीके से कम मेहमानों के बीच शादियां हो रही हैं तथा मृत्यु भोज भी 11 ब्राह्मणों के भोज से पूर्ण हो रहे हैं जिससे संसाधनों के दुरुपयोग पर रोक लगी है तथा यह उदाहरण निश्चित रूप से व्यक्तियों को इन नंबरों से मुक्ति हेतु प्रेरणा स्रोत बन रहे हैं।

स्थानीय संसाधन पर निर्भरता :

समाज के लोगों के मन में स्थानीय संसाधनों के प्रति विश्वास बढ़ा है। लॉकडाउन के समय स्थानीय संसाधनों में ही लोगों का भरणपोषण किया है। कृषि तथा उससे संबंधित विषयों के प्रति युवाओं का विश्वास बढ़ा है।

परिवारिक जीवन पर प्रभाव :

“वर्क फ्रॉम होम” संस्कृति में परिवारिक जीवन को स्वस्थ तथा खुशहाल बनाया है। परिवार तथा बच्चों को एक साथ समय व्यतीत करने का अवसर प्रदान किया है। जहां संयुक्त परिवार है वहां लॉकडाउन एक उत्सव की तरह है बच्चों का साथ रहना, खेलना, साथ खाना खाना समय व्यतीत करना मानसिक स्वास्थ्य को बढ़ाता है वही नाभि की परिवार है जहां बच्चा अपना अधिकार समय टीवी, मोबाइल, लैपटॉप परिवर्तित कर रहे हैं जिसका उनके शारीरिक तथा मानसिक स्वास्थ्य पर प्रतिकूल प्रभाव पड़ रहा है।

अर्थव्यवस्था पर प्रभाव :

एक ओर जहाँ कोरोना संक्रमण ने पर्यावरण को लाभ पहुंचाया है वहीं दूसरी ओर अर्थव्यवस्था को भीषण क्षति पहुंचाई है, लोगों के समक्ष रोजगार की समस्या आ गई है। लाखों मजदूरों को काम बंद होने के कारण दो वक्त का भोजन भी नहीं मिल पा रहा है। प्रवासी मजदूर लगभग के पास अपने घर लौट रहे हैं जहां उन्हें रोजगार नहीं मिल पा रहा है। समाज में चोरी लूटपाट में बढ़ोतरी हो रही है। लोग बैंकों से अपनी जमा पूंजी निकाल कर खर्च कर रहे हैं।

सामाजिक मनोभाव पर प्रभाव :

इस संक्रमण से ग्रसित व्यक्ति की त्रासदी यह है कि, उनसे समाज अछूत की तरह व्यवहार करता है एक तरह से उनका सामाजिक बहिष्कार हो रहा है। उनके स्वस्थ होने के पश्चात भी उनके मित्र, परिवार जन, पड़ोसी उनसे संपर्क रखने में कतराते हैं जिससे संक्रमित व्यक्ति और मानसिकता से गुजरते हैं, तथा अवसाद से घिर जाते हैं। समाज की इस मानसिकता को दूर करना है। लगातार समाचार पत्रों, टीवी आदि पर संक्रमण से संबंधित समाचार सुनते रहने से लोगों के मन में भय व्याप्त हो गया है, तथा आर्थिक स्थिरता, रोजगार पश्चिम जाने के कारण है जो लोगों के मानसिक स्वास्थ्य पर दुष्प्रभाव डाल रहे हैं।

शिक्षक तथा शिक्षण संस्थानों पर प्रभाव :

कोरोना संक्रमण के कारण शिक्षण संस्थान बंद कर दिए गए हैं तथा परीक्षाओं के संबंध में संशय की स्थिति बनी हुई है, इस संकट की घड़ी में ऑनलाइन शिक्षा एक बेहतर विकल्प के रूप में उभर कर सामने आया है। इंटरनेट के माध्यम से ऑडियो तथा वीडियो लेक्चर ने शिक्षण संस्थानों के कार्यों को सुगम बनाया है। शिक्षक तथा प्रध्यापक आनलाईन कक्षा संचालित कर पाठ्यक्रम पूर्ण कर रहे हैं। शहरी इलाकों में जहां इंटरनेट की उपयोगिता है वहां बच्चे आसानी से कक्षा का लाभ ले रहे हैं, परंतु ग्रामीण अंचल में इंटरनेट की उपलब्धता नहीं है वहाँ छात्रों को कठिनाई का सामना करना पड़ रहा है विभिन्न संस्थाओं द्वारा राष्ट्रीय तथा अंतरराष्ट्रीय स्तर के वेबीनार (संगोष्ठी) का आयोजन किया जा रहा है जो मितव्ययी होने के साथ ही साथ बुद्धिजीवी तथा विद्यार्थियों के ज्ञानार्जन में सहायक सिद्ध हो रहे हैं।

उपसंहार :

कोरोना संक्रमण वैश्विक महामारी में समाज पर गहरा प्रभाव डाला है। एक ओर इसने लोगों को मितव्ययी सामान्य जीवन जीने के लिए उत्साहित किया है, प्रकृति के निकट लाया है वहीं दूसरी ओर भूखमरी, आर्थिक मंदी तथा स्वास्थ्य संकट की भीषण त्रासदी में समाज को झोंक दिया है। जब तक इसका स्थाई इलाज नहीं आ जाता तब तक सामाजिक दूरी, स्वस्थ दिनचर्या तथा स्वस्थ मानसिकता को अपनाते हुए समय-समय पर सरकार द्वारा निर्धारित गाइडलाइन का पालन करते हुए इस संकट का डटकर मुकाबला करना है तथा संक्रमित व्यक्ति के प्रति स्वास्थ्य आचरण को व्यवहार में लाते हुए उनके मनोबल को बढ़ाना है जिससे उन्हें विश्वास हो कि वे इस समाज का अभिन्न हिस्सा है जिसकी समाज को आवश्यकता है।

कोविड-19 का जनजीवन पर प्रभाव



डॉ. श्रीमती धनेश्वरी दुबे,

सहायक प्राध्यापक

गवर्नमेंट इंजीनियर विश्वेश्वरैया स्नाकोत्तर महाविद्यालय, कोरबा (छत्तीसगढ़)

प्रस्तावना :

कोरोनावायरस (सी ओ वी) का संबंध वायरस के ऐसे परिवार से है जिसके संक्रमण से जुकाम से लेकर सांस लेने में तकलीफ जैसी समस्या हो सकती है। इस वायरस को पहले कभी नहीं देखा गया है। इस वायरस का संक्रमण दिसंबर में चीन के वुहान में शुरू हुआ था। विश्व स्वास्थ्यसंगठन (डब्लू एच ओ) के अनुसार बुखार, खांसी, सांस लेने में तकलीफ इसके लक्षण हैं। इसके संक्रमण के फलस्वरूप नाक बहना और गले में खराश होना जैसी समस्याएं भी उत्पन्न होती हैं।

कोरोनावायरस एक व्यक्ति से दूसरे व्यक्ति में फैलता है। विश्व स्वास्थ्य संगठन (डब्ल्यूएचओ) ने कोरोना वायरस को महामारी घोषित कर दिया है। कोरोना वायरस बहुत सूक्ष्म लेकिन प्रभावी वायरस है। यह वायरस मानव के बाल की तुलना में 900 गुना छोटा है। लेकिन कोरोना का संक्रमण दुनिया भर में तेजी से फैल रहा है। अब तक इस वायरस को रोकने वाला कोई टीका नहीं बना है। कोविड-19 नाम का यह वायरस अब तक 70 से ज्यादा देशों में फैल चुका है।

