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@
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Edited by
Dr. Chacko Jose P
Dr. Shirley Jose K
Mr. Nijil Jacobi

An Affair with Economics

Celebrating 25 Years of Economics @ Sacred Heart College, Chalakudy, Kerala

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Editors

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Celebrating 25 years of Economics @ Sacred Heart College, Chalakudy

ECONOMICS EDUCATION IN A GLOBALISING WORLD – PROSPECTS AND CHALLENGES

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Abstract

Economics as an academic discipline has emerged more vital in a globalising world. This is because of the opening up of the economy due to massive disinvestment drives by governments worldwide. For students of economics, many avenues are opened up due to the emerging business scenario. However, lack of adequate skills acts as an impediment in between. Another area of concern in the seemingly positive picture is the transformation of economics from social science to business science, which dampens the soul of the subject.

Keywords: economics, social science, disinvestment, economics jobs

Introduction

The goal of teaching economics as an academic discipline is to develop responsible citizens and decision-makers. Since the turn of the century, the number of local, national, and worldwide organisations dedicated to economic education has grown considerably, and the emphasis of those organisations have evolved to include financial literacy and economic education. As a social science discipline, economics is concerned with making decisions and identifying alternatives (Butters & Asarta, 2011). At its foundation, economics is the study of assessing options and making better decisions. It fosters critical thinking and problem-solving abilities in order to make sound judgments.

The significance of economic education extends well beyond the purpose of enhancing comprehension of the workings of the economy. This is because economics is a social science that analyses how society allocates finite resources with many uses to produce goods and services for now and future consumption (Becker & Bartlett, 1991). The economic theory employs scientific approaches to study how scarce resources are traded within society. Economists research on ideas and approaches that are important for formulating government policies since they have a thorough grasp of how to generate efficiency in today's society.

However, recently, economics as an academic discipline has been disregarded in many parts of India.

Economics has a pivotal role in public decision making. The basic framework for public policy study is economics (Asarta et al., 2013). The economics course informs students about the underlying policy concerns that influence the market and societal results. An economist comprehends the immediate concerns of tradeoffs, benefits against costs, market failure, and public financing and the broader questions of generational repercussions, welfare implications, and inequality. Students of economics are prepared to participate in public policy discussions and enhance economic and social progress.

Economics provides students with the skills to analyse facts in order to make sound judgments. These abilities are sought for in both the public and commercial sectors. Studying economics allows individuals to better understand people, firms, markets, and governments, allowing them to adapt to the challenges and possibilities that arise as things change (Siegfried et al., 1991). The breadth and flexibility of an economics degree prepare students to adjust to unexpected changes and take advantage of unexpected opportunities. Students of Economics can find opportunities in a globalising world because they have problem-solving and analytical skills to succeed in various career paths. These include careers in law, risk management, actuarial, finance, foreign affairs, public administration, politics, policy analysis, health administration, entrepreneurship, market analysis, journalism, and potential future careers (Butters & Asarta, 2011).

The study of economics allows a student to understand the world order better. The study of economics develops multiple skills required of a modern economy. They are employed in Government and private sectors. The multiple roles include providing businesses and governments with data analysis and interpretation to make rational choices. Similarly, economics, as a broad discipline, gives solutions to a variety of challenges such as taxation, inflation, interest rates determination, inequality, environmental degradation, and political challenges are all examples (Asarta, 2016). Understanding how consumers react is critical for policy framing, and economists use economic theories and models to forecast consume behaviour, for instance, by analysing big data.

The Knowledge Economy

According to the World Development Report 1999, "for countries at the forefront of the global economy, the balance between knowledge and resources has shifted so far towards the

former that knowledge has become perhaps the most important factor determining the standard of living – more than land, tools, or labour (Yusuf & World Bank, 2000).” The most technologically sophisticated countries today are essentially knowledge-based. The knowledge economy is a consumer and production system built on intellectual capital. It specifically refers to the capacity to profit from scientific discoveries as well as fundamental and applied research. This has grown to account for a substantial portion of total economic activity in the majority of industrialised countries.

The knowledge economy remains constrained, but is no longer limited to a single sector of production. In contrast to services or agriculture, it does not even have a favoured link with industry, as mechanised manufacturing and industrial mass production did. It can be found in every business, including knowledge-intensive services and precision, scientific research, and high-tech manufacturing (Powell & Snellman, 2004). Nonetheless, it appears as a periphery in each sector, from which the great bulk of the work force is excluded. Knowledge-based growth entails not only the establishment of new industries, but also the internal change of existing sectors, focusing solely on the high-technology sector or so-called knowledge-intensive businesses because they are thought to be where new ideas and technology are discovered misses reality.

Labour and capital were identified as the two components that contributed to the creation of commodities and services in classical economic theory. Paul Romer recommended that technology, as well as the knowledge that underpins it, be seen as an integral aspect of the economic syste (Vitasek, 2018). Romer, widely known for his theories on growth dynamics, considers knowledge to be the hidden hero of the growth game (Jones, 2019). According to him, knowledge has become the third element of production in leading countries.

Knowledge is the most basic type of capital; the acquisition of knowledge drives economic progress. Technological advances generate technical platforms for new ideas, and this technical platform effect is the primary engine of economic growth (Romer & Kurtzman, 2004). They believed in decreasing returns on investments, which led to unsustainable expansion. Most emerging countries, even those with plenty of money and labor, are unable to continue their economic progress. Investments in technology, on the other hand, with their technological platform impact, increased returns on investment and sustained growth.

Simply because modern economies are more information intensive does not imply that only certain industries participate in the knowledge economy (Hanushek, 1991). Unlike in the

past, when the economy was based mostly on unskilled labour employment and the production of tangible commodities, the current economy is based on services sectors and professions that demand thinking and data analysis. The existence of a greater percentage of highly qualified people whose occupations demand particular knowledge or abilities characterises the knowledge economy.

Conclusion

Globalisation has resulted in the rise of the knowledge economy, which develops, disseminates, and uses knowledge to boost growth and development. Education at all levels is pertinent more than ever in a globalised society. The integration of economies via the flow of products, capital, ideas, and labor is called globalisation. It presently takes place mainly through the first three of these routes. International commerce and investment have prospered, and economies have become more intertwined, as governments have eliminated barriers to imports and exports, permitted more capital mobility, and opened up to foreign ownership of local companies. Meanwhile, the greater cultural and social interconnectedness has resulted from the faster movement of knowledge and ideas resulting from communications advancements.

In the Indian universities, as in many other countries (Ahlstrom & Asarta, 2019), there is gender skewness with regard to the students opting for economics. The failure of economics as a discipline to gain attractive job openings, has resulted in the traditional gender attern where male stuents prefer courses which help them gain more productive jobs.

Economics may be taught through producing new information and exposing students to real-world learning contexts and experiences. Students acquire views of their economic reality from a young age, which evolve into attitudes and ideas about economics as they advance through the educational process. Teachers, whether intentionally or unintentionally, impact the direction of attitude development. Teachers are helping to improve students' attitudes about economics by discovering new ways to sensitize them more about the topic. Teachers and lecturers are not indoctrinating students by teaching basic economic concepts and applying them to classroom discussions of economic issues and institutions; instead, they provide a foundation for more informed student opinions and decision making on critical economic issues. Economics and its tenets become more tangible when students are provided with the ideal platform to assimilate concepts and theories in a pragmatic way.

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INDIAN ECONOMY: CONTEMPORARY ISSUES AND COMPARATIVE ANALYSIS

Editors

Mani K P | Chacko Jose P

About the Book

India has completed seven decades of planned development; achievements are many, and deficiencies are plenty. The average growth rate, the best indicator for measuring economic progress made a moderately linear growth since 1990, became exponential since 2000 and currently (2020) slumping down due to different reasons, theory and policy. To add to the fuel, the pandemic attack of 2020, has significantly increased the "uncertainty" about the performance of the economy.

This book titled 'Indian Economy: Contemporary Issues and Comparative Analysis' has nineteen chapters which explore in detail the performance of the Indian economy, its sectors and sub-sectors in a critical way. The chapters are the outcome of doctoral research works and is rich with data and analysis. The chapters provide primary and secondary data which can provide valuable insights into the factors that have made the Indian economy unique.

The book provides an up-to-date overview of the current Indian economy and the reasons it has assumed its current form. For instance, chapter two examines the performance of the post-pandemic economy and challenges ahead. This book will be of great worth to students, professionals, and scholars requiring information on one of the most diverse of economies of the world.

This book is brought out in honour of Dr Mani K P and is a collection of research outcomes by his research scholars. Dr Chacko Jose P and Dr Mani K P have together compiled the essays.

About the Editors

Dr Mani K P is former Professor and Head, Department of Economics, University of Calicut, Dr John Matthai Centre, Thrissur, Kerala.

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CHAPTER - 11
MULTIDIMENSIONS OF CHALLENGES AND OPTIONS FOR THE INDIAN SERVICE SECTOR

Chacko Jose P



INTRODUCTION – Service Sector and Economic Development

The world's economies took centuries to shift from traditional agricultural sector to the industrial sector, but the transformation to the services sector occurred much more quickly. Today the service sector is a significant component of any country's economy. It contributes a direct and substantial contribution to GDP through job creation. 'The growth of the services sector's output has led to employment growth' (Deloitte, 2018). It may be observed that for a majority of the world's economies, the services sector is by far the biggest employer. The service sector accounts for a considerable proportion of GDP in most countries, including low-income countries, where its contributes is often over 50 per cent of GDP. The sector also provides critical inputs for the rest of the economy. Service sector components such as health, education, water and sanitation are crucially relevant to achieving social development objectives. 'The service sector is an escalator for new economic growth' (Ehigiator, 2017).

When it comes to international trade of the products of the service sector, the theory of comparative advantage stills holds valid. For instance, India has a CA in computer and information services, Macao, Thailand and Turkey in travel services, China, Hong Kong, India and Taiwan in other business services, Korea in construction and transport services, and Singapore in financial and transport services (Cunha & Forte, 2017).

"A country-wise analysis of services contribution to total value-added yields similar findings. Except in a few major developing nations such as Indonesia, China, and India, the services sector contributed over 60 per cent of total value added in 2017 in all major economies" (Deloitte, 2018). The growth of the service sector has multiple benefits for the economy. 'A dynamic service sector can also contribute to Asia's quest for inclusive growth which includes broader swathes of the population in the growth process and spreads the fruits of growth more widely' (Noland, Park, & Estrada, 2012).

The rapid growth of the service sector is often attributed to the productivity differences between the primary, secondary and tertiary sectors. Following seminal work by Baumol in 1967, the rise is often attributed to growing productivity differentials between the economic sectors (Witt & Gross , 2020). Nevertheless, there are arguments that the service sector is unproductive. The misconception of services as being non-productive has led to the neglect of the service sector in both economic theory and applied economic researches (Adetokunbo & Edioy, 2020).

Another relevant theoretical argument is based on Kalodr's theory. The laws proposed by Kaldor consider that the industrial sector contributes to economic growth and affirm that the growth of this sector depends on the existing demand for industrial products. If this new law is corroborated, we have the initial evidences that the growth of the service sector contributes to the growth of the industry (Giovanini & Arend, 2018).

Growth Path of Indian Service Sector

India has got a distinctive position in the role played by service sector among fast-growing developing countries. While the counties that moved from developing to developed earlier grew

by exporting labour-intensive manufacturing sector, India has relied to a considerable extent on services. India's services revolution has dazzled businesses in the rich world, turning Indian companies into global competitors and backwater cities such as Hyderabad into affluent, sophisticated technology centres (The Economist, 2011). 'A few countries, such as India and Sri Lanka, have broken the historical convention by heading straight to services without developing a significant manufacturing sector at all' (WTO, 2015).

However, there are concerns about the over-reliance of Indan economic growth in the service sector. "We conclude that sustaining economic growth and raising living standards will require shifting labour out of agriculture into both manufacturing and services and not just into one or the other. The argument that India needs to build up labour-intensive manufacturing and the argument that it should exploit its comparative advantage in services are often posed in opposition to one another. We argue that these two routes to economic growth and higher incomes are in fact complements, not incompatible alternatives." (Eichengreen & Gupta, 2011)

Global attention has been drawn to the unique growth path that India is following. In many countries, economic growth has signified a shift from agriculture to industries; in India, there is a shift from agriculture to the service sector. There is a view that liberalisation and reforms have contributed to the growth of the sector. With rising incomes, there is more discretionary consumption propelling the growth of services. The favourable elasticity of demand for services at high incomes has contributed to the growth of the sector. Technological progress and the availability of skilled human resources have led to the growth of the supply of services from information and communication technology, and ICT enabled services. Besides, developed countries outsource services leading to a rise in the growth of services. The modern emphasis on welfare and community services has also added to the demand for services. (Mukherji, 2013).

There have been suggestions that the precedence of the services sector growth in India is premature. 'It does not necessarily follow from the conclusions of historical studies of the Kuznets & Chenery, that the service sector dominance in countries like India is premature' (Nadkarni, 2012). Countries can exhibit the dominance of the service sector at different stages in their development. 'Different countries exhibit different sectoral elasticities of demand and different sectoral productivity growth rates in stages of their development. The transformation of an economy is explained by productivity increases on the supply side and income elasticities on the demand side' (Nadkarni, 2012).

Sustained high growth for a country requires macroeconomic stability which has three dimensions- low inflation, low current account deficit and modest fiscal deficit. At one level, all three are interrelated. India has had difficulty on all these fronts recently. Owing to the limited potential of the agricultural sector in bringing prosperity to a vast population, in the long run, the country should emphasise the creation of more jobs in the industry and service sectors. In this context, the creation of jobs in industry and services is critically important. India needs to shift half of it as workforce from agriculture to industry and services (Panagariya).

Growth via the service sector, bypassing a stagnant manufacturing sector leads us to the perusal of traditional economic route to growth suggested by conventional economic theory. In India, the relative stagnation of the manufacturing sector could be explained by the increase in imports resulting from the opening up of the economy. India had no choice in the matter, given that it was forced on the country by the WTO. Nevertheless, the trend of increasing dominance of the services sector started much earlier.

It is interesting to stylize a stereotype of structural transformation. At the outset of structural transformational labour and economic output are both concentrated in agriculture? The share of labour in agriculture exceeds the share in non-agriculture. Since labour productivity in agriculture is lower than in industry, during structural transformation, the GDP in labour productivity widens.

The experience of many economies in the post-war two eras has become increasingly divorced from this conventional depiction of an economy. Over the years, it is the service sector that has overtaken manufacturing as the leading sector of the modern economy. In many countries, it now constitutes more than 50 per cent of GDP and still grows faster than the manufacturing sector of the Indian economy.

The share of the middle class in the total population of India is rising and by 2025 will account for 59% of total consumption. With the increase in incomes, an increase in literacy and a young population, the consumption pattern is sure to change. An increase in demand for services like education, private healthcare providers, personal care and hotels and restaurants are likely to occur in the long run. The Indian market is large and unsaturated, and most services have been opened up for foreign investment. India wants to be a knowledge-based hub and is sure to drive the future growth of the service sector. India government projection shows that the sector will grow at a fast pace of 10% while the entire economy grows at 9.5%.

Massive amounts of value add can be created in services In India this is true of financial services, IT and others where most value addition is created. The flip side is that though services account for 60% of GDP, they do not contribute as much for job creation, accounting for just 15%of jobs. In the Indian context, the focus has to be on intensive services, i.e. services which absorb people, like tourism. India has a sizeable fraction of the population stuck in low productivity work. If India can create more jobs in manufacturing or high-value services, where productivity is much higher and if it can educate workers to do these jobs, it will be able to generate higher incomes for a considerable period through the movement of workers from low productivity sectors to high productivity sectors. There has been much debate about the capacity of the service sector to generate employment. It has been put forward that employment growth has not kept pace with income growth. The sector has the largest share of organised employment. Existing studies in labour productivity concludes that labour productivity is highest in the service sector; particularly in the decades after 1980. The skill content in both manufacturing and services has increased over time. Total factor productivity growth in India has been highest in the services sector.

The present paper tries to analyse the transformation of the Indian service sector. The sectors considered in the present study are fastest-growing subsectors such as IT & IT-enabled services, telecommunications, tourism, banking and educational sectors. Secondary data from various sources are used for the study.

It and it Enabled Services Industry

India, accounting for approximately 52 per cent of the US$ 124-130 billion market, is the world's largest destination for the information technology industry. The industry employs approximately 10 million Indians, both inside and outside the domestic territory of the country. The IT industry contributes significantly to the social and economic transformation in India.

The IT industry has significantly transformed India's image on the global platform. The sector has also catalysed economic growth by fueling the higher education sector, especially in the IT-related disciplines. One significant aspect of India's success in the IT and IT-related industries is India's cost competitiveness. The services provided by the Indian IT service providers is approximately 3-4 times cheaper than the developed countries.

The Indian IT and IT-enabled Services industry may be classified into four major segments such as (a) IT services, (b) business process management (BPM), (c) software products and engineering services, and (d) hardware. 'The Indian IT sector is expected to grow at a rate of 12-14 per cent for FY2016-17 in constant currency terms' (IBEF, 2017). "India continues to be the top offshoring destination for IT companies followed by China and Malaysia in second and third position, respectively. Emerging technologies present an entire new gamut of opportunities for

IT firms in India. Social, mobility, analytics and cloud (SMAC) collectively provide a US$ 1 trillion opportunity. Cloud represents the most massive opportunity under SMAC, increasing at a CAGR of approximately 30 per cent to around US$ 650-700 billion by 2020. Social media is the second most lucrative segment for IT firms, offering a US$ 250 billion market opportunity by 2020." (ASM Technologies, 2016)

Telecommunications Sector

Telecommunication has been recognized the world over as an essential tool for socio-economic development for a nation and plays a phenomenal role in the growth of various sectors of the economy.

Over the last several years, the Indian telecom market has shown overwhelming growth due to surging domestic demand. This was basically due to policy initiatives undertaken by the government. Efforts by the players of the Indian industry has managed the sector to emerge as one of the youngest and fastest-growing economies in the world today.

The fact that India is one of the world's fastest-growing telecom markets in the world has contributed as the primary driver for foreign and domestic telecommunication companies investing in the sector in India. Interestingly this is also considered as one of the most lucrative markets globally. This has resulted in massive investments being made in the sector both by the private and government sector in the last decade. Liberalization of the sector has led to rapid growth and has also helped towards maximization of consumer benefits. This is evident from a considerable fall in tariffs.

Meanwhile, the introduction of Mobile Number Portability (MNP) in India has made the Indian Telecom market more competitive, in terms of service offerings and quality. With lower voice tariffs and low ARPUs in India, the emergence of new technologies and advancements towards 3G amongst other reasons are motivating operators to shift their focus on VAS. Mainly, the past few years have been quite revolutionary for the industry as it witnessed the emergence of smartphones; GPS enabled sets, and 3G handsets. Initiatives to connect the rural masses are already visible with service providers tie-ups with content providers for services related to agriculture, weather and livelihood.

The emergence of the mobile as a communication tool has benefitted people across all sections of society. Mobile communication is expected to play a significant role in bridging the digital divide by connecting all sections of the nation. It has not only become the primary communication medium for people. It is being used for numerous uses across various domains such as banking transactions, making payments, as an educational and multimedia tool, etc. However, the urgent need is to deliver services that could enable efficient day-to-day life for the larger masses efficiently. It can be an efficient mode of spreading governance, and can also be used across verticals such as agriculture and healthcare. The rapid rise of high-end mobile phones (smartphones) has enabled the customers to access and utilize numerous software applications as utility or for entertainment. The rapid pace of growth in telecommunications makes it necessary to develop India as a global manufacturing hub.

India's telecom sector received US$ 1093 million in foreign direct investment (FDI) during the first quarter (April-November) of the financial year 2010- 2011. Today, telecom is the third major sector attracting FDI inflows after services and computer software sector. In the telecom sector, FDI up to 49% is allowed under automatic route and beyond that up to 74% is permitted through the Foreign Investment Promotion Board (FIPB), a government body. As per the current telecom services policy, the sector has 74% of equity on basic cellular, unified access services and other value-added services.

Tourism Industry

The Indian tourism and hospitality industry is fast emerging as one of the critical initiators of growth among the services sector in India. Tourism in India is a potential game-changer. It is a sunrise industry, an employment generator, a significant source of foreign exchange for the country and economic activity that helps local and host communities.

India's demographic dividend of a younger population compared to developed countries is leading to more significant expenditure on leisure services. Rising income levels and changing lifestyles, development of diverse tourism offerings and policy and regulatory support by the government are playing a pivotal role in shaping the travel and tourism sector in India.

The travel and tourism sector directly contributed INR 1920 billion to India's GDP in 2012, reflecting a growth CAGR of 14 per cent since 2007. This is forecasted to grow at a CAGR of 12 per cent from the estimated INR 2222 billion in the year 2013 to INR 6818 billion by 2023. In addition to the impact of economic activities directly related to the sector such as accommodation, transportation and entertainment, the total contribution of the sector also takes into account the indirect impacts of investment or supply chain activities and induced income impacts resulting from spending by employees directly or indirectly related to the sector.

While these numbers indicate direct employment supported by the tourism sector reflecting employment by hotels, travel agents, passenger transportation services or other restaurant and leisure employment, the total contribution including indirect and induced effects is expected to cause a multiplier impact on the economy resulting in more significant employment generation.

Education Sector

Education contributes to the growth of national income and individual earnings. Traditionally our efforts around education have focused on enrolment and not on children's learning. It is hardly surprising then that despite 97% enrolment, in class 1, only 35% reach class 12 and less than 20% enrol into higher education. Half of even those who graduate are unemployable in any sector. Any hope of reaping the demographic dividend lies in prioritising skill development. In 2008, National skill Development Corporation was established with the target of skill development for 500 million youth by 2022. A skill India scheme is being developed by the present government. Investments must be made for a strong technology backbone, focusing on hardware and software development across our school and higher education institutions.

Literacy is the first rung of the educational ladder. Literacy has for long been considered a prerequisite for development. It is a significant determinant in the achievement of our demographic goals, be it the reduction in infant mortality rates, maternal mortality rates or the fall in female fertility rates. The Sarva Shiksha Abhiyan (SSA) is then a national programme launched in 2001 to achieve universal primary education by 2007and universal elementary education by 2010. SSA has brought primary education to the doorstep of millions of children.

Higher education institutions are a significant source for providing the human capital required for knowledge production.

There is a general assumption among policy-makers that what is essential for economic growth and development is literacy, primary education and, at best, secondary education rather than higher education. Higher education does not figure on the poverty-reduction agenda of many developing countries and is not reflected in the Millennium Development Goals. Nevertheless, literacy and primary education rarely provide employment skills that can ensure a reasonable salary or standard of living. Although no longer the sole generators of knowledge needed for development, through their research and teaching, they help to produce expertise, manage development, engineer social transformation and preserve social values and cultural ethos.

Market outcomes are not favouring the expectations of the labour force.

Higher education and its quality is thus an economic parameter of development. Building up of such a system requires excellent vision, outstanding dedication and channelling of substantial economic resources. Apart from technical knowledge, and skills becoming factor inputs in production, there are many spillover benefits to the society at large, what we call as positive externalities. Higher education enables human beings to have a better quality of life in the sense that they are better equipped to appreciate and acquire culture in the broadest sense of the term. Human beings have the right to be open to great paintings, great music, theatre, poetry and the arts. Their life will be more prosperous, their appreciation of values keener and their awareness sharper, with education. Society moves forward with all the cultural and counters cultural trends generated in the process.

India has more than 3,000 years of cultural evolution with a continuous tradition of pursuing higher education through the opportunity was confined to a select few. The University of Nalanda, established in the year 427 AD, is one of the first great universities in recorded history. The university in its halcyon days attracted students from Japan, China, Korea, Indonesia, Tibet, Persia, Turkey, and Ceylon. Even in modern education, India has nearly 150 years of experience starting with the establishment of universities in Kolkata, Mumbai, and Chennai (Calcutta, Bombay, and Madras).

Though we can boast of a glorious past, the fact remains that the achievements of contemporary Indian universities are limited. The quality of higher education as judged by the list of 200 top-ranking universities prepared by the Times Higher Educational Supplement in October 2011 shows that India is nowhere near the picture. The top five leading institutions of higher education are all in America, followed by Britain. There are none from Asia in the top 20. Global ranking on investment in higher education as a percentage of GDP places India at the bottom rung. It is not strange that India is also among the bottom ten countries when we take development indicators like HDI, GDI or PQLI. To move forward with economic development that is sustainable and to have a better quality of life with better values, India should put greater emphasis on knowledge creation. In a world racing forward on knowledge power, India finds itself a non-starter.

Banking Sector

India has a diversified financial sector comprising commercial banks, insurance companies, non-banking financial companies, cooperatives, pension funds, mutual funds and other smaller financial entities at present India is one of the world's most vibrant capital markets.

The growth of the financial sector at present is pegged at 8.5% per year, and it is kept a stable rate by the well managed monetary and other macroeconomic policies. The size of the banking assets in India reached us$1.8 trillion, in FYI 14 and growing at a fast pace. The association of mutual funds India shows that the assets of the mutual fund industry have hit an all-time high of US $189.83 billion. During 2013-14, the life insurance industry recorded a premium income of $49.67 billion.

The functioning of the banking industry is changing the world over rapidly. However, in India, the banking system continues to be dominated by the public sector banks, which account for three-quarters of total commercial banking assets. The banking system is fragmented; except for the State Bank of India, no one bank holds more than ten per cent of total system assets. In most emerging economies, banks assets comprise well over 80 per cent of total financial sector assets. Nevertheless, these in developed economies such figures are significantly lower. Another significant deviation between the banking industry in developed and emerging economies is the degree of internationalization of banking operations.

The Narasimham Committee Report (1991) recommended several reform measures such as reduction of reserve requirements, deregulation of interest rates, the introduction of prudential

norms, strengthening of bank supervision and improving the competitiveness of the system. The second Narasimham Committee Report (1998) too focused on issues like strengthening of the banking system, upgrading of technology and human resource development. "The major banking sector reforms comprise of modifying the policy framework; improving the financial soundness and credibility of banks; creating a competitive environment, and strengthening of the institutional framework. The improvements in the policy framework are aimed at removing and reducing the external constraints bearing on the profitability and functioning of commercial banks". (www.rbi.org.in).

The most significant achievement of the financial sector reforms has been the marked improvement in the financial health of commercial banks in terms of capital adequacy, profitability and asset quality with attention to risk management. Further, deregulation has opened up new opportunities for banks to increase revenues by diversifying into investment banking, insurance, credit cards, depository services, mortgage financing, securitization, etc. At the same time, liberalization has brought greater competition among banks, both domestic and foreign, as well as competition from mutual funds, NBFCs (non-bank finance companies), post office, etc. As banks benchmark themselves against global standards, there has been a marked increase in disclosures and transparency in bank balance sheets. (Amit, 2016)

Conclusion

India can follow a unique path by focusing on things we are already good at, like services, rather than aiming at a manufacturing revolution. India should aim at creating the environment for business to flourish and job intensive industries to grow. The possibility can be created by building connectivity, the infrastructure, enabling finance and quality education. The technological revolution has offered us a new path and made it possible for us to follow a novel growth trajectory (Rajan, 2015).

An incipient danger in analysing growth in India with data is the growth numbers. Frequent changes in the methodology which makes a farce of comparisons of data forces economists to acknowledge that the data is puzzling and do not reflect the ground reality. Data which misleads and confuses is ultimately a liability. An examination of the data suggests that the growth in the service sector has been more in the sub-sectors providing intermediate outputs rather than in the sub-sectors catering to final demand.

The percentage of output produced in the transport, communications and storage sub-sectors has also increased in the period 1990 to 2000. These two sub-sectors are more important as providers of intermediate inputs to production sectors. The current economic survey data reflects a change in methodology: the growth in GDP, last fiscal, 2014 ending March has been revised up from 4.7 to 6.9 as well, and forecast for growth next fiscal is revised up from 7.4 % to 8.5% following the change in figures. Frequent changes in methodology make the data far removed from ground reality so much so that the former chief economic advisor Aravind Subramanian himself confesses to being puzzled by the data. India is still a recovering economy and not a surging one or a roaring tiger (Subramanyam, 2015)

India needs a shift in focus. Our priorities have to be changed, and our form shifted from big dams and steel mills to knowledge creation and the generation of creative knowledge. The emphasis should be on people with ideas and capabilities. Giving livelihood jobs to millions is essential, but more critical become the chance to grab the opportunity of turning them into a qualified human resource. Creating awareness regarding the dangers of losing environmental quality is another of the pressing needs in India. Environment as an amenity, a luxury and a necessity should be appreciated. Environment degeneration, in the interests of economic growth, will soon lead to the stark reality that economic growth is not sustainable. A high-quality social

infrastructure can be assured only with environmental protection. To realize this, the creation of a population with a strong knowledge base and social awareness is a prerequisite.

The sectoral contribution to GDP, sectoral shifts that occur as the economy progresses and the resulting structural transformation in an economy, is traditionally considered as an indicator of the economy's development. Economic growth expands the material base for social development. The extent, to which the latter can advance, however, depends not on growth alone, but the distribution of opportunities. The provision of social infrastructure in a country depends on the importance the country attaches to it and the financial provision the country is prepared to put up for it. In fact, along with physical infrastructure, the economic development of the country is defined by its social infrastructure.

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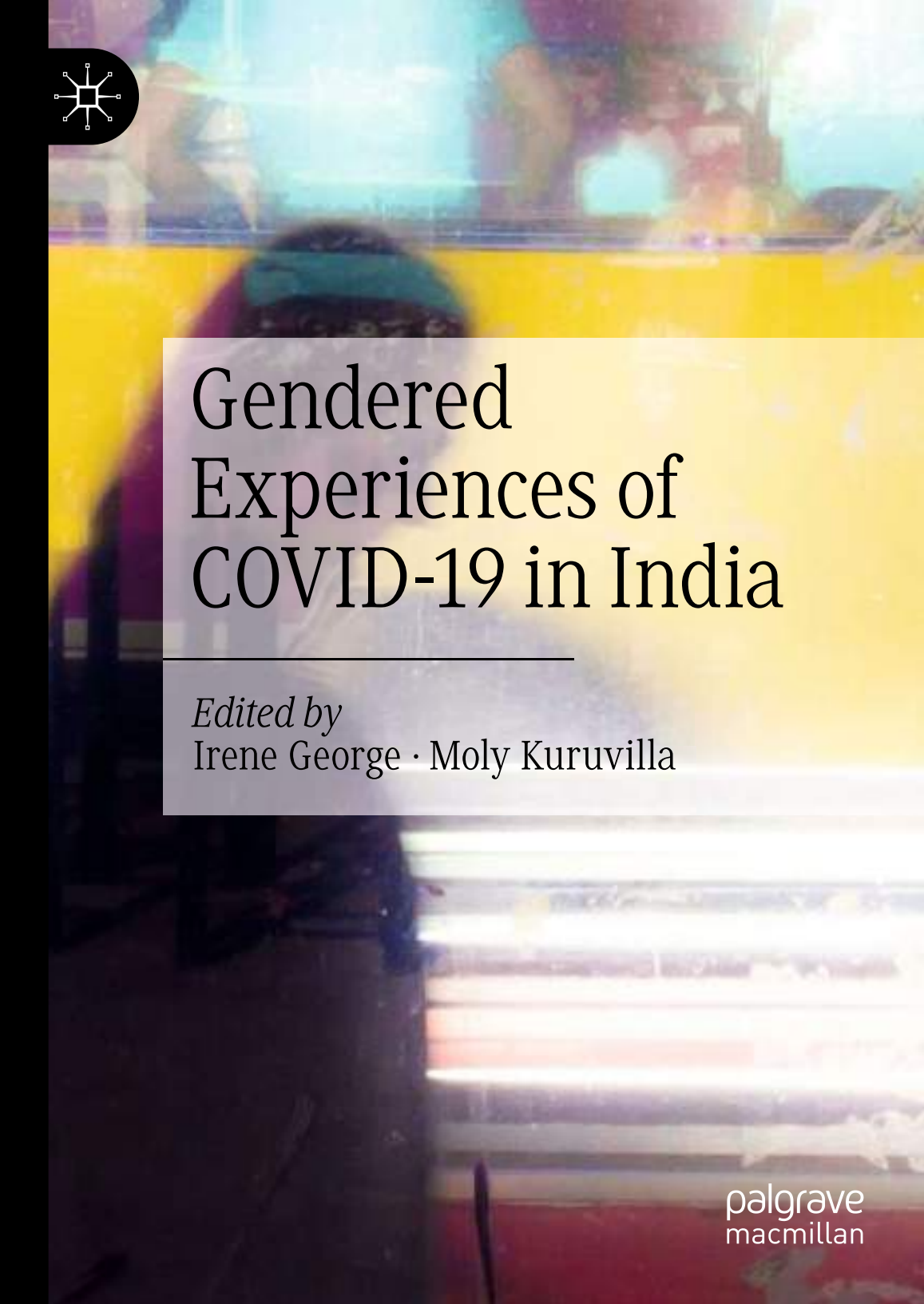

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CHAPTER 2

The Pandemic Crisis and Economic Engagement of Women: A Historical Enquiry on Implications of Catastrophes on Female Economic Participation

Bindu Balagopal and Chacko Jose P.

Introduction

The world is experiencing the ravages caused by the Covid-19 pandemic. The socio-economic repercussions of the pandemic are felt all over the world. The world that was known to humankind has disappeared. A new normal has set in, which has changed the existing contours of economic and social life. Historically, women have been the victims of all major catastrophes. The present pandemic has widened the gender gaps in societies. In a post-pandemic society, the equations are going to change. The role of women and the place they occupy in society may change beyond recognition. The existing

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fabric of social structure delineates women's economic and social status. Women's role in the labour market is undergoing transformations under the onslaught of Covid-19. Their existence is threatened; they are being pushed back from workspaces to the confines of family. Nevertheless, the emerging economic structures are ill-defined to make a precise post-Covid analysis.

The world has survived many catastrophes in the past century. It has witnessed great depressions, world wars, financial crises and epidemics. The Great Depression of the 1930s, the war and post-war periods of the 1940s, the financial crisis that has rocked the Western world and the ongoing raging pandemic have all caused repercussions in the world economy. Whether it be wars, natural calamities, or economic crisis, women are impacted more than men due to multiple interlinkages of socio-economic and cultural factors (World Economic Forum, 2021a).

The world has seen women taking up the slack in catastrophes such as world wars, depressions, epidemics and revolutions. Nevertheless, there was a method to it; during world wars, women took up many jobs on the war front and offered help in several ways to the cause of war. Similarly, during the Great Depression, when there were no jobs, women went back to sustenance and survival, which is considered care work (Ferrant et al., 2014). Women have always been survivors, their brains being wired for the continuance of the species. They were as relentless as men or even more so when it was a question of survival.

Women, in general, are impacted primarily because of the roles imposed on them by the hierarchical and gender stereotyping of society (Sultana, 2012). Growth objectives, targets and strategic action are designed and formulated by political leadership and administration, which has a built-in middle-class gender bias (McGinn & Oh, 2017). In this background, this chapter assesses how the crisis caused by the pandemic has impacted the productivity and economic engagements of women and how it widened the existing gender inequalities. A historical survey of four periods of upheavals from the past century (1920–2020), namely the Great Depression of the 1930s, World War II (1945), the Economic Recession of 2008 and the Covid-19 pandemic, and their impacts on female economic participation are attempted in this chapter.

From the vantage point of 2020, a look back at 1920–2020 brings out periods of unparalleled catastrophes and calamities. World wars have been fought, depressions and economic crises have occurred, each leaving a trail of suffering. World wars and global recessions affected the whole world, and it is their economic fallouts that make these events comparable. Cost in human lives, destruction of property and wealth, and cost in human

suffering were most visible in world wars. The upheaval was slow in coming and less visible in the recession, although the economic destruction was even more disastrous. In the last 100 years, technological advancement and globalisation made a health crisis, which would have been confined to a specific area of the globe, into a pandemic affecting the lives of the whole of humankind. In 2020–2021, Covid-19 was spreading like a radioactive cloud, causing devastation in its wake.

The Great Depression and Its Impact on Women

The Great Depression of the 1930s was considered to be the most severe catastrophe which affected the world. Starting from the stock market crash in the US in 1929 to the collapse of the business world, the number of goods and services produced fell by one third, about 25% of the labour force was unemployed, stock market assets lost 80% of their value, the number of suicides escalated to an all-time high, and the financial world rocked (The Economic Times, 2017). The magnitude of the Great Depression was immense, and its severity continued unabated for a large number of years right up to the end of the Second World War. However, the effects of the Great Depression on men and women were different. During the Great Depression, women were more insulated than men as the areas hard hit were mainly male-centric. Women mostly worked in service industries as domestic help, nurses, maids, teachers and clerks and could find employment even at the height of the recession. Their income played a crucial role in supporting the family through the period (Sabena, 2018).

Juliet Mitchell and other Marxist feminists argue that women serve as a reserve army of workers kept in abeyance. They can be brought to the labour market when labour is scarce and withdrawn when abundant. When labour is in surplus, women are forced to retreat into unpaid work in households (Mitchell, 1971). The Great Depression was a period of severe misery when suicides escalated to a horrendous total. In the census reports of April 1930, the US unemployment was 4.70% for women and 7.10% for men, which is evidence for the fact that women were less affected than men by the Great Depression. But it is to be noted that women's labour was cheaper compared to that of men.

Nevertheless, there was a gradual worsening of women's situation when the Great Depression intensified. Women had to substitute more and more homemade goods in place of consumer goods as the family income

dwindled. As a result, they had to stretch available resources to make ends meet. Also, they had to deal with the psychological problems resulting from employment loss (Milkman, 1976).

There was a marked increase in the employment of older women after the period of the Great Depression. Before the 1930s, women entered the employment scene in their twenties and left the labour market by the time they got married. However, women of working age in the early 1930s either remained in employment till retirement or left and re-entered the labour market. The change was attributed to the economic deterioration which persisted during this period (Bellou & Cardia, 2021).

Women who entered the labour market suffered the stigma of taking away jobs from the 'more deserving men'. There was no choice for women but to work because they had to raise money to support their families. Women could only fill the jobs of cleaners, nurses, maids and clerks, given society's existing social structure. The Great Depression directly hit male-dominated industries like the manufacturing sector and heavy industries. According to census figures of the US, the percentage of employed women, 14 and older, rose during the Great Depression from 24.3 in 1930 to 25.4 in 1940, a gain of two million jobs.

Impact of War and Post-War Period on Women

With the beginning of World War II in the 1940s, there was a surge of investment in industries producing war-related products. Women were employed in many capacities during the period of war in the army and navy. Jobs that were previously delineated for men began to be explored by women. World War II witnessed a massive change in women's employment. More than six million women entered the labour market additionally during this period, leading to more than 50% of the female labour force. In industries related to war, the new entrants worked in male-centric jobs like aircraft manufacturing and other wartime industries. The age composition of women entering the labour force also changed during this period. More women between the age group of 14–19 and 35–44 began to join the workforce. Girls below 20 joined the workforce in large numbers during wartime. In normal times they would have been in school completing their education. Another significant change was that the proportion of married women entering the labour force increased compared to the pre-war period (US Department of Labour, 1946). Thus World War II was considered a turning point in the lives of women. Education

and secretarial training enhanced women's capabilities in the long run. When married women began to enter the labour force, it caused significant changes in women's economic status in society (Goldin, 1991). Just as Rose (2018) concludes, there was a wartime boom in the women labour force.

The peak of women's employment was in July 1944 when women formed more than one-third of the total labour force, mainly engaged in non-agricultural work. Nevertheless, between 1945 and 1946, there was a fall in employment in non-agricultural work. When the war was over, many women left the employment scene (Breen, 2001). Still, the number of women employed in the post-war period was much higher than that in the pre-war period. This period also witnessed a change in occupational distribution. The number of women employed in domestic service declined. Instead, more women began to be employed in the manufacturing sector (Goldin, 1991).

Layoffs of women workers were widespread during the post-war period (Gabin, 1982). In 1946 the number of women workers was less by four million compared to that in 1944. The employment of women in the manufacturing sector declined by 1.5 million between 1944 and 1946 (Milkman, 1976). However, there was a tendency among women in the post-war period to seek employment rather than being homemakers. Another significant change that occurred was the fall in the birth rate. This may be because women's reproductive age group declined as women began to spend a large part of their life in the paid labour force (Lim, 2002).

After the war, women were expected to go back to their old roles, which many women did not find easy. Apart from all the privations of the post-war world, women began to question the old structures and accept new value systems. Thus, war and the post-war period challenged the existing roles of men and women in traditionally maintained society. New roles were identified, which were more appropriate for both men and women. As a result, there was a conflict in gender reconstruction, delineating power and status in society (Yellen, 2020). For analysing the new gender perspectives, the post-war era's cultural patterns and social structures need to be examined. When women and men started to reappropriate roles in the changing scenario, relations, family and friendships also changed into new arenas (Sorensen, 1999).

Women and the 2008 Crisis

The economic recession of 2008 has been accepted as the most severe financial crisis that has affected the world since the Great Depression (Verick & Islam, 2010). Unfortunately, most of the nations succumbed to the crisis irrespective of their stage of economic development. It had repercussions reverberating throughout the world. In countries where gender inequality existed, in times of crisis, when the quantity and quality of food in the family budget had to be reduced, the girl children were taken out of school first. When medicines have to be cut back, it is the women who suffered most; they are the victims of violence, they are the people forced to do penal work, and they are forced to sell themselves and face sexual harassment (UNAIDS, 2012).

Universality exists in the overall macroeconomic trends of financial crises that have affected many countries over the 2008–2009 period. It is an accepted fact that the financial crisis had overwhelming effects on the real economy, especially for developing nations since the 1980s. Even though the origin of the crisis was in the financial sector, it soon engulfed the other sectors of the economy. The resulting deficiency in liquidity led to bank failures and the collapse of financial assets. The decline of economic activity eventually led to unemployment and a low standard of living, whereby most women got engaged in unpaid labour (Ghosh, 2013).

Global macroeconomic shocks impacted the lives of women and children worldwide and made serious inroads into the existing gender equality (ILO, 2009). For example, the housing crisis and the collapse of the investment bubble in 2008 were the beginning of a financial crisis that rocked the world (Baker, 2014). In addition, food and fuel price shocks combined with economic downturns badly hit the vulnerable sections of society, primarily women and children.

When the governments worldwide reduced public spending, it often increased private expense for health and education, which in turn were setbacks to women and children (Pearson & Sweetman, 2011). Women had to resort to unstable employment in the informal sector or care for children and look after sick family members during the 2008 economic crisis (DCOMM, 2009).

Gendered Impact of Economic Crisis

Different phases of the crisis like recession, rebound and austerity, affect men and women differently. This is often discussed using the framework of three hypotheses: the substitution hypothesis, buffer hypothesis, and sex segregation hypothesis. It is a common practice that in times of economic downturn, firms try to reduce production cost by substituting expensive labour force with cheaper ones. The substitution hypothesis puts forward the idea that women's labour is considered inferior and less costly (Parpart et al., 2000). Resultantly women may get more employment during periods of economic downswings. The buffer hypothesis talks about internal labour markets. A second labour market exists where the quality of jobs is poor, and the wage rate is low. Competition is high, and flexibility exists in the secondary market. This, along with weak bargaining power, leads to low-paid jobs for women. These may be specific to certain sectors where jobs are women-oriented. Thus, women serve as a fluid force to be tapped under times of expansion of demand and ejected during times of contraction of demand. In the sex segregation hypothesis, the labour market is envisaged as sex-segregated. Occupations are classified based on gender. Depending upon which sectors are affected by the downturn, men or women may fall victim to the crisis. These hypotheses serve to comprehend the gender dimensions of a crisis (Perivier, 2014).

The onslaught of a crisis worsens gender disparities within households. This causes a fall in opportunities open to women and reduces their social empowerment. The shortage of food supply causes women to eat less, even at the cost of their health. During times of economic hardships, it is the women who have to bear the brunt. Malnutrition of women and children is often the consequence. In addition, women's financial dependence on men increases during a crisis, leading to increased decision-making power for men in households (Mohindra et al., 2011).

The employment of women is adversely affected during periods of economic crisis. Women's paid work is considered more flexible and, as such, can be laid off during times of low job openings. Also, there is the preconceived notion that man is the earning member of a family, so man should have the priority in selection for a job. The problem of unemployment can be demoralising for anyone who loses their job. However, for women losing paid work is distressing on several fronts. As women are usually in low-paid work, they have fewer savings, leading to a greater risk of imminent poverty (Bleiweis et al., 2020). This will have particularly severe

effects on single women, especially single mothers. The bearing of the family's increased financial responsibilities may also mean that they are more likely to undertake informal and exploitative vulnerable work to support children.

In times of crisis, the unemployment rate of women is high, especially for export-oriented economies. A fall in exports due to the recession adversely affects the plight of women as they constitute 60–80% of workers in the manufacturing sector (United Nations, 2011). When job opportunities for women fall, they are forced to take up employment in less secure jobs or migrate to faraway places searching for jobs and may fall victims to human traffickers who manipulate them and trap them in forced labour, often resulting in sexual exploitation. Creating jobs by governments to reduce the severity of the crisis helps men more than women since large infrastructure projects are initiated during this period (Antonopoulos, 2021). Nevertheless, industries in which women are traditionally engaged are usually not promoted, intensifying women's unemployment.

It is evident from the preceding discussion that economic and financial crisis puts a disproportionate burden on women, who are often concentrated in vulnerable employment, are more likely to be unemployed than men, tend to have lower unemployment and social security benefits, and have unequal access to and control over economic and financial resources.

Impact of Covid-19 on Women

In analysing women's post-pandemic status, one is faced with the scenario visualised by creative writers long ago. The British novelist Nevil Shute in 1957 wrote a post-apocalyptic novel titled '*On the Beach*' (Shute, 1957). The novel depicts the plight of a group of individuals after World War III. The story evolves in Melbourne, Australia, a year or so after a nuclear World War III. This final world war was so devastating that radioactive clouds slowly travelled the earth, killing all people and animals in its aftermath. Radiation sickness spreads across countries, and people are waiting for imminent death. The novel discusses the survival instincts of people and how people adapt to changed circumstances. The story depicts women's lives in different social strata and how they adapt to the new state of affairs. A character in the novel, a housewife, plants orange trees in her garden, which will bear fruit in 20 years. Though the man in the house tries to prevent her from doing it, saying that they will never live to see it

bear fruit, she is not deterred. Another character is a young woman faced with the knowledge that she will never have a family, never bear children, decides to equip herself for secretarial work studying shorthand and typing. She also knows very well that she will never be able to put her training to work, and all that is waiting for her is a painful death. The novel portrays women's fighting spirit; they are unwilling to lie down and die. In the current world order of the Covid-19 pandemic, women adapted to lockdown and shutdown. The survival instincts and strategies adopted by women often guide them to come out unscathed by the onslaught of disasters of any dimension.

Impacts of a crisis are never gender-neutral, and so is the case with the Covid-19 pandemic. According to International Labour Organization's (ILO) quick estimates, 5% of all working women lost their jobs due to the pandemic, compared to 3.9% of employed men International Labour Organization (ILO, 2021). The pandemic has regressively affected women's economic and productive engagements as in all upheavals in the past. The female labour force participation rate in the United States had fallen below 56% by January 2021; the rate was that low only back in 1987 (Djankov et al., 2021). The economic impact of the Covid-19 pandemic was immediately manifested in the shutdown of productive enterprises and the loss of employment. Due to lockdowns, the sudden and unplanned halt of the economy paralysed both the public and private production sectors.