कोविड-19 का जनजीवन में प्रभाव :

कोविड-19 के देश में प्रवेश करने से लोगों में काफी हलचल सी मच गई। इससे जनजीवन पर बहुत प्रभाव पड़ा लोगों को कोरोना के कहर से बचाने के लिए सरकार को देश में लॉकडाउन करना पड़ा। इस लॉकडाउन से जन जीवन में कुछ लाभकारी प्रभाव देखने को मिला जिसे हम सकारात्मक प्रभाव कह सकते हैं, तो कुछ हानिकारक प्रभाव सामने आया जिसे हम नकारात्मक प्रभाव भी कह सकते हैं। अतएव कोविड-19 का जनजीवन में प्रभाव को जानने के पहले लॉकडाउन क्या है? इसका अर्थ समझना उपयोगी होगा।

लॉकडाउन का अर्थ :

लॉकडाउन अर्थात् बंद या तालाबंदी। ऐसी स्थिति में जब पूरा देश बंद हो उसे लॉकडाउन कहते हैं। इसके तहत सभी को अपने-अपने घरों में रहने की सलाह दी गई है जिसका सरकार की तरफ से कड़ाई से पालन भी करवाया जा रहा है। यह इसलिए जरूरी है क्योंकि कोरोना वायरस महामारी मानव जाति के इतिहास में पहली बार आई है।

अब पूरा देश इस वायरस से लड़ने के लिए अपने-अपने घरों में कैद हो गया है। इस महामारी के प्रकोप से लाखों लोग अपनी जान गवां चुके हैं और इससे बचने का सिर्फ एक ही रास्ता है और वो है 'सोशल डिस्टेंसिंग' यानी सामाजिक दूरी। यह संक्रमण एक से दूसरे इंसान तक बहुत तेजी से फैलता है जिसके कारण भारत सरकार ने लॉकडाउन को ही इससे बचने के लिए आवश्यक कहा है।

लॉकडाउन का लाभकारी या सकारात्मक प्रभाव :

लॉकडाउन से पहले के समय की बात करें तो उस वक्त हम सभी अपने रोजमर्रा के कामों में इतना व्यस्त

रहते थे कि अपनों के लिए, अपने परिवार के लिए व बच्चों के लिए कभी समय ही नहीं निकाल पाते थे और सभी को केवल यही शिकायत रहती थी कि आज की दिनचर्या को देखते हुए समय किसके पास ? लेकिन लॉकडाउन से ये सारी शिकायतें खत्म हो गई हैं। इस दौरान अपने परिवार के साथ बिताने के लिए लोगों को बेहतरीन पल मिल रहे हैं। कई प्यारी-प्यारी यादें इस दौरान लोग सहेज रहे हैं, अपने घर के बुजुर्गों के साथ समय व्यतीत कर रहे हैं और रिश्तों में आई कड़वाहट को मिटा रहे हैं।

लॉकडाउन के दौरान बच्चों को अपने माता-पिता के साथ समय बिताने का मौका मिल रहा है, वही जो लोग खाना बनाने के शौकीन हैं, वो यूट्यूब के माध्यम से खाना बनाना भी सीख रहे हैं। पुराने सीरियल का दौर वापस आ गया है। रामायण, महाभारत और बुनियाद जैसे पुराने सीरियल का आनंद लोग अपने पूरे परिवार के साथ बैठकर ले रहे हैं और अपनी पुरानी यादों को वापस से जी रहे हैं। बच्चों के साथ वीडियो गेम्स, कैरम जैसे गृहखेल काबड़े भी आनंद ले रहे हैं। विद्यालयों में अवकाश होने के कारण घर बैठकर शिक्षकों ने ऑनलाइन क्लासेजका सहारा लिया ताकि विद्यार्थियों शिक्षा में कोई रुकावट न आए।

इस समय जब पूरा देश बंद है तो लोग अपने उन शौक एवं इच्छाओं को भी पूरा कर रहे हैं, जो समय ना मिलने के कारण दब सी गई थी। जो लोग डांस सीखने के शौकीन थे और समय की कमी के कारण नृत्य-कला को कहीं-न-कहीं खुद से दूर कर रहे थे, आज वे अपने इस कला को निखार रहे हैं। जिन्हें संगीत का शौक है, वो संगीत सीख रहे हैं, पेंटिंग सीख रहे हैं। इस प्रकार ऐसे कई शौक को बंद के दौरान पूरा कर रहे हैं। वह चहचहाहट हमारे जीवन में फिर से सुनाई दे रही है जो कहीं खो-सी गई थी।

कोरोना वायरस (कोविड-19) की वजह से मानव को बचाने के लिए सरकार को लॉक डाउन का सहारा लेना पड़ा। जिसका सकारात्मक प्रभाव इंसानों पर ही नहीं बल्कि पेड़-पौधे, जीव-जंतु, प्रकृति एवं पर्यावरण पर भी विशेष रूप से देखा जा रहा है। पारिस्थितिकी तंत्र, प्रकृति एवं पर्यावरण के लिए तो यह वरदान सिद्ध हो रहा है। पूरी दुनिया जिस पर्यावरण, पारिस्थितिकी तंत्र की रक्षा और चिंता की खातिर बड़ी-बड़ी संगोष्ठियां और कार्य-योजनाएं बनाती रही, वैश्विक चिंतन होता रहा, अरबों रुपए भी खर्च हो चुके हैं पर फिर भी कुछ खास नतीजा नहीं निकला, वहीं यह काम एक अदने-से वायरस की बदौलत हुए विश्वव्यापी लॉकडाउन ने कर दिखाया, इंसानियत पर भारी कोरोना ने बड़ी सीख और ज्ञान भी दिया। अब भी समय है चेतने और जाग उठने का वरना देर हुई और प्रकृति ने कहीं और भी तेवर दिखाए तो क्या हालत होगी, यह नन्हे विषाणु कोरोना ने जता दिया है।

प्रकृति ने हम इंसानों को जीवन-यापन के लिए एक से बढ़कर एक संसाधन दिए, मगर अपने लालच एवं स्वार्थ के चलते इंसान सब कुछ से निर्वाचित हो गया और हालात ऐसे बन गए हैं कि उसे अपने-अपने घरों में बंद होकर जीना पड़ रहा है। कोरोना धीरे-धीरे भयानक रूप लेता जा रहा है कमा और इसके चलते मानवीय क्रियाएं टप्प पड़ चुकी हैं और इसका प्रत्यक्ष लाभ प्रकृति को मिल रहा है। वातावरण स्वच्छ और निर्मल हो गया है पानी, नदिया, हवा, जंगल, भूमि एवं पूरा पर्यावरण खिलखिला रहा है, हवा शुद्ध होने से आसमान भी साफ हो गया है, आंखों से बिना दूरबीन के कोई आंखों से ही दिल्ली, मुंबई जैसे महानगरों से सप्त ऋषि मंडल, ध्रुव तारे, बुध और अन्यग्रहों-तारों, आकाशीय पिंडों को निहारा जा सकता है।