Covid-19 and Economic Engagements of Indian Women

Before examining the impact of the Covid-19 pandemic on women in India, the chapter examines the economic status of women in the country and how various situations impacted the existing gender structure.

The Economic Status of Women in India

In a developing country like India, where gender disparity is significant, women's livelihood is affected disproportionately compared to men due to the pandemic. Many countries, including India, have abysmally low gender empowerment measures. The plight of women during and after Covid-19 will have to be examined, concerning their social and economic role in society. The present chapter analyses the existing literature and statistics to assess the economic impact of Covid-19 pandemic on

women's livelihood. The Global Gender Gap Report 2021 (World Economic Forum, 2021b) states that globally, the average distance completed to parity is 68%, a step back compared to 2020 (0.6% points). The report pointed out that it will now take 135.6 years to close the gender gap worldwide. For this purpose, the gender parameters in India are examined based on the 2011 census.

Various researchers, development agencies and international organisations have come up with several indicators which reflect the adverse gender indices of the Indian population. For example, the Asian Development Bank (ADB) has suggested the following 12 indicators to represent India's unfavourable gender situations (ADB, 2013).

(a) The Census of India 2011 shows a fall in sex ratio when considering children below age seven. The sex ratio was 927 girls per 1000 in 2001, but it dropped to 914 per 1000 in 2011.
(b) Another vital variable is the significant change in the infant mortality rate, which is higher for girls than boys. A high female infant mortality rate exists in India, mainly because of the discriminatory attitudes of society towards women.
(c) An alternative indicator is the high maternal mortality rate. A host of factors such as early marriage, low nutrition, inadequate healthcare facilities, minor role in decision-making, and lack of awareness of family planning programmes contribute towards the high maternal mortality rate.
(d) An additional parameter is the low work participation rate of women. India has only 36% of female work participation in the overall labour ratio. More alarmingly, for professional and technical workers, the figure is only 21%. On economic and gender parameters, in Asia, the only six countries which perform worse than India are Iran, Bahrain, Oman, Pakistan, Saudi Arabia and Yemen.
(e) If the most prominent gender parameters Gender Development Index (GDI) and Gender Empowerment Measure (GEM) are considered, all the countries with which India compares itself in recent times, such as Brazil, China and Russia, are well above India.
(f) Another significant factor indicating gender inequality could be the high level of violence against women in India, of which domestic violence forms a substantial component.
(g) Low economic participation, low productivity and low returns reduce the quality of life of women.

(h) Women are engaged more in agriculture and allied activities than in industry and service sectors which are growth-oriented and more gainful.
(i) Women have a lower share of ownership of assets.
(j) Women have highly uneven access to financial services.
(k) Lack of proper sanitation, fuel shortage and water scarcity reduce the well-being of women.
(l) Transportation problems are acute for women.

The ADB findings depict the actual plight of women in Indian society. It was only during the 1970s that women were recognised as initiators of economic development. Previously their role in the economy was confined to that of homemakers. Health and nutritional programmes were initiated for them to sustain their status as mothers. The seventies brought about an attitudinal shift. Women were brought to the forefront of embracing more productive roles (Beneria et al., 2015).

As Ghani et al. (2014) proposed, there is a direct linkage between political reservations and economic empowerment. The 73rd and 74th amendments of the Constitution of India giving women reservation for representation in local bodies have enhanced women's capabilities that are transmitted into women's employment. As a result, more women began to exhibit entrepreneurial ability leading to economic empowerment. This increase in women entrepreneurs was mainly seen in the traditional sectors in which women were engaged.

Nevertheless, gender inequality is quite evident in the labour market of India. Women have come to the forefront in the urban labour market, but this is not true for the entire country. According to the various rounds of National Sample Survey (NSS) data, women's labour force participation has declined in rural areas. There is also significant divergence as regards caste, tribe, state and so on. Female mobility is also a factor that affects the work participation rate (Das & Mehta, 2012). Women's participation in the total workforce has increased in developing economies since the middle of the twentieth century (Bezbaruah, 2015). India's social mindset is a curious mixture of social conditioning, traditional beliefs, patriarchal values, and an ambivalent legal system. It is feudal and patriarchal, and women belonging to all strata in society are victims of archaic stereotyping and gender insensitivity. Women's labour force participation in India is showing a declining trend during the last two decades (ILO, 2021).

The ILO observes that the primary reason for the sharp decline in female labour force participation in India is the lack of employment opportunities for women, owing to factors such as occupational segregation (Kapsos et al., 2014). Very often, the presence of women in low-skilled jobs can be attributed to a low level of education and lack of training in skilled jobs. Gender stereotyping of tasks leaves them confined to stipulated works. Time constraint and dual responsibilities also adversely affect women's job prospects (ICRW, 2014).

Covid-19 has impacted women's lives much more intensely than that of men. Quarantine, social distancing, closure of small businesses, and layoffs have added pressure to women's economic position. In a vast majority of households in the lower socio-economic strata, it is the women who make ends meet with the family budget, and they had to adapt themselves to tightened budgets. Women earn less worldwide, save less, are employed in less productive sectors, and work in the informal sector (United Nations, 2020); hence their savings got expended in no time with the outbreak of the Covid-19 pandemic. Also, the sectors most affected were women-centric, for instance, services, tourism and hospitality.

Shutting down of schools demanded women's services at home for the care of children. Women's unpaid work has increased during the Covid-19 period (Chauhan, 2020). Care for older persons is also a severe problem during the pandemic, requiring women's services at home (Power, 2020). The pandemic turned out to be 'home detention' for women as the lack of public transportation threatened women's mobility (Jain & Singh, 2020). Economic uncertainty is not just employment and income loss in the present. It has an escalating effect on the future lives of women and girls. School closures and online education are predicted to result in more girl children opting out of the educational stream, indirectly affecting their future labour force participation. Impacts on education and jobs in turn can have long-lasting significance that, if unaddressed, will reverse hard-won gains in gender equality (Hanif & Pedersen, 2020).

The loss of employment in different sectors also had varied impacts on women. For instance, the loss of jobs in the construction and manufacturing sectors in the urban conglomerates led to large-scale reverse migration (Irudaya Rajan et al., 2020). This reverse migration, in most cases, resulted in mass fleeing of migrant families walking long distances, causing misery to women and children.

Women working in the formal sector form a minority and are comparatively less vulnerable than those working in the informal sector. Similarly,

technologically educated women are also less affected and have access to jobs in the 'work from home' schedules. But they are also not fully spared of the pandemic impacts. At the beginning of the pandemic, there were high hopes that the global shift to home-working could mean childcare and chores to be divided equally among couples. However, this did not materialise. It merely created a double burden for women, leaving them to juggle domestic work and their paid jobs in their day-to-day existence. Family systems are reverting to more traditional structures due to the closure of schools, day-care centres and summer camps (Reichelt et al., 2021). Dual earner families where both men and women work find it difficult to sustain working because there is no one to care for children at home. In micro families, the ability of both couples to work is disappearing because the maid who used to look after children is no more available.

The Covid-19 situation impacted women on the social fronts also (UN Women, 2020). Women are being pushed back into their conventional roles while being confined at homes. Many sectors are affected by the crisis, which compromises women's decision-making power in economic and political spheres, leading to flared gender gaps in accessing essential services, controlling assets, and managing resources. Women were already poorly represented in positions of power in economic and political spheres. The lockdown puts at risk the gains at the household level and hinders women from participating in decision-making (Rivera et al., 2020).

An investigation of how the pandemic affected women of different economic strata will be meaningful, for instance, examining how it affected women belonging to society's upper, middle and lower strata. All of them are impacted by the pandemic in diverse ways. Women of the upper strata of society, be it working women or housewives, find that their work burden has increased during the pandemic. In the lockdown phase of Covid-19, the availability of domestic labour had almost stopped. Women of the higher-income group had to do manual work in the absence of domestic labour. This has caused an increased purchase of consumer durables like dishwashers, washing machines and robots for house cleaning (Majumdar, 2020). Though consumer durables help and their purchase gives them momentary relief, women are cooped up inside the house most of the day. They have done one crucial economic function; they have propped up the demand for consumer durables of the labour-saving variety. The macroeconomic fallout is significant as this will eventually cause human labour to be displaced by machines. When and if the Covid-19 period gets over, this may result in a fall in women's employment in

domestic services. The aftermath of the pandemic may be the rising unemployment of women in the informal sector. Though the demand for consumer durables increased, the benefits went not to small or medium concerns but giant e-commerce corporates. The fear of pandemic increased the online purchase of goods among women in the high-income groups.

An examination of the impact of the lockdown on the middle-class women who used to be clerks, sales executives or part-time workers gives valuable insights into the intricacies of the minute issues involved. Their jobs were also gone during the lockdown. When most shops and private concerns were closed, there was no longer any need for even low-paid labour. They did not have the privilege of buying home equipment. Their incomes were just sufficient to keep the household going at the current level. But the lockdown, which went along with the pandemic, led to the curtailment of some ostentatious spending. To some extent, it was a relief that marriages and deaths went on without splendour and conspicuous spending.

The desire of the middle class to emulate the rich was weakened during the lockdown. However, this had severe macroeconomic fallout since many services or industries that depended on such events faced a crisis. The beauty industry, the marriage industry, the gyms, and the manufacturers associated with it were at a standstill, and their demand got deferred to an indefinite period. At the macro level, there was a loss of jobs due to pushback to minimalism. Though this may look intrinsically desirable, its macroeconomic consequences are massively negative—deficiency of demand that resulted from the loss of employment exacerbated the recession caused by the pandemic. Adherence to minimalistic living, spending less ultimately caused a fall in production, which in turn produced a multiplier effect leading to an increase in unemployment.

An analysis of the lower-middle-class women's coping strategies, the people who survive with difficulty, will be insightful. Most of them were pushed back to below subsistence levels. To overcome the crisis, they tried their hand at different jobs. For instance, women who did domestic work have become vegetable vendors, and vegetable vendors moved to daily wage jobs (Azim Premji University, 2021). Many women stopped working during Covid-19 through no fault of their own (Coury et al., 2020). Since they are over-represented in insecure hourly work, and since the sectors hardest hit by the pandemic are hospitality, leisure, retail and tourism, female workers have lost their jobs or been furloughed at a higher rate. Unless the government takes the initiative, there will be no jobs

available to such people. Instead, they look for dole-outs from the government.

The pandemic will be remembered forever, at least in India, by the long line of migrant labourers, including women trying to walk thousands of kilometres to get back home. Instead of helping similarly placed humans, people have become scared of each other. They forever hear of social distancing, and the distance from one individual to the next has become infinitely long.

Conclusion

Humanity has subsisted in concentration camps, just living from one day to the next. During the plague—the period called 'black death'—wagons were brought to the front door demanding 'bring out your dead'. Humanity survived two major World Wars and post-war trauma. It endured the period of the Great Depression where business people were reduced to paupers in the blink of an eye when massive scale unemployment and mass suicides were rampant.

A war, a financial crisis and a pandemic are all different when it comes to their impact on the lives of women. But in all these contexts, women are pushed into stereotypes from which they cannot escape. Nevertheless, war is different in the sense that women are asked to leave homes and join the fight. Amidst all the trauma of war, they have to fight along with men figuratively. They might not be fighting on the war front. Still, they are counted. Women came out and worked as nurses, secretaries, storekeepers, caregivers, ambulance drivers, and whatever capacity they could. The Great Depression and the financial crisis of 2008 pushed women onto the employment scene. When men lost jobs, women who were homemakers began to take up menial jobs. Thus both the war and the recession have pushed women out of the homes to join the labour force. The pandemic, on the other hand, has caused women to be pulled back into their respective homes.

The dark days of the pandemic have come, taking away the limited space that women had. The house one lives in has become the place for work and leisure too. It is a difficult situation for everyone, but more so for women. The limited freedom they enjoyed outside has come to an end. Along with the paid job they did outside, the unpaid job of housekeeping settles on them. In effect, women are pushed back, forced to assume the old stereotype of the homemaker. While the pandemic pushes

everyone back to their own limited spaces, the misery inside the house turns to violence, and women inside the house become extremely vulnerable to domestic violence.

The consequences of the pandemic will remain even after the severity of the pandemic eases off, as women may have to suffer long-term declines in workforce participation and income. The fallout will be of utmost severity for the most vulnerable women in society, those who are rarely in the headlines: migrant workers, refugees, marginalised racial and ethnic groups, single-parent households, youth and the poorest of the world. The emerging society in the aftermath of Covid-19 pandemic should adopt specific endeavours to bring women to the forefront. For envisaging an economy of growth with equity, the policymakers should initiate various welfare measures to bring gender equity and distributive justice. Economic packages can be initiated with direct cash transfers, unemployment benefits, tax cuts, child support and so on.

The United Nations suggests that the central and commercial banks of all nations should develop a unique gender-sensitive financial monitoring system to ensure that loans and cash transfers, which are offered as a pandemic recovery mechanism, target and reach vulnerable women. Such a scheme should also keep track of such payments and ensure that money does not end up in the hands of men or the less needy (UN Women, 2020). Women-owned businesses should be given special funding as well as subsidies, loans and tax reliefs. The social protection system should be enforced for women workers. The existing gender pay gap should be mitigated. More measures should be taken to support families with paid and unpaid work. However, interestingly many women do not feel that the Covid-19 responses of the government had focused on issues that matter most to them (Women's Budget Group, 2021).

Covid-19 pandemic has been rightly termed as a 'national emergency for women'. The burden women shoulder in the family and labour force has escalated to enormous proportions causing distortions in the family framework. Millions of women have lost jobs, and even those employed suffer from salary cutbacks causing severe inroads in the family budget. Women always bear the brunt of every crisis as they are expected to be family makers apart from comprising part of the labour force. Economic, mental and physical bottlenecks confront them in their struggle to survive. Solutions to address the problems should involve a paradigm shift that brings women to the forefront of society so that they play a prominent role in shaping the emerging economy.

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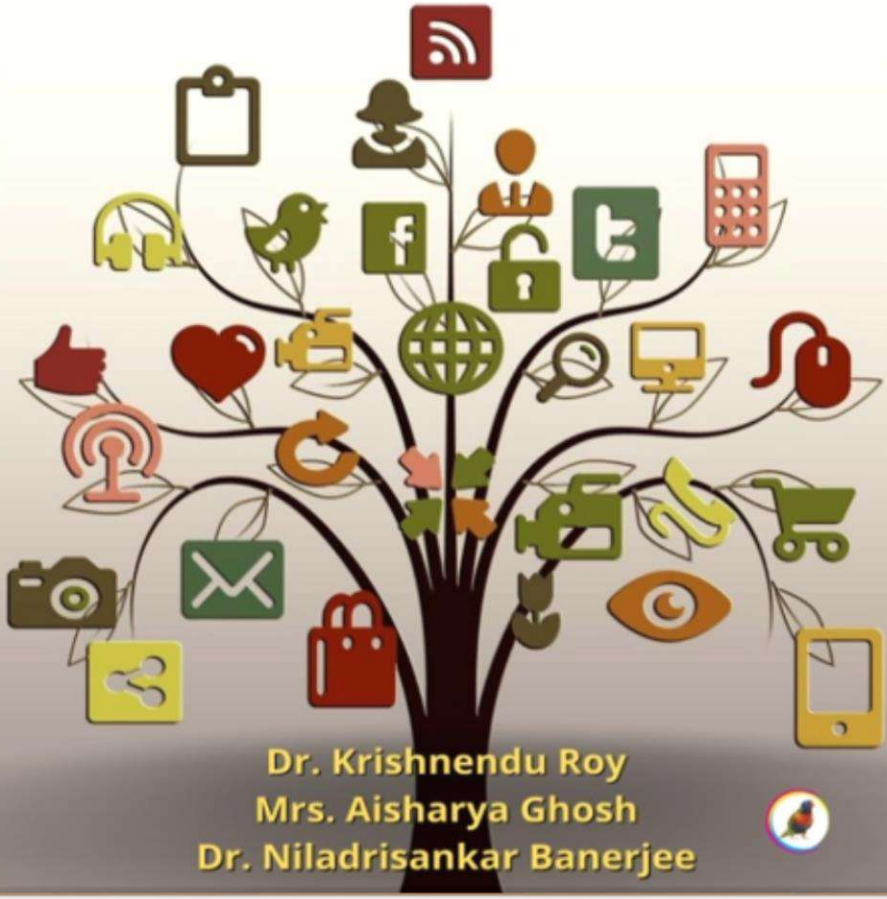
MAPPING SOCIAL ISSUES IN INDIA

CAUSES AND MEASURES



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MAPPING SOCIAL ISSUES IN INDIA: CAUSES AND MEASURES

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Dedicated to

Prof. (Dr.) Tapan Kumar Biswas

&

Prof. (Dr.) Sujata Bagchi Banerjee

- Philosopher & Guide -

Thank you for being such a one-of-a-kind teacher.

Thank you for guiding me, inspiring me and believing in me. You give me hope to achieve my dreams.

- krishnendu roy

FOREWORD

The social dynamics in India is getting more and more complex and unpredictable with rapid change in the development pattern of the country. Enormous change has taken place in the economic and social scenario since the last decade of the last century with unprecedented growth in artificial intelligence (AI) based technology worldwide. Transnational transfer of technology is gaining momentum resulting in huge change in the life style of common people of India along with the other countries of south-east Asia. Economic and social changes under the influence of the said technology have been seen to be both positively and negatively associated with the empowerment factor from case to case basis.

In this backdrop, the proposed edited volume under the title 'Mapping Social Issues in India: Causes and Measures' is possibly an endeavour to capture the components of changes in the dynamic profile of Indian society. The components includes among others the labor displacement under the face of technological onslaught in small scale industry, not so good public health and educational system resulting in emergence of private entrepreneurs, shifting from skill based profession to different service sectors etc. Addressing these components in isolated manner is of no use as the model of social change is multidimensional and it is a composite function of a huge number of variables, not always uncorrelated among themselves. From this point of view the present work is really a challenging one and its success will depend on the views and analysis which would be available in the contributed papers. Obviously the claims supported by facts and figures will be of real help but caution should be taken against oversimplification or overgeneralization for reaching at a forced conclusion.

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From the Desk of the Principal

This is happy news to know that "MAPPING SOCIAL ISSUES IN INDIA: CAUSES AND MEASURES" is going to publish which is an exposure of latest talent of young stars of the writer and vision of the books towards its excellence in serving the common people of India and abroad.

I congratulate Dr. Krishnendu Roy, Assistant Professor, Department of Education, Domkal Girls' College for successful completion of academic activities throughout the years. Always remember that time and tide wait for none, so, make hay while the sun shine. You are cream soldier of the society. I am thankful and grateful to you for publishing this type of book which is challenging to the society for Indian and abroad. I hope the readers will be benefited by through studying the edited books.

Dr. S.K. Thakur, Principal

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PREFACE

The Edited Book titled **"Mapping Social Issues In India: Causes And Measures"** is an attempt to contribute to the field of education as well as different aspects of development in Indian context. Each society has some problems, and these are normally termed as social issues. It is a problem that is affecting a considerable percentage of a nation's or global populace or society. Social issues refer to any undesirable circumstance that is opposed either by the whole society or with the aid of the section of the society. It is far an unwanted social situation, often objectionable, the continuance of which is harmful for the society. India's social issues are also rooted in the religious practices and beliefs of the humans. Almost all forms of social issues and problems locate their beginning in the religious and cultural practices of the people of India. These social issues are developed in a long period of times and are nevertheless continuing in one shape or other.

Even though there have been several positive changes in the society such as now girls are also going to school in substantial majority and their employment ratio is likewise increasing; illiteracy as whole is decreasing; conditions of SC/STs are also improving etc. but situation is far from satisfactory.

This book is edited and written in simple and lucid style. The presentation of various topics of this book has been made research cantered and researcher oriented. It is hoped that this book proves to be very useful resource for all concerned and is expected to be a trustworthy to researchers, research fellows and guide to those who approach it.

We shall feel amply rewarded if it arouses a genuine interest among the researchers of education, students of education and research fellows of education.

There is every scope of improvement. Thus, suggestions and constructive criticism for the further improvement in quality of the book will be most welcomed and duly acknowledged.

6th November, 2021
Kalyani

Dr. Krishnendu Roy
Mrs. Aisharya Ghosh
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*****THE OPINIONS AND VIEWS EXPRESSED ARE EXCLUSIVELY AND SOLELY THOSE OF THE AUTHORS AND IN NO WAY THE EDITORS OR THE PUBLISHERS ARE RESPONSIBLE FOR THE SAME*****

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ABOUT THE BOOK

As we are living through the times of global pandemic, natural disasters all over the world, conversion to safe energy sources, and COVID-19 challenges, the list of social issues that are relevant in 2021 has also undergone certain changes. The book provides a comprehensive overview impact of social issues and ways to overcome it. With this context an initiative has been taken to publish an edited book on the theme **"MAPPING SOCIAL ISSUES IN INDIA: CAUSES AND MEASURES"** to overview and to analyze the causes and measures of various social issues in Indian context.

We should not be remained confined to the routine assignment of lecturing and listening. The numbers of papers contributed by the students, scholars and respected Teachers, Professors and Stakeholders indicates the alertness of academic circle. I admit that there are differences of assessment in papers published here. The book entitled "Mapping Social Issues In India: Causes And Measures" is very much effective in the coming days specially to the students and teachers who are concerned with social issues. This book will help them to enhance not only their subjective knowledge but also their practical knowledge with emphasize and augment upon the vision and salient provisions to combat social issues. The editors tried their best to represent all the matters fruitfully to enhance the provisions of social issues as India is facing a large number of social issues such as caste system, juvenile delinquency, illiteracy, gender inequality, malnutrition, human trafficking, and many more. It is high time that the society gets relief from these undesirable social evils.

CHAPTER 07

PREDICAMENT OF EDUCATED UNEMPLOYMENT AMONG WOMEN: A CASE STUDY OF PADIYUR GRAMA PANCHAYATH, KERALA

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ABSTRACT

Education is not only for attaining employment but also for empowerment. The role played by education in employment and economic wellbeing has consistently collected consideration. The ever increasing unemployment of the educated youth has kept Kerala from procuring the full friendly and financial advantages of its instructive turn of events. Unemployment is to be perceived not just as the refusal of chances for the individual however sums to a disavowal of the jobless in adding to financial turn of events. More than one-fourth of the country taught and one-fifth of the metropolitan instructed are jobless in the State, and female joblessness rates are much higher. This suggests that the State couldn't get the likely commitment of a sizeable portion of taught individuals, especially of women, to its monetary turn of events. More than the absence of financial development, and ensuing impediment to put resources into education, it is the expanding unemployment that has been drawing the line for additional public interest in instructive improvement today. The paper orchestrates women education and work with reference to Kerala. With respect to female work venture, it has been all things considered speculated that monetary turn of events and preparing fabricates female work power loan costs. In Kerala, where women are highly educated than all India, they experience the least female work participation and most raised joblessness among the huge States in India, especially among the educated. In the light of this legitimate irregularity, the present study tries to perceive the factors that cause joblessness among the

educated women in the State. This paper endeavors to explore how joblessness is related to informative achievements of women, forming on individual, family and fragment ascribes.

Keywords: *Education, Family, Kerala, Unemployment, Women*

INTRODUCTION

Embarked and true way of thinking would propose that the point or reason for education is to amass information and potential that will prompt proficient efficiency and economic security. Education is extremely vital for each and everybody to further develop information, method of living just as social and economic status throughout the life. It aids an individual with reaping knowledge and further develops certainty level all through the life. It plays an incredible part in our career development just as in the self-improvement. However, the expanding unemployment among the educated is a genuine social and financial issue that outcomes in a huge effect on everything except is frequently ignored. A more grounded arrangement of surveying joblessness ought to be set up to decide its causes and how to address it better. Combined with the aversion of the normal Keralite to seek after a private sector job as a result of pay unpredictability and a solid inclination for salaried positions over independent work, the educated unemployment goes on increasing day by day. The expanding joblessness of the informed has drained the ability of the State to support instruction. It is contended that the State, rather than spending on schooling, should now put more in useful exercises which might bring about business creation. In any case, development without anyone else doesn't produce business, as might be seen from Kerala's involvement with the nineties. The female unemployment rates in the State are as yet higher. This infers that the State couldn't get the likely commitment of a sizable section of educated people, especially of women to its financial turn of events. More than the absence of economic development and subsequent inability to put resources into training, it is the expanding unemployment that has been drawing the line for additional public interest in instructive advancement today. As per the 2011 Census report the female literacy in Kerala is 92 percent against the national average of 64.63 percent. Though Kerala ranks first in literacy rate, if faces a social issue unemployment as an obsession. The female work participation rate in Kerala is also very low. Even though the state had the much praised Kerala Model of Development, high social development with low economic development, with robust and well-built social indicators comparable to the developed nations, the state was unable to solve the

severe problem of unemployment to any critical degree during the most recent 30 years. The National Sample Survey Organization (NSSO)July 1987-June 1988 report of 43rd Round states that the state has the most elevated unemployment rate of the educated (of age 15 and above) by sex and rural-urban categories among the Indian states. The issue of educated unemployment presents maybe the most genuine test to proceed with human improvement in Kerala, cutting across classifications like class, station, religion and age. In any case the high human turn of events and ongoing recovery of financial development, Kerala is as yet confronted with the difficulties of expanded joblessness. As per the 55th Round of the National Sample Survey the frequency of the most exceptional type of unemployment, i.e., chronic unemployment in Kerala has been multiple times that of the national average. This denotes the shapes of the disturbing size of unemployment in Kerala. Also, more critically, the issue of unemployment of educated is intense in Kerala, especially among females. Given a stamped social accentuation on training, in some measure up to the school level, the issue of instructed joblessness has become progressively mind boggling with time.

OBJECTIVES

- To examine the educational and employment status of women in Padiyur Grama Panchayath.
- To evaluate problems faced by both employed and unemployed women in Padiyur Grama Panchayath.

LIMITATION OF STUDY

The presented study faced the following limitations.

- The data was collected only from 50 respondents from Padiyur Grama Panchayath.
- COVID-19 lockdown restrictions were the major limitation of the present study.
- Lack of financial support for the study was another limitation.
- Some respondents are reluctant to disclose some of their personal information especially the issues they face in seeking employment.

METHODOLOGY

Both primary and secondary data were used for the present study. The study is based on the responses of 50 women of Padiyur Grama Panchayath. The data

were collected using a pre-tested structured questionnaire containing questions related to socio-demographic characteristics and economic status of women. The secondary data was collected from Kerala Government Database, various journals and articles. After collecting the primary and secondary data, analysis was conducted with the help of simple mathematical and statistical tools like averages, percentages, and the data was presented in diagrams and tables.

THE STUDY AREA: A BRIEF PROFILE OF PADIYUR VILLAGE

Padiyur Grama Panchayath is situated in MukunthapuramTaluk, Thrissur District, Kerala. It lies in Edathirinji, Padiyoor and Manavalassery Villages with an area of 18.57 sqkm. There are 14 wards in Padiyur Grama Panchayath.

TABLE 1: PADIYUR PANCHAYATH REPORT 2020

Population Census (2011)	SC/ST	General	Total
Male	1085	8540	9625
Female	1169	9614	10783
Total	2254	18154	20408

Source: *Secondary Data*

As per the population census of 2011 census, the total population in the Panchayath is 20408 including 9625 males and 10783 females. The total SC/ST population is 2254 with 1085 males and 1169 females.

Population of Children with age of 0-6 is 1904 which is 9.33 % of total population of Padiyur Village. In Padiyur as per the Census Report 2011, Female Sex Ratio is of 1144 against state average of 1084. Moreover Child Sex Ratio in Padiyur is around 946 compared to Kerala state average of 964. Literacy rate of Padiyur city is 96.71 % higher than state average of 94.00 %. In Padiyur, Male literacy is around 97.83 % while female literacy rate is 95.75 %.

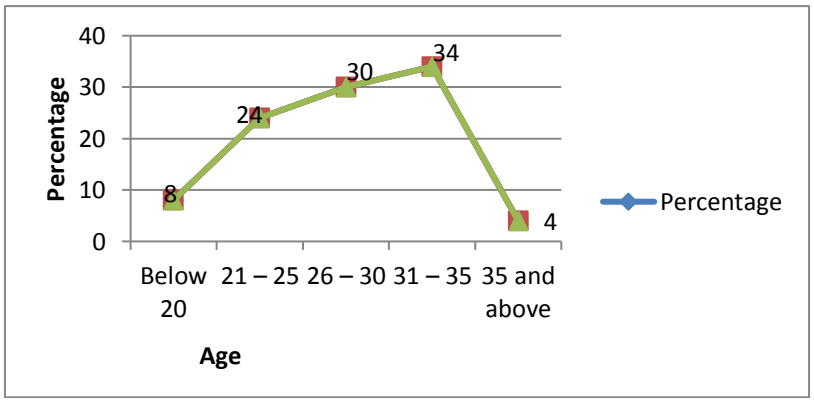
DISCUSSION

TABLE 2: AGE-WISE CLASSIFICATION OF THE SAMPLE

Age	Number	Percentage
Below 20	4	8 %
21 – 25	12	24 %
26 – 30	15	30 %
31 – 35	17	34 %
35 and above	2	4 %
Total	**50**	**100 %**

Source: Primary Data

From the Table 2 it is visible that the majority of the sample belongs to the age group of 31 to 35 that is 34 percent followed by the age group 26-30 (30 percent) and 21-25 (24 percent). The percentage of those with 35 years and above is only 4percent and those with below 20 years are 8percent. Figure 1 below clarifies the percentage distribution of sample by age.



Source: Primary Data

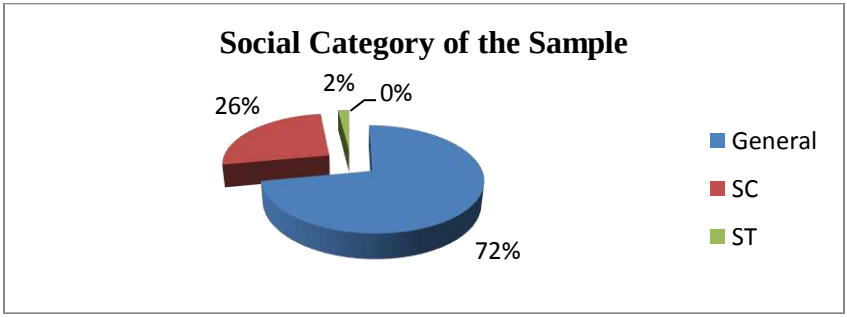
Figure 1: PERCENTAGE DISTRIBUTION OF SAMPLE BY AGE

TABLE 3: CATEGORY-WISE CLASSIFICATION OF THE SAMPLE

Category	Number	Percentage
General	36	72 %
SC	13	26 %
ST	1	2 %
Total	**50**	**100 %**

Source: Primary Data

Percentage distribution of the sample by social category has been attempted above in Table 3. It is clear that, women from general category are about 72 percent and that of SC and ST are 26 percent and 2 percent respectively. The results indicate that the representation of General is sufficiently high as compared to SC and ST category in the study area.



Source: Primary Data

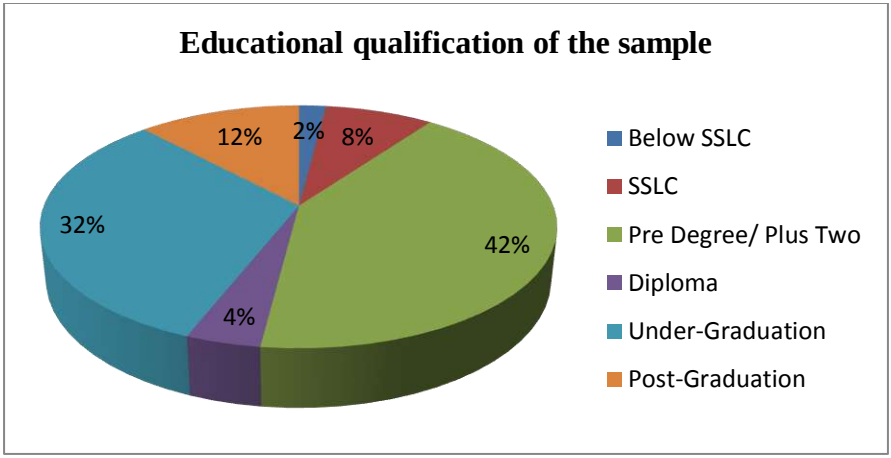
Figure 2: SOCIAL CATEGORY OF THE SAMPLE

TABLE 4: CLASSIFICATION ON THE BASIS OF EDUCATIONAL QUALIFICATION OF THE SAMPLE

Education	Number	Percentage
Below SSLC	1	2 %
SSLC	4	8 %
Pre Degree/ Plus Two	21	42%
Diploma	2	4%
Under-Graduation	16	32%
Post-Graduation	6	12%
Total	**50**	**100%**

Source: Primary Data

Education level of women tabulated in Table 4 shows that the majority of the sample that is 42 percent of them have Pre-Degree or Plus Two level of education followed by 32 percent Under Graduates and 12 percent Post Graduates. 8 percent of them have Secondary School Leaving Certificate (SSLC) and 4 percent has diploma education which includes polytechnic and other technical job related diploma courses. Only 2 percent of the total 50 respondents have below SSLC level of education. The table indicates that the majority of them are highly educated.



Source: Primary Data

Figure 3: EDUCATIONAL QUALIFICATION OF THE SAMPLE

TABLE 5: MARITAL STATUS OF THE SAMPLE

Marital Status	Number	Percentage
Married	33	66 %
Unmarried	17	34 %
Total	50	100 %

Source: Primary Data

It is inferred from the Table 5 that, the major percent of the members (66 percent) are of married and the 34 percent of them are unmarried women.

TABLE 6: OPINION ON MARRIAGE AS AN OBSTACLE TO EMPLOYMENT

Opinion	Number	Percentage
Yes	6	12 %
No	44	88 %
Total	50	100 %

Source: Primary Data

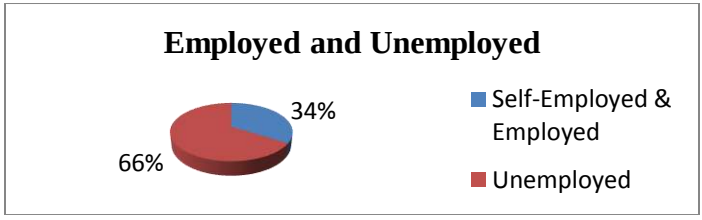
The Table 6 shows the classification of the sample on the basis of their opinion on marriage as an obstacle to employment. Majority of them, that is 88 percent, opined that they don't consider marriage as an obstacle to employment. All the unmarried women in Table 4 are included in this category. Only 12 percent of them said that marital life is one of the most key obstacles of employment. All these six respondents are married and they highlight this as an issue in their marital life.

TABLE 7: CLASSIFICATION ON THE BASIS OF OCCUPATIONAL STATUS

Age	Self-employed	Employed	Unemployed	Total
Below 20	1	0	3	4
21 – 25	4	1	7	12
26 – 30	1	5	9	15
31 – 35	2	3	12	17
35 and above	0	0	2	2
Total	**8**	**9**	**33**	**50**
Percentage	**16 %**	**18 %**	**66 %**	**100 %**

Source: Primary Data

The above Table 7 indicates the classification of the sample on the basis of their occupational status. Majority of them (66 percent) are unemployed and only 34 percent have employment. Among this 34 percent, 16 percent are self-employed, 16 percent are employed in private sector and only 2 percent has a government job. It was evident from the study that women unemployment is a severe problem in the study area.



Source: Primary Data

Figure 4: EMPLOYED AND UNEMPLOYED

TABLE 8: CLASSIFICATION OF UNEMPLOYED WOMEN ON THE BASIS OF OBSTACLES ON OCCUPATION

Age	Family / Social / Religious issues	Lack of job opportunities	Safety issues in the workplace	Financially Settled	Personal issues &Other issues	Total Unemployed
Below 20	-	3	-	-	-	**3**
21 – 25	-	5	2	-	-	**7**

26 – 30	-	9	-	-	-	**9**
31 – 35	-	8	1	2	1	**12**
35 and above	1	-	-	1	-	**2**
Total	**1**	**25**	**3**	**3**	**1**	**33**
Percentage	**3.03 %**	**75.76%**	**9.09 %**	**9.09 %**	**3.03 %**	**100 %**

Source: Primary Data

The above Table 8 shows the classification of the sample on the basis of the obstacles on occupation they face. Majority among the unemployed women (75.76 percent) opine that they lack employment opportunities with respect to their educational qualification. Thus, educated unemployment is a serious issue in the study area. Only a few of them (9.09 percent) are least inclined to seek job since they feel that they are financially well settled. 9.09 percent of them say that they had some safety issues in the workplace and they are reluctant to seek employment. 3.03 percent faces family/social/religious issues in finding employment. Another 3.03 percent of the sample is unemployed due to personal issues and other issues which they don't like to disclose.

TABLE 9: CLASSIFICATION OF EMPLOYED WOMEN ON THE BASIS OF OBSTACLES ON OCCUPATION

Age	Over qualified for the current job	Meager salary / wages / income	Safety issues in the workplace	Dissatisfied with the current Job	Total Employed
Below 20	-	1	-	-	**1**
21 – 25	1	4	-	3	**5**
26 – 30	3	4	1	5	**6**
31 – 35	5	5	-	5	**7**
35 and above	-	-	-	-	**0**
Total	**9**	**14**	**1**	**13**	**17**
Percentage	**53 %**	**82.4 %**	**5.9 %**	**76.6%**	

Source: Primary Data

The above Table 9 stipulates the classification of employed women on the basis of obstacles on occupation. Majority of them (82.4 percent) says that the salary/wage/income they receive from the current occupation is meager and 76.6 percent of them are dissatisfied with the existing job they do. 53 percent of them are over qualified for the current job. It shows that how they are underemployed in the job market than their actual educational qualification. Only 5.9 percent of them feel insecure in their workplace.

FINDINGS

The data collected through the present study stipulates that the women in Padiyur Grama Panchayath face a lot of issues. The major findings of the study are the following:

- Majority of the sample belongs to the age group of 31 to 35 that is 34 percent followed by the age group 26-30 (30 percent) and 21-25 (24 percent). The percentage of those with 35 years and above is only 4 percent and those with below 20 years are 8percent.
- Women from general category are about 72 percent and that of SC and ST are 26 percent and 2 percent respectively. The results indicate that the representation of General is sufficiently high as compared to SC and ST category in the study area.
- The study found that majority of the samples is educated. 42 percent of them have Pre-Degree or Plus Two level of education followed by 32 percent Under Graduates and 12 percent Post Graduates. 8 percent of them have Secondary School Leaving Certificate (SSLC) and 4 percent has diploma education which includes polytechnic and other technical job related diploma courses. Only 2 percent of the total 50 respondents have below SSLC level of education.
- There were 66 percent married and 34 percent unmarried womenamong the sample.
- 88 percent opined that they don't consider marriage as an obstacle to employment. All the unmarried women are included in this category. Only 12 percent of them said that marital life is one of the most key obstacles of employment and this 12 percent are married and they highlight it as an issue in their marital life.
- Majority of them (66 percent) are unemployed and only 34 percent have employment. Among this 34 percent, 16 percent are self-employed, 16 percent are employed in private sector and only 2 percent has a government job. It was evident from the study that women unemployment is a severe problem in the study area.
- 75.76 percent of the unemployed women opine that they lack employment opportunities with respect to their educational qualification. Thus, educated unemployment is a serious issue in the study area.
- Only a few of them are least inclined to seek job since they feel that they are financially well settled. A few of them had some safety issues in the

workplace and they are reluctant to seek employment.

- Very few of them faces family/social/religious issues in finding employment and others are unemployed due to personal issues and other issues which they don't like to disclose.
- A lion portion that is 82.4 percent among the employed women say that the salary / wage / income they receive from the current occupation is meager and 76.6 percent of them are dissatisfied with the existing job they do.
- Among the employed women, 53 percent of them opine that they are over qualified for the current job. It shows that how they are underemployed in the job market than their actual educational qualification.
- Self-employed women comment that they lack family supports and social encouragements to be more successful or to progress more quickly and run their business.
- Self-employed women highlighted the role of Kudumbasree, the Poverty Eradication Programme of the Government of Kerala, in providing microfinance at a lower rate of interest and the supports of Neighborhood Groups or Self Help Groups (SHGs) in their existence.

CONCLUSION

Education is extremely vital for each and everybody to further develop information, method and standard of living just as social and financial status throughout the life. It assists an individual with getting knowledge and further develops confidence in the life. It assumes an incredible part in our career development just as in the self-awareness. Thus education is perhaps the most important part of each person. Moreover girl child education saves lives and builds stronger families, sensible communities and buoyant economies. An educated female population increases a country's productivity and fuels economic growth. As per the 2011 Census report the female literacy in Kerala is 92 percent against the national average of 64.63 percent. Though Kerala ranks first in literacy rate, if faces a social issue unemployment as an obsession. In the present study it was found that the educated unemployment is a severe issue the Padiyur Panchayath faces. Women are confronted with several issues in finding employment. Even though a few of them are employed they say that they are over qualified for the current job and so under-employed. The family and society have to ensure women empowerment and must facilitate the avenues for their employment and success. As mentioned in the findings the programs like Kudumbasree, the Poverty Eradication Programme of the Government of Kerala, in providing microfinance at a lower rate of interest and boosting the confidence

of the member women through various capacity building activities of the unemployed women through Neighborhood Groups or Self Help Groups (SHGs) will definitely change their lives in the near future. Highly literate states like Kerala must find new strategies to mitigate the social issue like unemployment since the state has the highest unemployed youth in the country.

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PERSPECTIVES OF MICROFINANCE & WOMEN EMPOWERMENT



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PREFACE

Microfinance and micro-credit practices has seen tremendous growth in India, for expansion of underprivileged especially rural women. Women are encouraged to construct self-help-groups in order to have a social basis for raising collateral and for receiving financial services through micro credit. Microfinance has been perceived by the public as inducing strong positive effects on women's empowerment and in strengthening the democratic fiber in the country. Community-based women centric microfinance institutions play a very significant role in enabling women realize their own inner strengths and potential by leveraging the power of aggregation. In India, microfinance, dominated by Self Help Groups (SHGs), has provided an effective mechanism for providing financial services to the "unreached poor", and also in strengthening underprivileged and discriminated women in the society and thus significantly contributing to gender equality and women empowerment. The present book attempts to analyze the concept of women empowerment and explores the linkage between the role of microfinance and the empowerment of women in rural and urban India. The various chapters reveal that micro finance provides an effective tool for financial and social upliftment of the poorer sections of the society, particularly women. But its penetration depends on a multifaceted and integrated network and so both the self-help bank model and the MFI model may have achieved some positive growth, but their performances are not quite deterministic when compared with other countries of the world. From these standpoints, it has been evaluated and analyzed whether microfinance can empower women and if empowered women can make a difference in societal issues.

This book attempts to bring to the forefront the work of micro-finance organisations that have been working for empowering women for over a quarter century. They have helped to transform the social and cultural landscape in the areas where they operate, by enabling their members get access to formal sources of finance and credit, as well by providing them with the necessary capacity building inputs. The microfinance space will also see changes which will have a greater component of electronic usage: in the delivery and management of client portfolios. Hopefully those changes will have a positive impact in simplifying the lives of poor particularly women and facilitate the process of financial inclusion in practice rather than in just high spirit.

Nevertheless ensuring that the micro-finance sector continues to move forward in relation to gender equality and women's empowerment will require a long-term

strategic process. The various chapters in the book describes the impact of knowledge management practices on organizational innovation performance which is a case of microfinance beneficiaries, role of financial inclusion and micro finance in re-vitalizing rural economy: evidence from India, A Study of housing microfinance in India, financial performance analysis of selected micro finance institutions in India. Chapters also discuss the performance of self-help groups in micro finance, Women Empowerment of SHGs through Co-Operative. Few chapters describe the Perception Towards Financial Inclusions through the Study on Kudumbashree Workers in Kerala Model,

The aim of the book is to highlight the problems and challenges in agricultural marketing in rural areas along with government policies for women entrepreneurship development. Growth of microfinance institutions in rural India and its role for women empowerment has also been discussed in detail to help institutions frame effective policies. Analysis of women entrepreneurship and the role of self-help groups through the micro finance system has been elaborated in detail. The assessment of the efficiency of social capital in microfinance has been provided with structural and theoretical learning.

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6

KUDUMBASREE: A KERALA MODEL OF WOMEN EMPOWERMENT

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ABSTRACT

Women empowerment alludes to making women stunning to build them equipped for choosing for themselves. Women have endured a great deal in the past due to the malicious concussions of patriarchy structure.in prior hundreds of years, they were treated as practically non-existent. As the society developed, women understood their force. There on started the unrest for women empowerment. There are different routes by the way one can encourage women. The people and government must both meet up to get it going. Kudumbasree, the State poverty Eradication Mission of Government of Kerala, is such an expedition which focuses on women enhancement through Neighbourhood Groups of women especially in rural area. It aims at capacity building of women through micro finance to start their business or any kind of economic activity and makes them stand in their own foot. This paper examines the structure, goals and functioning of Kudumbasree Units and how far it is capable in women empowerment.

KEYWORDS

Empowerment, Microfinance, Neighborhood Groups, Thrift, Women

INTRODUCTION

Pretty much every nation, regardless of how reformist has a background marked by abusing women. As such, women from everywhere the world have been defiant to arrive at the status they have today. While the western nations are as yet gaining ground, developing nations like India actually far behind in women empowerment.in India, women empowerment is required like never before. India

is among the nations which are still learning the ways to intensify women. There are different purposes behind this. Initially, women in India are at risk for honour killings. Their family thinks its entitlement to end their lives on the off chance that they carry disgrace to the standing of their heritage. Essentially, the ones who accomplish really work get compensated not exactly their male partners. There are different strategies by the way one can enable women. Kudumbasree or Kerala State Poverty Eradication Mission is an innovative deprivation moderation procedure definite by the Government of Kerala for desperation easing up. The political and monetary circumstance inside the Kerala state supports to reevaluate the discernment of the destitution issue.in this sense, poverty is progressively seen as chance of choice from a monetary working than simply the predicament of profit or abundance. Again, destitution decline isn't only an issue of an all things considered money related advancement in a general public, yet also that is interconnected with various social viewpoints like women strengthening and women undertaking. All of these multi-dimensional philosophies drove the public power to shape women in rural area arranged destitution lightening program in the state and achieved the presentation of "Kudumbashree". The mission has set up the Self Help Group (SHG) model of women empowerment to stimulate a wide extent of women creative activities. The Kudumbasree project was outlined as an all-out desperation lessening endeavor with the assistance of NABARD. Kudumbasree is a neighborhood group of women across the state of Kerala. Kudumbasree aims to alleviate poverty through economic and social improvement dependent on women empowerment. Women empower themselves through the confidence obtained through the administrative and various leveled work of the autonomous women rural units that is the Neighbourhood Groups. Kudumbasree is the biggest women Self Help Group in the world working through a systematic plan. The plan, cooperation and activities of the local gatherings are as indicated by the neighborhood laws of Kudumbasree Project.

OBJECTIVES

1. To examine the structure and functioning of Kudumbasree Programme in Kerala.

2. To evaluate the thrift and micro finance system of Kudumbasree.

Kudumbasree - Meaning

Kudumbasree or Kerala State Poverty Alleviation Mission is an innovative poverty alleviation scheme formulated by the Government of Kerala for pure poverty alleviation. The Kudumbasree project was formed as a complete poverty

alleviation campaign with the assistance of NABARD. Kudumbasree means 'wealth of the family'.

Kudumbasree operates through a three-tier organizational structure such as neighborhood groups, ADS and CDS. Neighborhoods are a fundamental component of this. At the local level, neighborhood groups are made up of 10 to 20 women. ADS is an integrated form of affiliated neighborhoods in each ward of a local government area.

Similarly, CDS is the upper echelon of the three-tier organization. Kudumbasree has become a recognized social structure since the success of the three-phase pilot system implemented in Alappuzha Municipality and Malappuram district of Kerala since 1990.

Kudumbasree Community Network

Kudumbasree is a community network of women spread across the state of Kerala. Kudumbasree aims to eradicate poverty through economic, social and empowerment based on women empowerment. Women empower themselves through the capacity and confidence gained through the administrative and organizational work of the Independent Women's Community Neighborhood Group. Kudumbasree is the largest women's group in the world, operating through a three-tier organizational structure such as the Neighborhood Group, ADS and CDS.

Neighborhood Groups (NHG)

Neighborhood groups are a fundamental component of the Kudumbasree tripartite organizational structure. Kudumbasree Neighborhood Group is a group of 10 to 20 women in each inhabited area. Neighborhood is an important innovative tool to achieve the main objective of Kudumbasree, Poverty Alleviation and Subsequent Poverty Alleviation. The structure, membership and activities of the neighborhood groups are as per the bylaws of Kudumbasree CDS.

Neighborhood Groups - Membership

Kudumbasree membership is available to all adult women. Only one woman in a family can become a member of Kudumbasree. If for some reason a member has to leave the neighborhood, another member of the same family can join the neighborhood. Although membership is limited as a member of a family, other woman in the same family can participate in neighborhood discussions.in addition, they can participate in training and development programs conducted by the neighborhood and ADS.

Women from poor families in each neighborhood should be members of the respective neighborhood. From time to time poor families are determined on the basis of criteria set by the respective governments. Although women from all families are eligible for membership, only women from poor families and those belonging to the SC/ST community are eligible for benefits and financial assistance from the scheme of the Government and other agencies. After gaining membership, those who have improved their life above the poverty line can continue their membership. Special neighborhood groups can be set up for the blind, the mentally challenged, the HIV positive and those from poor families. Such neighborhood groups must be formed with the permission of the government. Once formed, such neighborhoods will normally receive the approval of the neighborhood.

Special neighborhood groups can be formed for the Scheduled Tribes. If required, special ADSs can be set up with the permission of the State Mission.in addition, special neighborhood groups may be formed that may include mothers of children with mental disabilities or who may need other specialized assistance.

Working groups interested in undertaking economic / industrial activities can be selected and formed from one or more neighborhood groups. Such members may retain membership in their respective neighborhood groups as well as serve as members of other neighborhood groups. Funds such as subsidies can be sought to organize activities that the working group is entitled to. Kudumbasree membership can be given to any woman who is willing to work in neighborhood groups as per Kudumbasree bylaw. Once one has received the membership, one has to sign the membership register of the neighborhood.

Neighborhood Groups - Structure

The Neighborhood General Body consists of all members. The neighborhood group elects a five-member executive committee. The Executive Committee will consist of the President, Secretary, Income Volunteer, Health Volunteer and Infrastructure Volunteer. The Executive Committee is elected by the General Body Meeting, an election attended only by members. The secretary or president of the neighborhood must be a member of the family below the poverty line. Members of families above the poverty line can become secretary and president only in the absence of a member below the poverty line. No one can be secretary or president more than twice.

Neighborhood Groups - Activities

Like the SHGs, all the activities in the neighborhoods include regular meetings, thrift collection and proper keeping of records and account books. They also participate in development activities with the local government, gram sabha meetings and other development related meetings. They also conduct social surveys at the gram sabha level.

Neighborhood Groups - Weekly meetings

The day and time for the weekly meeting will be decided in the neighborhood formation itself. Meetings are held alternately in each member's home. All members are required to attend meetings regularly. 75% attendance is allowed for a member but 100% attendance must be ensured by the members.

Neighborhood Groups - Thrift, credit

Thrift is an amount that even the financially backward member of a neighborhood group can easily invest. Neighborhood members are required to attend weekly neighborhood meetings. At the neighborhood meeting, each member must submit their thrift amount directly to the neighborhood secretary. The thrift amount should be credited to the member's passbook immediately upon receipt by the neighborhood secretary. All members are required to add their weekly savings to the passbook and write their thrift amount in the respective weekly column in the financial register. The signature of the member who attended the meeting in the minutes will appear in the member's passbook. The thrift amount of the member on the same date is also seen in the financial register.

Neighbors have full authority to determine the amount of the thrift. Neighbors can discuss and decide the amount of the thrift. The thrift amount should be seen as the equivalent of the thrift of the lowest income member in the neighborhood.

Internal loans can only be obtained after three months of forming a neighborhood group and ensuring proper meetings and savings. The loan should be sanctioned by majority opinion as per the requirement raised by the members at the weekly meeting. The interest on the loan is charged at a fixed amount determined by the neighborhood. The fixed amount is to be paid by the members without interruption. The following methods are used to recover from members who do not repay properly.

1) CDS members will visit the neighborhood groups to discuss matters and encourage the member who has defaulted on the loan to repay.

2) Penalty is levied on the member who does not repay the loan.

3) The loan repayment is taken from the member's savings.

4) Legal action.

Neighborhood Groups - Bank Linkage

Neighborhood groups will take the initiative to provide bank linkages to those who complete six months of regular weekly meetings and savings. Neighboring groups are subjected to grading to qualify for bank linkage. Once the neighborhood groups start working closely with the banks, they will be able to borrow and lend to members through funds.

Neighborhood Groups - Funds

Neighborhoods receive their own funds from entry fees, membership fees, monthly subscriptions, internal loans, penalty interest, donations, and grants. The above funds are included in the neighborhood account. The money is also kept in a bank account.

Area Development Society (ADS)

The ADS, the central body of Kudumbasree, is formed at the ward level of local governments. Correspondence between ADSs and other wards except for Adivasi/ST ADSs, this may be constituted with the special permission of the Government. ADS is not a legally registered entity. All neighborhood groups covered by the ADS will be affiliated with the CDS and will be members of the ADS. A neighborhood group gets membership in an ADS. An ADS is formed when at least two neighborhood groups come together in a ward under a local government. If there is only one neighborhood in a ward, the existing neighborhood will be able to join the adjoining ward until a new neighborhood is formed.

ADS - Activities

ADS activities include monitoring neighborhoods and supporting the establishment and operation of micro-enterprises.in addition, ADS plays a key role in mediating the social structure and disseminating information. They also act as part of development activities as directed by the Government and the local government. At the ward level, the ADSs work closest to the local government.

Community Development Society (CDS)

CDS is the highest component of Kudumbasree's three-tier organization. CDS operates at the local government level in urban and rural areas. Although there is

usually one CDS under a local government, there are more than one CDS under a municipality. Here the number of neighbors and the number of ADS will be higher.

CDS - Activities

As the third tier of the community network, CDS is responsible for monitoring the activities of the NHGs and ADS associated with it.in addition, CDS acts as a local government-level body, collaborating with local governments on development programs. The role of CDS in the planning and implementation processes of local governments has been institutionalized. CDSs have roles to play in capacity building and awareness rising. They also have a definite role to play in women's empowerment.

Thrift and credit

Thrift and credit programs are Kudumbasree's first level entry point. Poor women are organized into neighborhood groups. NHGs start lending to members using the group's savings. Then, once each NHG is graded and qualified, they are eligible for bank linkage. Kudumbasree Mission provides token matching grants to NHGs for loans obtained through bank linkages for lending in groups.

Poor families need money regularly for various needs. General needs can be categorized into consumption requirements, contingency requirements, festive needs and required for revenue generating activities.

Thrift and credit mean encouraging the poor to save some money from using it for their normal expenses and to help them get small loans out of their savings. Each member brings a pre-determined amount (this amount is decided by the group) to the weekly group meetings. The money raised is deposited in a bank account held jointly by the President and Secretary of the Group. As the worm passes, this savings gradually increase in relatively large quantities. Once a neighborhood group completes six months of activities with regular meetings and savings, the group can start an internal loan. This means lending to members who need smaller amounts as decided at the group meeting. The team decided who would get the loan and how much. The advantage here is that everyone knows everyone else in the group. Therefore, loans are usually decided in a reasonable manner. NABARD developed a 15-point grading system for NHGs; it is transparent, so NHGs can work to qualify for bank linkages. At the NHG, the volunteer is responsible for the activities related to microfinance, including the management of savings and loans, and the preparation of the bank linkage, and the subsequent maintenance of the relationship with the bank.

Role in microfinance

• NHG: Management of savings and credit programs, including internal credit and account keeping, grading and bank linkage

• ADS: Monitors NHG savings and credit programs, facilitates bank linkages

• CDS: Monitoring of austerity and credit; Bank facilitates linkages; Matching grant payments to bank-linked NHGs; Updates the Management Information System.

State Mission Plans

- Adjustment Grant: This is an incentive scheme for NHGs who qualify for the grading system and establish bank linkages. The amount of the grant is related to the total mobilization of NHGs. Incentives are calculated for each NHG at Rs. 5000 or 10% of the total savings, whichever is less.
- Interest Subsidy: Under this scheme supported by the Government of Kerala, State Mission provides NHGs with 5% interest subsidy on bank loans; Enterprises run by Joint Liability Groups (JLGs) are also eligible for interest subsidy.
- Education and Campaigns: In 2009, the Mission launched an Accounting and Audit Campaign to improve microfinance systems across the state. It also conducts educational programs to improve financial literacy and management of NHGs.

CONCLUSION

Kudumbashree turned into the lifesaver to substantial numbers of incompetent women in the state of Kerala. It expected the situation with a helpline to several women in the different parts of Kerala, especially rural women. It is a massive poverty eradication programme of the Government of Kerala targeting killing destitution and rescuing the destitute from the knaves of outrageous hardship. The thrift and microfinance method of the Kudumbasree project transformed vulnerable women into competitive and vibrant micro-business entrepreneurs. The powerless women of the state have become dynamic members in the planning and execution process of various poverty alleviation programs. By taking part in different income creating cum developmental activities, the resolve and certainty of women become exceptionally outstanding. The capability of the helpless women of the state in a few regions has gone up significantly, the status of women in families and the local area has additionally improved. Kudumbashree has acquired public and worldwide recognition as an ideal and useful model of

participatory advancement for annihilating poverty. Kudumbasree, the State Poverty Eradication Mission, introduced by the Government of Kerala State in India is an outstanding poverty eradication program in contemporary history. It has been demonstrated undoubtedly that strengthening women is the best technique for poverty alleviation. Women who were viewed as voiceless and feeble began distinguishing their internal force, their solidarity, development openings, and their role in reshaping their future. The course of strengthening turns into the guiding light to their youngsters, their families and the society at large. It opens other vistas in the development history. Another worldview of participatory financial matters has been found arising in "God's Own Country". Kudumbashree presents a special model of participatory turn of events, which can be imitated by other states of India.

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EDITED BY
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Dr. Kumar Ratnesh, Dr. P. Karthikesan

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VOLUME 4

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CHAPTER 28

COVID-19 LOCKDOWN AND ITS IMPACTS ON THE AUTO-RICKSHAW COMMUNITY: A CASE STUDY OF ALAGAPPANAGAR GRAMA PANCHAYAT, KERALA

Mr. Nijil Jacobi

ABSTRACT

The term COVID-19 becomes a common say in our day today life. It's close to two years since COVID-19 had problems with us. It shook the economy, business, movement moreover the life of all. The problems caused by COVID-19 pandemic are not over today. Although vaccination against the pandemic is progressing in the country, the continuing second wave and threat of third wave of COVID-19 along with its novel variations are causing a lot of concern. The problems caused by COVID-19 on their livelihood continue unabated. The pandemic has greatly affected the lives of common people of India. The majority of the people and the poor in India are either daily wage earners or working in the unorganized sector. The case of auto-rickshaw drivers during COVID-19 also has a serious concern. Auto-rickshaws or three-wheelers have an important role in the mobility of both rural and urban population. The rickshaws are also known as the vehicle of poor in India. The COVID-19 related issues and strict lockdown measure taken by the Government created pandemonium in their daily earnings and their life. People who resorted auto-rickshaws for their indispensable requirements also confronted with lots of issues. This paper focuses on the impact of COVID-19 on the auto-drivers of Alagappanagar Grama Panchayat in Kerala.

Keywords: *Auto-rickshaw, COVID-19, economy, income, livelihood*

INTRODUCTION

Auto-rickshaws or three-wheelers have an important role in the mobility of both rural and urban population. The rickshaws are also known as the vehicle of poor in India. These are one of the cheapest modes of commutation. People use this mode of transportation for short and medium distance travels both in rural and urban area. Being the most common mode of transportation, there were many rickshaws in every nook and corner of urban area and also in rural area. The on-going pandemic COVID-19 distorted the livelihood of the dependents of auto-rickshaws and also the auto-drivers. After the voluntary public curfew on 22nd March 2020, India moved towards a nationwide lockdown for three weeks on 24th March 2020, limiting movement of the entire 1.3 billion Indian populations as a preventive measure against the COVID-19 pandemic. Even though the situations become normal in the country day by day, some of the regions of the nation still follow the lockdown regulations due to the uncertain and uncontrollable outbreak of COVID-19 cases. Many people lost their jobs and livelihoods because of the COVID-19 pandemic and the strict lockdown measures. The daily wage earners and the poor working in the unorganized sector suffered the most. The condition of the rickshaw drivers were also the same. Food kits provided by the Kerala Government during lockdowns helped alleviate hunger but still needed money for their other needs. A job that provides a steady income is still a chore for the rural poor. Unlike the salaried employees, they only get wage when they go to work. Such issues in the unorganized sector are causing a lot of misery in their lives. There is a significant amount of income loss for rural households; loss of livelihoods for small and marginal farmers, landless families, and daily wage earners which has further compounded into thrusting them into severe poverty, unfavourable compromises and ill health. During these lockdown restrictions people who resorted auto-rickshaws for their indispensable requirements also confronted with lots of issues. This paper focuses on the impact of COVID-19 on the auto-drivers of Alagappanagar Grama Panchayat in Kerala.

OBJECTIVES

- ✓ To analyse the socio-economic conditions of the auto-rickshaw drivers of Alagappanagar Grama Panchayat.
- ✓ To examine the effect of COVID-19 on their livelihood and income.

METHODOLOGY

The survey research is conducted among the daily wage earners who are residing at Alagappanagar village. Primary data are collected from 30 selected auto-rickshaw drivers through a structured interview schedule. Secondary statistics are collected from newspapers, articles, publications, journals and from various internet sources to analyse the impact of COVID-19 on the auto-rickshaw drivers in India.

LIMITATIONS

- ✓ One of the biggest constraints was communication with faced mask and COVID-19 protocols.
- ✓ Couldn't get sufficient time to spend with the respondents and sometimes they were uncooperative.
- ✓ On many occasion the respondents did not provide correct information regarding monthly income.

Description of the Panchayat

Alagappanagar Grama Panchayat is situated in Amballur Villages in Mukundapuram Taluk of Thrissur District, Kerala. Alagappanagar Grama Panchayat comes under Kodakara Block Panchayat and Pudukkad Assembly constituency. It is just 12.7 kilometres away from the Thrisur City. The area of the Grama Panchayat is 18.38 sq. kilometers. There are 17 wards in Alagappanagar Grama Panchayat. The people in this region are engaged in agriculture, dairy farming and allied activities, small scale industries, self-employments, blue collar jobs etc.

Basic Profile of the Panchayat

Table - 1

Total population	26985
Male	12875
Female	14110
Density of Population	1030
Sex Ratio	1096
Literacy Rate	93.08
No. of Families	7353
Area in Sq.Km	18.38
Latitude	10.2102351
Longitude	76.2623815
Tehsil/ Taluk	Mukundapuram
District	Thrissur
State	Kerala

Source: Secondary Data

Socio-economic background of the sample population

For conducting the study of the impact of COVID-19 on auto-rickshaw drivers, 30 samples were randomly selected from the different auto-stands of Alagappanagar Grama Panchayat.

Age composition of the sample

Table - 2

Age category	Number	Percentage
Below 30	2	6.7 %
30-39	9	30 %
40-49	14	46.7 %
50 and Above	5	16.6 %
Total	30	100 %

Source: Primary Data

The Table - 2 highlights the age-wise classification of the sample. Majority of the sample population belongs to the age group

of 40-49 years (46.7 percent) and 30-39 years (30 percent). 50 and above age group constitutes 16.6 percent and below 30 constitutes 6.7 percent.

Classification on the basis of ownership of the rickshaws

Table - 3

Ownership	Number	Percentage
Owned	23	76.67 %
Rented	7	23.33 %
Total	30	100 %

Source: Primary Data

The above Table – 3 shows the classification of the sample on the basis of the ownership of the rickshaws. Majority of them (76.67 percent) are autorickshaw drivers-cum-owners. While about 23.33 percent of them use rented auto-rickshaws that are owned by someone else.

Daily income they earned before COVID-19 lockdown

Table - 4

Daily income (in rupees)	Total	Percentage
Below 400	2	6.7 %
400 - 600	9	30 %
600 - 800	13	43.3 %
800 Above	6	20 %
Total	30	100 %

Source: Primary Data

The above table shows the daily income earned by the sample before COVID-19 lockdown. Only two workers had the daily income less than ₹ 400. Lion portion of the sample, that is, 43.3 percent of them received a daily income between ₹ 600 - ₹ 800,

followed by 30 percent of the sample who received a daily income between ₹ 400 - ₹ 600. 20 percent of them received more than 800 rupee per day

.

Daily income they earn after COVID-19 lockdown

Table - 5

Daily income (in rupees)	Total	Percentage
No income	18	60 %
Below 400	12	40 %
400 - 600	0	-
600 - 800	0	-
800 Above	0	-
Total	30	100 %

Source: Primary Data

The above Table – 5 highlights the classification of the sample on the basis of daily income they earn after COVID-19 lockdown. 60 percent of them have received no income after COVID-19 lockdown. Only 40 poercent of them received a meagre sum which was less than 300 rupees per day even though it comes under below 400 rupee classification.

Classification on the basis of COVID-19 infection

Table - 6

COVID-19 cases	Number	Percentage
COVID-19 infected	13	43.33 %
COVID-19 not infected	17	56.67 %
Total	50	100 %

Source: Primary Data

The above Table – 6 shows the classification of the sample on the basis of COVID-19 infection. 13 among them were tested COVID-19 positive. Four among them were seriously affected. 17 among them are safe and 8 of them tested COVID-19 negative after quarantine days due to COVID-19 contacts.

MAJOR FINDINGS OF THE STUDY

- ✓ Alagappanagar Panchayat is highly densely populated (1030 sq km) than the state average (860 sq km).
- ✓ Villagers of Alagappanagar Panchayat use auto-rickshaws as a common mode of transportation.
- ✓ Majority of the sample population belongs to the age group of 40-49 years (46.7 percent) and 30-39 years (30 percent). 50 and above age group constitutes 16.6 percent and below 30 constitutes 6.7 percent.
- ✓ 76.67 percent of them are autorickshaw drivers-cum-owners. While about 23.33 percent of them use rented auto-rickshaws that are owned by someone else.
- ✓ Majority of the sample had a decent daily income before the COVID-19 lockdowns. Only two workers had the daily income less than ₹ 400. Lion portion of the sample, that is, 43.3 percent of them received a daily income between ₹ 600 - ₹ 800, followed by 30 percent of the sample who received a daily income between ₹ 400 - ₹ 600. 20 percent of them received more than 800 rupee per day.
- ✓ The findings related to the income after COVID-19 lockdown measures were alarming. 60 percent of them have received no income after COVID-19 lockdown! Only 40 poercent of them received a meagre sum which was less than 300 rupees per day. They opined that their living conditions were pathetic after the lockdown measures.
- ✓ Even though they were not using the auto-rickshaws during the lockdown situations, they were forced to pay the tax and insurances to maintain their rickshaws. It added fuel to their

livelihood since they were not getting any income from their auto-rickshaws.

- ✓ The ban on movement of vehicles in the state lead to battery drain, inoperative engines and other defects to their rickshaws. Thus, majority of them opined that they had to approach mechanics and had to incur a lot to run their rickshaws.
- ✓ Increasing fuel price is also a major concern to them.
- ✓ It was found that 13 among them were tested COVID-19 positive. Four among them were seriously affected. 17 among them are safe and 8 of them tested COVID-19 negative after quarantine days due to COVID-19 contacts. Most of them had contacts from their auto-passengers who tested COVID positive.
- ✓ Those who were tested COVID positive among them said that it was very difficult to move on their life because of lack of income. But the free COVID-19 treatment by the Kerala Government helped them a lot to handle the expenses incurred other than their personal expenditures.
- ✓ Quarantine and sitting in COVID-19 observation situations created fear and other related issues like lack of quarantine facility, sequester by the neighbours made a few respondents' living conditions even tragic.
- ✓ Even though a few respondents faced certain issues as said above, Community Kitchen initiative by the Kerala Government through the Local Self Government Department (LSGD) with the support of Self Help Groups (SHGs) like Kudumbasree has provided free meals to the poor families in their region. Majority of the auto-drivers availed such benefits. They also provided services to those who are in quarantine, isolation and self-observation in the panchayat.
- ✓ Distributing food kits to all ration card holders in the Kerala state helped the poor daily-wage earners to solve their problem of hunger. Majority of the respondents positively

commented on this novel initiative by the Kerala government in this crisis situation.

- ✓ Government, panchayat, NGOs, political parties, church, volunteer organizations and youngsters were active to help the needy during times of crisis. They provided free meals, quarantine facilities, hospital services and medicines to the people in the panchayat.
- ✓ Regional Cooperative Bank of Alagappanagar provided credit facility to the people in the panchayat. One family member was provided with 25,000 rupee loan facility at 5% rate of interest. Repayment clauses were relaxed due to severe lockdown in the state.
- ✓ Even after the relaxations of COVID-19 lockdown measures, the daily income of the auto-rickshaw drivers are not up to the mark. They opine that the number of passengers they previously had, has a drastic decline since people are highly concerned about personal hygiene and security. They say that most of their regular passengers are relying on their own personal vehicles and non-functioning of schools and colleges sharply reduced their number of passengers and it rigorously affected on their income.

CONCLUSION

Auto-rickshaws essentially give first and last-mile network to public vehicle frameworks, as rural railroads, metro rail routes, and territorial transport benefits similar to a reasonable and efficient portability choice. The COVID-19 pandemic and resulting strict lockdown measures have affected the wellbeing, career, and livelihood of individuals across all areas. The spread of the COVID-19 described by its speed, scale, seriousness, and cultural and monetary interruption has excessively affected the existences of poor people especially rural poor. Auto-rickshaws or three-wheelers have an important role in the mobility of both rural and urban population. The rickshaws are also known as the vehicle of poor in India. These are one of the cheapest modes of commutation. People

use this mode of transportation for short and medium distance travels both in rural and urban area. Being the most common mode of transportation, there were many rickshaws in every nook and corner of urban area and also in rural area. But the things have a serious setback now. India is momentarily observing a reduction in the number of COVID-19 outbreaks. Even after the phase-wise removal of lockdown in the nation, the standard clients feel awkward to get back to common travel by virtue of staying away from the driver. Sharing or offering rides to different travellers is a thing of the past now. The study in the Alagappanagar panchayat was alarming in these drastic situations of lockdown. Thanks to the Kerala Government, government bodies, NGOs, political parties, Social Help Groups, church, religious organizations, volunteer groups, rescue associations and youngsters for providing free food and other necessary services to the poor and needy in this hardship. The government has to relax the lockdown then to make the life of the common man normal. However, to survive than to live is more crucial now to have a better prospect in the coming days.

To pacify the impacts of COVID-19 on auto-rickshaw dependants the Ministry of Road Transport and Highways extended the validity of fitness, permit (all types), driving license, registration, or any other concerned documents whose extension of validity could or not likely be processed due to lockdown and which have expired since February 1, till June 30. State governments decided to support auto-rickshaw and taxi drivers by providing one-time compensation to each of them who is an auto-rickshaw license holder ranging from Rs 5000 to Rs 10000. The Reserve Bank of India (RBI) has granted a moratorium of two months for loan repayments in March 2020[1]. All these measures will definitely help the auto-rickshaw dependants to manage their rickshaw related issues. But it is a fact that only when the situations get regular and all the business become normal, the livelihoods of the auto-drivers turn to be accustomed.

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Socio-Economic Repercussions of Covid-19 Pandemic

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Dr. Ana Mateen,
Dr. Vidyasagar S. Singaram



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Preface

The outbreak of pandemic Covid-19 all over the world has greatly disturbed the political, social, economic, religious and financial segments of the entire world. World's most developed economies like US, China, UK, Germany, France, Italy, Japan and many others are at the verge of collapse. Besides, Stock Markets around the world have been pounded and oil prices have fallen off a cliff. The global economic impact of COVID-19 pandemic has affected all segments of the population and is particularly detrimental to social groups in the most vulnerable situations. The socio-economic impacts of the virus are being borne disproportionately by poor people especially the homeless people, older persons, persons with disabilities, youth, and indigenous people. People without access to medical facilities, refugees, migrants, or displaced persons also stand to suffer disproportionately both from the pandemic and its aftermath – whether due to limited movement, fewer employment opportunities, increased xenophobia etc.

The United Nations' Trade and Development Agency predicted the slowdown in the global economy caused by the Corona Virus outbreak, is likely to cost at least $2 trillion. If the socio-economic crisis created by the COVID-19 pandemic is not properly addressed through policy frameworks, then it may also increase inequality, exclusion, discrimination and global unemployment in the medium and long term.

When it comes to the human cost of the Corona Virus pandemic, it is immeasurable and thus requires countries to work in cooperation and coordination to protect the human beings as well as limit the economic losses. As the lockdown has restricted various businesses such as travelling to contain the virus, which has consequently lead to abrupt halt of travel & tourism globally. It has also been observed that the economic recovery from this pandemic is expected by 2021as it

has left severe impacts on the global economy and the countries face multiple difficulties to bring it back in a stable condition. Many nations are facing recession and collapse of their economic structure pointing out the staggering conditions for them. It is also observed that almost 80 countries have already requested International Monetary Fund (IMF) for financial help.

Through this Edited Book, we invited chapters to contribute by devising solutions to enable countries and regions which can reduce, mitigate the current impact, and also adapt to future pandemic risks. Chapters include COVID-19 epidemic response which is a mini review of the Chinese Knowledge and Consequences for other Countries, the impact of the COVID-19 outbreak on digital payments, strategies for mitigating COVID-19, identify the challenges ahead for Human Resources and the strategies that can be implemented post COVID-19. The findings in various chapters can be summarised as reduced supply of goods and services tend to lower demand; creating mid-term shortages and inflation in the prices of goods and services , economic recession, closing of the multiple businesses, many other sectors affected also such as tourism and travel business, hotels restaurant, financial markets, transportation etc. Consequentially, many governments are increasing their provisions of monetary policy such as welfare to citizens and ensuring businesses have funds needed to keep their staff employed throughout the COVID-19. The gendered impact of pandemic in view of economic downturn and ecofeminists construct was also discussed. The impact of COVID-19 on the migrant workers is also discussed and ways & means to achieve the long term goal of a sustainable, gender-equal & carbon-neutral trajectory in India. The chapter also includes environmental impact assessment (EIA) the dynamics of women challenges in EIA in some selected Africa countries and situated the relevance of women inclusion as a pre requisite for achieving sustainable development which EIA seeks to achieve.

Dr. Shahid Jamal Ansari

Dr. Ana Mateen

Dr. Vidyasagar Singaram

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Impact of the Covid-19 Outbreak on Digital Payments: A Case Study of Irinjalakuda Municipality, Kerala

Nijil Jacobi

Abstract

COVID 19 may be the most discussed utterance in the world in these times. A virus originated in China, now spread all over the world. Thus the epidemic became a pandemic in a very short time and came to be a nightmare to the entire mankind. In this time of lockdown, people are not able to make cash transactions in every aspects thus they have to turn to cashless transaction either voluntarily or involuntarily. In this challenging scenario, the banking sector is not an exception. Recent innovations in telecommunications have enabled the launch of new access methods for banking services through various e-channels like, ATMs, credit/debit cards, internet banking, mobile banking, tele-banking, Electronic Fund Transfer (EFT) etc. After the demonetization Indian government gives much concern to digital transactions than physical transactions which aim at a drive towards cashless economy. In this times of COVID-19, these digital transactions are boosted than ever before and become popular among all the people. This paper focus on the uses of digital transactions, especially mobile banking during times of COVID-19.

Keyword: Digital transactions, COVID-19, M-banking

Introduction

The novel corona virus disease (COVID-19) becomes the word of the day everywhere in the world. A virus originated in China spreads all over the world nothing like than anything. The pandemic became a nightmare to the entire mankind. Number of COVID-19 cases and

deaths are increasing sharply. In India after a 14-hour voluntary public curfew on 22 March, Prime Minister ordered a nationwide lockdown for 21 days on 24 March 2020, limiting movement of the entire 1.3 billion population of India as a preventive measure against the COVID-19 pandemic in India and still follows the lockdown regulations due to the uncertain situations in the society. In this scenario the cash transactions are becoming least common and cashless transactions become only other option. The market penetration of smart mobile devices has steadily increased in the past few years and banking through mobile devices also got prominence with this phenomenon. Mobile Banking refers to the use of a mobile phone or other cellular device to perform banking tasks while away from home computer, such as monitoring account balances, transferring funds between accounts, bill payment and locating an ATM. Internet banking (earlier forms of E-banking) made the banking service easy for the customer and M-banking (latest form of E-Banking) made it easier than before. Banking services are no more confined to the bank, but in the hand of the people.

Objectives

1. To examine the awareness and accessibility of mobile banking facilities in Irinjalakuda Municipality of Kerala State.
2. To evaluate the trend and pattern of mobile banking in times of COVID-19.

Methodology

The survey research is conducted among the consumers who are residing at Irinjalakuda Municipality in Thrissur district, Kerala. Primary data are collected from 40 selected households through a telephonic interview method using the Municipality telephone diary. Secondary statistics are collected from articles, publications, journals and from various internet sources to illustrate methods of M-banking, benefits of M-banking and to analyze the reasons behind growth of mobile banking in India, especially in times of COVID-19.

Statement of the Problem

Due to COVID-19 nations are adopting regulations on commutations. India is not an exemption and we are following a strict COVID-19 lockdown. In this scenario, cash transactions turn to be a difficult one and the only option is cashless transactions. How do people endorse digital transaction becomes a concern.

Importance

Innovations give way to an "always on" society: mobile, social, and cloud technologies are being interwoven into the fabric of everyday life creating new value or offering new efficiencies. The mobile handheld device is becoming the touch-point for a wide array of products and services, as mobile devices are the "go to" gadgets for most consumers. After the demonetization Indian government gives much concern to digital transactions than physical transactions. Thus the significance of m-banking has been augmented via the importance given to e-banking technologies. Mobile banking, simply m-banking is one of the most promising tools for achieving a cost-effective pathway to digital financial inclusion at scale which not only save our time but gives the services anytime in an easy way. The main reason of increasing in trend of m-banking is that it helps to perform banking activities at *anytime and anywhere*. Since we follow a lock down due to the pandemic, the cash transactions become difficult for the people. Another mode of transaction is the cashless transactions using digital technology. In this circumstances m-banking has a significant role to play since smart phones and internet connections are common in everywhere.

Description of the Municipality

Irinjalakuda is a municipal town in Thrissur district, Kerala, India with an area of 33.57 sqkm, is a revenue division and the headquarters of Mukundapuram Taluk. As of 2011 India census, Irinjalakuda had a population of 51,585. Males constitute 48% of the population and females 52%. Irinjalakuda has an average literacy rate of 96% which is

much higher than the national average of 74.65%. While male literacy stands at 97.12%, female literacy is 94.56%.

Mobile Phone Users Among the Sample

Type of mobile phones used by the sample

Type of mobile phone	*Number of mobile phone users*	*Percentage (%)*
Feature phone	3	7.5
Smart phone	37	92.5
Total	40	100

Source: Primary data

The table exhibits that the traditional feature phones have been flunked out by advanced smart phones. Among the sample 92.5% uses smart phone and only 7.5% uses feature phones. Among the smart phone users, 13 of them have two smarts phones. 6 of them use it only for official purposes.

Banking Habit

Method of banking	*Number of customers*			
	Before Lockdown	*Percentage*	*After Lockdown*	*Percentage*
Only offline	13	32.5	7	17.5
Only online	2	5	14	35
Both offline and online	25	62.5	19	47.5
Total	**40**	**100**	**40**	**100**

Source: Primary data

Increased financial needs led to the predominance of banks and the banking habits among the people especially after lockdown due to COVID-19. Before lockdown, 32.5% of them had only offline mode of banking. But after the lockdown there is a sharp decline in the offline only transactions. There is a 15% fall in this only offline mode

of banking and slumped to 17.5%. Majority of the sample i.e., 62.5% of the sample conducted both offline and online payments before the lockdown. But it also shows a declining trend of 15% and dropped to 47.5%. Only online mode of banking indicates an increasing trend. It was only 5% before the lockdown but heightened to 35% with a quick upswing of 30%. This data clearly exhibits how intense is the COVID-19 lockdown impact on the growth of only online mode of banking in this sample area.

Mobile Banking

Mobile banking is a service provided by a bank or other financial institution that allows its customers to conduct financial transactions remotely using a mobile device such as a mobile phone or tablet.

M-banking users

Sample	*Number of persons*	*Percentage (%)*
M-banking users	33	82.5
Non-users	7	17.5
Total	**40**	**100**

Source: Primary data

The above table highlights the sample response towards the uasage of M-banking technology. From the study it is found that cent percent of the sample are aware of mobile banking technology but only 82.5% of them are using it. It was found that out of the 40 sample who use mobile phones as a communication device, 82.5% use the mobile banking facility and majority of this users are youngsters of the sample population. 17.5% of the sample are not using this mode of banking.

M-Banking Application Usage

Companies are offering different kinds of m-banking applications to their customers which help the smart phone users to conduct their financial activities anywhere at any time.

M-BANKING APPLICATION			
No.	*Bank*	*M-banking application*	*Number of users*
1.	SBI	Yono Lite SBI – Mobile Banking	4
		State Bank Buddy	1
		State Anywhere Saral	1
2.	CSB	CSB Mobile	3
3.	Federal bank	FedBookSelfie	3
4.	Other		3
OTHER BANKING APPS			
No.	*Others*	*M-banking application*	*Number of users*
1.	Google	Google Pay (Tez)	17
2.	One97 Communications	Paytm	12
3.	UPI Banking app	BHIM	12
4.	Flipkart	PhonePe	9
5.	Amazon	Amazon Pay	3
6.	Other		2

Source: Primary data

The table describes the m-banking applications provided by the banks and other banking apps provided by private companies other than banks. It is clear from the table that people prefer other banking applications than the applications provided by the bank itself. Majority of the sample use Google Pay which is also known as Tez followed by Paytm mobile wallet and BHIM UPI Banking application.

Major Findings of the Study

- Mobile phones have become an inevitable part in day-today life of the people. Selected samples use mobile phones more than a communication device. There is a transmission from feature phones users to smart phones users among the sample. 37 persons are using smart phones and among them 13 samples have two smart phones. Only 3 persons are using the feature phones.

- People have number of accounts in different banks. Savings bank account (126 out of 129) is found to be the common type of account among the sample. Current account and loan account are merely used, 2 and 1 respectively.
- Out of these 40 samples 2 were found to be having only one bank account and 7 persons were found to own 2 bank accounts. Majority of the sample has 3 accounts which are numbered at 16 with a total sum of 48. 11 persons have 4 bank accounts. 5 bank accounts were accounted for 3 persons. Only one person owned 6 bank accounts.
- Lion portion of bank account i.e., 22 bank accounts out of the total 129 bank account among the sample, is found to be with Catholic Syrian Bank Limited and followed by State Bank of India. Sample population has number of accounts in private banks such as South Indian Bank, Federal bank, Axis Bank and Dhanalakshmi Bank. It exhibits the penetration of private banks into semi-urban areas. There are one each branches of private banks in the different parts of the area under study.
- Increased financial needs led to the predominance of banks and the banking habits among the people especially after lockdown due to COVID-19. There is a sharp increase in the online mode of banking in this region compared to the before lockdown situation. It shows how intense is the mounting of digital transactions today even in the semi-urban area.
- Cent percent of the sample are aware of mobile banking technology but only 82.5% of them are using it. It is quite interesting to be noticed that out of this 7 persons 2 persons had used m-banking applications previously but due to some security problems and difficulties in managing the accounts they had deactivated the m-banking method and uninstalled the m-banking applications used in their smartphones.They are more confident in conducting net banking facility than mobile banking.
- People prefer other banking applications than the applications provided by the bank itself. Majority of the sample use Google

Pay which is also known as Tez followed by Paytm mobile wallet and BHIM UPI Banking application. The main advantage of these applications is that they can be merged with any bank accounts and can be used several accounts together with banking options. Debit cards can be easily linked with these applications which enables smooth payments. Even by using a QR code or with a phone number we can conduct transactions efficiently.

- M-banking trend has been increased after demonetization. Impact of demonetization has led to wide spread usage of mobile banking applications. Increasing needs during the COVID-19 lockdown lead to the increased usage of such applications which led to the drive towards cashless economy via digital payments. Majority of the sample use M-banking mode of transactions weekly several times.
- Even though the users are skeptic on the security issues and doubtful about the involvement of third party in the online payments and accessing the accounts, customers use the m-banking applications due to its invaluable uses in the modern world of digital transaction and cashless economy.
- The most important usage of m-banking apps among the sample is to make mobile/DTH recharges and online bill payments. These have been increased after the lockdown. Online shopping also shows an increasing trend using the m-banking applications which are also accepted by shop owners and local venders.
- On a rating scale of m-banking applications 9 persons argue that it is very reliable and 6 persons say that it is fairly reliable. 39.13% users are very highly satisfied with the m-banking applications and 26.08% have a high satisfaction where a person is highly dissatisfied with m-banking technology due to the security issues and virus attack on banking sector such as threat like 'wannacry" and other online thefts.

Conclusion

New technology has rapidly altered the traditional ways of doing banking business. Customers can view the accounts, get account statements, transfer funds, purchase drafts by just making a few

key punches. Mobile banking offers a lot of benefits to both banks and consumers and one of the major advantage of mobile banking is 'Anywhere anytime banking'. In India M-banking has shown an increasing trend after the announcement of demonetization. The COVID-19 lockdown increased its pace of growth and digital transactions become order of the day. Jobless situations of lockdown inclined the people to use their past savings to meet their daily needs. So in other way they are forced to conduct online mode of banking which indirectly leads to the drive towards cashless economy via digital payments. Other banking applications like Google Pay, Paytm and BHIM UPI Banking have more users than the personal banking applications of banks. Easy banking with even phone number or QR code, makes them to conduct more digital transactions than offline mode. In this lockdown situation banks are also promoting digital transactions than physical one in order to boost the campaign "stay home and stay safe". Even local shops and venders are adopting the mobile banking facility to have more sales and income. Even though the users are skeptic on the security issues such as virus threat like 'wannacry" and doubtful about the involvement of third party in the online payments, accessing the accounts and online theft, the digital transactions are increasing sharply with a drive towards cashless economy.

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Socio-Economic Repercussions of Covid-19 Pandemic

Editors
Dr. M. Shahid Jamal Ansari,
Dr. Ana Mateen,
Dr. Vidyasagar S. Singaram



About the Book

Through this Edited Book, we invited chapters to contribute by devising solutions to enable countries and regions which can reduce, mitigate the current impact, and also adapt to future pandemic risks. This book includes chapters in the form of case studies and research papers from academicians, researchers, and practitioners across the globe. The chapters are centred on various themes like COVID-19 epidemic response based on Chinese Knowledge and Consequences for other Countries, the impact of the COVID-19 outbreak on digital payments, strategies for mitigating COVID-19, the challenges ahead for Human Resources and the strategies that can be implemented post COVID-19. The findings in various chapters can be summarised as reduced supply of goods and services tend to lower demand; creating mid-term shortages and inflation in the prices of goods and services, economic recession, closing of the multiple businesses, many other sectors affected also such as tourism and travel business, hotels restaurant, financial markets, transportation etc. Consequentially, many governments are increasing their provisions of monetary policy such as welfare to citizens and ensuring businesses have funds needed to keep their staff employed throughout the COVID-19. The gendered impact of pandemic in view of economic downturn and ecofeminists construct is also discussed. The impact of COVID-19 on the migrant workers is discussed and ways & means to achieve the long term goal of a sustainable, gender-equal & carbon-neutral trajectory in India. The chapter also includes Environmental Impact Assessment (EIA) and the dynamics of women challenges in EIA in some selected African countries is presented in the book.

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Why Some Societies are Happier in the Time of Covid-19 – An Analysis of Kerala Based on the World Happiness Report

Dr. Bindu Balagopal & Dr. Chacko Jose P

Abstract

The pandemic, COVID-19 is growing at a disturbing rate with significant impacts on global economies and public health. All countries are taking measures to hold the spread of the pandemic, basically through social and physical distancing. Countries that are experiencing COVID-19 have adopted different approaches to slow the spread of the virus. Some have tested extensively, carried out contact tracing, limited travel and large gatherings, encouraged physical distancing, and quarantined citizens. Others have implemented full lockdowns in cities with high infection rates and partial lockdowns in other regions, with strict protocols in place to prevent infections. The sick was treated freely under the state health facilities. The state of Kerala has set an example in this direction by ensuring economic support and social care through interest free loans, shelter for destitute, free ration, food/food material for the hungry including the large number of migrant labourers through community kitchen, quick disbursement of social security pensions in advance and so on. All these efforts of the state were achieved with active support of the community, through voluntary efforts organised segments like the NHGs and unorganised citizens who volunteered to assist. The effort of Kerala in this regard was appreciated world over. Kerala is not one of the richest sates in India in terms of SDP, but the COVID-19 patients and the public in the state were reported to be happier than citizens elsewhere nationally and even internationally. This is in tune with the World Happiness report which argues that 'money cannot always buy happiness', but it is synergy of community effort that can bring in happiness.

Keywords: Community engagement, Economic harm, Epidemic Diseases Ordinance, Break the chain, Economics of happiness

Introduction

The British novelist Nevil Shute has written a post-apocalyptic novel in 1957 called 'On the Beach'. The novel depicts the plight of a group of individuals after the third world war. The story evolves in Melbourne, Australia, a year or so after a nuclear World War III. This final world war was so devastating that radioactive clouds are slowly traveling the earth, and killing all people and animals in its wake. Radiation sickness spreads across countries and people are waiting for imminent death. The novel teaches us about the survival instincts of people and the way in which people adapt to changed circumstances. Today when you look at the world in which we live, in the times of corona, we can see how people adapt themselves to lockdowns and shutdowns.

Origin and Spread

The Coronavirus Disease 2019 (COVID-19) is a respiratory illness caused by a novel coronavirus, namely severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), first detected in December 2019 in the city of Wuhan in Hubei province, China. According to a report by WHO, the speed of transmission for COVID-19 virus is estimated to be 5-6 days; the reproductive number is said to be between 2 and 2.5; children are less infected than adults, currently, the crude mortality ratio is between 3-4%. COVID-19 is growing at a disturbing rate with significant impacts on global economies and public health. According to Bloomberg, China's first-quarter GDP growth may drop to 4.5%; the global GDP is also expected to decline by roughly 0.42% in the first quarter of 2020. Economists have estimated that, without urgent global actions to curtail the virus in time, China is expected to lose up to $62 billion in the first quarter of 2020, while the world will lose over $280 billion. (Evans, 2020). World Health Organisation has described four levels of COVID-19 transmission. These are countries or local areas with: 1. No cases reported. 2. Sporadic cases. 3. Clusters of cases (grouped in place and time), or 4. Community transmission. Countries are putting in place a range of public health and social measures in different combinations and at varying times in the local evolution of the COVID-19 pandemic.

Worldwide Strategies

Countries all over the world are taking measures to contain the spread of the pandemic. Social and physical distancing measures aim to slow the spread of disease by stopping chains of transmission of COVID-19 and preventing new ones from appearing. These measures secure physical distance between people (of at least one metre), and reduce contact with contaminated surfaces, while encouraging and sustaining virtual social connection within families and communities. Measures for the general public include introducing flexible work arrangements such as teleworking, distance learning, reducing and avoiding crowding, closure of non-essential facilities and services, shielding and protection for vulnerable groups, local or national movement restrictions and staying-at home measures, and coordinated reorganization of health care and social services networks to protect hospitals. The measures are used in conjunction with individual protective measures against COVID-19 such as frequent hand washing and cough etiquette. All public health measures to stop disease spread can be balanced with adaptive strategies to encourage community resilience and social connection, protect incomes and secure the food supply. Countries should balance the possible benefits and negative consequences of each intervention and deploy strategies to encourage community engagement, gain trust and limit social or economic harm. There are many strategies that can support community resilience and mental health, protect access to essential goods and services, and limit the economic impact of stay at-home measures where these are deemed necessary. (Report, 2020, pp. 1-13).

Governments need to act swiftly and forcefully to overcome the coronavirus and its economic impact. Governments need to ensure effective and well-resourced public health measures to prevent infection and contagion, and implement well-targeted policies to support health care systems and workers, and protect the incomes of vulnerable social groups and businesses during the virus outbreak. Supportive macroeconomic policies can help to restore confidence and aid the recovery of demand as virus outbreaks ease, but cannot offset the immediate disruptions that result from enforced shutdowns and travel restrictions. If downside risks materialise, and growth

appears set to be much weaker for an extended period, co-ordinated multilateral actions to ensure effective health policies, containment and mitigation measures, support low-income economies, and jointly raise fiscal spending would be the most effective means of restoring confidence and supporting incomes. (OECD Interim Economic Outlook, 2020).

COVID-19 was declared a pandemic by WHO on 11 March, 2020. While earlier the focus of spread was centred on China, it has now shifted to Europe and North America. WHO has advised countries to take a whole-of-government, whole-of-society approach, built around a comprehensive strategy to prevent infections, save lives and minimize impact.

Corona Management in India

The very first case of corona virus in India was reported in India on 3rd February from the city of Thrissur in Kerala. The patient was a medical student who had recently returned from Wuhan, China. Soon two more cases were reported and the three patients were treated and discharged within a month. In India also, clusters have appeared in multiple States, particularly Kerala, Maharashtra, Rajasthan, Uttar Pradesh, Delhi, Punjab, Karnataka, Telangana and UT of Ladakh. 211 districts are now reporting COVID-19 cases and the risk of further spread remains very high. India is following a scenario based approach for the following possible scenarios: (i)Travel related case reported in India (ii) Local transmission of COVID-19 (iii) Large outbreaks amenable to containment (iv) Wide-spread community Transmission of COVID-19 disease (v) India becomes endemic for COVID-19. (Welfare, 2020).