पिछले 24 मार्च से लॉकडाउन लगभग 90 दिन पूर्ण होने वाले हैं। इन दिनों पर्यावरण में लगभग 55 प्रतिशत शुद्धता आई है। विगत 40 वर्षों में ऐसी कभी नहीं देखी गई थी। मई माह में गर्मी का मौसम 40 से 42 डिग्री सेल्सियस उच्चतम तापमान रहता था। लोग हवा का झोंकाझेला करते थे आज वही मई माह का मौसम लोगों के लिए खुशनुमा हो गया है। इस माह में लगभग नदियां, कुँए, तालाब सूख जाया करते थे परंतु आज नदियों में निर्मल जल का प्रवाह हो रहा है। वही कुआँ और तालाब में भरपूर पानी होने के कारण फिलहाल पेयजल की समस्याओं से लोगों को जूझना नहीं पड़ रहा है। जो लोगों के लिए काफी राहत है। अगर पेड़-पौधे एवं जीव-जंतु का ध्यान दिया जाए तो इनके पुराने दिन भी लौट आए हैं। तोता, मैना, कोयल, गिलहरी, कौवा, गरैया और कई प्रकार की तितलियां अब गांव में विचरण करते देखे जा रहे हैं। पेड़-पौधेके पत्तों में गजब की चमचमाती हरी-हरी हरियाली देखने को मिल रही है। पर्यावरण को विशुद्ध करने में सहायक साबित हो रही

है। इसके फल स्वरूप इन दिनों शहरों एवं गांवोंमें बीमार पड़ने वाले मरीजों की संख्या में भी काफी गिरावट देखी जा रही है। जो आगामी दिनों के लिए काफी शुभ संकेत है। इस प्रकार लॉकडाउन लगाए जाने के कारण प्रदूषण में आई गिरावट से लोगों में काफी खुशी देखी जा रही है। इसका पर्यावरण पर काफी सकारात्मक प्रभाव पड़ा है। लॉकडाउन की वजह से नदियों में बालू का खनन काफी कम हुआ है। वही पत्थर खनन व परिवहन भी लॉकडाउन में लगभग बंद है। जिससे भी प्रदूषण में कमी आई है। परिवहन के कारण होने वाली सड़क दुर्घटना भी कम हो गए हैं। इस बंद के दौरान पर्यावरण में आए सकारात्मक बदलाव को मौसम वैज्ञानिकों ने यहां तक कहा है कि अब सरकार को प्रत्येक वर्ष कुछ दिनों के लिए लॉकडाउन लेना चाहिए ताकि पर्यावरण संरक्षित रहे।

आजकल आकाश भी नीला दिखने लगा है, क्योंकि प्रदूषण की वजह से ओजोन परत का संतुलन बिगड़ गया था, उसमें सुधार हो रहा है। पृथ्वी पर जीवन के लिए ओजोन परत का बहुत महत्व है, पृथ्वी के धरातल से लगभग 25–30 किलोमीटर की ऊंचाई पर वायुमंडल के समताप मंडल क्षेत्र में ओजोन गैस का एक पतला सा आवरण है, यह आवरण पृथ्वी के लिए एक सुरक्षा कवच की तरह काम करती है। सूरजसे आने वाली जीव-जगत के लिए बेहद घातक पराबैंगनी किरणों (अल्ट्रा वायलेटवेक्स) को पृथ्वी पर आने से रोकती है। अगर पृथ्वी के चारों ओर ओजोन रूपी यह सुरक्षा छतरी न होती तो शायद अन्य ग्रहों की तरह पृथ्वी भी जीव-विहीन होती।

लॉकडाउन के हानिकारक या नकारात्मक प्रभाव :

कोरोनावायरस की रोकथाम के लिए सरकार द्वारा देशभर में लगाए गए लॉकडाउन से आम जनता को यदिकुछ फायदे हुए हैं तो, कुछ नुकसान का भी सामना करना पड़ा है। लोगों की कठिनाइयां बड़ी हैं।

इस महामारी का सबसे गंभीर प्रभाव तो उन परिवारों पर पड़ा जिनके सदस्य इस बीमारी के चलते मृत हो गए हैं। वे अगर परिवार के मुखिया थे तो ऐसे में परिवार संभालने की जिम्मेदारी, बच्चों का वर्तमान एवं भविष्य सब अनिश्चित हो गया है।

लॉकडाउन की वजह से छोटे मजदूरों एवं दिहाड़ी पर काम करने वाले लोगों को बहुत नुकसान हुआ है, जो रोजमर्रा के काम से अपने घर का पेट पालते थे। आज उनके लिए एक वक्त की रोटी भी बहुत मुश्किल हो गई है। कई मजदूर ऐसे हैं, जो भूखे पेट सो रहे हैं। लॉकडाउनकी वजह से मजदूरों की स्थिति ऐसी हो गई है कि यदि वह घर में रहें तो बिना खाएके मर जा रहे हैं और बाहर हो तो महामारी से मर रहे हैं।

कोरोना महामारी के चलते बंद के दौरान देश की अर्थव्यवस्था को भी गंभीर नुकसान हुआ है। कारखानों को बंद रखने के कारण भारी नुकसान वहन करना पड़ रहा है। वही व्यापार भी पूरी तरह ठप पड़ा हुआ है। लोगों की नौकरी चली गई है जिसकी वजह से बेरोजगारी की समस्या भी आ गई है। किसी भी देश का विकास तभी होगा जब वहां के लोग काम पर जाएंगे यदि वे सब घर पर बैठ जाएंगे तो देश का विकास रुकना स्वाभाविक है और इससे अर्थव्यवस्था को भारी क्षति पहुँचती है।

महामारी का एक सामाजिक प्रभाव स्त्री विमर्श के नजरिए से भी देखा जा सकता है। दरअसल ऐसा माना जाता है कि पितृसत्तात्मक समाज में परिवार की सुबह से रात तक की जरूरतों को पूरा करने की जिम्मेदारी महिलाओं की होती है। जैसा कि सभी को ज्ञात है कि लॉकडाउन की स्थिति में बच्चे, बुजुर्ग, व्यस्क सभी अभी अपने-अपने घरों में कैद हैं तो न चाहते हुए भी इस महामारी के दौरान महिलाओं के घर के कामों में अनावश्यक रूप से वृद्धि हुई है। जिसका प्रभाव महिलाओं की सेहत और मानसिक दबाव के रूप में देखने को मिल रहा है।

लॉकडाउन का नकारात्मक प्रभाव यह भी हुआ कि बच्चे भी पूरे दिन घर पर रहकर चिड़चिड़ापन महसूस करने लगे हैं क्योंकि वे बाहर खेलने हेतु अपने दोस्तों के साथ मिलने में असमर्थ हैं। कोरोनावायरस की खबरें लोगों को परेशान कर रही है जिससे कई लोग डिप्रेशन जैसी समस्या से भी जूझ रहे हैं।

निष्कर्ष :

यह कहा जा सकता है कि कोरोना वायरस के प्रकोप को रोकने के लिए, इस संक्रमण से मुक्ति पाने के लिए प्रधानमंत्री ने लॉकडाउन की घोषणा की है। इसका जनजीवन पर सकारात्मक और नकारात्मक दोनों प्रकार

का प्रभाव पड़ा है। परंतु हमारा उद्देश्य यह है कि हमें कोरोना से लड़ना है और उसे हराना भी है। जब सरकार अपने अर्थव्यवस्था की चिंता न करते हुए हमारे हित के बारे में सोचते हुए इतना बड़ा कदम उठा रही है तो, यह हमारा भी कर्तव्य है कि हम इस निर्णय का पूरा पालन करें और घर पर रहे, खुद भी स्वस्थ रहें और दूसरों को भी स्वस्थ रखने में मदद करें, मास्क पहने, हाथों को समय-समय पर साबुन से कम से कम 20 सेकंड तक धोएं, सामाजिक दूरी बनाए रखें, आवश्यकता न होने पर घर से न निकले जिससे कोरोना जैसे इस भयानक बीमारी को जड़ से मिटाया जा सके।

छत्तीसगढ़ में कोविड –19 का संगठित व असंगठित क्षेत्र में कार्यरत मजदूरों के रोजगार पर पड़ने वाले प्रभाव का अध्ययन



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शोध सारांश :

प्रस्तुत शोध पत्र में भारत के राज्यों व छत्तीसगढ़ में कोविड-19 के प्रभाव के कारण संगठित व असंगठित क्षेत्रों में प्रभाव के साथ ही साथ आर्थिक चुनौतियों व महात्मा गांधी रोजगार गारंटी योजना के अंतर्गत उपलब्ध रोजगार की स्थिति का अध्ययन किया गया है।

भारत एक विकासशील देश होने के साथ-साथ यहां कार्यरत असंगठित क्षेत्र के अंतर्गत जिसमें देश की कुल जनसंख्या का लगभग 90 प्रतिशत असंगठित श्रमिक है। ग्रामीण क्षेत्रों में रहने वाले अनेकानेक न्यूनतम आय वर्ग के लोगों की समयावधि में कृषि कार्य समाप्त होने के पश्चात उपलब्ध समय के सदुपयोग व गांव के विकास क्रम को आत्म पोषित करने में असंगठित क्षेत्र के श्रमिकों ने विशेष भूमिका निभाई है। कोरोना वायरस संकट के दौर में आज भारत में असंगठित क्षेत्र में काम करने वाले 40 करोड़ लोगों के प्रभावित होने की आशंका ने उनकी नौकरियों और कमाई पर दुष्प्रभाव डाला है। जिसमें वे गरीबी के दुष्क्रम में फंसते ही चले जा रहे हैं, व इसमें पलायन की समस्या ने आग में घी डालने का काम किया है।

उद्देश्य :

1. वर्तमान परिस्थिति में संगठित व असंगठित क्षेत्र के मजदूरों पर पड़ने वाले प्रभाव का अध्ययन।
2. संगठित व असंगठित क्षेत्र में कार्यरत मजदूरों के रोजगार की स्थिति का अध्ययन।
3. महात्मा गांधी रोजगार गारंटी योजना अंतर्गत उपलब्ध रोजगार का वर्तमान मूल्यांकन।

शोध प्रविधि :

प्रस्तुत शोध पत्र के अंतर्गत संबंधित तथ्यों की जानकारी के लिए द्वितीयक समकों द्वारा संकलित एकत्रित एवं लिपिबद्ध कर वर्गीकरण एवं विश्लेषण किया गया है। ये जानकारियों संबंधित संस्थाओं में उपलब्ध अभिलेखों व मनरेगा की अधिकृत वेब साईट के माध्यम से एकत्रित की गई है। इस शोध पत्र में प्रस्तुत अध्ययन के दौरान अवलोकन व विचार-विमर्श की विशिष्ट पद्धतियों को प्रयुक्त किया गया है। उक्त सभी स्रोतों से प्राप्त जानकारियों को संलग्न करने के पश्चात आवश्यकतानुसार विश्लेषण व मूल्यांकन किया गया है।

संगठित व असंगठित क्षेत्र का अर्थ :

उपलब्ध रोजगार की स्थिति के आधार पर इस क्षेत्र को दो भागों में वर्गीकृत किया गया है।

संगठित क्षेत्र :

वह क्षेत्र जिसे सरकार के साथ पंजीकृत किया जाता है, संगठित क्षेत्र कहलाता है। इस क्षेत्र में कार्यरत मजदूरों को संगठित क्षेत्र में कार्यरत मजदूर कहा जाता है। संगठित क्षेत्र में लोगों को सुनिश्चित काम मिलता है। रोजगार की शर्तें निश्चित व नियमित होती हैं। संगठित क्षेत्र के अंतर्गत आने वाले उद्यमों, स्कूलों व अस्पतालों पर कई अधिनियम लागू होते हैं। इकाई के उचित पंजीकरण की आवश्यकता होने पर संगठित क्षेत्र में प्रवेश बहुत

कठिन है। इस क्षेत्र को सरकार द्वारा विनियमित किया जाता है।

संगठित क्षेत्रों के तहत काम करने वाले कर्मचारियों को कुछ लाभ प्रदान किए जाते हैं। जैसे कि उन्हें नौकरी की सुरक्षा का लाभ मिलता है। विभिन्न भत्ते और अनुलाभ की तरह लाभ प्रदान किए जाते हैं। उन्हें एक निश्चित मासिक भुगतान काम के घंटे और नियमित अंतराल पर वेतन में बढ़ोत्तरी मिलती है।

संगठित क्षेत्र में वे कारखाने उद्यम, उद्योग, स्कूल, अस्पताल और इकाईयां शामिल हैं, जो सरकार के साथ पंजीकृत हैं। इसमें दुकान, क्लीनिक और कार्यालय भी शामिल हैं जिनके पास औपचारिक लायसेंस है।

असंगठित क्षेत्र :

वह सेक्टर जो सरकार के साथ पंजीकृत नहीं है और जिसके रोजगार की शर्तें तय नहीं हैं और नियमित रूप से असंगठित क्षेत्र माने जाते हैं। इस क्षेत्र में कार्यरत मजदूरों के असंगठित क्षेत्र में कार्यरत मजदूरों की संज्ञा दी जाती है। इस क्षेत्र में किसी भी सरकारी नियम कानून का पालन नहीं किया जाता है। ऐसे क्षेत्र में प्रवेश काफी आसान होता है क्योंकि इसके लिए किसी संबद्धता या पंजीकरण की आवश्यकता नहीं है। सरकार असंगठित क्षेत्र को विनियमित नहीं करती है और इसलिए कर नहीं लगाया जाता है। इस क्षेत्र में उन छोटे आकार के उद्यम, कार्यशालाएं शामिल हैं जहां कम कौशल और अनुत्पादक रोजगार है।

श्रमिकों के काम के घंटे तय नहीं हैं। इसके अलावा कभी-कभी उन्हें रविवार और छुट्टियों पर काम के लिए दैनिक मजदूरी मिलती है जो सरकार द्वारा निर्धारित वेतन से तुलनात्मक रूप से कम होता है।

असंगठित क्षेत्र के अंतर्गत निर्माण श्रमिक, घरेलू कामगार, सड़कों पर काम वाले श्रमिक जो सरकार से संबद्ध नहीं हैं। वहीं छोटे कार्यशालाओं में काम करने वाले लोग भी शामिल हैं।

कोरोना वायरस के कारण, संगठित व असंगठित क्षेत्र में उत्पन्न आर्थिक चुनौतियां :