Countries that are experiencing COVID-19 have adopted different approaches to slow the spread of the virus. Some have tested extensively, carried out contact tracing, limited travel and large gatherings, encouraged physical distancing, and quarantined citizens. Others have implemented full lockdowns in cities with high infection rates and partial lockdowns in other regions, with strict protocols in place to prevent infections.

To achieve the best results and to ensure that distancing is exercised by the people, the most effective strategy is lockdowns. However, lockdowns extending to more than a month has both social and economic impact. When a lockdown is announced unexpectedly, its social impact is far more serious than the economic impact, but they are intermingled as well. The most acute problem is that the lockdown imposed at midnight on March 24 across the country, which has created a mass of over 120 million people without work, without food, without housing. Hence any strategy dealing with the crisis due to lockdown should address both social and economic issues.

The Case of Kerala

Immediately after reporting the first case of virus attack in India from Kerala, the state started an awareness campaign focussing on preventing infection as much as possible; they started at the ground level, from local panchayats to schools, everyone was briefed on how to handle the outbreak. A health advisory was issued by Kerala Government to track, identify, and test all travellers with a travel history to Wuhan since January 15, 2020. Such passengers and their close contacts were to be kept in isolation for 28 days. The advisory also directed all lodging establishments to maintain a register of travellers with travel histories to corona-affected countries. A high state of response and surveillance continued to be applied. On detection of acceleration in the number of cases in late March, the Kerala Government announced a state wide lockdown on 23 March (Government of India announced countrywide lockdown on 24 March). Kerala launched a 'break the chain' campaign to fend off the Covid-19 spread. The spread of corona virus has been contained in the state in the wake of early surveillance and people's support.

On 26 March 2020, the Kerala government issued 'The Epidemic Diseases Ordinance 2020' to unify and consolidate laws relating to the regulation and prevention of epidemic diseases. It gives the state government several extraordinary powers to deal with the coronavirus outbreak, including restrictions on essential services and the introduction of a two-year imprisonment penalty. The ordinance also gives other powers to the state government, for instance, it allows

the government to ban gatherings; inspect those who travel to the state; seal state borders; restrict public and private transport; prescribe social distancing norms; and restrict working of government and private offices, educational institutions, shops, factories, etc.

Kerala's development experience with its high PQLI and HDI has attracted worldwide attention. The state achieved significant achievements in the field of education and public health. The successive governments in Kerala have always given priority to the development of health and education sectors. This strong base has helped Kerala to fight off the pandemic.

With previous experience of virus containment as in the case of Nipa virus in 2018, the Kerala state health department initiated a massive tracking exercise to trace a person who came in contact with newly infected people. At the panchayat level, Asha and 'Kudumbashree' workers were asked to track if any people in their respective areas have come from abroad. "Our officials traced those who returned to Kerala from infected areas and isolated them even if they had minor symptoms. Some others were home quarantined. Trained health workers were deployed to assist them. It was all a team effort. Luckily, Kerala has a team of duty-bound officials and experts who managed the situation with extreme dedication and courage," according to the state health minister. District authorities prepared route maps of the infected people, which involved tracking every point from when the patient landed in India or came in contact with an infected person, up to when they were admitted to a hospital. The information gathered included place and time. A team consisting of a health worker, police official and health volunteer visit every home where persons are quarantined and verify their status. The health department launched a "breaking the chain" campaign to encourage hand sanitising among people in order to prevent the spread of coronavirus. Community kitchens were started and meals were home delivered to the needy. Supply of rice and essential food grains through public distribution system for both BPL and APL was another commendable initiative. Officials were asked to visit migrant labour camps in the state and create awareness among them by using those who can speak their language. Food kits were supplied to migrant labourers. The state also enlisted the help of volunteers to assist the

health workers. There was a shortage of sanitizers and masks as people panicked and began to hoard them. Government took necessary steps for the production of masks and sanitizers. The Kerala State Drugs and Pharmaceuticals Ltd, a public sector undertaking started manufacturing sanitizers to help fight the epidemic. Directions were given to engage the prisons in the State to manufacture masks. The Kerala Prisons director-general had issued a directive asking tailoring units attached to prisons in seven districts to start production of re-usable cotton masks.

Table 1: COVID-19 status across major Indian states (as on 15.5.2020)

No	States	COVID-19 Confirmed	Cured	Death	Population	COVID % of population	Death %	Cured %
1.	Andhra Pradesh	2307	1252	48	84665533	0.0027	2.08	54.26
2.	Assam	90	41	2	31169272	0.00029	2.22	45.55
3.	Bihar	1018	438	7	103804637	0.00098	0.68	43.02
4.	Delhi	8895	3518	123	16753235	0.053	1.38	39.55
5.	Gujarat	9931	4035	606	60383628	0.016	6.102	40.63
6.	Haryana	818	439	11	25353081	0.0032	1.34	53.66
7.	Karnataka	1056	480	36	61130704	0.0017	3.4	45.45
8.	Kerala	576	492	4	33387677	0.0017	0.69	85.41
9.	Maharashtra	29100	6364	1068	112372972	0.026	3.67	22.5
10.	Madhya Pradesh	4595	2283	239	72597565	0.0063	5.20	49.68
11.	Punjab	1935	305	52	27704236	0.0069	1.65	15.76
12.	Rajasthan	4727	2677	125	68621012	0.0069	2.64	56.63
13.	Tamil Nadu	10108	2599	71	72138958	0.0140	0.70	25.71
14.	Uttar Pradesh	4057	2165	95	199581477	0.002	2.34	53.36
15.	West Bengal	2461	829	225	91347736	0.0026	9.14	33.68

Source: https://www.mygov.in/corona-data/covid19-statewise-status

Table 1 shows the advantageous position of Kerala over the other states. The state leads all other states with very low proportion of affected population, low death rate and high cure rate.

Public Happiness in the Time of Corona

Public support has been tremendous towards the government initiatives. At the most basic level, a good government establishes and maintains an institutional framework that enables people to live better lives. Similarly, good public services are those that improve lives while using fewer scarce resources. Governments can play a major role in ensuring the happiness of its people. Created in response to growing interest in the policy relevance of happiness, the Global Happiness and Wellbeing Policy Reports aim to find and evaluate best-practice examples from around the world on how government policies in specific areas could be redesigned to support happier lives. The Global Happiness and Wellbeing Policy Report contains surveys of happiness-oriented policy interventions in specific areas of public policy – in particular education, health, work and cities – as well as on topics of cross-cutting importance, such as personal happiness and the metrics and policy frameworks needed to support policies for wellbeing. These policy surveys show that what counts as good governance is specific to each policy area. Within each ministry or subject area there are specific targets that are the primary focus of attention, including mainly medical and cost outcomes in health care, academic achievement and completion in education, productivity and job satisfaction in the workplace, reduced crime and incarceration rates in justice, and a range of specific indicators of the quality. This kind of specific focus is probably the most effective way to move from a general interest in using happiness as a policy objective to the development of cost-effective ways of delivering happiness. This kind of focus-based approach is seen in Kerala in the fight against Corona.

Conclusion

The World happiness report has ranked India's position as 144 in a survey of 156 countries. (Helliwell, 2020). The survey report was published before the spread of corona epidemic. Looking around big

cities like Delhi, there are ample reasons for people feeling hassled and unhappy. Even the report admits there has been an increase in negative emotions, including worry, anger and sadness in all countries. Even with higher incomes than before, people remain unhappy because of factors like rapid urbanisation and congestion in cities, environmental pollution and problems of commute. People worry on many fronts, especially when bringing up children in big cities. There is the big question of law and order and safety regarding women. There are worries about food and water safety. People are insecure about their health because the question of cost of treatment plagues their minds. In the case of India's economy, no one can say it is stagnant. Yet there are many points of dissatisfaction felt by the common man. The legal system is clogged. Those engaged in agriculture are unhappy about the unremunerative prices and low incomes. Due to the stressed banking system, investment remains low resulting in declining corporate profits.

Lack of adequate affordable housing is making millions of slum dwellers unhappy. Lives of people in the informal sector engaging 90 per cent of the labour force are not happy due to job insecurity and dismal conditions of work. Industrial growth is lacklustre and hence rises in unemployment. According to another recent survey (conducted between May to July 2018) by Pew Research Centre (US), 76 per cent Indians are unhappy due to lack of employment opportunities and 73 per cent are unhappy due to rise in prices. Replacement of humans by machinery, AI and automation is taking place rendering rural women and men as well as urban unskilled labour jobless. All these are adding to the problems of the common people, detracting them from the quest for happiness.

It should be noted that the state of Kerala is considered as the most successful one in containing the spread of the disease. The sate adopted a two-pronged strategy, one for the patients and their contacts and other for the public. On the detection of a patient, that person was immediately shifted to the KOVID-19 treatment facility. The next step was to make a contact list of that person by preparing that person's route map and quarantining all the contacts. The preparation of the route map is done by identifying every place where the patient has travelled and all the persons met with the help of local

government, health workers and that of Police department. This route map will be published to identify and quarantine the persons who had come in contact with the patient. The identification, isolation and the hospitalization are done with the help of a web application which connects all those who are involve from the doctor to the ambulance driver. Doctor can identify where ICU ventilators are free or the driver can understand on real time where the isolation bed is free in the nearest place. Quarantine was arranged both in the houses and quarantine centres depending on the health condition of the persons. In the initial days of the fight against the pandemic, anyone coming from abroad and in the later stages anyone coming from other sates were asked to remain in quarantine for three weeks. To consolidate the fight against the virus Kerala government issued 'The Epidemic Diseases Ordinance 2020'. If anyone in quarantine was in need of any help such as medicine for the pre existing diseases or food, they were provided by the health worker volunteers. The health volunteers over phone continuously monitored and mentally supported all those who were quarantined. The death ratio is the smallest and the cure rate is the highest in Kerala and it is extremely vital to note that all the patients were treated free of cost in the public health facilities in the state. The other part of the strategy was to deal with the people who were held up at homes due to the lockdown. The government made extensive use of its official mechanisms and volunteer force raised for the purpose to distribute food material kits to all the households, interest free loans to those who lost employment, early distribution of social security pensions, accommodation for the destitute, food for anyone in need from the community kitchens, cancelling support to those who fell into depression duet the lockdown, medicines for the needy, welfare measures for thousands of migrant labourers who got trapped in the sate and even food for stray animals. In these days of lockdown, patients, those who got cured and especially those who are detained in their homes are all much happier than their counterparts elsewhere.

The lesson Kerala puts before the world is this. Any government can announce a lockdown as a preventive measure to fight a pandemic. But foreseeing and tackling the economic and social aftermath of such a decision requires profound perceptions. That has happened in

Kerala. The synergy of the government mechanisms and community endeavours in Kerala have set evidence to the observations of the World Happiness Report that 'money cannot buy happiness'.

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Socio- Economics of Covid- 19 in India

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PREFACE

Coronavirus illness (COVID-19) is an infectious disease and designated as "Public Health Emergency". According to World Health Organization (WHO) a mix of social distancing, contact tracing, testing and isolation is essential to curtail the impact of coronavirus. However, social distancing was recognized as the utmost preventive measure to safeguard the masses from the adverse consequences worldwide. But, it includes hidden costs such as job loss, loss of livelihood, uncertainty, fear of infection, fear of sudden death of the family members and themselves. The current pandemic has affected social interactions as well the economic activities in the world.

As an academician, it is my responsibility towards my society and hence I tried to come up with an edited book "Socio-Economics of COVID-19 in India" with contributions from different authors from different corners of the country on a wide range of ideas and knowledge. On the whole the present book provides a comprehensive understanding of the various socio-economic aspects of COVID-19 such as digital education, e-commerce, intangible cost, agriculture sector, Omni channels, hostel industry, MSMEs, migrant labor and gender aspects. The diverse bunch of chapters on the above themes tried to investigate various issues conceptually as well as empirically. I hope readers will appreciate this endeavor and further advance the spirit of systematic enquiry to not only interpret what is happening, but also suggest ways and means to take the fruits of development to the masses. Written in an accessible style, this book will be useful for the policy makers, students, teachers and related institutions.

I hope the present volume will result in some meaningful contribution to the society and economy as a whole.

I would like to acknowledge the support I received from my contributors, reviewers, publisher, and well-wishers.

I hope you enjoy reading the book and we wish you success.

Editor
Dr. Pooja Kansra

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STRUGGLE TO MAKE A LIVING IN TIMES OF COVID-19: A CASE STUDY OF DAILY WAGE-EARNERS IN POOMANGALAM PANCHAYAT, KERALA

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ABSTRACT

It's been more than one year since COVID-19 had problems with us. The problems caused by COVID-19 pandemic are not over today. Although vaccination against the pandemic is progressing in the country, second wave of COVID-19 and its novel variations are causing a lot of concern. Scientists doubt the third wave too. In recent times, exactly since April 2021, India has been witnessing a surge in Covid-19 infections with the country seeing over 3 lakh fresh cases of COVID-19 daily. The numbers of COVID cases are increasing sharply in the irrespective of big cities and small villages. Doctors and nurses are sweating to save mankind. Economists are striving for ways to bring back the economy to stability. The pandemic has greatly affected the lives of common people of India. The majority of the people and the poor in India are either daily wage earners or working in the unorganized sector. They really earn to survive than to live. The pandemic had become a nightmare to their present and future subsistence. The problems caused by COVID-19 on their livelihood continue unabated. This paper focuses on the impact of COVID-19 on daily wage earners of Poomangalam Grama Panchayat in Kerala.

Keywords: COVID-19, economy, livelihood, wage

1. INTRODUCTION

The motto of today's era is to survive rather than to live. We are living in uncertain conditions. COVID-19 becomes a nightmare to the world. In India after a 14-hour voluntary public curfew on 22 March, Prime Minister ordered a nationwide lockdown for 21 days on 24 March 2020, limiting movement of the entire 1.3 billion population of India as a preventive measure against the COVID-19 pandemic in India and still follows the lockdown regulations due to the uncertain situations in the society. Many people lost their jobs and livelihoods because of COVID-19. The daily wage earners and the poor working in the unorganized sector suffered the most. Food kits provided by the Kerala Government during lockdowns helped alleviate hunger but still needed money for their needs. A job that provides a steady income is still a chore for the rural poor. Unlike the salaried employees, they only get wage when they go to work. Such issues in the unorganized sector are causing a lot of misery in their lives. There is a significant amount of income loss for rural households; loss of livelihoods for small and marginal farmers, landless families, and daily wage earners which has further compounded into thrusting them into severe poverty, unfavourable compromises and ill health. During COVID-19 lockdowns farmers were unable to work properly on their farmlands. Due to severe lockdown regulations, they were unable to bring their cultivated produce to the market and fetch reasonable remunerative prices which they were getting before. It led to distress sale and loss of livelihoods of those engaged in agriculture and allied activities. Other non-farming workers like cobblers, construction workers, weavers, tailors, small scale industrial workers, shopkeepers… etc, were also faced many difficulties to earn and to live.

2. OBJECTIVES

1. To analyse the socio-economic conditions of the daily wage earners of Poomangalam Grama Panchayat.
2. To examine the effect of COVID-19 on their employment opportunities and living conditions.

3. METHODOLOGY

The survey research is conducted among the daily wage earners who are residing at Poomangalam village. Primary data are collected from 50 selected households through a structured interview schedule from the respondents. Secondary statistics are collected from articles, publications, journals and from various internet sources to analyse the impact of COVID-19 on the unorganized sector workers in India.

4. LIMITATIONS

1. One of the biggest constraints was communication with faced mask and COVID-19 protocols.
2. Couldn't get sufficient time to spend with the respondents and sometimes they were uncooperative.
3. On many occasion the respondents did not provide correct information regarding monthly income.

4. DESCRIPTION OF THE PANCHAYAT

Poomangalam Grama Panchayat is situated in Mukundapuram Taluk of Thrissur District, Kerala. It is under Vellangalloor Block Panchayat. The area of the Grama Panchayat is 10.94 sq. kilometers. The boundaries of the Panchayat are north - Irinjalakkuda Municipality, south - Vellangalloor Grama Panchayat, west - Padiyoor Grama panchayat and east - Velookkara Grama Panchayat and Vellangalloor Grama Panchayat. There are 13 wards in Poomangalam Grama Panchayat. The people in this region are engaged in agriculture, dairy farming and allied activities, small scale industries, self-employments, blue collar jobs etc.

Table 1: Demography of the Panchayat

Total population	13651
Male	6767
Female	6884
Density of Population	1052
Sex Ratio	1151
Literacy Rate	92.09
No. of Families	3407

Source: *Secondary Data*

SOCIO-ECONOMIC BACKGROUND OF THE SAMPLE POPULATION

For conducting the study of the impact of COVID-19 on daily wage earners, 50 samples (27 male and 23 female workers) were randomly selected from the Aripalam ward (10th ward) of Poomangalam Grama Panchayat.

Table 2: Age composition of the sample

Age category	Number of workers	No. of Male	No. of female
Below 30	3	3	0
30-39	14	8	6
40-49	11	4	7
50-59	15	9	6
60 and above	7	3	4
Total	50	27	23

Source: *Primary Data*

The table highlights that majority of the sample population belongs to the age group of 50-59 years and 30-39 years.

Table 3: Classification on the basis of work

Mode of works	Number of workers	Percentage
Agriculturalists	2	4 %
Weavers	3	6 %
Tailors	6	12 %
Coolie workers	11	22 %
Construction workers	9	18 %
Industrial workers	3	6 %

Shopkeepers	3	6 %
Auto-drivers	5	10 %
Sales men/ sales women	2	4 %
MGNREGA workers	4	8 %
Other works	2	4 %
Total	50	100 %

Source: *Primary Data*

The table depicts the classification of the sample on the basis of the work they engage. They engage in different types of daily wage earning works like agriculture, weaving, tailoring, construction works, industrial works, driving, sales etc.

Table 4: Daily wages they earned before COVID-19 lockdown

Daily wage (in rupees)	Number of workers	Percentage
Below □ 400	1	2 %
□ 400 - □ 500	12	24 %
□ 500 - □ 600	24	48 %
□ 600 - □ 700	10	20 %
Above □ 700	3	6 %
Total	50	100 %

Source: *Primary Data*

The above table shows the daily wages earned by the sample before COVID-19 lockdown. Only one worker has the daily wage less than □ 400. Lion portion of the sample, that is, 48% of them receives the wage rate between □ 500 - □ 600.

Table 5: Average working days in a month before COVID-19 lockdown

No. of working days	No. of workers	Percentage
Less than 10	2	4 %
10 - 14	28	56 %
15 - 19	16	32 %
20 and above	4	8 %
Total	50	100 %

Source: *Primary Data*

The table shows the average working days of the sample daily wage earners in a month before the COVID-19 lockdown. Only four workers among the sample were getting more than 20 days of work in a month. Majority of them, that is, 56% of the workers were obtaining only 10 to 14 working days and 32% of them were getting 15 to 19 days work in a month. Two workers were obtaining less than 10 working days in a month before the COVID-19 lockdown.

Table 6: Monthly income composition of the sample before COVID-19 lockdown

Income category	Number of persons	Percentage
Less than Rs.5,000	1	2 %
Rs.5,000 - Rs.10,000	25	50 %
Rs.10,000 - Rs.15,000	21	42 %
More than Rs.15,000	3	6 %
Total	40	100 %

Source: *Primary Data*

The above table shows the categorization of the sample on the basis of income. It is clear from the diagram that the lion percentage of sample, that is, 50% of them belongs to the income group of Rs.5,000 – Rs.10,000. The 21% of sample belongs to the income group of Rs.10,000 – Rs.15,000 and only 6% of sample belongs to the income group of more than Rs.15,000 per month. One among the workers has the monthly income of Rs.5,000.

Table 7: Average working days in a month after COVID-19 lockdown

]	No. of workers	Percentage
No working days	34	68 %
Less than 10	12	24 %
10 - 14	4	8 %
15 - 19	0	0 %
20 and above	0	0 %
Total	50	100 %

Source: *Primary Data*

The table indicates the average working days of the sample daily wage earners in a month after the COVID-19 lockdown. 34 workers among the sample lost their job after the COVID-19 lockdown. Just 12 of them got less than 10 days of work. Only 4 of them obtained more than 10 to 14 working days during COVID-19 lockdown. No one among the sample received more than 15 days of work among the sample after severe lockdown measures in the selected area of study.

Table 8: Classification on the basis of COVID-19 infection

COVID-19 cases	Result	Percentage
COVID-19 infected	6	12 %
COVID-19 not infected	44	88 %
Total	50	100 %

Source: *Primary Data*

The table shows the classification of the sample on the basis of COVID-19 infection. 6 among them were tested COVID-19 positive. One among them was seriously affected. All are safe and tested negative now. 44 among them are safe and 3 of them tested COVID-19 negative after quarantine days due to COVID-19 contacts.

5. MAJOR FINDINGS OF THE STUDY

1 Poomangalam Panchayat has a good sex ration of 1151 females for 1000 males. The sample village is highly densely populated than the state average.

2 Villagers of Poomangalam Panchayat are mostly engaged in manual jobs in the unorganized sector. The sample includes agriculturalists, weavers, tailors, coolie workers, construction workers, industrial workers, shopkeepers, auto-drivers, sales men/ sales women, MGNREGA workers and other manual workers.

3 Sample respondents are not getting sufficient wage for their job. 74% of the sample respondents were getting less than 600 rupee per day. Even if they are getting wage, they are not getting enough working days in a month before the COVID-19 lockdown.

4 After the COVID-19 lockdown their average working days in a month was decreased to 10 days 24% of the sample respondents and to zero for 68% of the respondents. It was a panicking finding from the study.

5 Quarantine and sitting in COVID-19 observation situations created fear and other related issues like lack of quarantine facility, sequester by the neighbours made a few respondents' living conditions worst.

6 Even though a few respondents faced certain issues as said above, Community Kitchen initiative by the Kerala Government through the Local Self Government Department (LSGD) with the support of Self Help Groups (SHGs) like Kudumbasree has provided free meals to the poor families in the region. They also provided services to those who are in quarantine, isolation and self-observation in the panchayat.

7 In this terrifying situation of COVID-19 lockdown 12% of the sample respondents were affected by the COVID-19 and they say that it was very difficult to move on their life because of lack of income. But

the free COVID-19 treatment by the Kerala Government helped them a lot to handle the expenses incurred other than their personal expenditures.

8 Distributing food kits to all ration card holders in the Kerala state helped the poor daily-wage earners to solve their problem of hunger. Majority of the respondents positively commented on this novel initiative by the Kerala government in this crisis situation.

9 Government, panchayat, NGOs, political parties, church, volunteer organizations and youngsters were active to help the needy during times of crisis. They provided free meals, quarantine facilities, hospital services and medicines to the people in the panchayat.

10 Regional Cooperative Bank of Poomangalam provided credit facility to the people in the panchayat. One family member was provided with 25,000 rupee loan facility at 5% rate of interest. Repayment clauses were relaxed due to severe lockdown in the state.

6. CONCLUSION

India is momentarily observing an instantaneous wave in the number of COVID-19 outbreaks. Although the nationwide lockdown has been worthy to abate the extent of massive COVID-19 issues, the country's ever-mounting population, particularly elevated population density and impoverished and inadequate socioeconomic living circumstances are critical obstacles in India's struggle against COVID-19. Since the time of the COVID-19 lockdown, there has been an overwhelming crisis of employment opportunities in local labour markets. Low wage rates, shortened working days and insecurity in the employment sector made the life of daily-wage earners worst and they are striving to meet the ends of their life. The study in the Poomangalam panchayat was alarming in these drastic situations of lockdown. Thanks to the Kerala Government, government bodies, NGOs, political parties, Social Help Groups, church, religious organizations, volunteer groups, rescue associations and youngsters for providing free food and other necessary services to the poor and needy in this hardship. Nevertheless, to go forward we have to curb the emerging COVID-19 cases in the nation and should flatten the curve of COVID-19 positives. The government has to relax the lockdown then to make the life of the common man normal. However, to survive than to live is more crucial now to have a better prospect in the coming days.

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INDIAN ECONOMY :

OPPORTUNITIES AND CHALLENGES

Dr. Jagatrao Uttam Dhangar



Prashant

INDIAN ECONOMY:

OPPORTUNITIES AND CHALLENGES

- E d i t o r -

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Self-Reliant India Campaign: A Strategy to Mitigate The Impact of Covid-19 Pandemic and A Pathway to Development

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Abstract:

To survive than to live becomes the norm of everyday life. Even we come to normal life from an unfortunate confrontation; the second wave of COVID-19 in India comes to be a new threat. Today, everybody is discussing the methods required to bring the situation under control. In these techniques both rural and urban areas has to be given importance. This article points on Self-Reliant India Campaign: A Strategy to Mitigate the Impact of Covid-19 Pandemic and A Pathway to Development. The article discusses the major packages initiated by the Government to stimulate the Indian Economy from the clutches of the pandemic.

Keywords: COVID-19, Economy, Self-Reliant.

Introduction:

COVID-19 is still there in the Economy even though the life of people comes to normal. It will be an obsession to the days to come as its impacts are more perplexing than we speculate because the ensuing health emergency around COVID-19 has become an economic emergency. The focus on Sanitizer, Mask and Social distancing (SMS) in the new normal life has an equivalent role along with the daily bread. This is not just a regional life conditions, it's international in character. The initial efforts by various governments to curb the international movement of human made economic shocks in different sectors and brought about social cost in the nation. Even these actions impacted the agricultural and food systems worldwide. Burst of COVID-19 in India and the strict lockdown, unfortunately, also occurred simultaneously with the nation's peak harvesting period of a variety of crops of the season. This epoch witnessed another unusual dilemma. In opposite to the Fei-Ranis model of economic growth and Lewis model of economic development, lots of labours getaway from cities to their respective villages, to be with their kith and kin. To survive and see the family in the village became more important than better standard of living in the

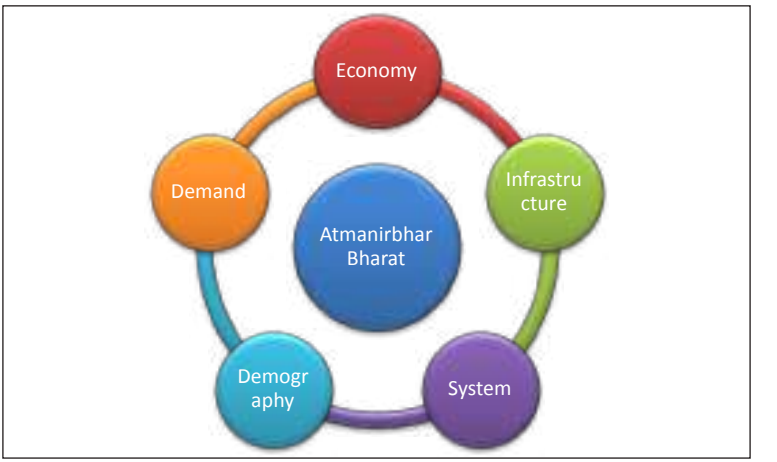
cities. This mass departure of the migrant labours to their homes has halted the economic activities in the country created severe paucity of farm labour in the states of Punjab, Haryana and Uttar Pradesh, which confide on farm labourers from eastern India. Agriculture continues to be the source of livelihood for majority of the population. The Aatmanirbhar Abhiyan initiates a protectionist policy to make India self-reliant and more important part in the global economy. The target also intends to accelerate manufacturing in India and generate more employment including agriculture sector which has a great potential.

Discussions:

Implications of Self-reliant India campaign (Atmanirbhar Bharat Abhiyaan)

The initial days of COVID-19 in India and the strict lockdown measures severely impacted the Indian economy. To pacify this crisis the Government of India under Honourable Prime Minister Shri Narendra Modi introduced Atmanirbhar Bharat Abhiyaan or Self-reliant India campaign as a vision of new India on 12 May 2020. The Government put up a good show to the nation bestowing a exhilaration outset to the Atmanirbhar Bharat Abhiyaan (Self-reliant India campaign) and declared the Special economic and meticulous package of INR 20 lakh crores - equivalent to 10% of India's GDP – to combat COVID-19 pandemic in India. The purpose of this package is to give rise to the nation and its citizens independent and self-reliant in all perceptions.

The Five pillars of Atmanirbhar Bharat focus on:



Source: National Investment Promotion and Facilitation Agency

1. **Economy -** an economy that brings Quantum Jump rather than Incremental change.
2. **Infrastructure -** an infrastructure that became the identity of modern India.
3. **System -** A system that is driven by technology which can fulfil the dreams of the 21st century; a system not based on the policy of the past century.
4. **Demography -** Our Vibrant Demography is our strength in the world's largest democracy, our source of energy for self-reliant India.
5. **Demand -** The cycle of demand and supply chain in our economy, is the strength that needs to be harnessed to its full potential.

Five phases of Atmanirbhar Bharat

Phase-I: Businesses including MSMEs

- Special economic and comprehensive package of Rs 20 lakh crores – equivalent to 10% of India's GDP.
- Package to cater to various sections including cottage industry, MSMEs, labourers, middle class, industries, among others.
- Bold reforms across sectors will drive the country's push towards self-reliance.
- It is time to become vocal for our local products and make them global.

Phase-II: Poor, including migrants and farmers

- 3 crore farmers with agricultural loans of Rs. 4.22 lakhs crore availed the benefit of 3 months loan moratorium.
- Interest Subvention and Prompt Repayment Incentive on crop loans, due from 1 st March, extended up to 31st May 2020.
- 25 lakh new Kisan Credit Cards sanctioned with a loan limit of Rs. 25,000 cr.

Phase-III: Agriculture

- Rs 30,000 crore Additional Emergency Working Capital for farmers through NABARD.
- NABARD will extend additional re-finance support of Rs 30,000 crore over and above the Rs 90,000 already

being provided by NABARD for meeting crop loan requirements of Rural Cooperative Banks and RRBs.

- Will benefit 3 crore farmers, mostly small and marginal. Rs 2 lakh crore credit boost to 2.5 crore farmers under the Kisan Credit Card Scheme.
- A special drive to provide concessional credit to PM-KISAN beneficiaries through Kisan Credit Cards.
- Fisherman and Animal Husbandry Farmers will also be included in this drive.
- Will inject additional liquidity of Rs. 2 lakh crore to 2.5 crore farmers.

Phase-IV: New Horizons of Growth

- Fast track Investment Clearance through the Empowered Group of Secretaries (EGoS).
- Project Development Cell in each Ministry to prepare investible projects, coordinate with investors and Central/ State Governments.
- Ranking of States on Investment Attractiveness to compete for new investments.
- Incentive schemes for Promotion of New Champion Sectors will be launched in sectors such as Solar PV manufacturing; Advanced cell battery storage; etc.

Phase-V: Government Reforms and Enablers

- Reforming Governance for Ease of Doing Business.
- Globally, potential investors look at a country's Doing Business Report (DBR) ranking.
- Sustained measures taken have resulted in steadily improving India's position in World Bank's Doing Business Report ranks from 142 in 2014 to 63 in 2019.
- This included streamlining processes such as granting of permits and clearance, self-certification, and third party certification among others.
- Government is working on a mission mode on the next phase of Ease of Doing Business Reforms relating to easy registration of property, fast disposal of commercial disputes, and the simpler tax regime for making India one of the easiest places to do business.

Source: india.gov.in

Overall stimulus package of Athmanirbhar Bharat Abhiyan:

Aatmanirbhar Bharat Abhiyan (Rupees in Crores)	
Part 1	5,94,550
Emergency W/C facility for business, including MSMEs	3,00,000
Subordinate debt for stressed MSMEs	20,000
Fund of funds for MSMEs	50,000
EPF support for business & workers	2,800
Reduction in EPF rates	6,750
Special liquidity scheme for NBFC/HFC/MFIs	30,000
Partial credit guarantee scheme 2.0 for liabilities of NBFCs/MFIs	45,000
Liquidity injection for DISCOMs	90,000
Reduction in TDS/TCS rates	50,000
Part 2	3,10,000
Free food grain supply to migrant workers for 2 months	3,500
Interest subvention for MUDRA Shishu loans	1,500
Special credit facility to street vendors	5,000
Housing CLSS-MIG	70,000
Additional emergency working capital through NABARD	30,000
Additional credit through KCC	2,00,000
Part 3	1,50,000
Food micro enterprises	10,000
Pradhan Mantri Matsya Sampada Yojana	20,000
TOP to TOTAL: Operation Greens	500
Agri infrastructure fund	1,00,000
Animal husbandry infrastructure development fund	15,000
Promotion of herbal cultivation	4,000
Beekeeping initiative	500
Part 4 & 5	48,100

Viability gap funding	8,100
Additional MGNREGS allocation	40,000
Total (Parts 1+2+3+4+5)	11,02,650
Earlier Measures (Including PMGKP)	1,92,800
RBI Measures (Actual)	8,01,603
Grand Total	20,97,053

Source: National Portal of India

Thus, this package of Rs. 20 lakh crores which is about 10% of our GDP focuses mainly on land, labour, liquidity and laws to cater to labourers, middle class, cottage industries, MSMEs and industries among others. Even though these packages are here to uplift the economy and the living standard of the people, the unemployment rate is higher than ever. The labour market is really a reflection of the broader economy, and we are seeing a lot of signs that we are having a massive increase in unemployment. Both the services and manufacturing sectors of the economy tumbled. Some companies were already suffering from a supply shock after China shut down factories earlier this year because of the Coronavirus. The border issue also added fire to this crisis. Some sectors of the economy are also suffering from a lack of demand, especially the luxury goods market, real estates, retail sector, aviation, as consumers stay home. This global drop in demand is reflected in the price of oil, which is near its lowest level in nearly two decades.

The government took several bold reforms such as Supply Chain Reforms for Agriculture, Rational Tax Systems, Simple and Clear Laws, Capable Human Resource and Strong Financial System. India has encountered the COVID-19 emergency with determination and a spirit of self-reliance that is apparent in the fact that from zero production of Personal Protection Equipment (PPE) before March 2020, India today has generated a potential of manufacturing 2 lakh PPE kits daily, which is also growing steadily. More over India has ascertained how it rises up to challenges and uncovers openings therein, epitomized in the re-purposing of several automobile sector industries to work together

in the makings of life saving ventilators. The clarion call provided to utilize these trying times to become Atmanirbhar (self-reliant) has been very well obtained to facilitate the revitalization of the Indian economy. Unlock Guidelines have been issued to enable resumption of economic activities while upholding adequate warning thus enabling graded easing of regulations.

Conclusion:

If we consider COVID-19 pandemic as a turning point in the history of India, we can definitely consider Atmanirbhar Bharat Abhiyaan as an accelerating economic package to pacify the overall impact of this pandemic and a boosting measure to the development path of India in all domains which focus 'in' than 'out'. Thus, this self-reliant campaign is a massive measure taken by the government to reduce the economic havoc of the Coronavirus pandemic. The effort that policymakers bring currently will enable how long the coronavirus slow-down lasts and how rapidly the Indian economy can recover. The primary step on the path to recovery is regulating the spread of the virus. If you can get the biology under control, then the economy can start to recover. Some like to think of economic recessions and recoveries in terms of the letters V, U or L. V is a quick rebound in growth where consumer and business activity surges after a downturn. U means a slightly longer downturn followed by a recovery. L is the worst case scenario, a long, slow recovery like the one U.S saw from the financial crisis of Great Depression. We have to wait to see how this self-reliant campaign is going to impact the economy and how the economy is going to recover.

Some are putting up warnings that the Government and the RBI are risking another crisis by mounting debt and deficits with their stimulus measures. Nevertheless as the human costs of the pandemic continue to expand, the emphasis for now should be on rendering relief to workers and to businesses so that the economy can bounce back. We cannot set this in the framework of other recessions. This is smashing us on so numerous sides and could metastasize into something that is crucially viral for the economy as well, and that the whole point is to survive this and come out healthy on the other side. The objectives of the Atmanirbhar Bharat Abhiyaan are impressive in their perceptions. The successful implementation of the package and it's forth coming

impacts have to benefit the economy in order to direct the nation to the path of development.

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This edited book on Indian Economy : Opportunities and Challenges is an effort in the direction of evaluating the impact of different sectors and analyzing the government's policies to combat this pandemic situation. Scholars have tried to suggest new strategies and measures to handle such an unprecedented event. It is just an effort to share our different thoughts. We are not perfect in divulging the ways out but we are trying to be a part of all discussions to fight this downturn.

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AN AFFAIR WITH ECONOMICS



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Mr. Nijil Jacobi

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Celebrating 25 years of Economics @ Sacred Heart College, Chalakudy

A STUDY ON THE IMPACT OF RBI POLICY RATES ON INFLATION UNDER DR. RAGHURAM G RAJAN'S TENURE

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Abstract

One of the major thrust of the monetary policy is to reduce the annual inflation rate. Since the year 2009 the inflation in India has crossed historical records and reached to unprecedented levels and lying in the range of 9-14 %. The monetary authorities are striving hard to curb the inflation by adopting several monetary policy measures, the important amongst which are changes in CRR, repo and reverse repo rate, which directly influence the money supply in the market with immediate effect without creating any severe distortions in the economy. That is the reason, they are perceived to be the most appropriate by the monetary authorities to curb the existing inflation, and hence changed 16 times during the year 2009 to 2011. Over a period of time the repo and reverse repo rates set by the RBI have become a sort of signaling rates along with the bank rate and these rates provide a corridor for the call money market. Repo and reverse repo rates are also used as a part of Liquidity Adjustment pressure on marginal liquidity in the system. These rates constitute the interest rate corridor under Liquidity Adjustment Facility (LAF) and, hence, any variation in these rates is perceived by the market as short-term interest rate signal arising from change in the stance of the RBI when the bank rate has remained unchanged. Hence are taken as a part of the study.

Keywords: *Economy, Liquidity, Monetary Policy, Rates, RBI*

Introduction

Reserve Bank of India, the central bank, formulates, implements, and monitors the monitory policy of India. Established to maintain reserves with a view to securing monetary stability, RBI stood at the centre of India's Financial System. RBI acts as a banker and debt manager to central government and state governments and also plays the crucial role of banker to the banks. In addition to its traditional central banking functions, the Reserve Bank performs certain non-monetary functions of the nature of supervision of banks and promotion of sound banking in India. Infusion and absorption of liquidity on a daily basis is maintained by RBI

through Repo and Reverse Repo rates. Reverse repo rate is the rate at which the central bank of a country borrows money from commercial banks within the country. It is a monetary policy instrument which can be used to control the money supply in the country. Banks are always happy to lend money to Reserve Bank of India since their money is in the safe hands with good interest. Banks find it more attractive to have their money with the RBI when the reverse repo rate is increasing and hence money is drawn out of the system. Repo rate is the rate at which the central bank of a country lends money to commercial banks in the event of any shortfall of funds. Repo rate is used by monetary authorities to control inflation. Reduction in Repo rates helps the commercial banks to get money at a cheaper rate and increase in the Repo rate discourages the commercial banks to get money as the rate increases and becomes expensive.

Objective of the study

- ✓ To analyse the variations in repo and reverse repo rates on curbing the inflation in India under Dr. Rajan's period as RBI governor.
- ✓ To examine the major economic achievements of Dr. Rajan as an RBI governor.

Role of repo and reverse repo in an economy

To understand the impact of a cut in Repo and Reverse Repo Rates on banks, it is important to understand the role they play in banking. Repo and Reverse Repo are basically instruments used by the RBI to influence the total monetary base of banks.

To get a grip on this, it is important to understand how banks work and what the term *monetary base* means. Banks engage in a practice called Fractional Reserve Banking (FRB). Under FRB, a bank lends many multiples of the actual cash in hand. This cash they have is the monetary base. Clearly, any addition to the monetary base adds to the bank's ability to make loans by creating money from nothing.

In India, banks' monetary base takes two forms – CRR (Cash Reserve Ratio) and SLR (Statutory Liquidity Ratio). CRR is the amount of actual cash that banks need to hold with the RBI. SLR refers to the amount (by value) of approved securities (government bonds, gold and approved, privately issued financial instruments) that banks are mandated to hold. Together, they constitute the monetary base of the Indian banking system.However, what CRR and SLR do not cover is the extent to which the RBI can lend to banks. That is covered under the Repo and Reverse Repo.

In a *Repo*or a *repurchase agreement*, the Repo seller (the bank) sells an approved security to the RBI with the understanding that at a certain date in the future, the bank will buy the security back from the RBI. The bank gets cash and the RBI the security.Very interestingly, during the term of the Repo, the bank is allowed to count the security thus sold to the RBI as part of its investments to fulfill the SLR requirement. So, the net effect of a Repo transaction is an addition to the bank's cash reserves without falling behind on SLR requirements. With this, the bank can now engage in much more lending.At the end of the term of a Repo, the bank buys the security back from the RBI at a price higher than the original sale price. The difference expressed as a percentage of the original sale price is the Repo Rate. Thus, Repo Rate is used to calculate the price at which the security is bought back by the bank. It is the equivalent of an interest paid by the bank to RBI.

It might seem that at the time the bank buys the security back, its cash reserve falls. However, the bank can then enter into a fresh Repo transaction and sell the security back to the RBI, bringing the cash reserve back to the higher level. In this manner, Repo becomes a means for the RBI to maintain a steady level of lending to banks.But all this additional lending would mean more purchases of securities to meet SLR requirements. This would mean the need to deploy cash for the same. That cash would go outside the system of lending and reduce the system's lending potential. This problem is solvedby what is called the Reverse Repo**.**

In a Reverse Repo, the RBI sells an approved security to the bank with the understanding that it will buy it back at a future date at a higher price. The difference between the two prices expressed as a percentage of the original selling price (per annum) is called the Reverse Repo Rate. The Reverse Repo Rate thus becomes the interest rate received by the bank for lending cash to the RBI.The important point for us to note is that a bank may show securities bought from the RBI through the Reverse Repo window as part of its SLR commitments. Further, as in the case of the Repo, at the end of the term of the Reverse Repo, the bank can enter into a fresh Reverse Repo with the RBI.

State of the Indian economy when Dr. Rajan took his charge as the RBI Governor

On 4th August 2013 it was announced that Dr. Raghuram G Rajan would take over as the Reserve Bank of India Governor for a term of 3 years, succeeding Duvvuri Subbarao. On 5th September 2013 he took charge as the 23rd Governor of the Reserve Bank of India. As the governor of RBI, Rajan made curbing inflation his primary focus. When Dr. Rajan took office as RBI Governor India's retail inflation hovering at an eye-watering 10.70 per cent

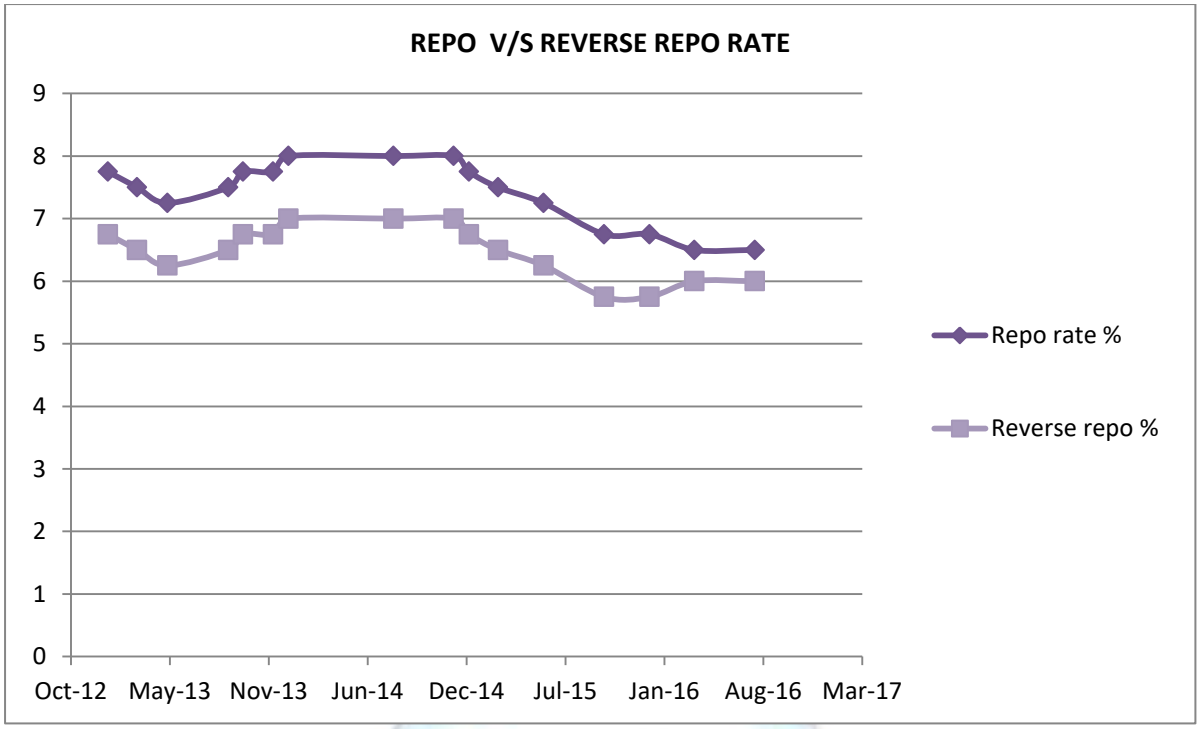
level. Two months before Rajan took office, the domestic currency had depreciated by a staggering 10.4 per cent as India faced its worst currency crisis in recent memory. Thus the rupee was in bad shape. When Dr. Rajan took over as the RBI chief in September 2013, the rupee was trading near a record low of 68.85 per dollar. Moreover India was battling double-digit inflation in 2013, which forced the central bank to keep interest rates high. Lending rate, or the rate of interest banks charge from borrowers, stood at 10.3 in September of 2013. By all means the growth of the Indian economy was anemic.

Repo rates and reverse repo rates under Dr. Raghuram Rajan

Following table shows the various repo and reverse repo rates from January 2013 to August 2016.

Repo rate %	Reverse repo %	Effective from
7.75	6.75	January 2013
7.50	6.50	March 2013
7.25	6.25	May 2013
7.50	6.50	September 2013
7.75	6.75	October 2013
7.75	6.75	December 2013
8.00	7.00	January 2014
8.00	7.00	August 2014
8.00	7.00	December 2014
7.75	6.75	January 2015
7.50	6.50	March 2015
7.25	6.25	June 2015
6.75	5.75	October 2015
6.75	5.75	January 2016
6.50	6.00	April 2016
6.50	6.00	August 2016

Source: www.inflation.eu



Source: www.inflation.eu

During the period 2013-2016 the rate of repo and reverse repo created a significant impact in the Indian economy. As an initial step Dr. Rajan increased the repo and reverse repo in October 2013 from 7.5 to 7.75 and 6.5 to 6.75 respectively. As inflationary pressure in the economy pushed the rates upward in the begging of 2014, both repo and reverse repo had been increased by 0.25%. Moreoverrepo rate stood at 8% and reverse repo stood at 7% for the entire year 2014.Since July 2014, inflationary pressures (measured by changes in the consumer price index) have been easing. The path of inflation, while below the expected trajectory, has been consistent with the assessment of the balance of risks in the Reserve Bank's bi-monthly monetary policy statements. To some extent, lower than expected inflation has been enabled by the sharper than expected decline in prices of vegetables and fruits since September, ebbing price pressures in respect of cereals and the large fall in international commodity prices, particularly crude oil. Crude prices, barring geo-political shocks, are expected to remain low over the year. Weak demand conditions have also moderated inflation excluding food and fuel, especially in the reading for December. Finally, the government has reiterated its commitment to adhering to its fiscal deficit target. Thus smooth condition from January 2015 onwards the RBI Governor was ready to decrease the rates. Dr. Rajan presented his final monetary policy in August 2016 and kept policy rate unchanged at 6.50%.