कोरोना वायरस के कारण भारत की अर्थ व्यवस्था पर बड़ा गहरा प्रभाव पड़ रहा है। कोरोना से भारत की आर्थिक वृद्धि दर में भारी गिरावट आई है। वित्तीय वर्ष 2019-20 में भारतीय अर्थव्यवस्था की वृद्धि दर घट कर मात्र 5 प्रतिशत रह गई है। जो 2020-21 में तुलनात्मक आधार पर अर्थ व्यवस्था की वृद्धि दर में भारी गिरावट आएगी जो घटकर मात्र 2.8 प्रतिशत रह जाएगी। इस माहमारी से वित्तीय क्षेत्र पर दबाव के कारण भारतीय अर्थव्यवस्था सुस्ती की भार झेल रही है। कोरोना वायरस के कारण देश भर में लॉकडाउन होने से सभी फैक्ट्री, ऑफिस, मॉल्स, व्यवसाय आदि बंद की स्थिति में हैं। घरेलू आपूर्ति व मांग प्रभावित होने के चलने आर्थिक वृद्धि दर प्रभावित हुई है। वहीं जोखिम तेजी से बढ़ोत्तरी की अवस्था के कारण घरेलू निवेश में सुधार में लगातार देरी होती नजर आ रही है। ऐसे मुश्किल दौर में भारतीय अर्थ व्यवस्था मुश्किल दौर से गुजर रही है। कोरोना वायरस सिर्फ एक वैश्विक स्वास्थ्य संकट नहीं रहा है, बल्कि ये एक बड़ा लेबर मार्केट और आर्थिक संकट की समस्या का महात्वपूर्ण अंग बन चुका है जो लोगों को बड़े पैमाने पर सभी स्तरों को प्रभावित कर स्थिति को लगातार भयावह कर रहा है। इस लॉक डाउन के कारण सबसे अधिक प्रभाव असंगठित क्षेत्र में कार्यरत लोगों के जीवन स्तर पर पड़ा है। यह अनौपचारिक क्षेत्रों के अंतर्गत आता है। हमारी अर्थव्यवस्था का 50 प्रतिशत जी.पी.डी. अनौपचारिक क्षेत्र से संबंधित होता है। यह क्षेत्र लॉकडाउन के दौरान काम नहीं मिलने व पलायन की स्थिति जैसी समस्याओं से ग्रस्त है।

कोविड-19 की स्थिति में महात्मा गांधी रोजगार गारंटी योजना में रोजगार की स्थिति :

आज जब पूरा देश कोविड-19 की माहमारी से जूझ रहा है। ऐसी स्थिति में सरकार की वृहद योजना महात्मा गांधी रोजगार गारंटी योजना गरीब लोगों के लिए रोजगार उपकरण के साधन साबित हो रहा है। जिसके द्वारा वे अकुशल श्रम कार्य करके पैसा कमा रहे हैं। जिससे उनकी आर्थिक स्थिति संभली हुई है, व कम से कम रोजी-रोटी की व्यवस्था इस योजना के माध्यम से उपलब्ध हो पा रहा है। इस योजना ने भारत के ग्रामीण क्षेत्रों में बेरोजगारी, गरीबी कम करने में महत्वपूर्ण भूमिका तो निभाई है साथ ही साथ आज जिस पलायन की स्थिति से पूरा देश गुजर रहा है। ऐसी समस्याओं का एक महत्वपूर्ण निराकरण के रूप में उभर रहा है। इस प्रकार महात्मागांधी रोजगार गारंटी योजना में कई ऐसे पहलू हैं जिनके आधार पर इसे जनता का कानून कहा जाता है। जो जनता द्वारा जनता के लिए और जनता का कानून है। यह कानून आज पूरे देश में रोजगार अधिकार

के सपने को साकार करने की दिशा में महत्वपूर्ण कदम उठा रहा है। छत्तीसगढ़ में महात्मा गांधी रोजगार गारंटी योजना के अंतर्गत कार्ड धारक परिवारों के लिए रोजगार सृजन में दूसरा स्थान प्राप्त हुआ है। इस वर्ष के लिए लक्ष्य का कुल 66 प्रतिशत पहली तिमाही के भीतर हासिल किया गया है। जिसमें यदि जिलों की बात की जाए तो माओवाद प्रभावित नारायणपुर जिला राज्य के लक्ष्य के विरुद्ध रोजगार देने में सबसे आगे है और वहां 84 प्रतिशत लक्ष्य प्राप्त किया जा चुका है।

देश में महात्मा गांधी रोजगार गारंटी योजना के तहत 100 दिनों का रोजगार पाने वाले कुछ परिवारों में से 41 प्रतिशत परिवार छत्तीसगढ़ से है। राज्य सरकार द्वारा जारी अधिकारिक आंकड़ों के अनुसार अप्रैल, मई, और जून के महीने में राज्य में कुल 55981 परिवारों को 100 दिनों के लिए रोजगार प्रदान किया गया। जबकि देश में 100 दिनों में रोजगार प्राप्त करने वाले परिवारों की कुल संख्या 1,37,365 है। वर्ष के पहले तीन महीनों में राज्य में महात्मा गांधी रोजगार गारंटी योजना के तहत 84450000 मानव दिवस रोजगार सृजन किया है। माओवाद प्रभावित जिलों में ग्रामीण क्षेत्रों में लोगों को रोजगार प्रदान करने के लिए बेहतर प्रदर्शन किया है। राज्य में लक्ष्य के विरुद्ध अधिकतम रोजगार प्रदान करने वाले शीर्ष 5 जिले बस्तर संभाग से हैं। राज्य के कुल 10 जिलों ने वर्ष के लिए स्वीकृत श्रम बजट के तहत 70 प्रतिशत से अधिक काम पूरा कर लिया है।

राज्य के अन्य 9 जिलों में जिसमें सुकमा में 78 प्रतिशत, बीजापुर में 77 प्रतिशत, बस्तर में 74 प्रतिशत, कोण्डागांव व रायगढ़ में 73 प्रतिशत, कांकेर व दंतेवाड़ा में 72 प्रतिशत, कोरबा और गरियाबंद में 71 प्रतिशत व शेष 18 जिलों में भी 60 प्रतिशत से अधिक रोजगार सृजन किया है। केन्द्र सरकार ने चालू वित्तीय वर्ष में छत्तीसगढ़ के लिए 13.50 करोड़ मानव दिवस के लिए श्रम बजट से मंजूरी भी प्राप्त हो गई है।

सुझाव :

1. चुनौती से निपटने के लिए भारत को इस महामारी को फैलने से रोकने के लिए जल्द से जल्द ज्यादा प्रभावी कदम उठाना होगा। स्थानीय स्तर पर रोजगार सृजन कार्यक्रमों में भी विशेष ध्यान देने की जरूरत है।
2. असंगठित क्षेत्र में कार्यरत मजदूरों को जहां वे हैं वहां उसे रोकना उचित होगा। उनके खाने-पीने की व्यवस्था वहीं करवानी होगी ताकि भारत को सबसे पहले इस महामारी को फैलने से रोका जा सके। साथ ही साथ यह भी सुनिश्चित करना होगा कि सभी को भोजन उपलब्ध हो सके।
3. भारत को चाहिए कि अर्थव्यवस्था को संभालने प्रतिभाशाली अर्थ शास्त्रियों की एक कमेटी का गठन करे जो प्रोफेशनल हो और वे भारतीय चुनौतियों के अनुसार देश की अर्थ व्यवस्था को पटरी पर लाने के लिए चरणबद्ध तरीके से नीतिगत समाधान सरकार के समक्ष प्रस्तुत कर सके।
4. कोरोना वायरस जैसी बीमारी की पहचान, प्रभाव, प्रसार, एवं रोकथाम पर चर्चा अंतराष्ट्रीय संस्थानों द्वारा की जानी चाहिए ताकि इस बीमारी पर नियंत्रण की स्थिति उत्पन्न हो सके।
5. राष्ट्रीय स्तर पर इस महामारी के बढ़ते दुष्प्रभाव के समय सामाजिक सुरक्षा और स्वास्थ्य देख-भाल पर पुनर्विचार करने के लिए मजबूत तरीके से खड़े होना होगा।
6. असंगठित क्षेत्र के मजदूरों पर पड़ रही आर्थिक संकट को एक हद तक कम करने के लिए कार्पोरेट सामाजिक दायित्व के तहत कंपनियों को आगे आना चाहिए।
7. भारत सरकार को जल्द से जल्द ऐसी दवाईयों की व्यवस्था करनी चाहिए जिसके उपयोग से कोरोना वायरस जैसे महामारी पर नियंत्रण स्थापित किया जा सके।