Effects of various rates on inflation during Dr. Rajan's tenure

Inflation rate refers to a general rise in prices measured against a standard level of purchasing power. The most well-known measures of Inflation are the CPI which measures consumer prices, and the GDP deflator, which measures inflation in the whole of the domestic economy. From 1969 until 2010, the average inflation rate in India was 7.99 percent reaching an historical high of 34.68 percent in September of 1974 and a record low of -11.31 percent in May of 1976.

Let us see the average inflation rate in India as per the Consumer Price Index (CPI) from 2011 to 2016.

Average inflation India (CPI) by year	
Average Inflation	Inflation
CPI India 2011	8.87 %
CPI India 2012	9.30%
CPI India 2013	10.92 %
CPI India 2014	6.37 %
CPI India 2015	5.88 %
CPI India 2016	5.71 %

Source: www.inflation.eu

The current rise in inflation started from July 2009 (-0.62 per cent) from when it started to accelerate while the economy was still recovering from the significant global slowdown. From July 2009 it continued to show rising trends before reaching its recent peak of 14.86 percent in the month of April 2010. Thereafter, moderating for some time, it again accelerated in the last three months. Inflation for the month ending March 2011 stood at 8.82 percent. There were arguments that as a higher base effect factors in, inflation will moderate from the first quarter of the 2011. In the month of October 2011 again inflation reach to 10.06 percent on that time again RBI revised their rate. As a result of this now the inflation is declining. Thus the average inflation for the year 2011 stood at 8.87 percent. But the situation was again worst in 2013. In September 2013 the inflation rate was unmanageable with an ever threatening rate of 10.7. Higher inflation is not the only factor that is disturbing but it is also its stickiness that is frustrating.

It was a challenge to the new RBI Governor, Dr. Rajan, to curb the inflation and smooth the economy. The immediate action was an increase in the repo and reverse repo by 0.25 percent, i.e., revised repo and reverse repo were 7.75 and 6.75 respectively. As a result there was a sharp decline in the average inflation from 10.92 percent in 2013 to 6.37 percent in 2014. Further reduction in repo rate to 6.75 and reverse repo to 5.75 lead to a favorable inflation rate of 5.88 percent in 2015. Rajan faced a lot of criticism on this RBI measures. But as a strategic move Dr. Rajan again curtailed the repo and reverse repo to 6.5 and 6.00 percent respectively in April 2016 and maintained the same rates until his retirement on 5 September 2016. Then average rate of inflation stood at 5.71 percent in 2016. The current inflationary situation is way above the central bank's comfort zone of 5-6 percent.

Here is the summary how Dr. Rajan fared on seven key parameters during his tenure.

Parameter	September 2013	August 2016
CPI Inflation	10.70%	5.71%
Repo rate	7.50%	6.50%
Rupee	68.85	66.83
Lending Rate	10.3	9.3
Nifty50	5,680	8,711
Current Account Deficit (CAD)	4.10%	.10%
Gross Non Performing Assets (NPAs)	Rs 2.52 lakh crore	Rs 5.94 lakh crore

Source: www.tradingeconomics.com

Conclusion

When Dr. Rajan took over as the RBI chief in September 2013, the rupee was trading near a record low of 68.85 per dollar. But within days of him assuming charge of the RBI, the rupee staged a remarkable comeback. Moreover India was battling double-digit inflation in 2013, which forced the central bank to keep interest rates high. Dr. Rajan also increased rates when he took over to tackle the menace of inflation, but sustained policy focus helped the RBI bring inflation to below 5 per cent. Under Dr. Rajan, a new monetary framework that focused on bringing inflation down was formalized. When Dr. Rajan took over as RBI chief, India was reeling under high fiscal and current account deficits in a slowing economy. India was then clubbed with "Fragile Five" countries, a term used for countries with high inflation,

currency volatility and weak growth. When he was leaving, India became the fastest-growing big economy in the world. Lower inflation and stability in the currency markets has helped Dr. Rajan bring down the key repo rate to a five-year low. After initially raising nominal interest rates by 50 basis points, or 0.50 per cent, to quell inflation, RBI embarked on a journey of rate cutting. When Dr. Rajan took office, repo rate stood at 7.5 per cent, which then rose to 8 per cent in January 2014. Post-January 2015, repo rate has been slashed by 1.5 per cent to 6.5 per cent, which is the lowest level in four-and-a-half years. This has helped the economic growth and consumer spending. Under Dr. Rajan, public sector banks have embarked on an ambitious plan to clean up their balance sheets. The Reserve's Bank's Asset Quality Review (AQR) has forced PSU lenders to recognize non-performing loans, which augurs well for future economic growth. In short it has been a fairly smooth ride for the RBI Governor, except for the political storm that he faced in the final year of his tenure. Dr. Rajan's performance should be measured more in terms of economic parameters than anything else.

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RURAL ECONOMY

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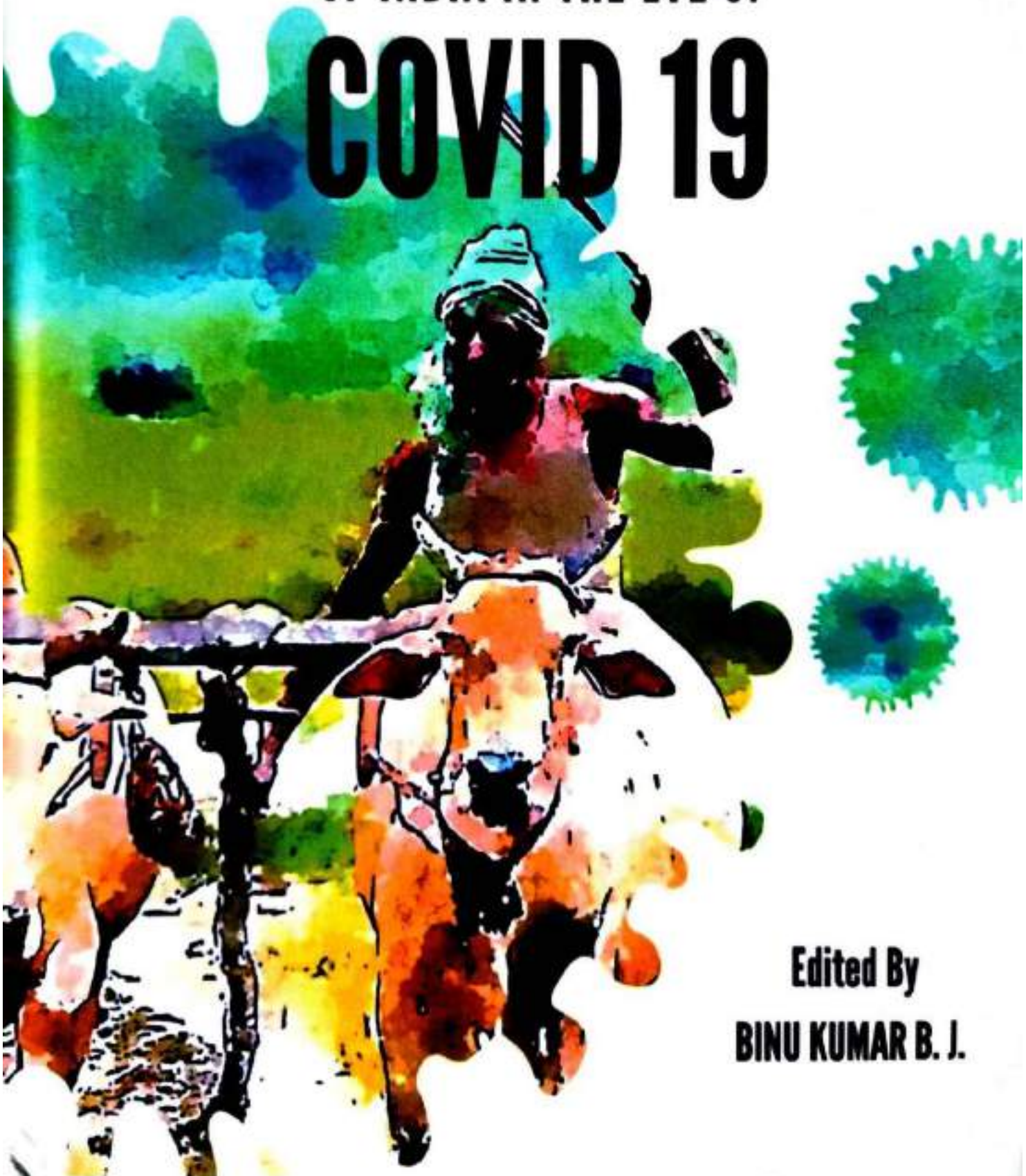

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CHAPTER 4

ROLE OF KUDUMBASREE IN EMPOWERING WOMEN AND MITIGATING POVERTY IN RURAL AREA DURING COVID-19: A CASE STUDY OF PADIYUR GRAMAPANCHAYAT

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ABSTRACT

In 2020, Coronavirus shook the world with its staggering effect on general wellbeing frameworks, economies and markets, incurring unfathomable harm across the globe as far as human existence, occupations, livelihoods and prosperity. It also disrupted the rural sector. The study focuses on neighbourhood group called Kudumbasree in aiding rural women before COVID-19 and also during COVID-19. Kudumbasree mission in Kerala is a poverty eradication programme focused on empowerment of poor women in rural and urban areas through integrated strategies for economic advancement, saving habit and opportunities for growth through micro-enterprises. In this paper an attempt has been made to examine the socio-economic characteristics as well as the economic status of women before and after joining Kudumbashree in Padiyur Grama Panchayat in Thrissur district. The study found that the Kudumbashree mission has definitely improved the economic status of women and has had a direct impact on poverty reduction.

Keywords: COVID-19, empowerment, Kudumbasree, rural women

INTRODUCTION

Coronavirus is a well-known term to the current day world. It has stood

out enough to be noticed of the whole world because of its destructive Character. Our everyday life has been completely upset because of the flare-up of COVID-19. We have become bound to remain at home. Businesses, transportation, hotels, restaurants, workplaces, schools, universities, colleges, homegrown house-keeping, shops – all are shut because of the declaration of lockdown. Indeed, even at the period of open large numbers of them couldn't be in their pre-COVID position because of outrageous toll of being tainted. Rural economy of India has been enduring a ton. Work of an impressive extent of rural people of India has been encountering a hopeless condition during this emergency period. The life of women in rural area has also been affected by this pandemic.

The Self-Help Groups in rural area played a crucial role in mitigating rural poverty. Here arises the significance of the Kudumbasree project of Kerala. The Government of Kerala launched the Kudumbashree mission in 1998 with the objective of rural and urban poverty alleviation. Being one of the biggest projects for self-empowerment of women, the programme attempts to achieve this through community development schemes under the auspices of the local self-governments. A combination of different activities like promotion of thrift, accessibility to easy credit, income generation through tiny enterprises and multifarious welfare measures using a family-based approach is the crux of this mission.

The mechanism of self-help groups is utilized for this purpose in which members are from similar socio-economic backgrounds. A village-based functional intermediary also forms part of this group of 10-20 local women. A capital fund is formed by collecting weekly saving contributions from the members. This fund is used for providing loans to members without collateral security. Women empowerment, economic and social empowerment is thus ensured through the allocation of this fund among the members.

At this juncture the present study examines the socio-demographic characteristics of women before and after joining kudumbashree unit and also to evaluate how do Kudumbasree help rural women to overcome the negative impacts of COVID-19. Both primary and secondary data were used for the present study. The study is based on the responses of 50 members of Kudumbashree collected from the different Kudumbasree Units of PadiyurGramaPanchayat.

The data were collected using a pre-tested structured questionnaire containing questions related to socio-demographic characteristics and questions to measure the changes in economic status of women after being a member in the Kudumbashree unit. The secondary data was collected from Kerala Government Kudumbasree Portal, various journals and articles. After collecting the primary and secondary data, analysis was conducted with the help of simple mathematical and statistical tools like averages, percentages, and the data was presented in diagrams and tables.

THE STUDY AREA: A BRIEF PROFILE OF PADIYUR VILLAGE

Padiyur Grama Panchayat is situated in MukunthapuramTaluk, Thrissur District, kerala. It lies in Edathirinji, Padiyoor and Manavalassery Villages with an area of 18.57 sqkm. There are 14 wards in Padiyur Grama Panchayat.

Table No.1 -Population census of Panchayath 2011

Population Census (2011)	SC/ST	General	Total
Male	1085	8540	9625
Female	1169	9614	10783
Total	2254	18154	20408

Source: Secondary Data (Census 2011) - PadiyurPanchayat Report 2020

As per the population census of 2011 census, the total population in the Panchayat is 20408 including 9625 males and 10783 females. The total SC/ST population is 2254 with 1085 males and 1169 females.

DISCUSSION

Table No.2 -Age-wise classification of the sample

Age	Number	Percentage
Below 30	1	2 %
31 – 40	14	28 %
41 – 50	15	30 %
51 – 60	18	36 %

61 and above	2	4 %
Total	**50**	**100 %**

Source: Primary Data

From the table above it is visible that the age of the members ranges from below 30 to above 61 years. The maximum number of women (36 percent) is in the age group between 51 to 60 years. The percentage of those with less than 30 years is only 2percent and those with more than 61 years are 4 percent. It can be seen that the majority of the members are having age greater than 41. The distribution of the age found to beskewed towards higher age indicating the lack of proportional representation of youngsters in Kudumbashree projects. The average age is calculated to be 46.7 years with a standard deviation of 9.3.

Table No.3 - Category-wise classification of the sample

Category	Number	Percentage
General	28	56 %
SC	17	34 %
ST	5	10 %
Total	**50**	**100 %**

Source: Primary Data

Percentage distribution of the sample by social category has been attempted above in Table 3. It is clear that, women from general category are about 56 percent and that of SC and ST are 34 percent and 10 percent respectively. The results indicate that the representation of General is sufficiently high as compared to SC and ST category in the study area.

Table No.4 -Marital status of the sample

Marital Status	Number	Percentage
Married	46	92%

Unmarried	2	4%
Widowed	1	2%
Divorced	1	2%
Total	50	100%

Source: Primary Data

It is inferred from the Table 3 that, the major percent of the members (92%) are of married and the percentage of unmarried women are only a meager i.e. (4%). That means the result indicates that Kudumbashree has not succeeded in attracting unmarried women as that of married women. There was one widow and one divorced women among the sample.

Table No.5 -Classification on the basis of educational qualification of the sample

Education	Number	Percentage
Below SSLC	2	4%
SSLC	22	44%
Pre Degree/ Plus Two	19	38%
Diploma	2	4%
Under-Graduation	4	8%
Post-Graduation	1	2%
Total	50	100%

Source: Primary Data

Education level of women tabulated in Table 5 shows that 44 percent of the sample has passed the secondary school education and 38percent of them have plus two/pre-degree, 4 percent has diploma education which includes polytechnic and other technical job related diploma courses. While 8 percent of them have graduation, only 2 percent of the total 50 respondents is post graduate.

Table No.6- Classification of the sample on the basis of duration of membership

Duration of membership	Number	Percentage
Up to 4 Years	1	2 %
4 – 6 Years	1	2 %
6 – 8 Years	3	6 %
8 – 10 Years	4	8 %
10 Years and Above	41	82 %
Total	**50**	**100 %**

Source: Primary Data

The percentage distribution of sample by duration of membership is graphically represented below. It is evident that the maximum numbers of members are having duration of membership more than 10 years. Members with 8 to 10 year duration are 8 percent followed by those with 6 to 8 years. Members with 4 to 6 years and less than 4 years are only 2 percent. Most of them are members from the beginning of their Kudumbasree units.

OPINION OF MEMBERS ABOUT THEIR PERCEIVED STATUS RELATED TO ASPECTS OF ECONOMIC EMPOWERMENT

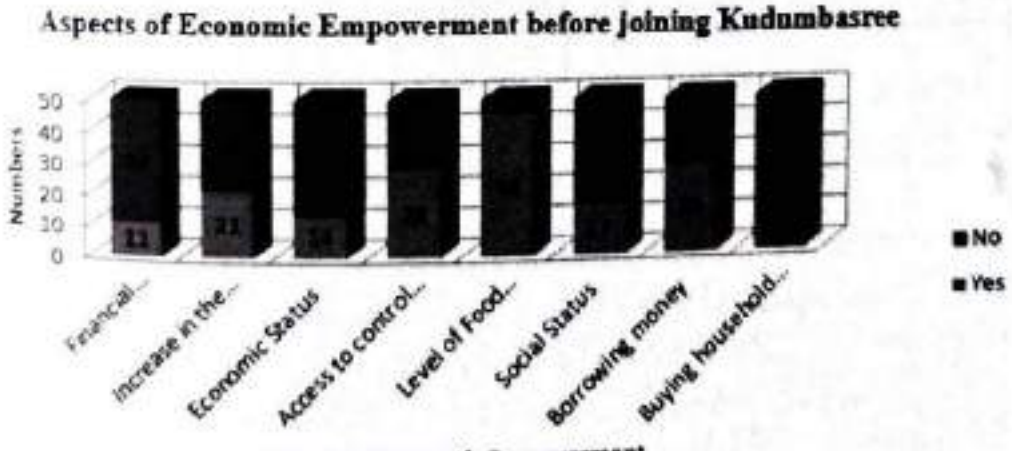
The aspects selected for measuring the economic empowerment of women members in Kudumbashree units are financial contribution to the family, increase in the standard of living, economic status, access to control over resources, level of food consumption, social status, borrowing money and buying household articles. The women members asked to respond their perception about their level, on the above aspects before and after joining the Kudumbashree units.

Table No.7 -Aspects of Economic Empowerment

Aspects of Economic Empowerment	Before		After	
	Yes	No	Yes	No
Financial contribution to the family	11	39	34	16
Increase in the Standard of living	21	29	26	24
Economic Status	14	36	23	27
Access to control over resources	28	22	36	14
Level of Food consumption	46	4	50	0
Social Status	17	33	47	3
Borrowing money	29	21	13	37
Buying household articles	5	45	11	39

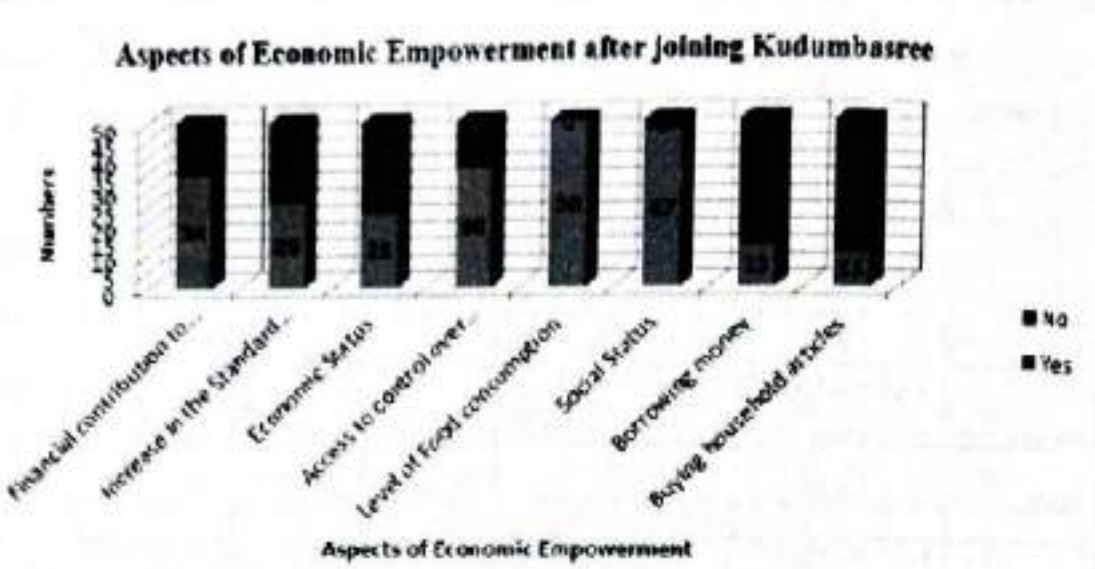
Source: Primary Data

Figure 1: **Aspects of Economic Empowerment before joining Kudumbasree**



Source: Primary Data

Figure 2: Aspects of Economic Empowerment after joining Kudumbasree



Source: Primary Data

Table No.8 - Classification on the basis of benefits to the member after joining the Kudumbasree

Benefits	Yes		No	
	Number	Percentage	Number	Percentage
Improvement in savings	50	100 %	-	-
Improvement in banking habits	38	76 %	12	24 %
Easy access to loan	49	98 %	1	2 %
Increase in spending	27	54 %	23	46 %

Source: Primary Data

Classification of the sample on the basis of benefits to the members after joining the Kudumbasree Units is tabulated above. All of them opined that their savings have been improved after joining the Kudumbasree. They follow a weekly saving scheme pattern by collecting a meagre amount from the members. Different Kudumbasree Units follow different saving schemes ranges from Rs. 150 to Rs. 300 per week. The amount the collect is distributed as loans to the needy with a rate of interest of 1 % per month. The rate of interest so charged is same for all the members for the en-

tire loan amount. Thus Kudumbasree Units provides an easy loan to the members. They mostly take loans for agricultural activities, self-employments, education of their children, marriage of children...etc. 98 percent of them opined that they get easy loans and 76 percent of them commented that their banking habits have been improved after joining the Kudumbasree. Their spending habit has also been improved due to this financial inclusive mode of operation.

FINDINGS

- Kudumbasree has three tier operations such as Community Development Society (CDS), Area Development Society (ADS) and Neighbourhood Group (NHG).
- 18 is the age limit to take a membership in NHG and there is no upper age limit.
- 10 to 20 members should be there in one NHG. One woman per family (Even though membership is limited to one woman per family, other women can also participate in the discussions held at the NHG; they can also attend the training and development programmes that the NHG or ADS organizes.)
- There are the 5 member office bearers in NHG: President, Secretary, Volunteer (Income Generation), Volunteer (Infrastructure) and Volunteer Health and Education.
- The majority of the group members belong to the age category of 41-60. The distribution of the age found to be skewed towards higher age indicating the lack of proportional representation of youngsters in Kudumbashree projects.
- Women from general category constitute highest among the sample (56 percent) and that of SC and ST are 34 percent and 10 percent respectively.
- It is inferred from the study that, the major percent of the members (92 percent) are of married and the percentage of unmarried women are only a meager i.e. (4 percent). That means the result indicates that Kudumbashree has not succeeded in attracting unmarried women as that of married women.
- Majority of the sample has SSLC and Predegree levels of education.

- It is found that 82 per cent of the members have more than 10 years of association with the group.
- The aspects selected for measuring the economic empowerment of women members in Kudumbashree units such as financial contribution to the family, increase in the standard of living, economic status, access to control over resources, level of food consumption, social status, borrowing money and buying household articles before and after joining the Kudumbasree Units revealed that they are economically and socially empowered after joining the group.
- All of them opined that their saving habit has been improved after joining the group. They follow a weekly saving pattern among the sample with a meagre amount which varies from Rs. 150 to Rs. 300 in different units.
- The study reveals that members are finding easy access to loan compared to the other avenues since they give loans to the needy from their saving fund at a rate of interest of 1 percent per month to the principle amount. As the loan amount comes down the interest amount also comes down. The interest amount so collected is distributed either added to their saving amount or distributed among the members itself.
- The majority of the members utilising loan amount for self-employment and other personal matters.
- Unit members' affected flood 2018 received a sum of Rs. 50,000 as loan at a lower rate of interest for their rehabilitation and survival.
- Units received a sum of Rs. 1,05,000 from the government as a COVID-19 relief fund with subsidy which is being distributed among the members as a loan amount at a nominal rate of interest.
- The recovery status of loan is quite good. This shows the credibility of members of the group.
- 76 percent of the sample opined that their banking habit has been improved after joining the group and 54 percent of them opined that their spending habit has also improved due to the Kudumbasree membership.

CONCLUSION

Kudumbasree has helped in making palpable changes in the economic status, saving habit, spending pattern and has fostered easier access to loans. On the whole it is quite evident from the study that women in PadiyurPanchayat have largely benefitted from the Kudambashree programme. The fact that empowering women is the key to a more sustainable development of the economy is supported by the present study. Women have acquired the capability of carrying out their own initiatives and Kudumbashree has enabled them to make their livelihood choices more effectively, even during this hard times of COVID-19.

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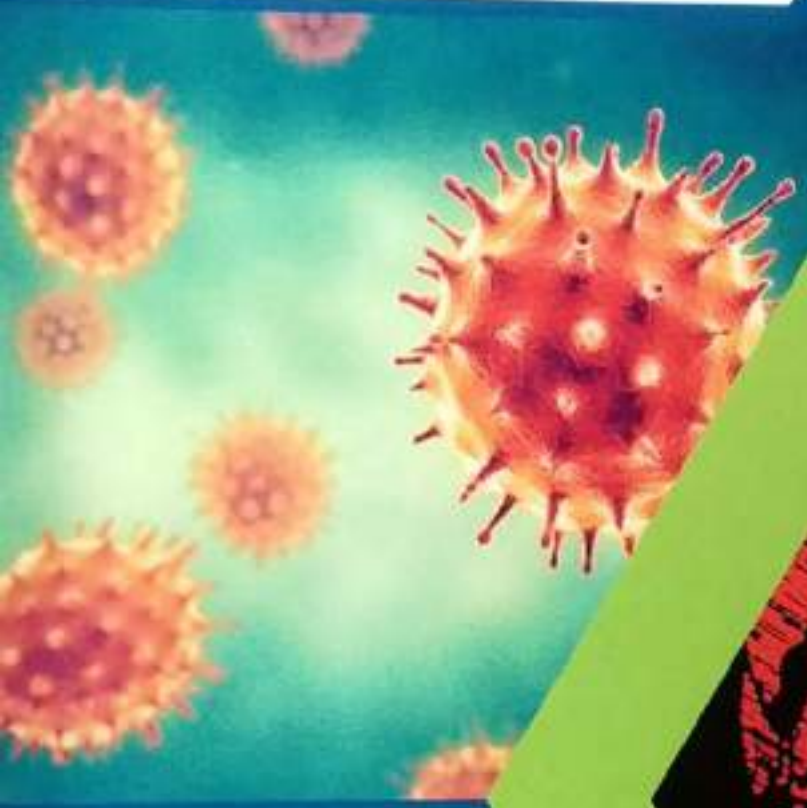



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COVID AND COEXISTENCE

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PREFACE

Dear readers,

We are going through the ever toughest testing time in our life with the earth's ever disastrous virus, the Covid-19, ravaging into every aspect of our life, making things topsy-turvy to everyone. The borderless virus has become the greatest equalizer as it doesn't discriminate anyone and anyplace in its war against humanity. The so called wealthiest and mightiest countries stand bewildered before the wilderness of the Virus. The invisible Virus seems determined to rewrite the world's history in its name. Economic and health consequences of the pandemic are worrisome. Countries announce packages after packages but in vain. The indirect deaths on account of food shortages, loss of employment and income are likely to be manifold of the direct deaths due to Virus attacks. Lockdowns have unlocked the earth for non-human beings. Rivers roar in happiness as water pollution has come down to the historic low level.

What has caused Covid? Opinions diverge, of course. Is Virus a natural one or a manufactured one? Has it been transmitted from animal to man? It seems the spreading Virus even doesn't permit us to ponder over these questions. The attack of Virus must be seen in the wider context of our desperate efforts to amaze wealth even at the cost of health and existence of the earth itself. The biggest perceived cleansing effect of the Covid points towards this. Has Covid reminded us to stop excessive natural exploitation by polluting our environment? What are the changes that Covid would make to the sustainability of the system? What are the health and economic consequences of the Covid? Are the economic packages sufficient to mitigate the ill effects of the Pandemic? What would be the order of the world in the post-Covid era? What policy changes do we require to fight this pandemic?

Proving our fears absolutely correct, the World has been going through sweeping changes with visible alternations and restructuring of the life and work of people. World around, educational institutions by and large remain closed, making education almost an online activity. Tourism has come to a standstill. Countries have climbed down the ladder of their domestic economic growth rates. Economic packages do not seem to have made

considerable rebooting effect on the economies. Rhetoric on 'new normal' remains almost on paper with some noticeable exceptions in wearing masks and the use of sanitizers. The unlocking of the economies in many parts of the world does not seem to be on the lines of 'New Normal' but on the lines of the same Pre-Covid normalcy. In this backdrop, we are bringing forward a collection of mixed responses of academicians and researchers on the burning issues that emanate thanks to the villainous virus-Covid 19. Articles in this book are arranged in four parts each part dealing with particular issues pertaining to Covid-19. We hope that readers and scholars will find this book worth reading.

Regards,
Ramya R
Santhosh R
Pradeep Kumar B

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COVID-19 AND THE LOOMING ECONOMIC PANDEMIC

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ABSTRACT

COVID-19, even though originated in China, no longer being just a China thing, which, frankly, in and of itself, is more major than they were giving it credit for. China has touched points into every other economy in the world. They are a very part of our global supply chain. And it is not only the case of China, U.S or India; it is the case of the global economy. That those kinds of economic disruptions means, we have lost sales, and it is both supply and demand. We have got production not going, and then, on the other side of the equation, we actually have sales not being made and putting businesses, some businesses out of business entirely, certainly stressing profits, which is what we saw, the reaction, that it could stress a lot of profits. India is not immune. We have a strong international trade and many people are directly or indirectly depending upon it, meaning it has global linkages. Global financial markets are inherently tied. We cannot undo those ties and we cannot put the genie back in the bottle. It is out.

Keywords: *Pandemic, COVID-19, Economy*

Introduction

The virus has been in the news for months. We have been watching what has been going on in China. Over the weekend, we saw that it's not just a China situation, that it is global in scope. It is an economic pandemic, if it is not an actual health pandemic yet. What that means is, it has hit in all different places in the world, which could make massive disruptions. And the disruptions are not easily fixed with fiscal stimulus, giving tax cuts or cuts in interest rates. We can't recoup some of these losses. And there's also a lingering effect of the reality that something that was once a horror movie and we saw it on a screen now is a reality check, which this can actually happen. And that is going to change the behaviour of businesses. There is a fear factor out there that is people being afraid to go to public places, to travel in a public transport, to go to a market or shopping mall, to conduct an offline transaction and even to meet another person. There is a fear factor that is whether others are carriers of this virus or whether I would be infected. This psychological factor will create a far reaching impact in the consumer – supplier relationship in the future. Those all have ripple effects, and we can't recoup them.

This pandemic is actually a fall out of globalisation because we are all connected. This also proves that we share a common future and a common present also. Maybe we have had different pasts. But the future is going to be common. There are some things that are going to be very much common to all the countries in the future as we are very much connected. We are affected by one another as we connect the dots to make a line. We are so

connected very fast these days and something unforeseen or something which has come as a disaster. Now we are facing it. It is something that needs to be managed, that needs to be administered and it is something which also needs to be focused upon as a calamity for the economy, definitely the world economy. This is like the first world war, the second world war and the implications of the COVID-19 pandemic can be like a third world war. Here we don't have a war actually, but the world is in a war like state. We are having a great death toll in all countries, whether they are developed countries, developing countries or under developed countries. But the implications of the COVID-19 are not going to be uniform in terms of what is going to happen to the economy of each country. Why it is not going to be uniform is the response of the different governments in the different countries with regard to how we face pandemic or how we prepare ourselves for the pandemic. What are the steps the government takes and the timing of the steps are taken are matters. Actually we are in a state of shock. We are in lock down. And it may extend for so many days until we are able to control the spread of the pandemic. We are not in a position to predict the future. We don't know what is going to happen in post COVID. Future becomes uncertain.

Implications of COVID-19 Pandemic: Global scenario

There is no precedent for a crisis like this. These dire economic forecasts and dramatic moves in the stock market have led some to believe this crisis could be worse than the financial crisis that started in 2007 or maybe even than the Great Depression. Depressions last much longer than recessions. The Great Depression went on for more than a decade. Current situation is much closer to a major snowstorm or natural disaster than it is to a classic 1930s style depression.

The main reason this economic downturn is different than many others is that it's not the result of instability in the financial system like we saw in the banking sector in the 1930s, the dot com bust in the 2000s or the housing sector in the mid-2000s. Instead, it's the result of measures needed to contain a health crisis like social distancing and isolation. The most important difference comes out of the real economy, something biological and people's choices with responding to that and not out of financial excess.

Actually there was no fundamental problem with the economy when the virus hit. This is a situation where people are being asked to step back from economic activity, close their businesses, stay home from work. Here the challenge is to prevent the coronavirus health crisis from turning into a prolonged financial crisis. The risk is that of a health crisis, something that through small businesses out of business overnight, something that threw workers, millions of workers out of work overnight. A health crisis could become a Great Depression if we don't deal with it now and provide that support to get through this period of time and have a recovery on the other side.

Today, not tomorrow

In words of Keynes, "In the long run we are all dead." We have to think about the short run. We have to think about today right now. Current scenario enhances the importance of the short run and how we have to tackle the situations and should find remedies for that. When there is a problem in the present, it needs to be addressed in the present itself. Short run measures have to be there. There are limits to what governments can do. Is there anything governments can do? Obviously, taking all the health precautions possible and there are things. There are some prescriptions. But the bottom line is, yes, we can get some lower interest rates to help companies that are in a fragile financial condition because of this, so it can help them. So, if we cut interest rates, which can help financially those companies. But just stimulating fiscal stimulus, if people are staying in their homes that is not going to help on that front. There are some industries that are going to benefit. The health industry, the pharmaceutical industry will ultimately benefit from this, because they will come up with a vaccine. They are already working on it. Other major sectors benefited from the pandemic are telecom, insurance, packaged food and electronic gadgets.

But the other side of it is, the ones that are hurt we saw oil stocks get really hit in these days. That is because we are not using as much energy. All of a sudden, people are measuring China's production by what the air quality is, because it is improving, because their production plants are not up and running fully and operating right now. So the manufacturing sector gets hit. But we also see it in travel, tourism, and all the international retailers. China's consumers are pretty big consumers everywhere. The UNWTO report May 2020 predicts that international tourist numbers could decline by 60-80% over the whole year. In France, right now, there is a 30 to 40 percent reduction in tourism and it is around 40 percent in India with an expected loss of Rs. 5 lakh cr and 4-5 cr jobs. Those are big numbers. And other worse affected sectors are aviation, retail, financial and automobile sectors.

Some countries also may benefit in this situation. For example, Mexico. Mexico could benefit, because it is within the North American Free Trade Agreement (NAFTA) region in the United States-Mexico-Canada-Agreement (USMCA). Since 1st July 2020, rather than a wholly new agreement, it has been characterized as "NAFTA 2.0" or "New NAFTA". The U S has a trade agreement with Mexico and that means more production closer. They like to be able to track it closer to home, rather than in China. And so people will be pulling out of China and actually moving to Mexico. They won't necessarily be moving to the U.S., but it keeps it within the North American trade region. The new trade war between China and the U.S also benefits Mexico to gain from international trade closer to their border.

Implications of COVID-19 Pandemic: Indian scenario

The Coronavirus pandemic is putting an end to the longest economic expansion in Indian and world history. We are going into a global recession as we are in an economic downturn. The world is now in recession because everything is shutting down of course. As millions of us remain under orders to stay home, factories have closed and businesses

have shut down. Entire parts of the Indian economy are at a complete standstill. This is an extraordinary disruption. It's almost like a meteor hit the entire planet. And we have to now deal with the fact that we have been knocked off our axis. The RBI and Indian Government are taking extraordinary steps to try to keep the economy afloat. Still, economists in various countries warn this recession will be unlike other downturns in recent history because it was spawned by a health crisis, not by an unhealthy economy.

We may well be in recession, but again, let us point to the difference between this and a normal recession. Actually before COVID-19, our economy was struggling to have stability and we had taken some so called strategic initiatives like privatising public sector undertakings such as Bharat Petroleum Corporation Limited (BPCL), the Container Corporation of India, the Shipping Corporation of India, THDC India, and the North Eastern Electric Power Corporation (NEEPCO) and Air India. After COVID-19, boosting packages were introduced by the Government of India under Athmanirbhar Bharat Abhiyan to curb the negative impacts of the pandemic. Overall stimulus package of Athmanirbhar Bharat Abhiyan can be tabulated as follows.

Aatmanirbhar Bharat Abhiyan *(Rupees in crores)*	
PART 1	**5,94,550**
Emergency W/C facility for business, including MSMEs	3,00,000
Subordinate debt for stressed MSMEs	20,000
Fund of funds for MSMEs	50,000
EPF support for business & workers	2,800
Reduction in EPF rates	6,750
Special liquidity scheme for NBFC/HFC/MFIs	30,000
Partial credit guarantee scheme 2.0 for liabilities of NBFCs/MFIs	45,000
Liquidity injection for DISCOMs	90,000
Reduction in TDS/TCS rates	50,000
PART 2	**3,10,000**
Free food grain supply to migrant workers for 2 months	3,500
Interest subvention for MUDRA Shishu loans	1,500
Special credit facility to street vendors	5,000
Housing CLSS-MIG	70,000
Additional emergency working capital through NABARD	30,000
Additional credit through KCC	2,00,000
PART 3	**1,50,000**
Food micro enterprises	10,000
Pradhan Mantri Matsya Sampada Yojana	20,000
TOP to TOTAL: Operation Greens	500

Agri infrastructure fund	1,00,000
Animal husbandry infrastructure development fund	15,000
Promotion of herbal cultivation	4,000
Beekeeping initiative	500
PART 4 & 5	**48,100**
Viability gap funding	8,100
Additional MGNREGS allocation	40,000
Total (Parts 1+2+3+4+5)	**11,02,650**
Earlier Measures (Including PMGKP)	**1,92,800**
RBI Measures (Actual)	**8,01,603**
Grand Total	**20,97,053**

Source: National Portal of India

In this package, the Prime Minister has mentioned about the 5 pillars of self-reliant India.

1. Economy – Quantum jumps, not incremental changes
2. Infrastructure – One that represents modern India
3. System – Technology driven
4. Demography – Vibrant demography of the largest democracy
5. Demand – Full utilisation of power of demand and supply

Thus this package of Rs. 20 lakh crores which is about 10% of our GDP focuses mainly on land, labour, liquidity and laws to cater to labourers, middle class, cottage industries, MSMEs and industries among others. Even though these packages are here to uplift the economy and the living standard of the people, the unemployment rate is higher than ever. The labour market is really a reflection of the broader economy, and we are seeing a lot of signs that we are having a massive increase inunemployment. Both the services and manufacturing sectors of the economy tumbled. Some companies were already suffering from a supply shock after China shutdown factories earlier this year because of the Coronavirus. The border issue also added fire to this crisis. Some sectors of the economy are also suffering from a lack of demand, especially the luxury goods market, real estates, retail sector, aviation, as consumers stay home. This global drop in demand is reflected in the price of oil, which is near its lowest level in nearly two decades.

Conclusion

Indian government has taken big steps to try to reduce the economic harm of the Coronavirus pandemic. The action that policymakers take now will help determine how long the coronavirus recession lasts and how quickly the Indian economy can recover. The

first step on the road to recovery is containing the spread of the virus. If you can get the biology under control, then the economy can start to recover.

Some like to think of economic recessions and recoveries in terms of the letters V U or L.V is a quick rebound in growth where consumer and business activity surges after a downturn. U means a slightly longer downturn followed by a recovery. L is the worst case scenario, a long, slow recovery like the one U.S sawfrom the financial crisis.

And the question is, when we get to the other side and when the virus passes, how do you know how fast the recovery is? Businesses' abilities to stay solvent while they are closed are one factor that will affect the shape of the recovery. Another factor is how quickly the people who are laid off will be able to get their jobs back and if the relief from policymakers will be enough to get them through prolonged uncertainty. There is also the question of how quickly consumers are willing to go back to their normal activities even after the virus has been contained. Nothing is going to force the people of the world to suddenly start flying airplanes again. Nothing is going to force the people of the world to suddenly start crowding into stadiums again. Some are raising alarms that the Government and the RBI are risking another crisis by increasing debt and deficits with their stimulus measures. But as the human costs of the pandemic continue to mount, the focus for now should be on providing relief to workers and to companies so that the economy can bounce back. We cannot put this in the framework of other recessions. This is hitting us on so many different sides and could metastasize into something that is literally viral for the economy as well, and that the whole point is to survive this and come out healthy on the other side.

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WOMEN EMPLOYEES IN RETAIL TRADE-A SECTOR-SPECIFIC STUDY OF KOCHI CITY

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Abstract

The present paper is a sector specific study pertaining to women employees in trade and commerce in Kochi city. In Kerala, the trade and commerce sector is the only accessible resort for the white-collar job seekers. In Ernakulam district women are mainly engaged as service workers, shop and sales workers. Males are employed in diversified occupations while this is not the case with females. A number of studies conducted in different regions across the globe revealed that there exists both occupational segregation and wage discrimination in this sector. Existing labor laws pertaining to social security, welfare and working conditions are violated. In a situation where unemployment is high and alternative job opportunities are few, any attempt to bargain for better conditions would lead to retrenchment. In this context, it is important to study the conditions of women employees in this sector.

Keywords: *Casual employment, feminization of workforce, Social networks, Unorganized labour, Women*

1. Introduction

Women are ready to work for any wage and this has led to greater demand for them in the urban labor market. In a state like Kerala, the high degree of commercialization of agriculture, strong rural-urban linkages, increase in the proportion of marginal landholdings, the flow of remittances to rural areas and growing level of literacy have contributed to the growth of non-farm employment opportunities. This coupled with aversion to manual work seems to be the reason why the less educated seem to be more concentrated in trade and commerce and social/personal services as sales persons, shop assistants and related workers. Moreover, the temporary women workers are almost three times that of permanent workers.. The quality of jobs among women workers has come down as more laborers have joined the army of casual, seasonal and part-time employees (Patrick, 2012). The supply of labor in this

sector is mostly new entrants in the labor market, migrant or young persons, especially women. The examination of the socio-economic background of the women employees in this sector revealed that a majority come from economically, educationally and occupationally weak backgrounds. Moreover, it is also evident that most of them come from families where income was irregular and discontinuous. A definite shift in the occupational pattern of these women migrants also supports the fact that they prefer jobs in this sector. In the trade and commerce sector, the focus is on retail trade. Retailing consists of the sale of goods from a fixed location, such as a department store, boutique or kiosk, or by post, in small or individual lots for direct consumption by the purchaser. Modern retailing has opened up employment opportunities for women who are considered to be more suitable for certain jobs in this sector. Kochi, being the epicentre of retail trade provides such openings especially for young, unmarried migrant women. It was therefore, considered necessary to enquire into the working conditions of these women employees in the retail shops and business units in different areas of Kochi.

2. Objectives of the study

1. To study the problems faced by women employees in the retail trade sector.
2. T analyse the working conditions and environment

3. Methodology and Design

The study is based on a primary survey of women employees in the retail trade sector. Kochi was selected as the area of study because it is the commercial capital as well as the largest urban agglomeration in Kerala. The major retail ventures in Kochi are in gold, textiles, cosmetics, furniture, home accessories and industrial activities. This created a retail boom which resulted in a demand for workers. It is therefore an attractive destination for workers from nearby villages for trade and employment. Retail trade was selected as the sector for study because the workforce categorization reveals that 22.3% in Kochi corporation area is engaged in trade and commerce (Kochi CDP 2010).

The shopping areas selected were MG Road, Panampilly Nagar, Convent Junction and Pallimmukku after discussions with the concerned officials. A list of registered shops in the four identified areas were obtained from the District Labour Office. 4% of the 6067 shops, that is 243 shops were selected after discussions and deliberations with the officials. The shops were then divided into three strata, namely, Big, Medium and Small based on the Kerala Shops and Establishments Amendment Act, 2014. The numbers of shops in each of

these strata were selected using the non-proportionate random sampling technique. Thus among the 243 shops selected, 12.3 percent, 48.6 percent and 39 percent belong to big medium and small category respectively. Since a separate list of women employees is not available with the District Labour Office, the respondents were selected using the purposive sampling techniques. 303 respondents constitute the sample of the study.

4. Data Collection

The data was collected using a structured interview schedule which was administered to the employees. Both qualitative and quantitative approaches were used to collect data. Direct personal interviews were conducted to ensure greater accuracy.

5. Results and Discussion

5.1 Working conditions

An attempt is made to analyse the working conditions and environment of women migrant employees in retail trade in this section.

Working conditions and environment were analysed by collecting both quantitative data from the employees on salary, years of experience, type of employment, leisure time, additional benefits, punishment/harassment and qualitative responses regarding their opinions on working conditions. Many studies find that despite the fact that human resource is an important part of the retail sector; women are discriminated against in wages and occupation. This has been attributed to the fact that they can be paid a lower wage packet compared to men.

A look at the working conditions will also aid in understanding if enterprises in this sector conform to minimum labour standards.

1. Classification of shops on the basis of sub sectors of retail trade

The division of retail establishments according to the sub sectors selected[10] is presented in Table 1

The table reveals that 59.3 per cent of shops deal in readymade garments. 17.3 per cent are department stores while 13.6 per cent are shops selling perfumes and cosmetics. Jewellery, footwear and medical shops constitute only 2.8 per cent, 4.9 per cent and 2.1 per cent respectively of the shops. During the process of data collection it was found that women dominated as employees in readymade garments, department stores and cosmetic shops. This might be the reason why there is a greater representation of these shops.

[10] Refer section 1.8.3 in page 7 (Chapter 1)

Table 1 Classification of shops on the basis of sub sectors

Type of Retail shop	Percentage
Department Store	17.3
Readymade Garments	59.3
Jewellery& Imitation Jewellery	2.8
Perfumery and Cosmetics	13.6
Footwear	4.9
Medical Shop	2.1
Total	**100**

Source: Primary Survey

2. Classification of enterprises

For a selection of the sample, big, medium and small shops were included in the sample.

Table 2 Classification of sample according to size of shop

Size of shop	Frequency	Percentage
Big	122	40
Medium	106	35
Small	75	25
Total	**303**	**100**

Source: Survey data

Table 2 shows that 40 percent of respondents were from big shops while 35 per cent were employed in medium sized shops. Employees in small shops constituted only 25 percent. This is a natural corollary of the fact that big shops employed more women compared to medium and small shops.

Table 3 Classification according to age group and size of shop (percent)

Age Group	Size of shop		
	Big	**Medium**	**Small**
18-25	31.5	36.1	32.4
26-35	13.5	41.6	44.9
36-45	11.1	59.7	29.2
46 & above	11.7	55.9	32.4

Source: Primary Survey

Table 3 presents the classification of the sample according to age group and size of shop. This will help in shedding light on the preference of women employees with respect to the size of shop.

From the table it is clear that as compared to the older age groups 36 and above, 31.5 percent in the age group 18-25 are employed in big shops. On the other hand, just 11.1 percent and 11.7 percent belonging to the age group 36-45 and 46 and above respectively work in big shops. From in-depth interviews with the respondents, it was understood that women in the 18-25 age group seem to prefer the big shops because of the better salary package. Though, on an average, working hours were longer in these shops, food and accommodation were free which helped them to save enough money to remit home. In many cases, the income of these girls was the mainstay because the other family members did not enjoy a regular, continuous income. Another important observation is that 59.7 percent and 55.9 percent of women in the age group 36-45 and the 46 above are employed in medium sized shops.