संदर्भ सूची :

1. वर्ल्ड बैंक की रिपोर्ट।
2. इंटरनेशनल लेबर आर्गनाइजेशन की रिपोर्ट।
3. मनरेगा वेबसाइट।
4. हिन्दूस्तान टाइम्स रायपुर।

आत्मनिर्भर भारत अभियान : सुदृढ़ ग्रामीण अर्थव्यवस्था पर निर्भर



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विप्र कला, वाणिज्य एवं शारीरिक शिक्षा महाविद्यालय रायपुर छत्तीसगढ़

शोध सारांश :

रायपुर कोविड-19 महामारी एवं पड़ोसी देश चीन के साथ तनाव से उत्पन्न संकट को अवसर में बदलने के लिए आत्मनिर्भर भारत अभियान की आवश्यकता महसूस हुई। आत्मनिर्भर भारत अभियान के लिए 20 लाख करोड़ की प्रोत्साहन पैकेज के साथ गुणवत्तापूर्ण स्वदेशी उत्पाद और लोकल के लिए वोकल बनने का मंत्र प्रधानमंत्री श्री नरेन्द्र मोदी द्वारा किया गया। सूक्ष्म, लघु एवं मध्यम उद्योग के साथ कृषि क्षेत्र का विकास आत्मनिर्भर भारत के लिए आवश्यक है। कृषि और कृषि पर आधारित उद्योग का विकास ही ग्रामीण पर्यव्यवस्था का आधार है। वर्तमान में भारत की आधी से ज्यादा आबादी गांव में निवास करती है। सुदृढ़ ग्रामीण अर्थव्यवस्था से गांव से शहर की ओर पलायन कम होगा, जिससे शहरीकरण के दुष्परिणाम को दूर किया जा सकता है। स्वच्छता, स्वास्थ्य और शिक्षा के साथ ही समृद्धि संभव है, ग्रामीण क्षेत्र में सड़क, निकासी, पेयजल एवं निवास की सुविधा के साथ स्वरोजगार से आदर्श ग्रामीण अर्थव्यवस्था की स्थापना राष्ट्रपिता महात्मा गाँधी की परिकल्पना थी। स्वालंबी, मित व्यय एवं कम आवश्यकता जैसे उनके मंत्र वर्तमान में मानव जीवन के साथ पर्यावरण को बचाने के लिए भी आवश्यक है।

प्रस्तावना :

राष्ट्रपिता महात्मागांधी की 150 वीं जयंती में अवसर पूरे देश में चिंतन एवं मनन हो रहा था, कि गाँधी जी के विचार, आचारण, जीवनशैली एवं संदेश वर्तमान सन्दर्भ में कितने प्रासंगिक है। दूषित पर्यावरण और स्वच्छता, स्वास्थ्य के साथ मानवीय मूल्यों की कमी गाँधी जी के विचारों की आवश्यकता को रेखांकित कर रही थी। परन्तु इसके बाद कोविड-19 महामारी से उत्पन्न संकट ने स्पष्ट कर दिया कि महात्मा गाँधी मजबूरी नहीं जरूरी है, विश्व के साथ मानव जीवन को बचाने के लिए गाँधी जी के परिकल्पना के अनुरूप स्वराज स्थापना की आवश्यकता है। 2011 जनगणना के अनुसार भारत की जनसंख्या 1 अरब 21 करोड़ है जो विश्व के कुल जनसंख्या का 16.7 प्रतिशत है, जबकि विश्व में उपलब्ध भूमिका 2.42 प्रतिशत भारत में है। सीमित भूमि संसाधन में विशाल जनसंख्या को आधारभूत आवश्यकताओं की पूर्ति करना तभी संभव है, जब स्वालंबी होने के साथ प्रत्येक भारतीय मितव्ययी हों। जीवन निर्वाह के लिए आवश्यक वस्तुओं के उत्पादन के साथ आवश्यकता कम होने से आत्मनिर्भर होना सरल है। स्वच्छ हरियाली युक्त गांव जहां शिक्षा और स्वास्थ्य की सुविधा के साथ उन्नत कृषि एवं कृषि आधारित उद्योगों से जीवन निर्वाह के लिए आवश्यक वस्तुओं के उत्पादन में सक्षम हो। जो आयात से ज्यादा निर्यात करता हो, इस स्थिति में गांव से शहर की ओर पलायन को रोका जा सकता है।

प्राप्त जानकारी के आधार पर व्याख्या :

आत्मनिर्भर राष्ट्र की कल्पना तभी सार्थक हो सकता है जब वहां का प्रत्येक निवासी आत्मनिर्भर हों, अपने जीवन निर्वाह के लिए आवश्यक वस्तुओं के प्रबंध करने में सक्षम हों। भारत में बेरोजगारी की दर मई 2019 में 7.03 प्रतिशत या, जो घटते बढ़ते मार्च 2020 में 8.74 प्रतिशत हो गया। परन्तु कोविड-19 महामारी के कारण अप्रैल 2020 में बेरोजगारी दर 23.52 प्रतिशत हो गया। प्रवासी मजदूरों की वापसी ने महामारी नियंत्रण के प्रयासों

को सफल होने नहीं दिया। इस स्थिति में प्रत्येक नागरिक को जीवन निर्वाह के लिए आवश्यक सामग्री उपलब्ध कराने के साथ उन्हें रोजगार प्रदान करना या स्वरोजगार के लिए प्रोत्साहित करना जीवन रक्षा उपायों, के साथ इस दिशा में कदम बढ़ाना आवश्यक हो गया। अतः प्रवासियों को मुक्त अनाज, किसानों को सस्ता कर्ज, रेहड़ी-पटरी वालों को भी ब्याज मुक्त ऋण प्रदान कर आर्थिक रूप से सक्षम बनने के लिए प्रोत्साहित किया जा रहा है। आत्मनिर्भर भारत के आधार स्तंभ कृषि आधारित अर्थव्यवस्था, अधोसंरचना का विकास, विकसित तकनीक, मांग उत्पादन पूर्ति की व्यवस्थित उन्नत वितरण प्रणाली एवं सुशासन के साथ सक्षम मानव संसाधन एवं मजबूत वित्तीय प्रणाली है। प्रोत्साहन पैकेज के अन्तर्गत अनुत्पादन कार्यों के बजाय उत्पादन कार्यों पर व्यय को प्राथमिकता दी गई है, जिसे आत्मनिर्भरता की दिशा में पहला कदम कहा जा सकता है।