3. Salary

Table 4 Classification of retail enterprises according to size of shop and salary (percent)

Size of shop	**Salary**						
	4000-6000	**6000-8000**	**8000-10000**	**10000-12000**	**12000-14000**	**14000-16000**	**16000 &above**
Big			22.13	48.4	9.8	7.4	12.3
Medium		70.7	8.5	3.8	0.9		16.03
Small		68	22.7	1.3	1.3	4	2.7

Source: Primary Survey

From the table it is clear that 48.4 percent of employees who worked in big shops where the salaries ranged from 10000-12000. There are no big enterprises where salaries range from 4000-8000. However, in medium and small shops salary ranges between 6000-8000. 70.7 percent and 68 percent of sampling units are employed in these shops. It can also be observed that 16.03 percent are earning above 16000 in medium-sized shops. These shops, are, however entirely government owned enterprises like Khadi, Kairali etc. Most of the married respondents with families were employed in medium size shops. In these shops, 90 per cent of the respondents expressed the opinion that though salary was lower in these shops, the working atmosphere was safer, more flexible and relaxed. Employer-employee relationship

was also much closer and the employees say that though other shops promise them higher salary, loyalty to their employer prevented them from taking up those jobs. The 75 respondents who work in small shops also supported the above opinion except for a few who felt that they just could not afford to stay on at such a low salary and are in favour of moving to better jobs. This seems to support the fact that there seems to be a strong preference for a 'job' as opposed to a 'work' even if it implies a lower level of earnings. The accent seems to be on regularity of income, social status and work environment, especially in the older age groups.

Table 5 Classification according to size of shop and average salary (Rs)

Size of shop	Average Salary
Big	10375
Medium	9550
Small	4295

Source: Primary Survey

As per Table 5 the highest average salary is in the big shops (Rs 10375). The lowest average salary is in the small shops (4295 Rs). It can be seen that the difference between average salary in the big and medium shops is only Rs 825. The average salary across shops in this sector is around Rs 8000 pm.

The shops covered include 4 categories of shops viz private, government, mill stores and franchisees. The percentage of women employed in these shops is presented in table 6.6.

Table 6 Percentage of women employees in different categories of shops

Category of shop	Percentage
Private	71.3
Government owned	21.7
Mill stores	4.7
Franchisee shops	2.3

Source: Primary Survey

From table 6 it is clear that 71.3 percent of women work in private shops. Women who work in government owned enterprises constitute 21.7 per cent. In this category salaries range from 4000 for packing staff to 50000 in the case of managers. The salary of permanent sales staff in these enterprises range from 19000 to 32000, whereas the salary of temporary sales women is only 6000. In private shops, however, maximum salary of managerial staff range from

20000 to 35000. Salaries of sales women range from 5000 to 15000. In mill stores which has a representation of just 4.7 per cent range from 6000 to 11500. In franchisee shops the range is from 6500 to 10000.

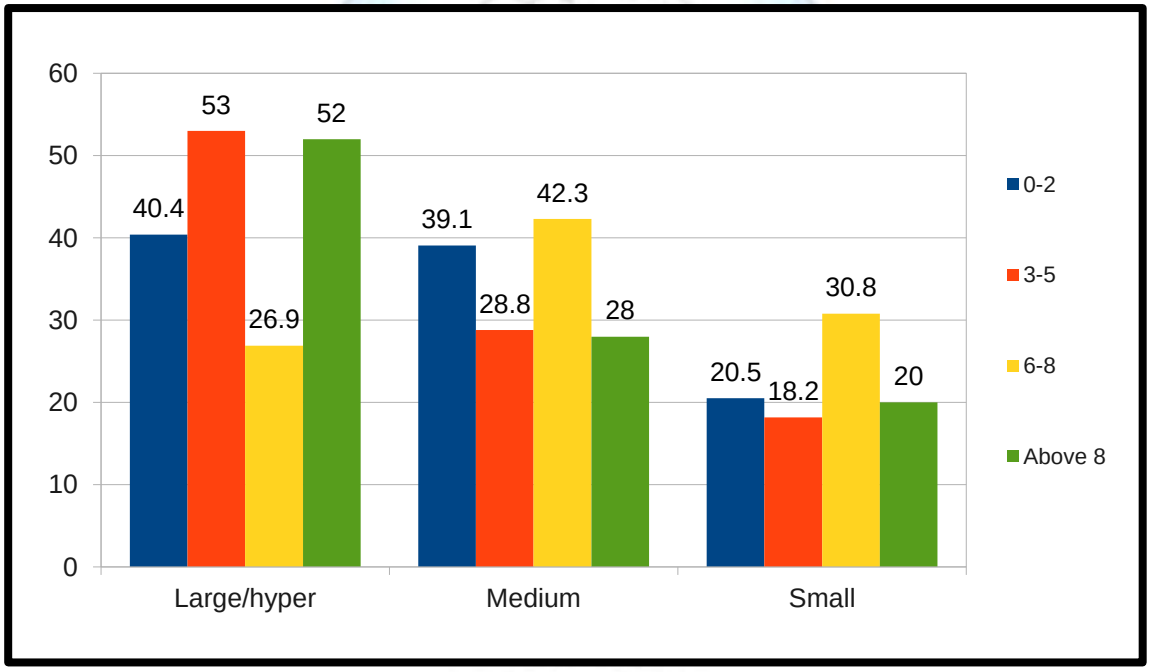
4. Years of experience

Table 7 Distribution of respondents according to size of shop and years of experience (percentage)

Size of shop	Years of Experience				Total
	0-2	3-5	6-8	Above 8	
Big	40.4	53	26.9	52	40
Medium	39.1	28.8	42.3	28	35
Small	20.5	18.2	30.8	20	25

Source: Primary Survey

Figure1. Distribution according to size of shop and years of experience



Source: Primary Survey

Among the 122 respondents working in big establishments, 83.4 percent have experience of less than 5 years. 52 percent have an experience of more than 8 years. A good proportion of these employees are either working in the government, quasi-government or mill franchisee shops. A look at the years of experience of the respondents workings in medium-sized shops reveal that a majority possess 3 to 8 years of experience in this field. In the small

shops, however, an almost equal percentage (20%), have less than two years and greater than eight years of experience. From this it can be deduced that employees in large establishments do not work for long durations. This could be because these shops are dominated by young, unmarried girls. On the other hand, the medium shops have employees with more years of service because their average age is 34. The older employees prefer to continue because of factors like loyalty, regularity of income and flexibility in work timings. Small-sized shops, however, present a mixed picture. Loyalty and freedom in working environment were cited as reasons why 30.8 per cent of employees in such shops continue to work even after 5 years Lower salary in the current establishment is not a motivation to seek a new job- especially for the older age group because by nature, women are less mobile than men. In some shops, women with more experience are paid a higher salary but in a few shops, pay does not increase with length of service.

The distribution of respondents on the basis of size of shop and years of experience is presented in table 8.

Table 8 Distribution of respondents according to size of shop and average years of experience

Size of shop	Average years of experience
Big	3-5
Medium	6-8
Small	2-8

Source: Primary Survey

5. Type of employment

All the selected shops are registered under the Shops and Establishments Act, 1967, Kerala[11]. However, as revealed from the type of employment of the sampling units casual labour accounted for 87.1 percent. These women employees can be categorized as 'unorganised labour' if a scientific criterion is adopted for defining the unorganized sector. The term 'unorganized labour' signifies those who are active in the labour market but not entitled to get minimum wages and other benefits like provident fund etc. Using this criterion, women employees working in these shops can be said to belong to the category of unorganized labour.

[11] The Kerala Shops and Establishments Act, 1967 postulates that

Table 9 presents information on whether employment is permanent, casual or contractual.

Table 9 Percentage distribution of respondents according to type of employment

Type of employment	Percentage
Permanent	7.6
Casual	87.1
Contract	5.3
Total	**100**

Source: Primary Survey

This reveals the peculiar nature of employment in the trade and commerce sector. Though the retail enterprises come under the organised sector, most of the labour is employed on a casual basis. Just 7.6 per cent are permanent employees and inevitably all these women are working in government owned shops. This corroborates with the evidence that casual employment accounts for 60 per cent of employment in secondary and tertiary activities in Kerala. Absence of unionisation and the sex-based division of labour fostered by economic restructuring and trade liberalization has lead to increasing feminization of the workforce. This supports Hugo's argument that employers are more in favour of employing female migrant workers because of the general perception that they are cheaper and more docile than men.

The social and economic constraints as revealed in the background profile make women increasingly vulnerable to poverty and exploitation. The few studies conducted in this sector have reported that high unemployment rate coupled with low employment opportunities forces women labourers to find jobs in this low-paid sector.

6. Working Hours

Table 10 Distribution of shops according to working hours (percentage)

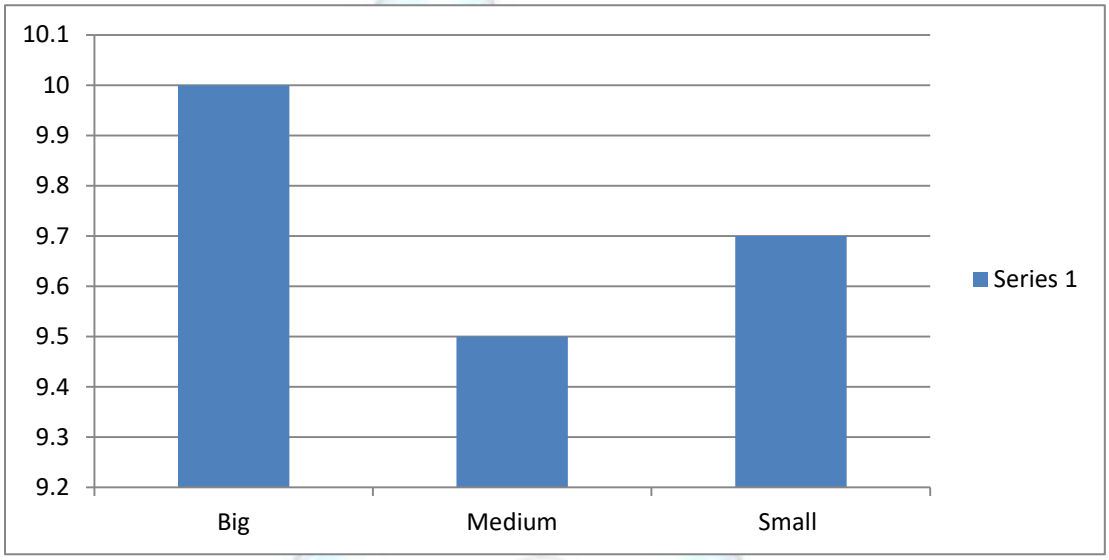
Working hours	Percentage
8	30.4
10	50.2
12	19.5

Source: Primary Survey

It is clear from the above table that working time is 10 hours per day in 50.2 per cent of the shops. 19.5 per cent of respondents reported 12 hours as their working time. This goes against

the provisions of the Shops and Establishments Act and Labour Act. The average hours of work across the different categories of shops is shown in figure 5.2.

Figure 2 Average hours of work across shop



Source: Primary Survey

The average hour of work across shops is 9.7 hours. Though the respondents working in the big shops were not happy with the long working hours they have no other alternative. Some of the respondents are of the opinion that since customers frequent shops in the evenings they have to be open at least till 9 pm. During the festive reason especially Onam, Christmas and Ramzan, working time may extend even up to 14 hours. Many of the respondents working in big establishments reported that the festival season was a nightmare for them. They could not leave the shop (especially those staying in hostels), until they fold back the garments and arrange them back in the shelves. The off-season discount sales in July-August presents an even worse scenario in terms of working hours, leisure time and work burden. Employees working in the small and medium shops, however, generally do not face such problems. These employees have to attend a number of customers at the same time. They hardly get time to have their food or attend to their primary needs. Hence there is a preference for jobs with low but regular income and lesser working hours.

7. Leisure time

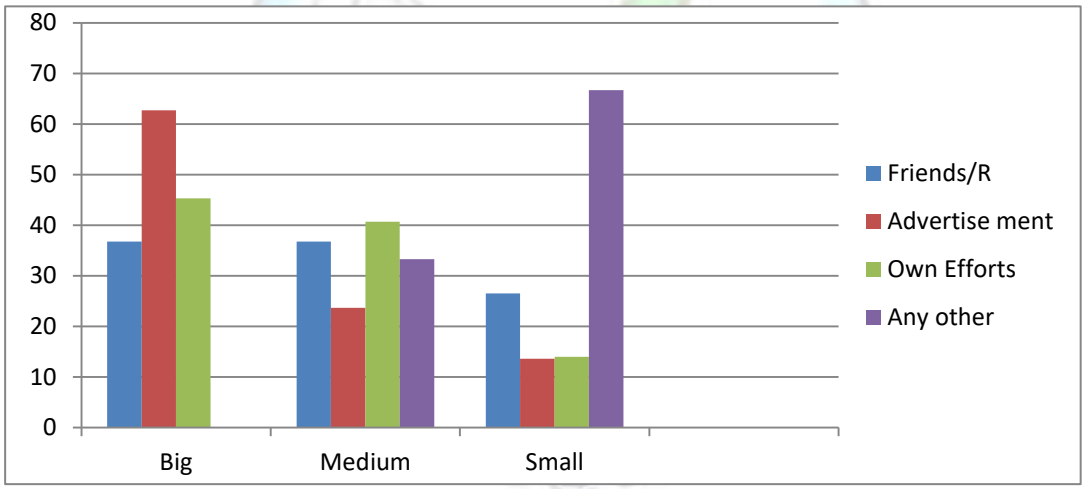
In almost all the establishments though there is provision of 30-45 minutes for lunch break, this time varies according to the rush of customers coming to the shops every day. 84.2 per cent of respondents reported that their break ranged from 30 to 45 minutes. 9.2 per cent reported 45 minutes while 4 per cent reported one hour. This applied mainly to small shops

where this timing was flexible and customers were limited. Only 2.6 per cent of employees reported less than half an hour, especially in some large shops in the high sales seasons. The average leisure time across shops is 45 minutes.

8. Source of information (Social Networks)

Support provided by social networks[12] is found to play a vital role during the process of migration of women and their families and in employment. Migration process is often strategized by the active negotiation of social networks to establish the route of migration, especially of single women. This networking is often based on gender and ethnic identities. Networks are formed among women who are neighbours, relatives etc. at an informal level. Support is extended to the migrant women either by kith and kin or even by people from the same village. Relatives and friends who have already moved to Kochi are the major source of networking among sales women. Thus the researcher collected information on how the respondents knew about their job to understand if friends/relatives/neighbours networking played a role in their movement to Kochi.

Figure 3. Distribution of respondents according to knowledge of present job based on size of shop.



Source: Primary Survey

It is evident from figure 5.3 that 36.8 per cent each of respondents employed in big and medium shops came to know about their job through friends/ relatives/ neighbours. 62.7 per cent, 23.7 per cent and 13.6 per cent of respondents working in big, medium and small shops were informed about their jobs through advertisements. From this it can be inferred that a greater percentage of women working in big shops place lesser reliance on social networks

[12]Migrant social networks are interpersonal ties linking kin, friends and community members in their places of origin and destination

compared to the women employed in the medium and small enterprises. This establishes to a certain extent the fact that social networking is important in the migration of women.

As far as employers in the shops are concerned, they feel that anyone could learn the job and become an expert within a short period of time. Qualities like loyalty, honesty, trustworthiness are considered more important while appointing sales women. Thus sales women are generally employed by taking into account the recommendations of friends, relatives etc. This might also be the reason why women employees who are loyal to the employer, continue to work in these shops, especially the small and medium ones, despite lower wages and lack of any benefits. Social networking is, therefore, important in migration of women for reasons other than marriage.

9. Employment status before coming to Kochi

Information regarding previous employment status was collected by the researcher to find out if it was the promise of better employment in Kochi which prompted women to migrate. 73 percent of respondents have worked as paid employees, while 24.4 percent of them reported that their current job was their first job. The proportion of self-employed constituted only 2.6 percent of the sample.

10. Income before migration

The classification of income before getting a job in Kochi may help in explaining if it is the promise of higher expected income which attracted these women to Kochi. This is depicted in table 11.

Table 11 Employment status before coming to Kochi & classification of income while leaving previous job

Among the 229 respondents who were previously employed, 221 had worked as paid employees while eight were self-employed. Of these 221 respondents, 86 respondents earned an income ranging between 2500 to 5000; 46 women earned an income ranging between 7500-10000. Only 27 and 19 respondents earned a salary below 2500 and above 10000 respectively. This supports the findings of case studies that families migrate in response to female economic opportunity and they are the primary or equal earners, male employment often being irregular and uncertain. The earnings of females may be low but crucial for family survival. In the NSSO surveys only one reason is asked to be stated and therefore, women's employment oriented migration is underestimated in national surveys. Here the fact

that is often forgotten is that females do work at the place of origin and also work at the place of destination. Migration tends to increase labour force participation of women.

Employment status before coming to Kochi	Classification of previous income						Total
	New entrants	Less than 2500	2501-5000	2501-7500	7501-10000	Above 10000	
Paid employee		27 (96.3)	86 (95.6)	44 (97.8)	46 (95.8)	17 (89.5)	221
Self-employed		1 (3.7)	3 (3.3)	1 (2.2)	1 (2.1)	2 (10.5)	8
Any other	73 (97.4)		1 (1.3)		1 (1.3)		74
Total	**73**	**28**	**90**	**45**	**48**	**19**	**303**

Source: Primary Survey (Figures in brackets indicate percentages

11. Social Security Measures

Social security measures are facilities like PF, bonus, increment, insurance etc. Along with salary these extra benefits are an important yardstick in measuring the welfare of labour in any organisation. When all these facilities are offered to the employees, they are given 5 points. Those with 3 schemes, 2 schemes, 1 scheme and no scheme are respectively given 4, 3, 2 and 1 point each. The respondents receiving the corresponding package of social security measures are given the respective points. Table 12 presents the scores given to the respondents according to the benefits they receive.

Table 12 Percentage distribution of respondents according to social security measures received

Scale	Percentage
1	7.26
2	26.41
3	43.89
4	7.59
5	14.85

Source: Computed from Primary data

It is obvious from the above table that almost 44 percent of respondents received only two benefits (viz) increment and bonus. This is the case in most small and medium shops. 26.41 percent of respondents, majority of whom worked in small shops just received one benefit (viz) bonus. 14.85 percent who were offered at least four benefit schemes either worked in government establishment or in the big shops.

12. Punishment/Harassment

Casualisation of employment is a prominent feature of the trade and commerce sector in Kerala. Salary is cut for every leave taken irrespective of national holiday or festivals. 44.9 percent of respondents reported that their wages are cut if they avail more leave than the leave allowed to them every month/year. However, 55.1 percent reported that no such action was taken against them. A majority of respondents in this category were those who earned Rs 5000-10000 per month.

13. Health Issues of Employees

The common health problems found among employees in this sector is fatigue, leg and back pain, shoulder pain etc. In big shops, the use of air-conditioning has also led to lung and breathing disorders etc. Among the 303 respondents 58.4 percent reported that they suffered from either of these health disorders, while 41.6 percent who predominantly consisted of the younger age group did not face any such health problems. Only 10 percent of respondents employed in big private shops reported that their management sponsored regular medical checkups for them. In the case of all other employees, medical needs are to be met by self.

14. Working Environment

Since the study pertains to the women employees in Trade and Commerce, it was considered necessary to analyse the working environment. This would also help in identifying the problems faced by women migrants, if any, at their workplace. The satisfaction level of the employees with respect to the working environment has an important bearing on their performance in this sector. An attempt is made to analyze working environment in terms of their qualitative responses regarding working hours, physical comfort, safety, fairness and competitiveness of wages, work burden, attitude of managerial and supervisory staff and co-workers.

The workplace environment was subjectively defined as the degree to which the respondent has made subjective evaluation of her environment. Eight statements relating to working time, physical environment, safety, the fairness and competitiveness of the salary of the

respondent, the work burden, the attitude of managers and co-workers were given. The respondent was asked to tick how much they agree or disagree with a statement. The Likert-type scale which is used to measure attitudes or opinions has been used on a five-point scale (ie) strongly disagree, disagree, neither agree nor disagree, agree, strongly agree. The satisfaction on the part of the respondents w.r.t benefits is also measured using this scale. Measurement was done by asking a single statement with the following multiple responses. (a) Extremely satisfied (b) moderately satisfied (c) Neither satisfied nor dissatisfied (d) Moderately dissatisfied (g) extremely dissatisfied. Scores were given in descending order beginning from five to one.

15. Wages

Wages are the most important variable in working conditions and employment at the enterprise level. It is a cost to the employer but a main source of income for the worker (www.ilo.org) referred on 20-12-2014. Wages are a determinant factor in employer well-being. Considering their important role, employees are asked to indicate their satisfaction levels w.r.t the monthly wages they draw. The results are reported in the following table.

Table 13 Distribution of Respondents by agreement on satisfactory wages drawn based on social group (percentage)

Social group Status	I am paid fairly for the work I do					Total
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
SC		2 (5.1)		9 (4.9)	3 (4.5)	14 (4.6)
ST		1 (2.6)	1(9.1)	5(2.7)	4 (6.1)	11 (3.6)
OBC	2(100)	28 (71.8)	9(81.8)	112(60.5)	38(57.6)	189(62.4)
General		8(20.5)	1(9.1)	59(31.9)	21(31.8)	89(129.4)
Total	**2**	**39**	**11**	**185**	**66**	**303**

Source: Primary Survey (Figures in brackets indicate percentages)

Generally all the employees are satisfied with the wages offered to them. Almost 83 percent have either agreed or strongly disagreed that they are paid fairly for the work they do an examination according to social group status shows that among the OBCS which constituted 62.4 percent of the sample, almost 60 percent are satisfied with the salary they receive. Only 13.5 percent of the respondents in the sample were dissatisfied with the wages. OBC category of employees formed 76.9 percent of this 13.5 percent. Among the general category 20.5

percent expressed dissatisfaction, while 63.9 percent expressed satisfaction. The respondents say they are satisfied with their wages since they feel it is not realistic to expect more with their minimum level of educational qualification. This is to be expected because a majority of respondents are drawing a salary of Rs 6000 and above. The variation in wages depends on the size of the shop. Satisfaction with wages makes them continue in service especially in the case of respondents with more than five years of service.

Table 14 records the qualitative responses of the women migrant employees with regard to the fairness of the wages they receive on the basis of social group.

Table 14 Average scores for different social groups based on agreement regarding fairness of wages earned

Social Group	Scale						
	SD	**D**	**N**	**A**	**SA**	**Total score**	**Average score**
SC	0	4	0	36	15	55	3.9
ST	0	2	3	20	20	45	4.1
OBC	2	56	27	448	190	723	3.8
General	0	16	3	236	105	360	4
Total	2	78	33	740	330	1183	3.9

Source: Computed from primary data

SD = strongly disagree D = Disagree N = Neutral A = Agree SA = strongly agree

It is clear from the table that the average scores for all the social groups are close to the response 'Agree'. Moreover, it can also be seen that the average score across all social groups is 3.9 which means that women employees are generally satisfied with the wages drawn by them.

The distribution of employees by agreement on the competitiveness of the salaries drawn by them on the basis of social categories is given in table 15

Table 15 Percentage distribution of employees by agreement on competitiveness of wages drawn according to social group

Among the ST migrants 81.8 percent disagree, while 9.1 percent disagree. 9.1 percent did not express any opinion. 75.6 percent of OBC respondents expressed agreement while 20.1 per cent disagreed, 0.04 percent remained neutral. Among the employees in the general category,

which constituted 29.4 percent of the sample, 80.9 percent agreed that their salary is competitive and 19.1 percent disagreed.

Social Group	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
SC		2(3.6)		11(6)	1(1.9)	14(4.6)
ST		1(1.8)	1(10)	5(2.7)	4(7.5)	11(3.6)
OBC	2 (100)	36(65.5)	8(80)	112(1.2)	31(58.5)	189(62.4)
General		16(29.1)	1(10)	55(30.1)	17(32.1)	89(29.4)
Total	**2**	**55**	**10**	**183**	**53**	**303**

Source: Primary Survey (Figures in brackets indicate percentages)

Table 16 Average scores for different social groups based on agreement regarding competitiveness of wages drawn

Social Group	Scale						
	SD	**D**	**N**	**A**	**SA**	**Total Score**	**Average Score**
SC	0	4	0	44	5	53	3.8
ST	0	2	3	20	20	45	4.1
OBC	2	72	24	448	155	701	3.71
General	0	32	3	220	85	340	3.8
Total	**2**	**110**	**30**	**732**	**265**	**1139**	**3.75**

Source: Primary Survey

The table reveals that there is agreement on the competitiveness on wages drawn across all social groups since the average score is 3.75 which is close to the response 'Agree'.

16. Working time

The working hours of an employee also determines a labourer's efficiency, productivity and welfare. Responses of the respondents were, therefore recorded with regard to their satisfaction in this aspect. The responses are presented in table 17.

Table 17 Percentage distribution of Respondents by agreement that working time is satisfactory according to social group

It is already reported that working hours varied from 8 to 12 hours in the different shops included in the sample.

Social group	My working time is satisfactory					Total
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
SC	1(20)	3(7.7)	1(14.3)	5(3.1)	4(4.5)	14(4.6)
ST		2(5.1)	1(14.3)	3(1.8)	5(5.6)	11(3.6)
OBC	4(80)	21(53.8)	4(57.1)	99(60.7)	61(68.5)	189(62.4)
General		13(33.3)	1(14.3)	56(34.4)	19(21.3)	89(29.4)
Total	**5**	**39**	**7**	**163**	**89**	**303**

Source: Primary Survey (Figures in brackets indicate percentages)

The employees were asked to rate their satisfaction about the working hours. Generally, employees are satisfied with their working time. 83 percent of respondents expressed their satisfaction. All of them, however, agreed that they would be happy if their working hours were reduced. 14.5 percent of employees were not very happy with their hours of work. This was especially in the case of married employees with families. The respondents were of the opinion that the nature of retail trade itself requires that shops remain open up to 9 pm. In five percent of the shops there is a shift system where male employees replace female employees from 6 to 9 pm. Among the OBC category of respondents 84.7 per cent agree that their working time is satisfactory 13.2 percent are dissatisfied with the working hours. In the general category, 84.3 percent are satisfied while 73 percent of ST and 64.3 percent of SC employees were satisfied with the time schedule.

Table 18 Average scores for different social groups based on agreement regarding satisfaction levels (working time)

Social Group	Scale					Total score	Average score
	SD	D	N	A	SA		
SC	1	6	3	20	20	50	3.6
ST	0	4	3	12	25	44	4
OBC	4	42	12	396	305	759	4
General	0	26	3	224	95	348	3.9
Total	**5**	**78**	**21**	**652**	**445**	**1201**	**3.96**

Source: Computed from primary data

The average scores for all social groups is 3.96 which is close to the value assigned to the response 'Agree' which means that there is general agreement that working time is satisfactory.

The cross-classification according to social group status reveals that among the OBC respondents, 91 percent agree that their work is not burdensome. Among the general category, 90 percent are satisfied with the volume of work. Nine percent alone are dissatisfied with the volume of work.

17. Burden of work

Along with salary and working hours, the 'volume of work' is also taken into account to analyse working conditions. 91.5 percent of employees do not consider their job to be burdensome. This is especially so in small and medium shops. In many of the shops, sales persons are paid extra commission depending on their sales, especially during the festive season. It is during such times that the sales girls have to work over and above their capacity. They get tired by the end of the day. When their pay does not match their efforts they become dissatisfied. In big shops, however, they are required to meet targets which help in earning extra wages.

The average scores for 'burden of work' of the women employees are presented in table 19.

Table 19 Average scores based on agreement about work burden

Work burden	**Score**		
Responses	**Frequency**	**Total Score**	**Average Score**
Strongly disagree	1	1	4.18
Disagree	20	40	
Neutral	5	15	
Agree	185	740	
Strongly agree	92	460	
Total	**303**	**1267**	

Source: Primary Survey

Table 19 makes it clear that the average score is 4.18 which mean that the respondents agree that their work is not burdensome. However from discussions with the employees especially in the big shops, it is evident that this is not the case always. Burden of work is rather high during festival and off-seasons when discount sales are common. Moreover, health problems due to standing throughout, arm and back pain are rather common. Cleaning staff in the big

shops, who predominantly belonged to the age group 36 and above complained of heavy work burden. These women were more open and vociferous in their complaints regarding working conditions, salary, social security measures, provision of basic facilities etc. Women employees in the age group (18-25) did not reveal any matters relating to exploitation possibly because of the fear of being punished or harassed in any manner. However all the respondents agreed that compared to agricultural and other kinds of casual work the present job was definitely less burdensome and did not involve exposure to harsh climatic conditions.

18. Physical Environment

The next factor considered was physical environment of the establishment. Physical conditions in 55 percent of shops included in the sample were very conducive. There is good lighting provision, proper ventilation, air- conditioned environment etc in the big establishments.

Table 20 presents the average scores with respect to the responses (physical environment).

Table 20 Average scores with respect to responses of women employees (Physical Environment)

Physical Environment	Scores		
Responses	**Frequency**	**Total Score**	**Average Score**
Strongly disagree	4	4	4.2
Agree	7	14	
Neutral	2	6	
Agree	198	792	
Strongly Agree	92	460	
Total	**303**	**1276**	

Source: Computed from primary data

From the average score in table 20 it can be inferred that women employees generally agree that their workplace is physically comfortable. As reported by the respondents, the major difficulty they face is that they have to keep standing throughout the working hours and no facility is provided to sit even during free time. This creates the problem of fatigue and monotony among the employees. This is, however, not the case in small and medium shops where employees are required to stand only when customers visit the shop. As observed earlier, women employees in the older age group complained that they were not provided even basic facilities like water in some of the big shops.

19. Safety in the workplace

Safety in the workplace is an important factor for women employees. Among the 303 female employees interviewed by the researcher, only 3 respondents reported that their workplace was unsafe. All others reported that one of the main reasons they continued to work was because of the safe working environment.

Table 21 Average score of respondents with regard to the agreement on safety of workplace

Safety of workplace	Scores		
Responses	**Frequency**	**Total Score**	**Average Score**
Strongly disagree	0	0	4.3
Disagree	3	6	
Neutral	0	0	
Agree	204	816	
Strongly agree	96	480	
Total	303	1302	

Source: Primary Survey

The inference from table 21 is that the workplace is very safe since the average score is 4.3 which means that women agree to the statement. This, however, does not provide any evidence of absence of sexual harassment or exploitation. Data was collected from these employees according to their convenience. The researcher met with extreme difficulty in contacting salesgirls, especially in the big enterprises. Fear of losing their job might have prevented these respondents from revealing any matters relating to such exploitation.

21. Attitude of manager/supervisor

The attitude of the manager/supervisor and co-workers is an important factor to be considered for analysing the satisfaction level of employees. The employees regard the attitude of the manager as very co-operative. They find the manager's attitude to be very approachable and comfortable irrespective of size of shop.

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Table 22 Average Score of employees with respect to attitude of manager/supervisor

Attitude of manager/supervisor	Scores		
Responses	**Frequency**	**Total Score**	**Average Score**
Strongly disagree	2	2	4.4
Disagree	3	6	
Neutral	3	9	
Agree	170	680	
Strongly Agree	125	625	
Total	303	1322	

Source: Primary Survey

As revealed in the table the average score (4.4) also supports this fact.

21. Attitude of co-workers

The attitude of co- workers in an organisation also influences the working environment. The respondents reported a similar response in the case of their co-workers also.

Table 23 Average Scores of employees with respect to attitude of co-workers

Attitude of co-workers	Score		
Responses	**Frequency**	**Total Score**	**Average Score**
Strongly disagree	3	3	4.4
Disagree	4	8	
Neutral	5	15	
Agree	150	600	
Strongly agree	141	705	
Total	303	1331	

Source: Primary Survey

The average score is 4.4 which show that women migrant employees agree that the attitude of their co-workers is very cooperative.

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Table 24 Consolidated scores of working environment

Working Environment	Average Scores	Consolidated average score
Fairness of wages	3.9	4.1
Competitiveness of wages	3.75	
Working time	3.96	
Burden of work	4.18	
Physical environment	4.2	
Safety in workplace	4.3	
Attitude of manager	4.4	
Attitude of co-workers	4.4	
Total	33.09	

Source: Computed from primary data

The consolidated average score of working environment is 4.1. From this it can be inferred that women employees generally agree that working environment is satisfactory.

23. Satisfaction level of employees with respect to working conditions

In addition to the responses collected about the eight variables discussed in the previous section, qualitative information regarding the satisfaction level of respondents with respect to employee benefits was also gathered. The procedure is as follows: Respondents were asked if they are satisfied with the employee benefits. The responses have been rated on a five-point scale by collecting responses to whether they are 'extremely satisfied', 'moderately satisfied' and 'extremely dissatisfied'.

Table 25 Satisfaction level of benefits according to social group

Social Group	Scale					Total	Average Score
	1	2	3	4	5	Score	
SC	0	2	0	5	7	59	4.2
ST	0	2	0	5	4	44	4
OBC	3	16	14	94	62	760	4.02
General	1	4	0	47	37	382	4.3
Total	**4**	**24**	**14**	**151**	**110**	**1248**	**4.1**

Source: Computed from Primary data Total Score: Sum of (number of respondents * scale)Average Score: Total Score / No of responses

Scores are given in descending order starting from five to one. Number of respondents in each category is taken as the weight and multiplied with the respective scale. Social group-wise scores obtained for satisfaction level of benefits is presented in table 25.

The average score of 303 respondents for satisfaction level w.r.t benefits is 4.1 which is close to the choice variable 'moderately satisfied'. It can also be noted that the average scores for each social group status is close to this choice variable. Therefore it can be assumed that in general, employees are satisfied with their employee benefits.

24. Job Security

Job security is another factor considered under working conditions. The respondents were asked if they were secure in their jobs. The responses were rated on a five- point scale by collecting responses to whether they are 'highly secure', 'secure', 'marginally secure', 'marginally insecure' and 'highly insecure'. Scores are given in descending order starting from five to one. Employees in general, do not have any fears with respect to job tenure. Most of them are aware that they have been appointed on a casual basis. Casual employment, in itself does not guarantee job security. Despite this, 87 percent reported that they feel 'secure' in their job.

Table 26 Job security according to social group

Social Group	Scale					Total score	Average Score
	5	4	3	2	1		
SC	25	28	6	0	0	59	4.2
ST	25	16	3	2	0	46	4.2
OBC	275	416	57	14	4	766	4.1
General	145	220	12	2	0	379	4.3
Total	**470**	**680**	**78**	**18**	**4**	**1250**	**4.1**

Source: Computed from survey data

The average score of the 303 sampling units relating to job security is 4.1 which is close to the choice variable 'secure'. It can also be observed that the average scores for each social group is close to this choice variable. Thus, it can be understood that, in general, the women employees feel secure in their jobs.

25. Discrimination

Gender Discrimination in wages is also considered. Wage discrimination is the situation of different wage packet for the same type of job. A few male employees were informally

interviewed to enquire whether there is any wage or occupational discrimination. Wage discrimination is reported only by 4.9 percent of employees in this sector.

Studies point out that there is more occupational discrimination in this sector. Though there is no formal evidence to support this finding in the present study, interviews with 15 male employees revealed that among these 47 percent are managers, 20 percent are supervisors and 33.3 percent are sales staff. Female employees reported that they do not have much chance for promotion while male employees reported that have higher chances for promotion. Among female employees sampled 78.2 percent were sales staff. 8 per cent of women employees alone were working in managerial/ executive/ supervisory capacities. The rest either worked as designers, cleaning and packing staff etc.

Discrimination is also rated using a 5- point scale by collecting responses to whether respondents are 'Highly discriminated', 'Marginally discriminated', 'No change', 'Marginally in discriminated', 'Highly in discriminated'. The scores for the choice variables are given as 1, 2, 3, 4 and 5 respectively. The responses pertaining to gender discrimination is given in table.27.

Table 27 Average scores of respondents with respect to discrimination

Choice Variables	No. of Respondents	Score
Highly discriminated	4 (1.3)	4
Marginally discriminated	11 (3.6)	22
No change	17(5.6)	51
Marginally indiscriminated	5 (1.7)	20
Highly in discriminated	268(87.8)	1330
	303(100)	1427

Source: Computed from Primary data (Figures in brackets indicate percentages)

Table 27 shows that only 4 percent reported gender discrimination. The average score of 303 respondents is close to the value assigned to the choice variable. 'Highly in discriminated' as it is estimated at 4.71 and hence it can be inferred that there is no discrimination.

Though gender-based discrimination is not evident from the responses of the women employees, in-depth interviews uncovered a different story. The women from the older age groups, especially, the cleaning and packing staff in the big shops reported extreme discrimination in wages and other benefits. Salaries of these women range from Rs 5000 to Rs 6000. Moreover, they did not receive any other benefits. These women complained that

men were given tea, snacks and were allowed to use the escalators while moving between the different floors of the shop. Women were permitted to use only the stairs and were not even provided drinking water. Daily wages paid to packing staff was extremely low though their job was burdensome. Poorly ventilated environment, constant exposure to dust and carrying heavy packages was detrimental to the health and welfare of the women.

26. Conclusion

The foregoing analysis reveals that 31.5 percent of women belonging to the age group 18-25 are employed in big shops as compared to the older age group. Most of the married women were employed in medium-sized shops. These shops have employees with longer service. Younger employees prefer the big shops because of the better salary package. The highest average salary is in the big shops (Rs 10375), while the lowest average salary is Rs 4295. The average salary across shops is Rs 8000. 71.3 per cent of women work in private shops. Employment is largely on a 'casual' basis. The average working time is 9.7 hours whereas the average leisure time is 45 minutes. Social networking is important in the migration of these women. The consolidated average score for working environment is 4.1 which mean that women employees generally agree that working environment is conducive.

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RURAL ECONOMY

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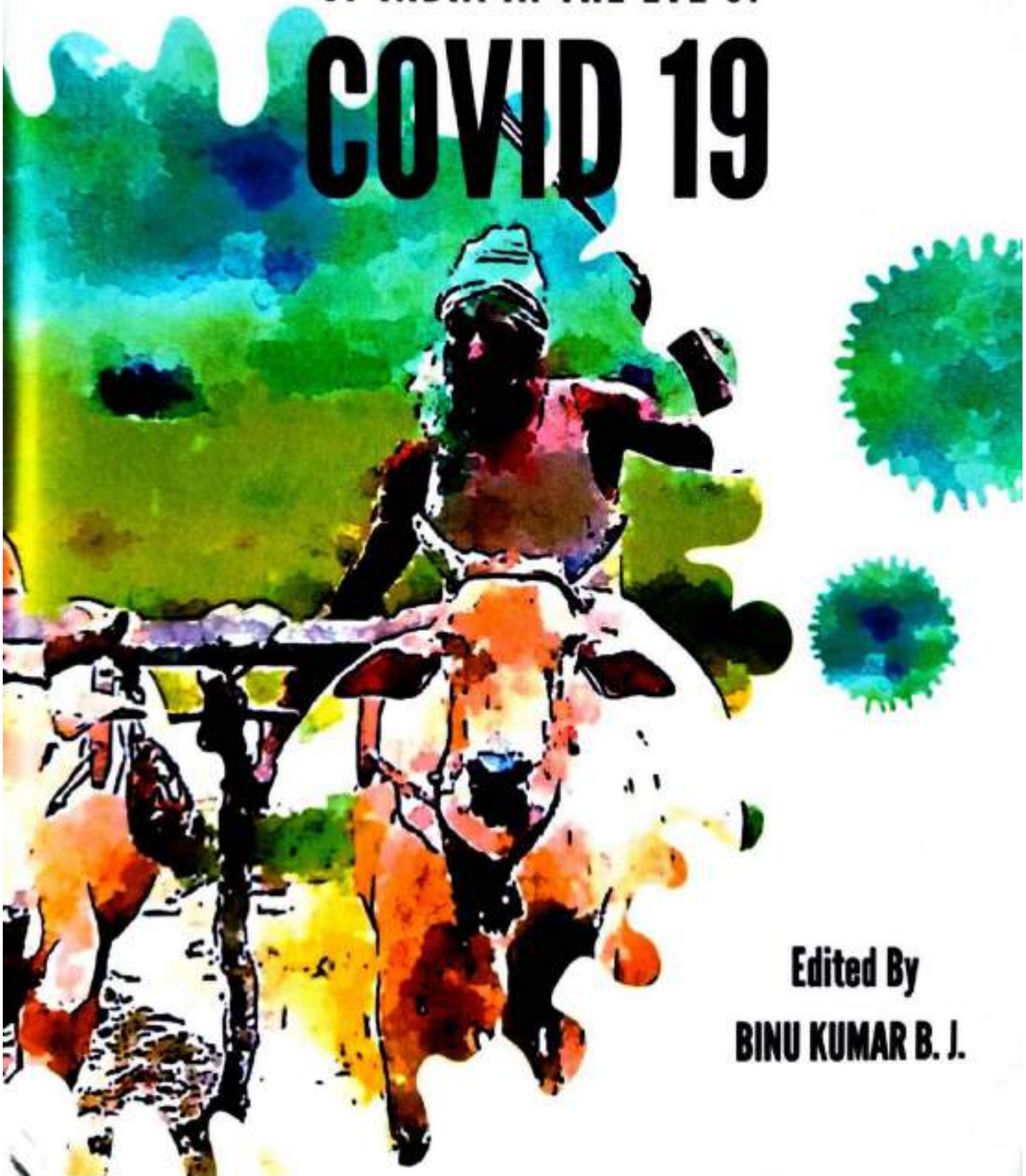

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CHAPTER 4

ROLE OF KUDUMBASREE IN EMPOWERING WOMEN AND MITIGATING POVERTY IN RURAL AREA DURING COVID-19: A CASE STUDY OF PADIYUR GRAMAPANCHAYAT

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ABSTRACT

In 2020, Coronavirus shook the world with its staggering effect on general wellbeing frameworks, economies and markets, incurring unfathomable harm across the globe as far as human existence, occupations, livelihoods and prosperity. It also disrupted the rural sector. The study focuses on neighbourhood group called Kudumbasree in aiding rural women before COVID-19 and also during COVID-19. Kudumbasree mission in Kerala is a poverty eradication programme focused on empowerment of poor women in rural and urban areas through integrated strategies for economic advancement, saving habit and opportunities for growth through micro-enterprises. In this paper an attempt has been made to examine the socio-economic characteristics as well as the economic status of women before and after joining Kudumbashree in Padiyur Grama Panchayat in Thrissur district. The study found that the Kudumbashree mission has definitely improved the economic status of women and has had a direct impact on poverty reduction.

Keywords: COVID-19, empowerment, Kudumbasree, rural women

INTRODUCTION

Coronavirus is a well-known term to the current day world. It has stood

out enough to be noticed of the whole world because of its destructive Character. Our everyday life has been completely upset because of the flare-up of COVID-19. We have become bound to remain at home. Businesses, transportation, hotels, restaurants, workplaces, schools, universities, colleges, homegrown house-keeping, shops – all are shut because of the declaration of lockdown. Indeed, even at the period of open large numbers of them couldn't be in their pre-COVID position because of outrageous toll of being tainted. Rural economy of India has been enduring a ton. Work of an impressive extent of rural people of India has been encountering a hopeless condition during this emergency period. The life of women in rural area has also been affected by this pandemic.

The Self-Help Groups in rural area played a crucial role in mitigating rural poverty. Here arises the significance of the Kudumbasree project of Kerala. The Government of Kerala launched the Kudumbashree mission in 1998 with the objective of rural and urban poverty alleviation. Being one of the biggest projects for self-empowerment of women, the programme attempts to achieve this through community development schemes under the auspices of the local self-governments. A combination of different activities like promotion of thrift, accessibility to easy credit, income generation through tiny enterprises and multifarious welfare measures using a family-based approach is the crux of this mission.

The mechanism of self-help groups is utilized for this purpose in which members are from similar socio-economic backgrounds. A village-based functional intermediary also forms part of this group of 10-20 local women. A capital fund is formed by collecting weekly saving contributions from the members. This fund is used for providing loans to members without collateral security. Women empowerment, economic and social empowerment is thus ensured through the allocation of this fund among the members.

At this juncture the present study examines the socio-demographic characteristics of women before and after joining kudumbashree unit and also to evaluate how do Kudumbasree help rural women to overcome the negative impacts of COVID-19. Both primary and secondary data were used for the present study. The study is based on the responses of 50 members of Kudumbashree collected from the different Kudumbasree Units of PadiyurGramaPanchayat.

The data were collected using a pre-tested structured questionnaire containing questions related to socio-demographic characteristics and questions to measure the changes in economic status of women after being a member in the Kudumbashree unit. The secondary data was collected from Kerala Government Kudumbasree Portal, various journals and articles. After collecting the primary and secondary data, analysis was conducted with the help of simple mathematical and statistical tools like averages, percentages, and the data was presented in diagrams and tables.

THE STUDY AREA: A BRIEF PROFILE OF PADIYUR VILLAGE

Padiyur Grama Panchayat is situated in MukunthapuramTaluk, Thrissur District, kerala. It lies in Edathirinji, Padiyoor and Manavalassery Villages with an area of 18.57 sqkm. There are 14 wards in Padiyur Grama Panchayat.

Table No.1 -Population census of Panchayath 2011

Population Census (2011)	SC/ST	General	Total
Male	1085	8540	9625
Female	1169	9614	10783
Total	2254	18154	20408

Source: Secondary Data (Census 2011) - PadiyurPanchayat Report 2020

As per the population census of 2011 census, the total population in the Panchayat is 20408 including 9625 males and 10783 females. The total SC/ST population is 2254 with 1085 males and 1169 females.

DISCUSSION

Table No.2 -Age-wise classification of the sample

Age	Number	Percentage
Below 30	1	2 %
31 – 40	14	28 %
41 – 50	15	30 %
51 – 60	18	36 %

61 and above	2	4 %
Total	**50**	**100 %**

Source: Primary Data

From the table above it is visible that the age of the members ranges from below 30 to above 61 years. The maximum number of women (36 percent) is in the age group between 51 to 60 years. The percentage of those with less than 30 years is only 2percent and those with more than 61 years are 4 percent. It can be seen that the majority of the members are having age greater than 41. The distribution of the age found to beskewed towards higher age indicating the lack of proportional representation of youngsters in Kudumbashree projects. The average age is calculated to be 46.7 years with a standard deviation of 9.3.

Table No.3 - Category-wise classification of the sample

Category	Number	Percentage
General	28	56 %
SC	17	34 %
ST	5	10 %
Total	**50**	**100 %**

Source: Primary Data

Percentage distribution of the sample by social category has been attempted above in Table 3. It is clear that, women from general category are about 56 percent and that of SC and ST are 34 percent and 10 percent respectively. The results indicate that the representation of General is sufficiently high as compared to SC and ST category in the study area.

Table No.4 -Marital status of the sample

Marital Status	Number	Percentage
Married	46	92%

Unmarried	2	4%
Widowed	1	2%
Divorced	1	2%
Total	50	100%

Source: Primary Data

It is inferred from the Table 3 that, the major percent of the members (92%) are of married and the percentage of unmarried women are only a meager i.e. (4%). That means the result indicates that Kudumbashree has not succeeded in attracting unmarried women as that of married women. There was one widow and one divorced women among the sample.