ग्रामीण अर्थव्यवस्था को विकसित एवं सुदृढ़ करना आत्मनिर्भरता के लिए दूसरा कदम होगा। स्वतंत्रता के बाद 1951 जनगणना अनुसार भारत की जनसंख्या 36 करोड़ थी, जिसमें ग्रामीण जनसंख्या 82.7 प्रतिशत एवं शहरी जनसंख्या 17.3% थी। सन् 2001 में जनगणना अनुसार भारत की जनसंख्या एक अरब तक पहुंच गई, जिसमें 72.2% प्रतिशत ग्रामीण एवं 27.8% शहरी जनसंख्या था। सन् 2011 जनगणना अनुसार भारत की जनसंख्या 1 अरब 21 करोड़ हो गई जिसमें ग्रामीण जनसंख्या 68.9% एवं शहरी जनसंख्या 31.15% है। इस तरह 60 वर्षों में ग्रामीण जनसंख्या 82.7% से 68.9% हो गई एवं शहरी जनसंख्या 17.3% से बढ़कर 31.15% हो गई। अतः स्पष्ट है, उच्च जीवनस्तर एवं आधारभूत आवश्यकताओं की पूर्ति हेतु गांव से शहर पलायन तेजी से हुआ। कृषि एवं कृषि आधारित उद्योगों पर निर्भरता कम होता गया। सकल घरेलू उत्पादन में कृषि क्षेत्र का योगदान भी कम होता गया। शहर के विस्तार के कारण कृषि का रकबा भी कम होता गया। इसके साथ निरन्तर आयात एवं निर्यात में अन्तर तेजी से बढ़ता गया, जिससे विदेशी व्यापार घाटा बढ़ता गया।

निष्कर्ष :

अतः कृषि एवं कृषि आधारित उद्योगों के विकास से ग्रामीण से शहर की ओर पलायन को रोका जा सकता है। कोविड-19 महामारी के कारण जो ग्रामीण वर्षों पहले रोजगार के कारण गांव छोड़ दिए थे, वे अब लौट रहे हैं, इस अवसर का लाभ उठाकर उन्हें रोजगार उपलब्ध कराकर या स्वरोजगार के लिए प्रेरित करके गांव में ही रोका जा सकता है। इसके लिए कृषि के उन्नत तकनीक, भंडारण, कृषि आधारित उद्योगों की स्थापना, मधुमक्खी, मछली सहित पशुपालन अधोसंरचना का विकास आवश्यक है। इन्हीं उद्देश्यों के प्राप्ति के लिए कृषि आधारभूत ढांचा निर्माण के लिए 1 लाख करोड़ की योजना लाई गई है। ग्रामीणों की जीवन स्तर में सुधार के लिए प्रत्येक गांव में बिजली पानी, स्वास्थ्य, शिक्षा एवं सड़क जैसे मूलभूत सुविधा उपलब्ध होना चाहिए। जनगणना 2011 के अनुसार भारत में कुल प्रवासियों की संख्या 30 करोड़ 71 लाख है। इसमें विदेशों में प्रवास 61 लाख है। भारत में ही एक जगह में दूसरे जगह प्रवासियों की संख्या 30 करोड़ से अधिक है। अतः पलायन को रोककर स्थानीय स्तर पर प्रवासियों की योग्यता, दक्षता एवं कुशलता का उपयोग किया जाये तो इससे उन्हें रोजगार प्राप्त होगा। स्थानीय क्षेत्र का भी विकास होगा। इस प्रकार प्रत्येक क्षेत्र का संतुलित विकास आत्मनिर्भर भारत को आकार प्रदान करेगा।

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छत्तीसगढ़ में मजदूरों के पलायन से अर्थव्यवस्था व रोजगार पर प्रभाव का अध्ययन



पवन कुमार ताम्रकार,

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शोध सारांश :

प्रस्तुत शोध पत्र में छत्तीसगढ़ में कोविड-19 के प्रभाव के कारण मजदूरों के पलायन से राज्य की अर्थव्यवस्था तथा मजदूरों की रोजगार समस्या एवं पलायन के कारण तथा रोकने के प्रभाव का अध्ययन करना है।

प्रस्तावना :

भारत एक कृषि प्रधान देश है जहाँ की 80 प्रतिशत से अधिक मजदूर असंगठित क्षेत्र में काम करते हैं। पिछले कुछ वर्षों में यह देखा गया है कि खास कर भारत के पिछड़े राज्य जैसे छत्तीसगढ़, बिहार, उड़ीसा, झारखण्ड, पं.बंगाल के भारी संख्या में लोग गांवों से शहरों की ओर रोजगार प्राप्त करने के उद्देश्य से शहरों की ओर जाते हैं जिसका प्रभाव यह होता है कि बहुत अधिक संख्या में लोग एक प्रदेश से दूसरे प्रदेश काम रोजगार के लिए आते हैं शहरों में बहुतायत में उद्योग स्थापित होते जा रहे थे उत्पादन के लिए आवश्यक सस्ते मजदूर सरलता से उपलब्ध हो रहे थे किन्तु पिछले माह से स्थिति में काफी परिवर्तन आया है एक वैश्विक महामारी कोविड-19 कोरोना वायरस के फैलने कि संभावना को देखते हुये सरकार के द्वारा 25 मार्च 2020 से 21 दिनों का लॉकडाउन पूरे भारत में लागू कर दिया गया उसके बाद भी क्रमशः लॉकडाउन की अवधि में वृद्धि होती गई जिसका सबसे अधिक प्रभाव असंगठित क्षेत्रों में कार्यरत मजदूरों पर पड़ने लगा उनके रहने खाने की समस्या उत्पन्न होने लगी कारखाने में उत्पादन ठप पड़ गया बेरोजगार तथा अपने भविष्य की चिन्ता का बोझ अपने कंधों पर लेकर मजदूर पैदल ही अपने मूल स्थान की ओर वापस पलायन करने लगा।

अब यह स्थिति शहरी क्षेत्रों में स्थापित उद्योग में मजदूरों का संकट पैदा होने लगा फलस्वरूप उत्पादन व अर्थव्यवस्था में भारी गिरावट आने लगी है।

उद्देश्य :

1. छत्तीसगढ़ राज्य में पलायन की स्थिति का अध्ययन
2. राज्य में मनरेगा तथा प्रत्यक्ष नकद हस्तांतरण के द्वारा अर्थव्यवस्था में सुधार पर समीक्षा।
3. पलायन रोकने हेतु श्रमिकों के लिए विभिन्न योजना जैसे श्रम बीमा योजना व आवास सुरक्षा योजना का अध्ययन।

विषय-वस्तु :

इकोनॉमिक एवं पॉलिटिकल वीकली में छपी एक रिपोर्ट के मुताबिक उत्तर प्रदेश और बिहार से प्रवासी मजदूर देश के दूसरे राज्यों में सबसे ज्यादा आते हैं फिर नंबर आता मध्यप्रदेश, छ.ग., ओड़िसा और झारखण्ड का जिन राज्यों में काम की तलाश में जाते हैं उनमें दिल्ली-एन.सी.आर और महाराष्ट्र और इसके बाद नं. आता गुजरात, आंध्रप्रदेश, पंजाब का।

ये प्रवासी मजदूर सबसे ज्यादा खेतों में या फिर निर्माण कार्यों में मजदूरी करते हैं। इनके पलायन करने से निम्न समस्या उत्पन्न होने लगी है :

1. उत्पादन पर प्रभाव अधिक पड़ा है।
2. घरों में काम करने वाले सुरक्षा गार्ड, माली की समस्या
3. छोटे-छोटे इलाकों में काम करने वालों की कमी
4. चौक-चौराहों में कामगारों का अभाव हो रहा है।
5. निर्माण क्षेत्रों में श्रमिकों की समस्या उत्पन्न होने लगी है।
6. सस्ते श्रमिकों का अभाव से काम-काज ठप हो रहा है।

विश्लेषण :

पंजाब का ही उदाहरण ले ले यहाँ अभी खेतों में बुआई का काम शुरू होने वाला है और यहीं के खेतों में काम करने वाले मजदूर ज्यादातर अपने-अपने प्रदेश वापस लौट गये हैं। किसानों को इस कार्य के लिए मजदूर नहीं मिल रहे हैं ऐसे में आने वाले दिनों में बड़ा संकट खेती पर आने वाला है जिसका सीधा असर अनाज की पैदावार पर पड़ेगा।