Table No.5 -Classification on the basis of educational qualification of the sample

Education	Number	Percentage
Below SSLC	2	4%
SSLC	22	44%
Pre Degree/ Plus Two	19	38%
Diploma	2	4%
Under-Graduation	4	8%
Post-Graduation	1	2%
Total	50	100%

Source: Primary Data

Education level of women tabulated in Table 5 shows that 44 percent of the sample has passed the secondary school education and 38percent of them have plus two/pre-degree, 4 percent has diploma education which includes polytechnic and other technical job related diploma courses. While 8 percent of them have graduation, only 2 percent of the total 50 respondents is post graduate.

Table No.6- Classification of the sample on the basis of duration of membership

Duration of membership	Number	Percentage
Up to 4 Years	1	2 %
4 – 6 Years	1	2 %
6 – 8 Years	3	6 %
8 – 10 Years	4	8 %
10 Years and Above	41	82 %
Total	**50**	**100 %**

Source: Primary Data

The percentage distribution of sample by duration of membership is graphically represented below. It is evident that the maximum numbers of members are having duration of membership more than 10 years. Members with 8 to 10 year duration are 8 percent followed by those with 6 to 8 years. Members with 4 to 6 years and less than 4 years are only 2 percent. Most of them are members from the beginning of their Kudumbasree units.

OPINION OF MEMBERS ABOUT THEIR PERCEIVED STATUS RELATED TO ASPECTS OF ECONOMIC EMPOWERMENT

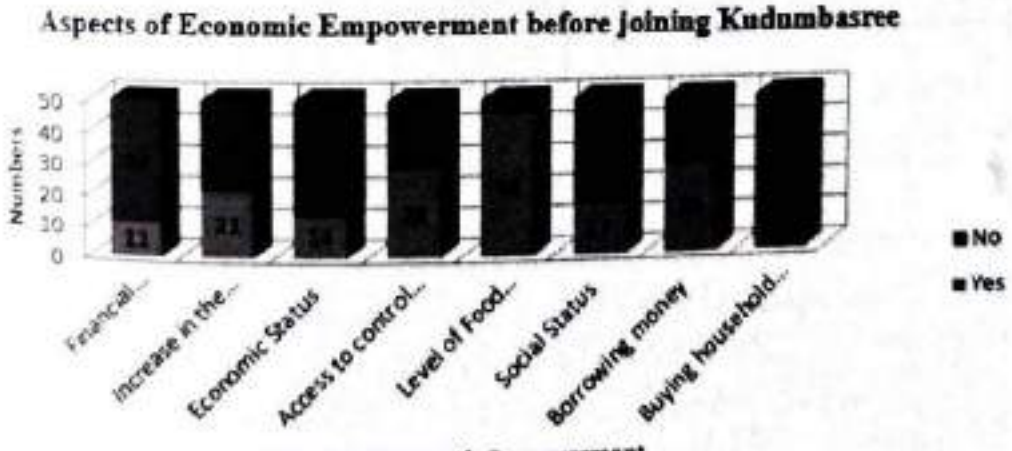
The aspects selected for measuring the economic empowerment of women members in Kudumbashree units are financial contribution to the family, increase in the standard of living, economic status, access to control over resources, level of food consumption, social status, borrowing money and buying household articles. The women members asked to respond their perception about their level, on the above aspects before and after joining the Kudumbashree units.

Table No.7 -Aspects of Economic Empowerment

Aspects of Economic Empowerment	Before		After	
	Yes	No	Yes	No
Financial contribution to the family	11	39	34	16
Increase in the Standard of living	21	29	26	24
Economic Status	14	36	23	27
Access to control over resources	28	22	36	14
Level of Food consumption	46	4	50	0
Social Status	17	33	47	3
Borrowing money	29	21	13	37
Buying household articles	5	45	11	39

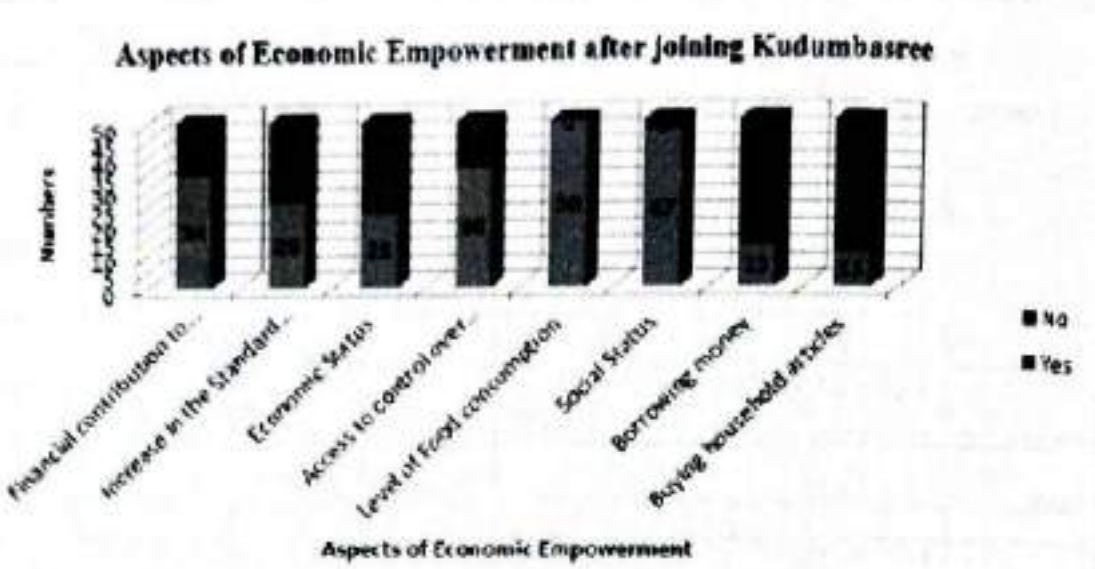
Source: Primary Data

Figure 1: **Aspects of Economic Empowerment before joining Kudumbasree**



Source: Primary Data

Figure 2: Aspects of Economic Empowerment after joining Kudumbasree



Source: Primary Data

Table No.8 - Classification on the basis of benefits to the member after joining the Kudumbasree

Benefits	Yes		No	
	Number	Percentage	Number	Percentage
Improvement in savings	50	100 %	-	-
Improvement in banking habits	38	76 %	12	24 %
Easy access to loan	49	98 %	1	2 %
Increase in spending	27	54 %	23	46 %

Source: Primary Data

Classification of the sample on the basis of benefits to the members after joining the Kudumbasree Units is tabulated above. All of them opined that their savings have been improved after joining the Kudumbasree. They follow a weekly saving scheme pattern by collecting a meagre amount from the members. Different Kudumbasree Units follow different saving schemes ranges from Rs. 150 to Rs. 300 per week. The amount the collect is distributed as loans to the needy with a rate of interest of 1 % per month. The rate of interest so charged is same for all the members for the en-

tire loan amount. Thus Kudumbasree Units provides an easy loan to the members. They mostly take loans for agricultural activities, self-employments, education of their children, marriage of children...etc. 98 percent of them opined that they get easy loans and 76 percent of them commented that their banking habits have been improved after joining the Kudumbasree. Their spending habit has also been improved due to this financial inclusive mode of operation.

FINDINGS

- Kudumbasree has three tier operations such as Community Development Society (CDS), Area Development Society (ADS) and Neighbourhood Group (NHG).
- 18 is the age limit to take a membership in NHG and there is no upper age limit.
- 10 to 20 members should be there in one NHG. One woman per family (Even though membership is limited to one woman per family, other women can also participate in the discussions held at the NHG; they can also attend the training and development programmes that the NHG or ADS organizes.)
- There are the 5 member office bearers in NHG: President, Secretary, Volunteer (Income Generation), Volunteer (Infrastructure) and Volunteer Health and Education.
- The majority of the group members belong to the age category of 41-60. The distribution of the age found to be skewed towards higher age indicating the lack of proportional representation of youngsters in Kudumbashree projects.
- Women from general category constitute highest among the sample (56 percent) and that of SC and ST are 34 percent and 10 percent respectively.
- It is inferred from the study that, the major percent of the members (92 percent) are of married and the percentage of unmarried women are only a meager i.e. (4 percent). That means the result indicates that Kudumbashree has not succeeded in attracting unmarried women as that of married women.
- Majority of the sample has SSLC and Predegree levels of education.

- It is found that 82 per cent of the members have more than 10 years of association with the group.
- The aspects selected for measuring the economic empowerment of women members in Kudumbashree units such as financial contribution to the family, increase in the standard of living, economic status, access to control over resources, level of food consumption, social status, borrowing money and buying household articles before and after joining the Kudumbasree Units revealed that they are economically and socially empowered after joining the group.
- All of them opined that their saving habit has been improved after joining the group. They follow a weekly saving pattern among the sample with a meagre amount which varies from Rs. 150 to Rs. 300 in different units.
- The study reveals that members are finding easy access to loan compared to the other avenues since they give loans to the needy from their saving fund at a rate of interest of 1 percent per month to the principle amount. As the loan amount comes down the interest amount also comes down. The interest amount so collected is distributed either added to their saving amount or distributed among the members itself.
- The majority of the members utilising loan amount for self-employment and other personal matters.
- Unit members' affected flood 2018 received a sum of Rs. 50,000 as loan at a lower rate of interest for their rehabilitation and survival.
- Units received a sum of Rs. 1,05,000 from the government as a COVID-19 relief fund with subsidy which is being distributed among the members as a loan amount at a nominal rate of interest.
- The recovery status of loan is quite good. This shows the credibility of members of the group.
- 76 percent of the sample opined that their banking habit has been improved after joining the group and 54 percent of them opined that their spending habit has also improved due to the Kudumbasree membership.

CONCLUSION

Kudumbasree has helped in making palpable changes in the economic status, saving habit, spending pattern and has fostered easier access to loans. On the whole it is quite evident from the study that women in PadiyurPanchayat have largely benefitted from the Kudambashree programme. The fact that empowering women is the key to a more sustainable development of the economy is supported by the present study. Women have acquired the capability of carrying out their own initiatives and Kudumbashree has enabled them to make their livelihood choices more effectively, even during this hard times of COVID-19.

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EXPEDITION OF CORPORATE SOCIAL RESPONSIBILITY (CSR) DURING COVID-19 IN INDIA

Nijil Jacobi
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Abstract
Corporate Social Responsibility (CSR) is a method through which an organization consolidates ecological, social and human improvement worries into its arranging and activities to guarantee that its tasks are moral and advantageous for society. CSR in India has customarily been viewed as an altruistic action. Be that as it may, with the initiation of Section 135 in the Companies Act 2013, India turned into the first nation to have legally commanded CSR for determined organizations. The Demonstration requires organizations with a total asset of ₹500 crore or more, or turnover of ₹1,000 crore or more, or a net benefit of ₹5 crore or seriously during the promptly going before monetary year, to burn through 2% of the normal net benefits of the quickly going before three years on CSR exercises. It lists the exercises that can be attempted and the way in which the organizations can embrace CSR projects/programs. In the midst of the COVID-19 outbreak, the Ministry of Corporate Affairs has informed that organizations' consumption to battle the pandemic will be considered substantial under CSR exercises. Assets might be spent on different exercises identified with COVID-19, for example, advancement of medical care including preventive medical care and disinfection, and catastrophe the board.
Keywords: *Company, Corporate Social Responsibility (CSR), COVID-19, Invest India*

Introduction

'CSR is the process by which an organization thinks about and evolves its relationships with stakeholders for the common good, and demonstrates its commitment in this regard by adoption of appropriate business processes and strategies. Thus, CSR is not charity or mere donations CSR is a way of conducting business, by which corporate entitles visibly contribute to the social good. Socially responsible companies do not limit themselves to using resources to engage in activities that increase, only their profits. They use CSR to integrate economic, environmental and social objectives with the company's operations and growth.' (CSR as defined by the Ministry of Corporate Affairs, Government of India).

Corporate Social Responsibility (CSR) doesn't have a generally acknowledged definition; the center of the idea in any case, is organized around the conviction that organization has an awareness of others' expectations towards society and individuals from whom they determine their prosperity. In nations like India, where monetary reconciliation and social consideration are basic powers that drive the majority towards development and improvement CSR has turned into an indispensable and effective piece of corporate scene.

The COVID-19 pandemic has been especially hard on the worldwide economy. There has been a lofty ascent in joblessness this year as the lockdowns and social separating standards have not permitted individuals to go to work, and they don't have the right stuff to work distantly. To make financial recuperation in the COVID-19 followed recently ordinary workplace, the labour force should get what it takes to be more employable.

Discussion

India was the first country in the world to force a legal commitment of CSR for companies meeting certain standards. According to Section 135 of the Companies Act, companies with a total assets of INR 5 Bn ($ 70 Mn) or more, or a yearly turnover of INR 10 Bn ($ 140 Mn) or more, or net proft of INR 50 Mn ($) at least 699,125, to burn through two percent of their normal net profits of three years on CSR. This arrangement makes India the main country in the world that makes both the spending and revealing of CSR commitments compulsory. Besides, the Organizations Act and ensuing alterations have extended and clarified exercises for which the two percent subsidizing can be utilized. The Public authority of India has clarified that CSR spending isn't good cause or simple gifts with no vital benefits. Indeed, there has been a coordinated work to define wide regions (Schedule VII of the Companies Act 2013) under which the subsidizing can be diverted, in this way noticeably and emphatically affecting society. Also, there has been a conscious endeavor to keep the CSR enactment lined up with India's obligation to the United Nations Sustainable

Development Goals (UN-SDGs). Schedule VII of the Companies Act 2013 defines expansive spaces of intercession that are expected to be deciphered generously with the inevitable spotlight being on guaranteeing sustainable development of the country.

A sum of INR 71, 277 Cr have been spent on 1,05,358 CSR projects till Financial Year 2019. The best three spaces getting greatest financing are instruction, wellbeing and provincial turn of events. Another region getting significant subsidizing is natural maintainability. Another intriguing pattern is that significant measures of subsidizing go to higher industrialized states. Since Financial Year 2015, Maharashtra, Karnataka, Gujarat and Tamil Nadu have gotten more than 30% of the absolute CSR spend. This could be for a long time like the organization is hoping to have a positive social effect in their spaces of activity, just as more profound associates with social effect associations working in a similar region. This can likewise be found in information on CSR consumption modes where very nearly 44% of all spending is finished by the actual organizations or by means of trusts/social orders/Segment 8 organizations set-up by them. One more 43 percent is done through different execution accomplices. Notwithstanding, the grouping of expenditure in these states, implies that states, for example, Jharkhand, Bihar, Chattisgarh, Madhya Pradesh and Uttar Pradesh which represent more than 55% of the optimistic areas (states with poor financial pointers), get just 9% of the all-out consumption towards CSR. Indeed, no state, aside from Uttar Pradesh, from the rundown above highlight in the main 10 state beneficiaries. For CSR to be genuinely successful, this awkwardness would need to be adjusted. Contribute India's 'Corporate Social Responsibility Projects Repository' on the India Investment Grid (IIG) is a work toward this path. It is trusted that by giving a stage to all states to list potential CSR projects at a focal level, organizations and their execution accomplices would have the option to survey where their CSR assets would be generally effective across India. Presently, the entryway has over 650+ ventures across eight assorted domains.

CSR and COVID-19 outbreak in India

The India Government announced the novel COVID-19 outbreak in the nation a "notified disaster" to empower state governments to assemble assets from the State Disaster Response Funds (SDRF). Following the notification, the Ministry of Corporate Affairs (MCA) clarified that expenditure of assets for COVID-19 help would be an allowable movement under CSR. Once more, the MCA prompted that the exercises ought to be deciphered generously in order to catch the pith of the exercises allowed under the Timetable. The public authority has likewise set up the 'Prime Minister's Citizen Assistance and Relief in Emergency Situations Fund' (PM CARES) to react to the COVID-19 emergency and give alleviation to those influenced. Further, Schedule VII was altered to incorporate commitments to PM CARES as CSR alongside the current PM's Public Help Asset. Taking advantage of its tremendous organization and connections, Invest India set up a CSR specific help cell to help corporates to channel their CSR subsidizing into different administrative and non-legislative associations just as focal and state-level finances set up for the specific undertaking of COVID-19 relief. To help commitments to alleviation assets across both the middle and states, Invest India made an internet based vault of 30+ alleviation assets just as fostered a pipeline of INR 163 Cr in gifts and CSR commitments from corporates. This empowered corporates and volunteers to find and associate with associations requiring financial or other help in their exercises. Another key enablement work for Invest India's COVID-19 reaction was the assistance of gifts of fundamental supplies, more than 10,86,100 bits of PPEs, basic consideration hardware and different products to cutting edge associations.

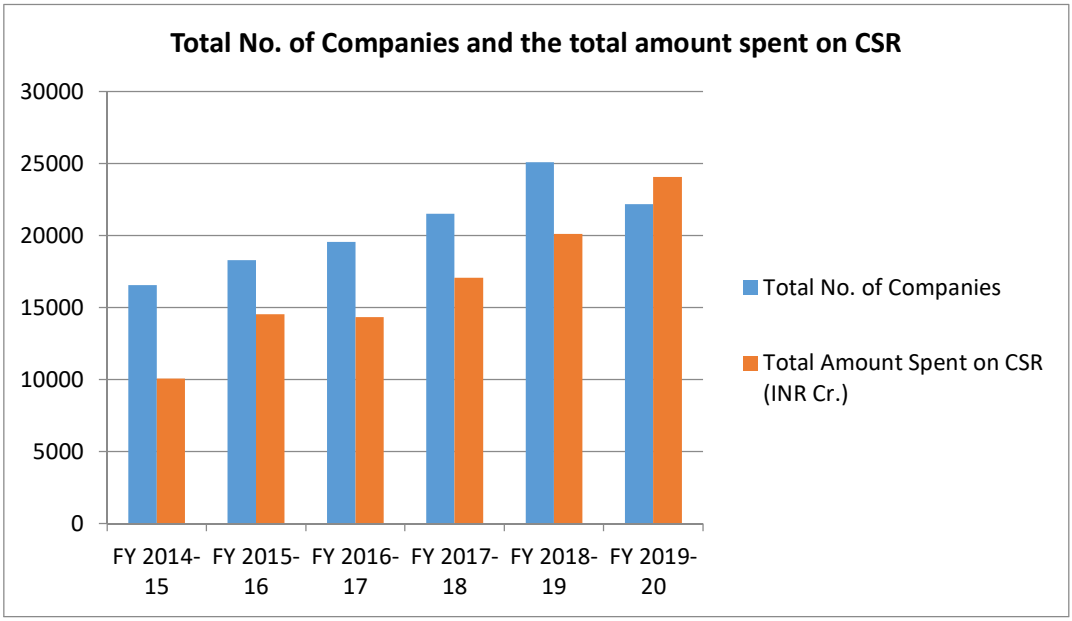
Table 1: Financial Year-wise amount spent on CSR in India

Financial Year	Total No. of Companies	Total Amount Spent on CSR (INR Cr.)	States & UTs Covered	Total No. of CSR Projects	Development Sectors Entered by Companies
FY 2014-15	16548	10066	36	9365	29
FY 2015-16	18292	14517	36	18468	29
FY 2016-17	19552	14344	36	23076	29
FY 2017-18	21515	17079	36	26830	29
FY 2018-19	25093	20099	36	32237	29
FY 2019-20	22155	24063	36	34291	29

Source: National CSR Data Portal, Ministry of Corporate Affairs, Government of India

The above table shows the total amount spent on CSR in India. The total number of companies engaged on CSR goes on increasing across the various financial years in India except FY 2019-20. The total number of companies decreased from 25093 in FY 2018-19 to 22155 in FY 2019-20. Even though the number of companies decreased, the total numbers of CSR projects are very high in FY 2019-20. It is clear that during 2019-20 companies have given more priority to CSR than any other financial years. The total amount spent on CSR in the financial year 2019-20 is the highest than any years. The below given Figure 1 depicts the same.

Figure 1: Total No. of Companies and the total amount spent on CSR



Source: National CSR Data Portal, Ministry of Corporate Affairs, Government of India

Table 2: Top Companies Spent on CSR in India in FY 2019-20

Company Name	Amount (INR Cr.)
RELIANCE INDUSTRIES LIMITED	908.71
TATA CONSULTANCY SERVICES LIMITED	602.00
OIL AND NATURAL GAS CORPORATION LIMITED	582.07
TATA SONS PRIVATE LIMITED	548.83
HDFC BANK LIMITED	535.31
INDIAN OIL CORPORATION LIMITED	518.49
INFOSYS LIMITED	359.94
BHARAT PETROLEUM CORPORATION LIMITED	346.46
POWER GRID CORPORATION OF INDIA LIMITED	346.21
ITC LIMITED	342.24
NTPC LIMITED	304.92
HINDUSTAN ZINC LIMITED	266.93
REC LIMITED	253.64
J. P. MORGAN SERVICES INDIA PRIVATE L...	204.93
NMDC LIMITED	199.99
TATA STEEL LIMITED	183.80
HINDUSTAN PETROLEUM CORPORATION LIMITED	182.24

Source: National CSR Data Portal, Ministry of Corporate Affairs, Government of India

Highlights of the work undertaken by Invest India for COVID-19 related CSR engagements

- ✓ Created a repository of 32 relief funds for companies to access to meet their CSR compliance for the year

- ✓ Assisted in the donation of over 10.86,100+ essential supplies donation from corporates as part of their CSR activities
- ✓ Made 60+ connections for COVID-19 donations
- ✓ Reached out to 289 tech incubators across Indian an effort to channel CSR funds into the developing technology space
- ✓ Developed a pipeline of INR 163 Cr to be channeled to COVID-19 relief funds(state and central level)
- ✓ Received 190 COVID-19 technology solutions approved for CSR funding through national incubators across India

CSR Trends in India in 2021

1. New learning

The COVID-19 changed the elements of nearly everything. Work was slowed down for quite a long time in associations. Notwithstanding, the CSR society proceeded with their tasks yet in a changed manner. The changing trends likewise brought many new learning for the execution organizations. For instance, they figured out how to keep exceeding the networks and aiding them without doing mass social event. Reception of computerized ended up being a major deliverer for some, CSR projects, particularly in the education sector.

2. COVID-19 Vaccination

As the year 2020 drew a weighty CSR center around COVID-19 help gauges, the corporates design COVID-19 immunization for local area and production network laborers under their CSR program.

3. Educational Support

Other than health sector, the educational sector has been profoundly influenced during the COVID-19 pandemic. Education has transformed from off-line to online mode. CSR funds are being used to create a virtual learning environment to the poor who lack such facilities.

4. Livelihood Support

As a huge number of laborers lost their employment because of lockdown and easing back monetary exercises last year, the CSR activities will be giving push on the expertise improvement and occupation arranged preparing project to empower unemployed for new positions.

5. More joint effort with Government

The year 2021 will likewise see a lot more elevated level of joint effort between the corporate world and the public authority offices towards execution of CSR projects.

6. Multiple CRS Projects with Same Objectives

The numerous CSR projects being worked in a similar area and on a similar topic by different companies will create considerable impact in the economy and the society.

7. Bottom-Up Approach

The CSR projects at ground level will have significantly more understanding this time on execution of the undertaking on the ground level. Their experience of dealing with undertakings and method of making effect will get voice in the CSR project arranging and asset distribution.

8. More usage of CSR reserves

Usage of CSR reserves is probably hiking as corporates are under moral obligation to help networks and individuals in out-of-the-box ways. The business and market restoration will help corporate feelings and their CSR arranging and execution will be among first concerns.

Conclusion

CSR of a company is overseen by the most scintillating minds. A company that is spending a lot of its supports needs to consistently guarantee that their cash is spent well, out of power of propensity. To accomplish this, it is executed by scholarly and experienced individuals. Hence, it has an enormous obligation and extension for what's to come. While India is developing at a quick speed, it isn't doing very well in the field of research. Interest in research in training, innovation, medication, space innovation, strategy definition, etc is needed to support native answers for native issues. CSR can turn into a reason for transformation in the field of research. India experiences the issue of mind channel. CSR can possibly keep that from occurring. The year 2020 showed us an alternate feature of life. It caused us to acknowledge how badly pre-arranged we were to confront a catastrophe, regardless of that, how we arose a victor by adjusting to the new and changed conditions. Life after COVID-19 is referred to as ‘new-normal’ considering the way that it would be for all intents and purposes outlandish for individuals to return to the predictability of the time before the pandemic. 2020 likewise disturbed the CSR space in a significant manner. The greater part of the organizations spent most of their CSR assets towards COVID-19 help in 2020. This removed the funds and consideration from numerous different causes and objectives regarding tending

to them. As the world moves towards the recuperation stage, the organizations are equipping with new plans and objectives for their CSR drives.

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18th&19th JUNE 2021

Volume 2

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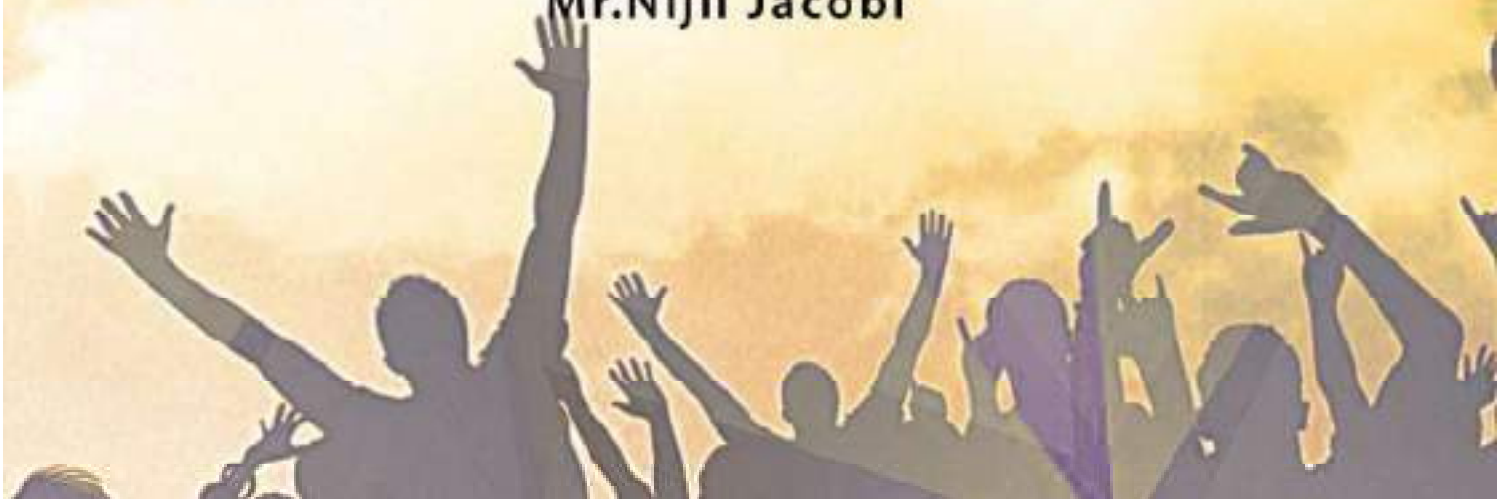

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ECONOMICS OF HAPPINESS – THE LIFE SATISFACTION APPROACH TO INDIVIDUALS' PREFERENCES AND INDIVIDUALS' WELFARE

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Abstract

The economics of happiness is an approach to assessing welfare which combines the techniques typically used by economists with those more commonly used by psychologists. It relies on surveys of the reported wellbeing of hundreds of thousands of individuals across countries and continents. It also relies on more expansive notions of utility than the conventional economics, highlighting the role of non-income factors that affect well-being. It is well suited to informing questions in areas where revealed preferences provide limited information, such as the welfare effects of inequality and of macroeconomic policies such as inflation and unemployment. One such question is the gap between economists' assessments of the aggregate benefits of the globalization process and the more pessimistic assessments that are typical of the general public. Standard analyses based on aggregate, income-based measures provide important benchmarks for assessing the impact of globalization on poverty and inequality. This paper highlights the novel approach — the economics of happiness — using the World Happiness Reports.

Keywords: *Economics, Happiness, Life, Satisfaction, Welfare*

Introduction

What makes people happy in life? This is a crucial question that has the potential to shake up economics. In recent years, the dissatisfaction with the understanding of welfare in economics together with the new opportunities to empirically study people's subjective wellbeing have spurred impressive and stimulating new research in the often called dismal science. The economics of happiness has emerged as one of the most thriving areas in current economic research. Happiness research in economics takes reported subjective well-being as a proxy measure for individual welfare. "Subjective well-being" is used in psychology for an individual's evaluation of the extent to which he or she experiences positive and negative affect, happiness or satisfaction with life. The economic study of individual happiness is based on recognizing that everyone has his or her own ideas about happiness and the good

life, and that revealed behavior is an incomplete indicator of individual well-being. Individuals' welfare can nevertheless be captured and analyzed: individuals can be asked how satisfied they are with their lives. They are assumed to be good judges of the overall quality of their lives. Welfare and well-being have traditionally been gauged by using income and employment statistics, life expectancy, and other objective measures. The Economics of Happiness, which is based on people's reports of how their lives are going, provides a complementary yet radically different approach to studying human well-being. Typically, subjective well-being measures include positive and negative feelings (e.g., momentary experiences of happiness or stress), life evaluations (e.g., life satisfaction), and feelings of having a life purpose. Both businesses and policymakers now increasingly make decisions and craft policies based on such measures. This paper provides an overview of the Happiness Economics approach and outlines the promises and pitfalls of subjective well-being measures.

Discussion

Economics of Happiness

The economics of happiness — the approach while psychologists have been using surveys of reported well-being to study happiness for years, economists only recently ventured into this arena. Early economists and philosophers, ranging from Aristotle to Bentham, Mill, and Smith, incorporated the pursuit of happiness in their work. Yet as economics grew more rigorous and quantitative, more parsimonious definitions of welfare took hold. Utility was taken to depend only on income as mediated by individual choices or preferences within a rational individual's monetary budget constraint. Even within a more orthodox framework, focusing purely on income can miss key elements of welfare—as numerous economists have noted over time. People have different preferences for material and non-material goods. They may choose a lower paying but more personally rewarding job, for example. They are nonetheless acting to maximize utility in a classically Walrasian sense. The study of happiness or subjective well-being is part of a more general move in economics that challenges these narrow assumptions. The introduction of bounded rationality and the establishment of behavioral economics, for example, have opened new lines of research.

Happiness economics — which represents one new direction — relies on more expansive notions of utility and welfare, including interdependent utility functions, procedural utility, and the interaction between rational and non-rational influences in determining economic behavior. Richard Easterlin was the first modern economist to re-visit the concept of

happiness, beginning in the early 1970s. More generalized interest took hold in the late 1990s the economics of happiness does not purport to replace income-based measures of welfare, but instead to complement them with broader measures of well-being. These measures are based on the results of large-scale surveys, across countries and over time, of hundreds of thousands of individuals who are asked to assess their own welfare.

A remarkable new development Economics has substantially changed over the last few years. There is a noteworthy development underway. The Economics of Happiness provides an innovative theoretical and empirical analysis of individual well-being. Based on these insights economics is likely to change considerably in the future. Standard economics is being transformed in three respects:

1. Happiness and life satisfaction are measurable, which allows us to proxy the concepts of utility or individual welfare in a satisfactory way. What was considered a revolution in the 1930s, when Sir John Hicks, Lord Lionel Robbins and others claimed that utility cannot and need not be measured, has been reversed. Measuring happiness has allowed us to extend economic theory into various new areas. For instance, it is now possible to identify biases in decision-making. Standard economic theory based on the concept of "revealed preference" equates the utility expected when deciding between consumption bundles with the utility actually experienced when consuming them. Happiness research shows that individuals make biased decisions when choosing between alternatives. As a consequence of these biases in judgment, they find themselves less satisfied with life than they could be according to their own evaluation (Kahneman and Thaler 2006; Stutzer and Frey 2007).
2. The economic analysis of subjective well-being teaches us how human beings value goods and services, as well as how they value social conditions. The effects of income, unemployment and other economic, social and genetic factors on well-being are empirically identified. The new insights include non-material values such as the value of autonomy and social relations with friends and family. Economic activity is seen as contributing to human happiness. This does not exclude that other goals such as loyalty, responsibility, self-esteem, freedom or personal development also matter.
3. Economic happiness research is relevant at two levels of policy, at the constitutional level where the rules of the game are determined and at the post-constitutional level where political decisions are taken within these rules. Happiness research shows that democracy and federalism are fundamental institutions that raise people's life

satisfaction. In the current politico-economic process, the life satisfaction approach makes it possible to capture individuals' preferences and individuals' welfare for public goods in a novel way. Aggregate happiness indicators may also become a relevant input in the post-constitutional political discourse.

Happiness research in economics takes reported subjective well-being as a proxy measure for individual welfare. "Subjective well-being" is used in psychology for an individual's evaluation of the extent to which he or she experiences positive and negative affect, happiness or satisfaction with life. The economic study of individual happiness is based on recognizing that everyone has his or her own ideas about happiness and the good life, and that revealed behavior is an incomplete indicator of individual well-being.

The relationship between unemployment and unhappiness

The new classical macroeconomics argues that unemployment is voluntary: those not working just refuse to do so at the prevailing wage rate. An important reason why the reservation wage is higher than the prevailing wage is that unemployment benefits are too high. People prefer not to work and to cash in these benefits. Happiness research in economics offers a new approach to contribute productively to this debate about the individual and social costs of unemployment. Unemployment first of all reduces the individual well-being of those personally affected. In their innovative work for Britain, Clark and Oswald (1994, p. 655) summarize their results as follows: "Joblessness depresses well-being more than any other single characteristic including important negative ones such as divorce and separation." For Germany, based on individual panel data, Winkelmann and Winkelmann (1998) find a negative effect of personal unemployment on life satisfaction that would require a sevenfold increase in income to compensate. Importantly, in these two analyses, indirect effects (like income losses) that may, but need not, accompany personal unemployment are kept constant. Being unemployed therefore has psychic costs over and above the potential decrease in the material living standard. High unemployment rates also have non-negligible effects on people who are not personally affected by unemployment. Based on survey data from population samples from European Union member countries between 1975 and 1992, Di Tella et al. (2003) show that aggregate unemployment decreases average reported life satisfaction. The potential reasons include direct effects of unemployment on crime and public finances, but also workplace specific aspects like changes in working hours and salaries. Moreover, high unemployment also affects anticipated economic distress, as, for instance, the probability that a worker may himself experience a

spell of unemployment in the future increases. A large literature documents the importance of self-reported job security on individuals' well-being (see, e.g., Green 2006). In an empirical study, Luechinger et al. (2010) isolate the latter source of reduced individual welfare: the negative anticipatory feelings of angst and stress due to economic insecurity. In order to distinguish between general negative externalities of unemployment and changes in economic risks to individuals, workers are studied in two sectors of the economy that differ fundamentally in their exposure to economic shocks – people working in the private sector and those working in the public sector. Public sector employees usually enjoy extended protection from dismissal and work in organizations that rarely go bankrupt. Thus, for institutional reasons these workers face a reduced risk of losing their jobs in comparison with workers in the private sector. In their study for Germany, they find that people working in the private sector are affected more strongly by general economic shocks than are those working in the public sector suggesting that a substantial fraction of the psychic costs brought about by general unemployment is due to increased economic insecurity. The discussion reveals that research on happiness has identified two major aspects that are largely neglected in standard economics. Unemployment is not simply an underutilization of resources and not simply a decision between choosing to stay employed (at a low wage), and becoming unemployed (with unemployment benefits). Individuals experience a loss in psychic well-being when being unemployed beyond the reduction in income involved. The utility losses experienced go beyond those who are actually unemployed. Individuals with a job are also negatively affected by a higher unemployment rate, an important reason being that they experience a rise in economic insecurity.

The Life Satisfaction Approach

One of the major contributions of happiness research directly relevant for public policy refers to the new instruments that enable individuals' preferences and individuals' welfare to be captured. As a consequence, insights of happiness research increase political competition in the current politico-economic process. There is a demand for happiness research by politicians, public officials and representatives of special interest groups as they hope to strengthen their position in the competition for votes or in bargaining for government policies. A case in point is information about the value of public goods and public bads for cost-benefit analyses. Within happiness research, a promising complementary method is emerging that avoids some of the major difficulties inherent in previous approaches. It is called the Life Satisfaction Approach. With reported subjective well-being as a proxy

measure for individual welfare, public goods can be directly evaluated in utility terms. The marginal utility of public goods or the disutility of public bads is estimated by correlating the amount of public goods or public bads with individuals' reported subjective well-being. By measuring the marginal utility of a public good or the marginal disutility of a public bad, as well as the marginal utility of income, the tradeoff ratio between income and the public good can be calculated. The LSA has, for example, been used to value air pollution (Luechinger 2009; Welsch 2006), airport noise nuisance (van Praag and Baarsma 2005) and terrorism (Frey et al. 2009). Recent studies applying the LSA have already reached a high standard, and the preconditions for its application are better understood and formulated. What has so far been an academically driven development of a new method may soon become an empirical tool that is in demand in the political process.

Conclusion

The economics of happiness as an area in economics developed so far as a strongly empirical endeavor. It is spurred by the direct measurement of individuals' well-being. Thereby, economists built on instruments tested in psychology and included in many surveys by pollsters. While the various self-reported measures are the basis for the area's academic success, they are also still subject to many controversial discussions about the merits of the new approach in economics. Not all criticism is equally productive. Fundamental rejections of the new research tend to neglect a comparative perspective with past research and disregard the potential of happiness research to provide complementary insights. However, the skepticism has also motivated many productive analyses on the validity of the empirical measures has led to the development of new statistical tools to analyze survey data, has given rise to new measures of subjective well-being, and has invigorated the debate about welfare in economics.

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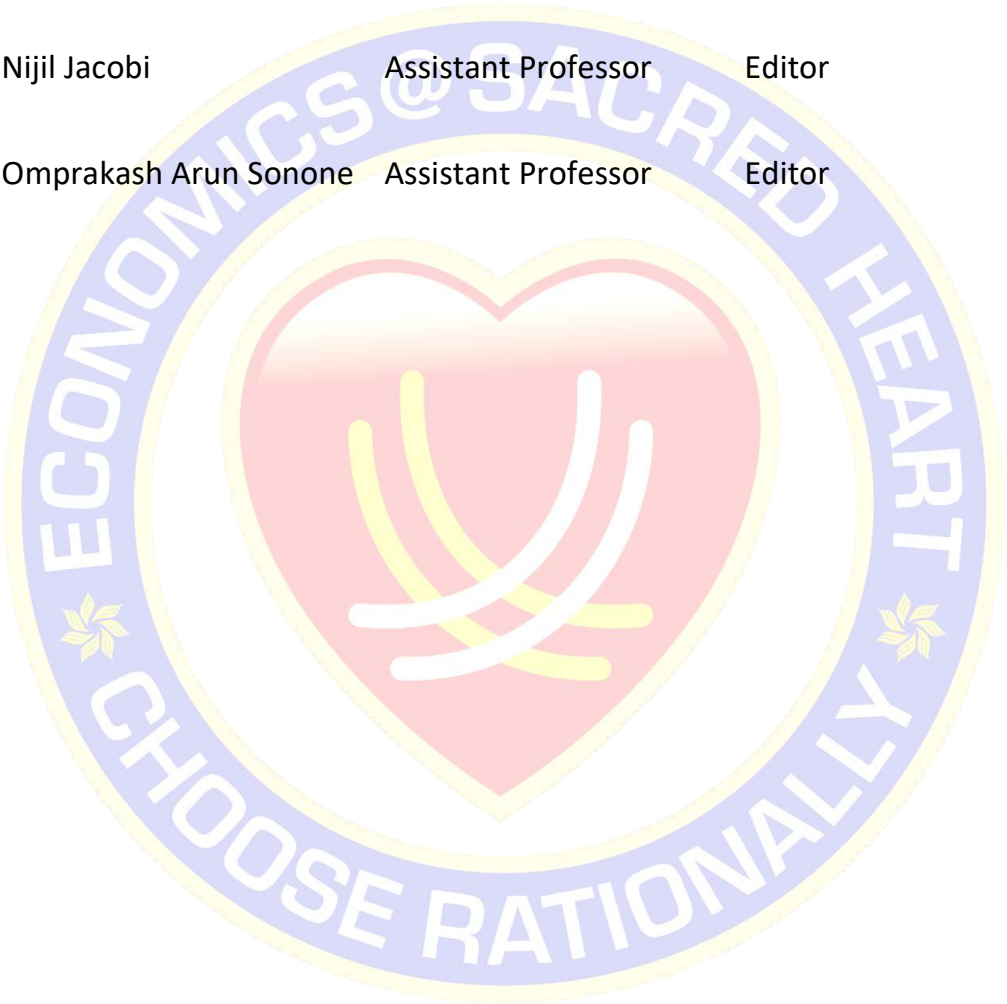

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FOREWORD



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I am delighted to write the foreword for this Book titled Proceedings of the National Conference Life in 2020s: Social, Cultural and Economic Dimensions, 25th May 2021 not only because of my Compadres Dr. Chacko Jose and Mr. Nijil Jacobi but also its relevance post outbreak of COVID-19, which will leave a lasting imprint on the world economy, causing permanent changes and teaching important lessons. In a very short span of time, I have developed a very strong and cordial relation of Friendship and Trust with Dr. Chacko Jose and Mr. Nijil Jacobi, thanks to the Pandemic led Online Webinars.

The sole objective of this book is to understand how COVID-19 spread has left national economies and businesses counting the costs whereas governments struggle with new lockdown measures to tackle the spread of the second wave of the corona virus. Department of Economics, Sacred Heart College, Chalakudy has an impressive track of promoting inclusive education and research. This book is a unique result of highly committed and dedicated professionals of the Institute.

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Indian author Arundhati Roy has very well said in her book: Pandemic Is a Portal, "Historically, pandemics have forced humans to break with the past and imagine their world anew. This one is no different. It is a portal, a gateway between one world and the next."

Remote work is likely to become more common. Initially, many companies were reluctant to embrace remote work. Now that many have tried it with good results, remote work might be here to stay. The pandemic crisis has accelerated the pace of digital transformation worldwide, with further expansion in e-commerce and increase in the rate of adoption of telemedicine, videoconferencing, online teaching, and fintech. Virus screening is likely to become part of our life, just like security measures became ubiquitous after 9/11.

Despite the development of new vaccines, many are still wondering what recovery could look like. Big shifts in stock markets, where shares in companies are bought and sold, have affected the value of pensions or individual savings accounts. COVID-19 pandemic has increased inequality, exclusion, discrimination and global unemployment in the medium and long term as seen during the 2020s.

Self-quarantine and staying indoors for longer duration has inflicted social factors and caused psychological problems and violence by creating differences among people as well as verbal and physical disputes. The impacts of crises are never gender-neutral, and COVID-19 is not an exception. While everyone is facing unprecedented challenges, women are bearing the brunt of the economic and social fallout of COVID-19. Globally, 70 per cent of health workers and first responders are women, and yet, they are not at par with their male counterparts. Women are overrepresented in many of the industries hardest hit by COVID-19, such as food service, retail and entertainment. For example, 40 per cent of all employed women – 510 million women globally – work in hard-hit sectors, compared to 36.6 per cent of employed men as reported by United Nations.

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The restrictive measures imposed by governments has led to cancellation of major arts and cultural events, including festivals and expos across the globe and has disrupted business, particularly of SMEs, and are major sources of livelihood for many young and aspiring entrepreneurs. Beyond that, revenues derived by governments from both domestic and international tourism, have completely disappeared overnight, the hospitality sector has been hit hard. With millions of jobs and many companies bankrupt as over 35 million hotel and rental worldwide have registered a fall in reservations in all the top travel destinations, reported by Transparent.

In the United States, the proportion of people out of work hit a yearly total of 8.9%, according to the International Monetary Fund (IMF). Millions of workers have also been put on government-supported job retention schemes as parts of the economy, such as tourism and hospitality; have come to a near standstill.

The IMF estimates that the global economy shrunk by 4.4% in 2020. The organisation described the decline as the worst since the Great Depression of the 1930s. The only major economy to grow in 2020 was China. It has registered a growth of 2.3% in 2020. The IMF is, however, predicting global growth of 5.2% in 2021 and will be driven primarily by countries such as India and China.

I have gone through the chapters and must admit that the researchers have chosen varied topics from different backgrounds which have relevance in today's research arena. Many of them have worked on the primary dataset and have used cutting edge methodology. The contents of the chapters are very well structured and presented in a meaningful manner. I strongly believe that this book will accomplish the requirements of the policy makers, academicians and researchers.

With Best Wishes !!!

15 - 08 - 2021 **Dr. Ana Mateen**

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REINVENTING INDIAN AUTO SECTOR IN THE POST PANDEMIC ECONOMY

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Abstract

India is in the throes of one of the darkest moments in the nation's history. A deadly pandemic is now sweeping through a country at an immense speed. Thousands are dying every day as infections continue to soar to record levels. All of a sudden an overwhelming sense of optimism has now turned into despair and anguish. India is staring at a human catastrophe of unimaginable proportions. The pandemic has been affecting the livelihoods of almost everyone and it hasn't spared the Indian automobile industry either. The automobile industry is quite possibly the main driver of monetary development and economic growth of India and one with high participation in global value chains. India is the fourth largest automobile market in the world. It is also the largest manufacturer of two-wheelers and the seventh-largest manufacturer of commercial vehicles in the world. The development of this area has been on the rear of solid government support which has assisted it with cutting a novel way among the assembling areas of India. But Indian auto industry was already struggling in 2019 as sales of almost all established players have gone down due to the far-reaching impacts of the COVID-19 pandemic. As the industry struggled with lower sales numbers during this period, so could not clear the stock of BS4 and that becomes an additional burden on the industry. This paper studies the impact of the COVID-19 pandemic on the automobile industry in India.

Keywords: *Automobiles, COVID-19, Emission, Export, Production, Sales*

Introduction

The automobile industry is quite possibly the main driver of monetary development and economic growth of India and one with high participation in global value chains. The development of this area has been on the rear of solid government support which has assisted it with cutting a novel way among the assembling areas of India. The vehicles delivered in the nation exceptionally take into account the requests of low-and middle-income groups of the population which makes this area stand apart among the other vehicle-creating nations. In 2017, India turned into the world's fourth-biggest car market, and the interest for Indian

vehicles keeps on filling in the homegrown and global business sectors. To meet the future requirements of clients (counting the electrical vehicles) and stay in front of rivalry, producers are presently making up for lost time with upgradation, digitization, and robotization. The section additionally dissects India's public strategy considering these turns of events.

Indian automobile industry

The auto business is a significant driver of the monetary development in India and one of the effective areas wherein the nation has a high investment in global value chains (GVCs). The Indian automobile industry – including the vehicle and the auto segment fragments – is one of the vital drivers of the monetary development of India. Being profoundly incorporated with other modern areas, it is a significant driver of the assembling total national output (Gross Domestic Product), fares, and work. India was the 6th biggest maker of cars internationally with a normal yearly creation of around 29 million vehicles in 2017–2018, of which around 4 million were exported. India is the largest tractor manufacturer, second largest two-wheeler manufacturer, second-largest bus manufacturer, fifth-largest heavy truck manufacturer, sixth largest car manufacturer, and eighth-largest commercial vehicle manufacturer.