इसी प्रकार उपरोक्त वर्णित समस्या सभी बिन्दु पर अपना प्रभाव छोड़ रही है, जिसका परिणाम यह होगा की उत्पादन और अर्थव्यवस्था दोनों ही चरमरा जायेगी।

छत्तीसगढ़ में वापस पलायन कर रहे मजदूरों के लिए एक मात्र सहारा मनरेगा है अर्थव्यवस्था तभी पटरी पर आयेगी जब लोगों के हाथ में पैसे होंगे सरकार की ओर से इस हेतु दो तरह के प्रयास किये जा रहे हैं— प्रत्यक्ष नकद हस्तांतरण और दूसरा मनरेगा द्वारा।

प्रत्यक्ष नकद हस्तांतरण :

अर्थव्यवस्था में सुधार व कोरोना संकट काल में सरकार को चाहिये की विभिन्न नकद हस्तांतरण (वृद्धावस्था, विधवाओं और विकलांग व्यक्तियों आर्थिक रूप से गरीबों) को अग्रिम रूप से दे सरकार राशि में भी बढ़ोतरी करे जो वर्तमान दर 300 रु. व 500 रु. है उसे 1000 रु. प्रतिमाह तक बढ़ाया जाना, सामाजिक सुरक्षा पेंशन को भी योजना में शामिल करें।

मनरेगा के द्वारा :

मनरेगा को मजदूरों के लिए कोरोना अवधि में काम की गैरन्टी के रूप में उजागर करना चाहिये आज छत्तीसगढ़ राज्य मनरेगा के कार्य में अन्य राज्यों से श्रेष्ठ स्थिति पर है निम्न तालिका के द्वारा भारत के 10 राज्यों में छ.ग. की स्थिति 4 वें नंबर पर है यह गत वर्ष जुलाई 2019 के है।

Employment Status Wales

S.No.	Status	Person days Status up to July 2019		
		Projected Person days	Person days Generated	Percentage
01	Kerala	147.60	201.24	136%
02	Punjab	72.23	83.58	116%
03	Assam	257.50	265.28	103%
04	Chhattisgarh	638.77	651.30	102%
05	Tamilnadu	1070.92	1079.42	1015%
06	Gujarat	184.00	183.41	100%
07	Rajasthan	1946.10	1816.95	935%
08	Tripura	132.00	120.30	91%
09	Jharkhand	303.06	275.46	91%
10	Himanchal Pradesh	95.28	85.13	89%
Total		13,832.55	11020.29	79%

(स्रोत : मनरेगा वेबसाइट जुलाई 2019 के आंकड़े।)

वर्तमान समय में छत्तीसगढ़ राज्य के द्वारा लक्ष्य से अधिक हासिल की उपलब्धि केन्द्रीय ग्रामीण विकास मंत्रालय द्वारा मनरेगा के अंतर्गत चाल वित्तीय वर्ष के प्रथम दो महीनो अप्रैल व मई 2020 के लिये दो करोड़ 88 लाख 14 मानव दिवस रोजगार सृजन का लक्ष्य रखा गया था छत्तीसगढ़ में इस समयावधि में पाँच करोड़ तीन लाख 37 हजार मानव दिवस रोजगार का सृजन कर 175 प्रतिशत उपलब्धि हासिल की है।

देशभर के शीर्ष 10 राज्यों का प्रदर्शन राज्य का पूर्ण की स्थिति निम्न है :

S.No.	State	Percentage
01	Chhattisgarh	37%
02	Andhra Pradesh	39%
03	Goa	22%
04	Uttar Pradesh	15%
05	Haryana	13%
06	Odisha	13%
07	Bihar	13%
08	Uttarakhand	10%
09	Tripura	09%
10	Other	-

(स्रोत- पत्रिका 02 जून 2020)

आँकड़ों के अनुसार लॉकडाउन अवधि में श्रमिकों ने छ.ग. को 9883 ग्राम पंचायतों में ड।छत्छळ। के तहत दिन में कार्य किया गया इस प्रकार मनरेगा में 37 प्रतिशत काम पूरा कर देशभर में छत्तीसगढ़ अव्वल रही इस दो माह में 25.97 लाख ग्रामीण श्रमिकों को रोजगार मिला।

यह छत्तीसगढ़ की अर्थव्यवस्था में महत्वपूर्ण योगदान दे रहा है। ग्रामीण विकास मंत्रालय के आंकड़ों के अनुसार छ.ग. में पूरे देश में मनरेगा के तहत दी गई नौकरियों का लगभग 24 प्रतिशत हिस्सा है

निष्कर्ष :

निष्कर्ष बिन्दू उपरोक्त लेख के आधार पर निम्नानुसार है :

1. मजदूरों के पलायन होने से रोकना उन्हें भरोसे में लेना।
2. जिन राज्यों में जनसंख्या का दबाव अधिक है वहाँ से मजदूर काम की तलाश में अन्य राज्य जाते हैं अतः प्रयास किया जाये वहीं राज्यों में उद्योग धंधों को बढ़ावा देवें जिससे उन्हें अपने ही स्थान पर रोजगार मिल सके।
3. जिन क्षेत्रों में असंगठित मजदूर काम करते हैं वही उद्योगपतियों तथा किसानों के द्वारा उनके रहने व भोजन की व्यवस्था कराई जाये जिससे की इस प्रकार की स्थिति होने पर उनका पलायन रोक सके।
4. जिस प्रकार खादय सुरक्षा बिल एक भारत जैसे देश के लिए महत्वकांक्षी बिल है जिसका फायदा देश की 82 करोड़ आबादी को हो रहा है ठीक उसी प्रकार पलायन को रोकने हेतु आवास सुरक्षा बिल लाया जाना चाहिये जिसका फायदा यह होगा की जो मजदूर पलायन कर अन्य राज्यों में जाते हैं उनके लिए सरकार के द्वारा आवास की सुरक्षा प्रदान की जायेगी जिससे मजदूरों के पलायन की समस्या खत्म हो सकती है।
5. असंगठित क्षेत्र के श्रमिकों के लिए इनके सामाजिक कल्याण हेतु निर्माता कारखाना उद्योगपतियों के द्वारा उनके सहयोग राशि में बीमा योजना लाई जा सकती है जिसके अंतर्गत विशेष आपदा के समय श्रमिकों को खाने पीने एवं रहने का सारा खर्चों की क्षतिपूर्ति बीमा कंपनी करें।
6. राज्य सरकारों के द्वारा असंगठित क्षेत्र में काम करने वालों मजदूरों के लिए कल्याणकारी योजना एवं सुरक्षा कवच का मॉडल तैयार कर व्यवहार में लाया जाना चाहिए।
7. भारत की लोकतांत्रिक जटिलता भौगोलिक विस्तार और विविधता में समिक्षा कर सरलीकरण की आवश्यकता है। विकास और स्थायित्व से जुड़े साक्षरता, गरीबी हटाओ, मजदूरों के आय साधन के

स्थायित्व को ध्यान देने की आवश्यकता है।

संदर्भ सूची :

1. मनरेगा वेबसाइट जुलाई 2019
2. पत्रिका समाचार पत्र 2 जून 2020
3. इकोनॉमिक एण्ड पॉलिटिकल वीकली अप्रैल 2020
4. दैनिक भास्कर समाचार पत्र 13 अप्रैल 2020
5. दिप्रिन्ट इन्व्यूज पृथ्वीराज 27 अप्रैल 2020



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