In 2020, India was the fifth-biggest auto market, with around 3.49 million units consolidated sold in the traveler and business vehicle classes. It was the seventh biggest maker of business vehicles in 2019. The two-wheelers segment dominates the market as far as volume inferable from a developing working class and a youthful populace. Besides, the developing revenue of the organizations in investigating the provincial business sectors further supported the development of the sector. India is likewise an unmistakable auto exporter and has solid fare development assumptions for the not-so-distant future.

If we look into the current situation, India is in the throes of one of the darkest moments in the nation's history. A deadly pandemic is now sweeping through a country at an immense speed. Thousands are dying every day as infections continue to soar to record levels. All of a sudden an overwhelming sense of optimism has now turned into despair and anguish. India is staring at a human catastrophe of unimaginable proportions. Death devastation, desperation, and despair have permeated the lives of 1.3 billion people in India as the second wave of the COVID-19 pandemic hit the country with immense ferocity. India's healthcare system has buckled under pressure leaving people without life-saving hospital beds oxygen and drugs all

over 290 000 people have died from the virus with reported infections topping 26 million. This paper focuses on how the COVID-19 pandemic affected the Indian automobile industry.

Objectives

The objectives of the study are stated as follows.

1. To analyze the Indian Automobile Production and Sales Trends before and after COVID-19 pandemic.
2. To study the Automobile Domestic Sales and Exports Trends in India.

Research Methodology

Secondary data was used for the study and the research design for this study was descriptive. Secondary data was accumulated through various sources like Government websites, commercial websites, magazines, journal articles, newspapers, etc.

Data Analysis

Domestic Market Share for 2019-20

Table 1: Domestic Market Share for 2019-20

Domestic Market Share for 2019-20	
Passenger Vehicles	13%
Commercial Vehicles	3%
Three Wheelers	3%
Two Wheelers	81%
Grand Total	**100**

Source: SIAM India, 2021

The Indian automobile market can be divided into four main segments - two-wheelers (motorcycles, geared and ungeared scooters), three-wheelers, passenger vehicles (cars and utility vehicles), and commercial vehicles (light, medium and heavy). The highest domestic sales market share is in Two Wheeler production which is 81% of the total vehicle sales in the financial year 2019-20. The second domestic market share is for Passenger Vehicles followed by Commercial Vehicles and Three Wheelers.

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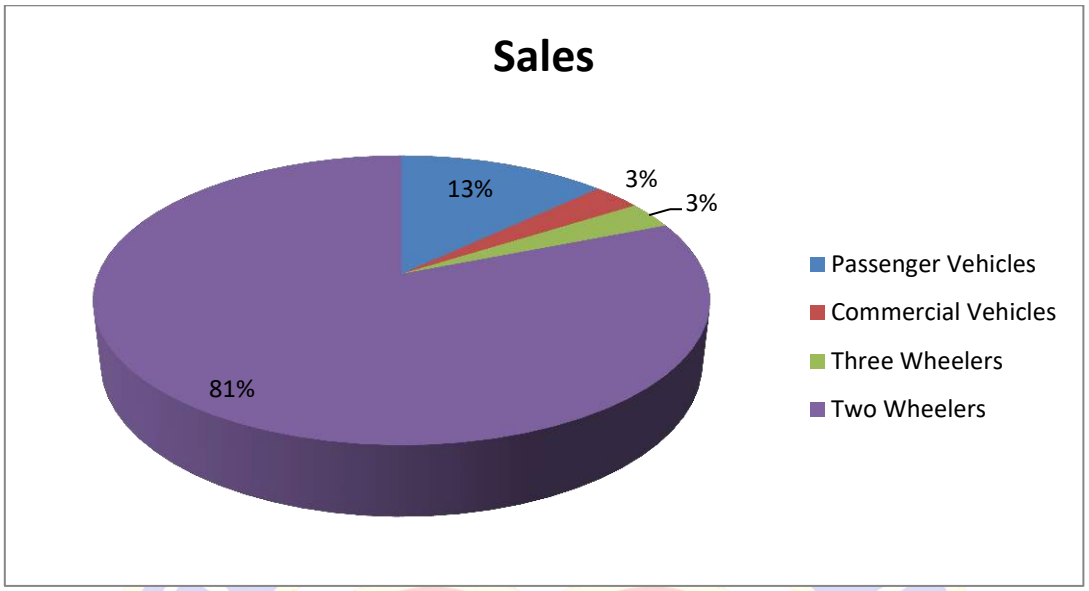
Figure 1: Domestic Market Share for 2019-20



Source: SIAM India, 2021

Automobile Production Trends

The automobile industry produced a total 24,016,599 in 2015-16, 25,330,967 in 2016-17, 29,094,447 in 2017-18 and 30,914,874 2018-19. It indicates that automobile production in India had an increasing trend before the COVID-19 pandemic in India. But the industry faced a severe setback during the lockdown period of the pandemic and the industry delivered a total of 22,652,108, which is the lowest production since 2014-15, vehicles including Passenger Vehicles, Commercial Vehicles, Three Wheelers, Two Wheelers, and Quadricycles in April-March 2021 as against 26,353,293 in April-March 2020, registering a de-growth of (-) 14.04 percent over a similar period last year.

Table 2: Automobile Production Trends

Category	**2015-16**	**2016-17**	**2017-18**	**2018-19**	**2019-20**	**2020-21**
Passenger Vehicles	3,465,045	3,801,670	4,020,267	4,028,471	3,424,564	3,062,221
Commercial Vehicles	786,692	810,253	895,448	1,112,405	756,725	624,939
Three Wheelers	934,104	783,721	1,022,181	1,268,833	1,132,982	611,171
Two Wheelers	18,830,227	19,933,739	23,154,838	24,499,777	21,032,927	18,349,941
Quadricycle	531	1,584	1,713	5,388	6,095	3,836
Grand Total	**24,016,599**	**25,330,967**	**29,094,447**	**30,914,874**	**26,353,293**	**22,652,108**

Source: SIAM India, 2021

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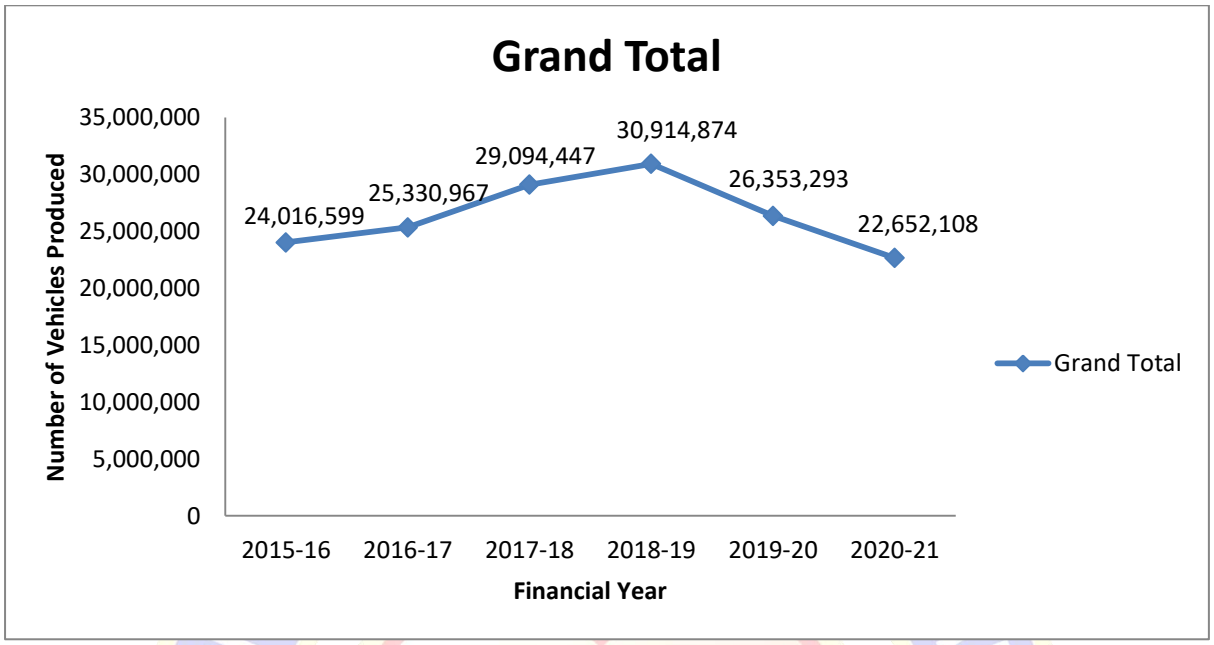
Figure 2: Automobile Production Trends



Source: SIAM India, 2021

Automobile Domestic Sales Trends

The automobile domestic sales in India had an increasing trend over the years before the lockdown. The automobile domestic sale was 20,468,971 in 2015-16, 21,863,281 in 20116-17, 24,981,312 in 2017-18 and 26,266,179 in 2018-19. But after the lockdown measures, the domestic automobile sales in India came down to 21,545,551 in 2019-20 and to 18,615,588 in 2020-21 which is the worst in the last eight years.

The sale of Passenger Vehicles declined by (-) 2.24 percent in April-March 2021 over a similar period last year. Within the Passenger Vehicles, the sales of Passenger Cars and Vans declined by (-) 9.06, percent and (-) 17.62 percent respectively while sales of Utility Vehicles expanded by 12.13 percent in April-March 2021 over the same period last year.

The general Commercial Vehicles fragment enlisted a de-growth of (-) 20.77 percent in April-March 2021 when contrasted with a similar period last year. Within the Commercial Vehicles, Medium & Heavy Commercial Vehicles (M&HCVs) and Light Commercial Vehicles (LCVs) decreased by (-) 28.40 percent and (-) 17.30 percent individually in April-March 2021 over the same period last year.

The sale of Three Wheelers declined by (-) 66.06 percent in April-March 2021 over the same period last year. Within the Three Wheelers, Passenger Carrier and Goods Carrier declined by (-) 74.49 percent and (-) 26.38 percent respectively in April-March 2021 over April-March 2020.

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Two Wheelers sales registered a de-growth of (-) 13.19 percent in April-March 2021 over April-March 2020. Within the Two Wheelers segment, Scooters, Motorcycles, and Mopeds declined by (-) 19.51 percent, (-) 10.65 percent, and (-) 3.07 percent respectively in April-March 2021 over April-March 2020.

Table 3: Automobile Domestic Sales Trends

Category	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Passenger Vehicles	2,789,208	3,047,582	3,288,581	3,377,389	2,773,519	2,711,457
Commercial Vehicles	685,704	714,082	856,916	10,07,311	717,593	568,559
Three Wheelers	538,208	511,879	635,698	7,01,005	637,065	216197
Two Wheelers	16,455,851	17,589,738	20,200,117	21,179,847	17,416,432	15,119,387
Quadricycle	0	0	0	627	942	-12
Grand Total	20,468,971	21,863,281	24,981,312	26,266,179	21,545,551	18,615,588

Source: SIAM India, 2021

Automobile Exports Trends

The automobile export has a fluctuating trend in India even before the COVID-19 lockdown. It was 36,43,828 in 2015-16 and came down to 34,80,725 in 2016-17. Again the export rose to 40,42,841 in 2017-18, 46,29,049 in 2018-19 and to 47,48,738 in 2019-20. But it had a sharp decline to 41,28,928 in the year 2020-21. In April-March 2021, overall automobile exports declined by (-) 13.05 percent. Passenger Vehicles, Commercial Vehicles, Three Wheelers, and Two Wheelers exports also declined by (-) 38.92 percent, (-) 16.64 percent, (-) 21.67 percent, and (-) 6.87 percent respectively.

Table 4: Automobile Exports Trends

Category	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21
Passenger Vehicles	6,53,053	7,58,727	7,48,366	6,76,192	662,118	404,400
Commercial Vehicles	1,03,124	1,08,271	96,865	99,933	60,379	50,334
Three Wheelers	4,04,441	2,71,894	3,81,002	5,67,683	5,01,651	392,941
Two Wheelers	24,82,876	23,40,277	28,15,003	32,80,841	3,519,405	3,277,724
Quadricycle	334	1,556	1,605	4,400	5,185	3,529
Grand Total	**36,43,828**	**34,80,725**	**40,42,841**	**46,29,049**	**4,748,738**	**4,128,928**

Source: SIAM India, 2021

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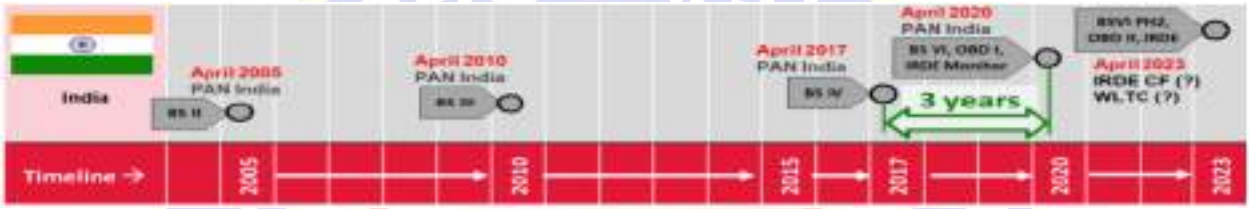
Change in Emission Norms by the Indian Government

The policy changes in the emission standards in India was well planned and informed to Indian manufacturers in advance, industry was given time of 3 years (2017-2020) to shift from BS4 to BS6. Unfortunately, the Indian auto players could not switch to 100% BS6 vehicles, within the given span of time and got left with considerable BS4 stock. In 2019 sales have dropped by 30%, Industry was hoping comeback in first quarter of march by selling the remaining stock of BS4 versions by offering huge discounts however due to lockdown all dealership has closed and people are not buying vehicles. ₹6,400 crore worth BS4 vehicles remain unsold due to Coronavirus.



Source: SIAM India, 2019

Findings

- Two-wheelers and passenger vehicles dominate the domestic Indian automobile market and account for 81% and 13% of total unit sales, respectively. Passenger car sales are dominated by small and mid-sized cars.
- After the COVID-19 lockdown, the Indian automobile domestic sales had a major setback and the total sales came down to the lowest since 2014-15.
- The automobile domestic sales in India had an increasing trend over the years before the lockdown but it declined to the worst in 2020-21, registering a de-growth of (-) 14.04 percent over a similar period last year 2019-20.
- The automobile export has a fluctuating trend in India even before the COVID-19 lockdown. Moreover, in April-March 2021, overall automobile exports declined by (-) 13.05 percent.
- ₹6,400 crore worth BS4 vehicles remain unsold due to COVID-19 pandemic and the new emission policy changes.

Conclusion

The impact of the COVID-19 pandemic on all industries was detrimental and the automobile industry was not an exception. The impact on the automobile sector was so severe that many of the companies had to hold back launch of new variants and vehicles. The pandemic

occurred at a time when the automobile industry was in a transition from fossil-based fuels to EVs. Another transformation was taking place in the automobile sector with updates in technology and design. The decline in credit availability led to slowing down of demand for the automobile sector. Discretionary spending by the public also contributed to the low demand. The low demand had a spiralling impact by hindering the interweaved supply chain mechanism of the automobile sector.

The automobile industry cannot and will not come to a standstill as it is the lifeline of the nation. For any industry in crisis due to the pandemic, the only option is to move forward for which growth is essential. Expansion of market base and product base is one way out. Other options could be product and process diversification. In a huge and diverse market like India there is always scope for increased demand. For instance, the Indian car market which was dominated by first time buyers till the last decade is now dominated by repeat buyers who will be interested in personalized features. Digital platforms could be used by the companies for the customisation process. On the marketing front, attractive buy-back schemes can attract repeat buyer.

The recent policy announcement of Government of India to scrap vehicles after 15 – 20 years of usage will undoubtedly give the automotive industry never before impetus to growth. According to the statistics, there are around 51 lakh light motor vehicles or LMVs older than 20 years in India. Around 34 vehicles are LMVs older than 15 years, while the number of medium and heavy commercial vehicles less than 15-year-old stands at 17 Lakh. Once these vehicles are denied permission for renewal of registration based on vehicle inspection, there will be huge demand for new vehicles in India. This could be seen as an opportunity for the Indian automotive industry to surpass past performance.

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ECONOMICS OF HAPPINESS AND WELFARE

WHY DOES HAPPINESS ELUDE INDIA? ELUCIDATING THE WORLD HAPPINESS REPORT (WHR) 2021

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Abstract

International Happiness Day is celebrated every year on 20th March to highlight the importance of happiness in the diurnal lives of people. The United Nations started to celebrate the International Day of Happiness in 2013 but a resolution for the same was passed in July, 2012. This resolution was first initiated by Bhutan which emphasised on the importance of national happiness over national income since the early 1970s, thereby adopting the Gross National Happiness (GNH) over Gross National Product (GNP). The phrase 'Gross National Happiness' was first coined by the 4th King of Bhutan, King Jigme Singye Wangchuck, in 1972. The concept implies that sustainable development should take a holistic approach towards notions of progress and give equal importance to non-economic aspects of wellbeing. Since 2002, the World Happiness Report has used statistical analysis to determine the world's happiest countries. In its 2021 update, the report concluded that Finland is the happiest country in the world. To determine the world's happiest country, researchers analyzed comprehensive Gallup polling data from 149 countries for the past three years, specifically monitoring performance in six particular categories: Gross domestic product per capita, Social support, Healthy life expectancy, Freedom to make your own life choices, Generosity of the general population, Perceptions of internal and external corruption levels. In order to properly compare each country's data, the researchers created a fictional country—christened Dystopia—filled with "the world's least-happy people." They then set Dystopia as the rock bottom value in each of the six categories and measured the scores of the real-world countries against this value. All six variables were then blended to create a single combined score for each country. This paper examines the World Happiness Report (WHR) 2021 and the position of India in WHR 2021.

Keywords: *Gross National Happiness (GNH), Happiness, life, wellbeing, World Happiness Report (WHR)*

Introduction

The World Happiness Report, one of the best tools for evaluating global happiness, is based on how ecstatic people perceive themselves to be. It considers six characteristics to rank countries on overall happiness: GDP per capita, social support, life expectancy, freedom to make choices, generosity, and perception of corruption. In July 2011, the UN General Assembly adopted resolution 65/309 Happiness: Towards a Holistic Definition of Development inviting member countries to measure the happiness of their people and to use the data to help guide public policy. On April 2, 2012, this was followed by the first UN High Level Meeting called Wellbeing and Happiness: Defining a New Economic Paradigm, which was chaired by UN Secretary General Ban Ki-moon and Prime Minister Jigmi Thinley of Bhutan, a nation that adopted gross national happiness instead of gross domestic product as their main development indicator. The first World Happiness Report was released on April 1, 2012 as a foundational text for the UN High Level Meeting: Well-being and Happiness: Defining a New Economic Paradigm, drawing international attention. The first report outlined the state of world happiness, causes of happiness and misery, and policy implications highlighted by case studies. In 2013, the second World Happiness Report was issued, and in 2015 the third. Since 2016, it has been issued on an annual basis on the 20th of March, to coincide with the UN's International Day of Happiness.

World Happiness Report 2021

This ninth World Happiness Report is unlike any that have come before. COVID-19 has shaken, taken, and reshaped lives everywhere. The pandemic's worst effect has been the 2 million deaths from COVID-19 in 2020. A rise of nearly 4% in the annual number of deaths worldwide represents a serious social welfare loss. For the living there has been greater economic insecurity, anxiety, disruption of every aspect of life, and, for many people, stress and challenges to mental and physical health. The World Happiness Report 2021 focuses on the effects of COVID-19 and how people all over the world have fared. The theme of 2021 is “Happiness For All, Forever”. The aim of the study was two-fold, first to focus on the effects of COVID-19 on the structure and quality of people’s lives, and second to describe and evaluate how governments all over the world have dealt with the pandemic. In particular, the report tries to explain why some countries have done so much better than others.

Finland has been ranked as the happiest country in the world for the fourth consecutive year. The Nordic nation is followed by Iceland, Denmark, Switzerland, The Netherlands, Sweden, Germany and Norway. Pakistan is on 105th, Bangladesh on 101st and China on 84th,

according to the report. People in war-torn Afghanistan are the most unhappy with their lives, followed by Zimbabwe (148), Rwanda (147), Botswana (146) and Lesotho (145). The happiness study ranks the countries of the world on the basis of questions from the Gallup World Poll. The results are then correlated with other factors, including GDP and social security. The United States ranks at 19th place for happiness, despite being one of the richest countries in the world. Overall, the index showed little change in happiness levels compared to last years' report, which was based on information from before the Covid-19 pandemic.

Table 1: Happiest Countries in the World 2021

Rank	Country name	Regional indicator	Happiness 2021
1	Finland	Western Europe	7.842
2	Denmark	Western Europe	7.620
3	Switzerland	Western Europe	7.571
4	Iceland	Western Europe	7.554
5	Netherlands	Western Europe	7.464
6	Norway	Western Europe	7.392
7	Sweden	Western Europe	7.363
8	Luxembourg	Western Europe	7.324
9	New Zealand	North America and ANZ	7.277
10	Austria	Western Europe	7.268
11	Australia	North America and ANZ	7.183
12	Israel	Middle East and North Africa	7.157
13	Germany	Western Europe	7.155
14	Canada	North America and ANZ	7.103
15	Ireland	Western Europe	7.085
16	Costa Rica	Latin America and Caribbean	7.069
17	United Kingdom	Western Europe	7.064
18	Czech Republic	Central and Eastern Europe	6.965

19	United States	North America and ANZ	6.951
20	Belgium	Western Europe	6.834
21	France	Western Europe	6.690
22	Bahrain	Middle East and North Africa	6.647
23	Malta	Western Europe	6.602
24	Taiwan Province of China	East Asia	6.584
25	United Arab Emirates	Middle East and North Africa	6.561
26	Saudi Arabia	Middle East and North Africa	6.494
27	Spain	Western Europe	6.491
28	Italy	Western Europe	6.483
29	Slovenia	Central and Eastern Europe	6.461
30	Guatemala	Latin America and Caribbean	6.435
31	Uruguay	Latin America and Caribbean	6.431
32	Singapore	Southeast Asia	6.377
33	Kosovo	Central and Eastern Europe	6.372
34	Slovakia	Central and Eastern Europe	6.331
35	Brazil	Latin America and Caribbean	6.330
36	Mexico	Latin America and Caribbean	6.317
37	Jamaica	Latin America and Caribbean	6.309
38	Lithuania	Central and Eastern Europe	6.255
39	Cyprus	Western Europe	6.223
40	Estonia	Central and Eastern Europe	6.189
41	Panama	Latin America and Caribbean	6.180
42	Uzbekistan	Commonwealth of Independent States	6.179

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43	Chile	Latin America and Caribbean	6.172
44	Poland	Central and Eastern Europe	6.166
45	Kazakhstan	Commonwealth of Independent States	6.152
46	Romania	Central and Eastern Europe	6.140
47	Kuwait	Middle East and North Africa	6.106
48	Serbia	Central and Eastern Europe	6.078
49	El Salvador	Latin America and Caribbean	6.061
50	Mauritius	Sub-Saharan Africa	6.049
51	Latvia	Central and Eastern Europe	6.032
52	Colombia	Latin America and Caribbean	6.012
53	Hungary	Central and Eastern Europe	5.992
54	Thailand	Southeast Asia	5.985
55	Nicaragua	Latin America and Caribbean	5.972
56	Japan	East Asia	5.940
57	Argentina	Latin America and Caribbean	5.929
58	Portugal	Western Europe	5.929
59	Honduras	Latin America and Caribbean	5.919
60	Croatia	Central and Eastern Europe	5.882
61	Philippines	Southeast Asia	5.880
62	South Korea	East Asia	5.845
63	Peru	Latin America and Caribbean	5.840
64	Bosnia and Herzegovina	Central and Eastern Europe	5.813
65	Moldova	Commonwealth of Independent States	5.766

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66	Ecuador	Latin America and Caribbean	5.764
67	Kyrgyzstan	Commonwealth of Independent States	5.744
68	Greece	Western Europe	5.723
69	Bolivia	Latin America and Caribbean	5.716
70	Mongolia	East Asia	5.677
71	Paraguay	Latin America and Caribbean	5.653
72	Montenegro	Central and Eastern Europe	5.581
73	Dominican Republic	Latin America and Caribbean	5.545
75	North Cyprus	Western Europe	5.536
74	Belarus	Commonwealth of Independent States	5.534
76	Russia	Commonwealth of Independent States	5.477
77	Hong Kong S.A.R. of China	East Asia	5.477
78	Tajikistan	Commonwealth of Independent States	5.466
79	Vietnam	Southeast Asia	5.411
80	Libya	Middle East and North Africa	5.410
81	Malaysia	Southeast Asia	5.384
82	Indonesia	Southeast Asia	5.345
83	Congo (Brazzaville)	Sub-Saharan Africa	5.342
84	China	East Asia	5.339
85	Ivory Coast	Sub-Saharan Africa	5.306
86	Armenia	Commonwealth of Independent States	5.283

87	Nepal	South Asia	5.269
88	Bulgaria	Central and Eastern Europe	5.266
89	Maldives	South Asia	5.198
90	Azerbaijan	Commonwealth of Independent States	5.171
91	Cameroon	Sub-Saharan Africa	5.142
92	Senegal	Sub-Saharan Africa	5.132
93	Albania	Central and Eastern Europe	5.117
94	North Macedonia	Central and Eastern Europe	5.101
95	Ghana	Sub-Saharan Africa	5.088
96	Niger	Sub-Saharan Africa	5.074
97	Turkmenistan	Commonwealth of Independent States	5.066
98	Gambia	Sub-Saharan Africa	5.051
99	Benin	Sub-Saharan Africa	5.045
100	Laos	Southeast Asia	5.030
101	Bangladesh	South Asia	5.025
102	Guinea	Sub-Saharan Africa	4.984
103	South Africa	Sub-Saharan Africa	4.956
104	Turkey	Middle East and North Africa	4.948
105	Pakistan	South Asia	4.934
106	Morocco	Middle East and North Africa	4.918
107	Venezuela	Latin America and Caribbean	4.892
108	Georgia	Commonwealth of Independent States	4.891
109	Algeria	Middle East and North Africa	4.887

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110	Ukraine	Commonwealth of Independent States	4.875
111	Iraq	Middle East and North Africa	4.854
112	Gabon	Sub-Saharan Africa	4.852
113	Burkina Faso	Sub-Saharan Africa	4.834
114	Cambodia	Southeast Asia	4.830
115	Mozambique	Sub-Saharan Africa	4.794
116	Nigeria	Sub-Saharan Africa	4.759
117	Mali	Sub-Saharan Africa	4.723
118	Iran	Middle East and North Africa	4.721
119	Uganda	Sub-Saharan Africa	4.636
120	Liberia	Sub-Saharan Africa	4.625
121	Kenya	Sub-Saharan Africa	4.607
122	Tunisia	Middle East and North Africa	4.596
123	Lebanon	Middle East and North Africa	4.584
124	Namibia	Sub-Saharan Africa	4.574
125	Palestinian Territories	Middle East and North Africa	4.517
126	Myanmar	Southeast Asia	4.426
127	Jordan	Middle East and North Africa	4.395
128	Chad	Sub-Saharan Africa	4.355
129	Sri Lanka	South Asia	4.325
130	Swaziland	Sub-Saharan Africa	4.308
131	Comoros	Sub-Saharan Africa	4.289
132	Egypt	Middle East and North Africa	4.283
133	Ethiopia	Sub-Saharan Africa	4.275

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134	Mauritania	Sub-Saharan Africa	4.227
135	Madagascar	Sub-Saharan Africa	4.208
136	Togo	Sub-Saharan Africa	4.107
137	Zambia	Sub-Saharan Africa	4.073
138	Sierra Leone	Sub-Saharan Africa	3.849
139	India	South Asia	3.819
140	Burundi	Sub-Saharan Africa	3.775
141	Yemen	Middle East and North Africa	3.658
142	Tanzania	Sub-Saharan Africa	3.623
143	Haiti	Latin America and Caribbean	3.615
144	Malawi	Sub-Saharan Africa	3.600
145	Lesotho	Sub-Saharan Africa	3.512
146	Botswana	Sub-Saharan Africa	3.467
147	Rwanda	Sub-Saharan Africa	3.415
148	Zimbabwe	Sub-Saharan Africa	3.145
149	Afghanistan	South Asia	2.523

Source: Statistical Appendix - WHR 2021

World Happiness Report (WHR) & India

The Happiness Index of the World Happiness Report (WHR) indicates that India's rank has deteriorated over the years. Starting with rank 111 in 2013, it has consistently been going down and was a dismal 139 in the 2021 report – a dip of 25%. This decline has happened irrespective of successive governments and apparent economic progress, and India being one of the fastest-growing economies in the world in the last several years.

India's rank in GDP per capita has remained low at 102 and hardly changed despite a high GDP growth rate in the last four, pre-Covid years of 6%-8%. This decrease seems to indicate that even though GDP increased, the increase in population nulled it out. Similarly, there has been only a marginal improvement in India's rank (2021 rank: 104) for Healthy Life

Expectancy despite being a pharma capital of the world, growing medical tourism or an overall increase in healthcare facilities in the country.

India has shown notable improvement in its ranking for intangible criteria like Generosity and Freedom to make choices. Interestingly, amidst all the talk about freedom of speech, India consistently improved its ranking from 56 in 2018 to 37 in 2021. However, the long-lasting problem of corruption is there, and the perception of corruption has only increased. The Happiness Index also considers positive and negative effects: positive effect measured in happiness, laugh and enjoyment, whereas negative effect measured in worry, sadness and anger. On both these factors, India's ranking has slipped.

Table 2: World Happiness Report (WHR) and India

WHR India Ranking	2021	2020	2019	2018
Ranking of Happiness	139	144	140	133
Happiness score	3.82	3.57	4.02	4.19
Natural Log of GDP Per Capita	102	102	103	103
Social Support	141	145	142	144
Healthy Life Expectancy	104	104	105	107
Freedom to make life choice	31	37	41	56
Generosity	44	49	65	84
Ranking of Positive Effect	102	100	93	NA
Ranking of Negative Effect (reversed*)	14	17	41	NA
Perception of Corruption (reversed*)	75	79	76	84

Source: WHR 2018-2021

An Unhappy India, Happier Neighbours! - Comparison with other countries

One may argue that India is still a developing country, and it will be unfair to compare with the western nations. However, comparison with neighbouring countries reveals a shocking

reality. India has the lowest happiness score among the neighbourhood: Nepal, Pakistan, Bangladesh and Sri Lanka are ahead of it. It has a lower rank for social support (meaning having someone to count on during times of trouble) than most of its neighbours. On criteria such as generosity and perception of corruption, it sits in the middle. In freedom to make choices, India fares much better than its neighbours except Bangladesh, which is at 26 vs India at 31 in WHR 2021 report. In terms of intangible criteria such as happiness, laughter and enjoyment, India is better than most neighbouring countries. However, in terms of sadness, worry and anger, it stands at the worst footing. These results indicate that people are generally more negative in India and that India represents a diverse group of people.

In the last eight years, India lost 28 spots in the Happiness Ranking, whereas some of its neighbours like Nepal improved by 48 places, Sri Lanka by 8 and Bangladesh by 7. Pakistan is 34 spots higher than India in WHR 2021. The gap was much more significant in WHR 2020, with Pakistan being 78 spots ahead of India.

Table 3: India and Neighbours – World Happiness Report 2021

WHR Report (2021)	India	Pakistan	Bangladesh	Nepal	Sri Lanka
Ranking of Happiness	139	105	101	87	129
Happiness score	3.82	4.93	5.03	5.27	4.33
Natural Log of GDP Per Capita	102	111	112	117	76
Social Support	141	133	126	105	80
Healthy Life Expectancy	104	113	88	93	61
Freedom to make life choice	31	108	39	83	59
Generosity	44	49	102	38	36
Ranking of Positive Effect	102	132	138	139	21
Ranking of Negative Effect (reversed*)	14	15	39	32	59
Perception of Corruption (reversed*)	75	71	102	91	28

Source: WHR 2021

Another neighbouring country not covered in the 2021 WHR is Bhutan, which continues to be an inspiration to the entire world and, in fact, inspired the World Happiness Report to come into being. Bhutan's explicit use of the 'Gross national happiness' measure and how it influenced the country to avoid even a single COVID-19 death in 2020 is something for every country, particularly India, to learn from.

Among the BRICS nations, India is ranked the lowest on the happiest index and this actually is disheartening.

Table 4: India and BRICS - World Happiness Report 2021

Country	Happiness Score	Rank
Brazil	6.33	35
Russia	5.477	76
India	3.82	139
China	5.339	84
South Africa	4.956	103

Source: WHR 2021

Five reasons for an unhappy India

The picture about India's happiness quotient presented by the World Happiness Report 2021 is quite disappointing. The top five reasons for an unhappy India can be analyzed as follows.

✓ **Declining incomes and unemployment**

The year 2020 is a testimony to how an unprecedented humanitarian crisis in the form of the COVID-19 pandemic wreaked havoc around the world. One of the immediate responses to the onset of this crisis was the imposition of a lockdown in many countries. India was one of them. In fact, Oxford University stringency index christened India's lockdown as one of the world's strictest. This lockdown dealt a severe blow to the Indian economy. The most severe repercussion of this lockdown manifested as the migrant crisis in the country. Loss of livelihoods and a consequent decline in incomes were inevitable. Of course, consistent with the timing and relative stringency of the lockdown, the steepest decline in incomes were

witnessed in April 2020, of 19 percent and 41 percent in rural and urban India respectively. This decline corresponds to an economic de-growth of 23.9 percent and an unemployment rate of around 24 percent. Recoveries in both employment and income have at best been patchy. Decent employment and an adequate source of income may definitely not be sufficient to ensure life satisfaction, as is often argued, but are surely necessary for the same. What worsens the situation in India is that about 90 percent of the workforce operates in the informal sector. Consequently, they are deprived of social security and the kind of income security that ensures savings and resources that can act as a buffer in the face of shocks like the one levied by the ongoing pandemic. As such, the economic burden of the pandemic was disproportionately heavier and the misery that followed was much more for the informally employed.

✓ **Unfavourable perceptions about corruption in the country**

On the Corruption Perceptions Index (CPI) 2020, India scores 40 on 100. Scores in between 90–100 represent a very clean nation, while a score in the range 0–9 represents a highly corrupt nation. India ranks 86 among 180 nations on CPI 2020. There are experts who believe that this score fails to capture the true greater extent of corruption in India. Echoing this belief are the findings of the survey called the Global Corruption Barometer Asia, published by Transparency International. According to this survey, India has the highest overall bribery rate (39 percent) and the highest rate of citizens using personal connections (46 percent) in Asia. To quote the findings of the report, "Of the people surveyed in India, who came into contact with the police, 42% had paid bribes. The use of bribes was also rampant (41%) to obtain official documents such as identity papers. Use of personal connections was also largely made in dealings with the police (39%), procurement of identity documents (42%), and in relation to courts (38%)."

✓ **Lack of social support**

The national scores on social support are the national average of the binary responses (either 0 or 1) to the question "If you were in trouble, do you have relatives or friends you can count on to help you whenever you need them, or not?" India attained a score of 0.617, higher only to the scores of three countries out of the total 95 nations for which data was collected in the 2020 survey. In other words, as far as social support is concerned, India ranks as low as 92 among 95 nations for which data were available.

✓ **Low levels of educational attainment**

Table 5: Percentage Distribution of workers by educational qualifications (2018–19)

Education Level	Regular Formal	Regular Informal	RWS	Self-Employed	Casual Workers	Total
Not literate	2.29	11.79	7.93	25.70	37.41	24.30
Literate without formal education	0.04	0.19	0.13	0.43	0.50	0.38
Literate below Primary	1.25	3.90	2.83	5.67	8.03	5.56
Primary	3.28	12.66	8.85	14.20	18.14	13.88
Middle	10.52	23.57	18.27	22.46	21.72	21.28
Secondary	10.99	15.00	13.37	12.99	8.90	12.09
Higher Secondary	20.16	14.79	16.97	10.06	4.24	10.30
Graduates and above	51.48	18.09	31.65	8.51	1.06	12.22
Total	100	100	100	100	100	100

Source: PLFS unit data (2018–19)

As the table above indicates, 87.79 percent of the workforce have higher secondary education or below. Jobs with social security, a written job contract and other employment benefits generally employ those with higher educational qualification — which represent a minority in India. Jobs that engage highly qualified people are usually those that are amenable to becoming digital. For instance, a labourer's job cannot move online while many dimensions of the knowledge economy can easily make such a shift. In the COVID-19 era, it is obvious then that those with higher educational qualifications and in turn better job prospects are better placed to cope with the impending economic disruptions. No wonder then that education is an important driver of life satisfaction and more so in the COVID-19 era. Those with higher educational attainment are likely to find it easier to migrate to digital modes in maintaining social relationships which are crucial for life satisfaction.

✓ **Age composition of India's population**

India's demography is predominantly young. About 67 percent of India is in the age -group 15–64 years. The WHR 2021 informs us that there has been a significant reduction in the frequency of reported health problems from 23 percent to 20 percent for the population as a whole, while such increments being more pronounced among those above the age of 60. As

far as India is concerned, these gains went to a minority of the population thanks to its youth-dominated structure. Furthermore, life evaluations are considerably higher among those below the age of 30 and above the age of 60. Roughly 50 percent of the population lies in these age intervals. Gains in life evaluations enjoyed by this half of the population might have very well been offset by the worry, anger, and sadness experienced by the loss of livelihoods and income experienced by the remainder half of the population. As already argued, the burden of these losses was heavier in the Indian context. What was once celebrated as an opportunity to reap demographic dividends has now turned into a national liability, given the unemployment levels in the country.

Conclusion

Even though India has been one of the fastest developing countries, the happiness score has worsened year by year. Amid the pandemic, happiness has become more elusive than ever. COVID-19 has also taught us how to value immaterial aspects more than anything and the true purpose of a country. These findings suggest that the country needs to focus on intangible aspects and happiness during these challenging times. Finland and Bhutan, amongst the happiest the countries, have adopted various strategies to reach where they are today. Finland, for example, has invested in its education system. India needs to learn from such trends and rethink its strategy to become one of the happiest and the fastest economies globally. There is much to ponder upon as far as India's happiness quotient is concerned. No better words than that of the late President Pranab Mukherjee to summarise the key takeaway. To quote him, "A narrow vision focus on economic development may have given us a better GDP and increase in per capita income but moved our focus from environmental sustainability, social welfare, emotional and mental wellbeing of our people… The quest of happiness is closely tied to the quest for sustainable development which is a combination of social inclusion and environmental sustainability." Indeed, for pursuing progress in its truest sense which is reflected no better than in happiness, India has to embrace sustainability and inclusivity in all economic, social, and political dimensions.

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Chapter 1

Introduction to Software

1.1 Introduction

A computer is a machine that accepts data as input, processes the data and outputs the processed data as information. The physical components of a computer are referred to as **hardware**. The computers follow instructions as given by the users which are referred to as **software**. The computer works with the help of both hardware and software. This chapter will discuss about Software with special emphazis on Operating Systems.

The current section will discuss about Software and it's different types. Section 1.2 is used to discuss about computer languages such as machine language, assembly language and high-level language. Section 1.3 will discuss about the language preprocessors. Section 1.4 will provide an overview about Operating Systems and it's major functionalities. Section 1.5 is intended to discuss about major types of Operating Systems.

Themes and Techniques in Indian English Literature

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1

Parts of a Whole: An Analytic Note on Shashi Deshpande's *Roots and Shadows*

Ms. Noble A. Paliath

Indian English Literature (IEL) or Indo-Anglian literature signifies the whole corpus of writings by writers in India who chose to write in the language of the ex-coloniser's, the so-called master's language, the language of the departed imperialists i. e. English and also in other native or co-native languages that are included in the catalogue of languages of India. The works of the members of the Indian Diaspora also forms part of this body of academic knowledge and is also all-inclusive of the wider territory of postcolonial literature. Though many an Indian English writer differ in their temperament, sensibility, treatment of content, portrayal of themes, and narrative technique, starting from the triumvirates, Mulk Raj Anand, R. K. Narayan and Raja Rao, down to writers like, Anita Desai, Nayantara Sahgal, Ruth Prawar Jhabwala and the like, the trait of commonality shared among all the Indian English writers lies in their conscious, deliberate and systematic efforts to capture the very 'Indianness' in their literary outpourings. 'Indianness,' is the Indian way of articulating in English the reality of India, an indigenous way of storytelling, incorporating all the Indian myths, legends and folktales.

At the same time, there were a group of writers who tended to look at India through borrowed eyes with their western looking glasses (a perspective that is principally English in many ways) thereby projecting a non-Indian or foreigner's vision. Shashi Deshpande deliberately distanced herself from the foreigner's vision by figuring typical Indian women of the middle class as the principal characters. Shashi Deshpande is one among the renowned women novelists of contemporary Indian

Literature in English. She is definitely one of the much celebrated, much acclaimed, hugely influential, widely read and oft-quoted Indian Writers in English who left a signature in the broad and spacious literary firmament of the Indian Writing in English. Her fame to a great extent rests on the novels penned by her. Her novels generally lack novelty or the so-called newness, especially, in the handling of themes because as she says, "There was no thinking or worrying about the theme, technique or publisher. I simply wrote" (5). Though quite conventional in the matter of narration, she is one among the whole canon of the Indian English novelists, who brought about a major shift in the tradition of Indian English fiction. She in a way distanced herself from the ex-coloniser's vision by developing a fictional stance, of that of a representative Indian woman of the middle class. All of Deshpande's novels are about women's struggle in one way or the other: for life, identity and survival in the contemporary Indian society.

One is able to trace this kind of recurrence, this repetitive nature in the thematic model: the miserable plight of Indian women disillusioned with their married life, examining their past and present critically, the future choices they can make with regard to their temporarily preferred career and thereby arriving at a better understanding of themselves, (what you can call in sophisticated terms, such as 'self-realization' or 'self-discovery' or 'self-recognition') and those around them. Her characters are especially Indians. She is able to present Indian sensibility in a very realistic manner. All her novels end on a note of optimism-- - though the characters initially pass through a crucial phase of mental stress, anguish and trauma... though they struggle for life... its meaning... survival... identity as wife, mother and all the more as a human being--- at the end... they expect a sea of positive changes in favour of them in the near future. The statements afore-mentioned, indeed, are not less true of a novel like *Roots and Shadows*.

Roots and Shadows is a 1983 literary creation of Shashi Deshpande. It falls under the genre of fictional writing. It is in fact the second novel inked by her. *Roots and Shadows* is basically an extended short story, something that can be read at a single sitting, as Edgar Allan Poe, the American writer, says. It

is specifically the story of the protagonist Indu's quest for self-identity and also touches upon the theme of the position of women in traditional Indian society. The entire text is organized into twelve chapters. The novel opens up with a Prologue and is followed by eleven chapters. The first two chapters, including the Prologue, *de facto*, serve as an introduction to what is to follow in the rest of the pages, enabling the readers to capture the essence of the novel. They unfold the events in the present which in fact are the finale or climax of whatever that happened in the past.

These chapters actually start off with the story where it should actually end. They set the tone and atmosphere of the novel as the readers get introduced to the complicated and convoluted relationships within a traditional joint family. The chapters give more of an idea regarding the central character Indu, and somewhat an idea related to other major characters like Akka, Kaka, Kaki, Jayant, Padmini (Mini) and Naren. The writer uses the technique of alternate chronology or an intermingling or intermixing of the past and the present, as the narrative unfolds, moving back and forth in time.

As Chief Seattle in his widely publicized speech, "The End of Living and the Beginning of Survival" comments, "All things are connected like the blood which unites one FAMILY" (31). Before reading the opening lines of the Prologue, a reader's eyes get hooked at the family tree, a diagrammatic representation cataloguing the different personalities of the joint family, the concept of the family taking shape, living... "an entity, a family, united by a strong bond, a common loyalty. It was 'we' now, not 'they' and 'us'" (16). This representation in a way announces to the prospective readers that, what they are going to encounter in the upcoming pages are a mix of intricate family relationships with all the "animosities, misgivings and conflicts" (16).

The story is told from the standpoint of Indu, the rebellious pivotal character, who recounts from her memory the chronicle of three generations of her joint family regulated and controlled by the domineering, authoritative and overpowering figure of Akka, her grandfather's younger sister and the matriarch of the family. Indu experiences an inexplicable delight when she openly retorts Akka's verbal assaults. At the very outset of the

story itself, one understands from certain verbal expressions the inner turmoil, mental trauma, agony and suffocation experienced by Indu as she refuses to fit into the set framework of the society. Indu refuses to play the role imposed on her by the society.

Indu is declared a non-conformist with her misty and blurred image as she fails to conform to the societal norms, which she feels strips women off, their real self and identity. She experiences a sense of non-belongingness to the world around her. She never feels a happy sense of participation. She never hesitates to raise her voice against the attempt of the societal members to subdue and silence women into nothingness. Her non-conformist attitude reaches its zenith when she rejects her family by drawing a magic circle around Jayant (her husband) and herself. To her utter disillusionment, she plunges into a terrible loneliness of the spirit. She realizes that her plight is in no way different from the predicament of an average Indian woman.

After a gap of ten years, Indu accompanied by Jayant, returns home to find her declared as the heiress of her property by Akka and has been burdened with the responsibilities of the family, the prominent one being Mini's wedding. "It was the day before the wedding" (13). The opening section of the novel delineates a household setting with all the subdued bustle... droves of women working continuously in the kitchen, against a deadline... they couldn't possibly meet... voices slurred with sleep... getting involved in turmoil of activities... leaving no duty undone. The typical image of women stereotyped by the society as perfect homemakers and child bearers come into play here.

Mini, the bride, is not even spared off the household chores even at the day of her marriage and is busy taking water for her father's (Indu's favourite Kaka's) bath. At this moment, we find a woman admonishing Mini for what she is doing. "You are a bride. You shouldn't do any work...Take a day off from the rules" (13). Marriage for Mini becomes a symbol of the change in her as she enters into a new phase of her life leaving behind all the playthings... as though she is fulfilling her destiny. Mini seems to be self-absorbed and contented because for her it was

marriage that mattered and not the man. Indu discards all the romantic pictures and ideas about marriage.

> And hadn't the picture, not for Mini alone, but for most brides in this country, always been false? Behind the façade of romanticism, sentiment and tradition, what was marriage after all, but two people brought together after cold-blooded bargaining to meet, mate and reproduce so that the generations might continue? (15)

Marriage, according to Indu, in the pre-marital phase... when she stayed 'single'... was conceived as a means where one could achieve complete happiness. But once into it... as an experienced person...she declares, "I cannot fantasise" (23) anymore. Not that she is satisfied or hopeless in her married life, but to be loved and all the more to be happy in life, according to her, are "exercises in futility" (23). Indu gives up her job as a journalist and decides to be a writer. The decision, however, infuriates Jayant. He was so confident of his influence on Indu and hoped she would make a change in her decision. He wanted Indu to comply with his dictates, accepting and attuning herself to his likes and dislikes and conforming to all his expectations. As the novel approaches the mark of a conclusion, where actually the reader starts the process of reading as per the structure of the novel, there is an ease in the relationship between Indu and Jayant that was not there before. The novel ends on a note of optimism with Indu being hopeful for setting the rest of her life on the right path. The final note is that of reconciliation, compromise and settlement where the universal truth is once again confirmed for the umpteenth time, "The whole world is made of interdependent parts...which is why no one can be completely free. All things are connected" (24).

Yes, the whole world is made up of interdependent parts. All things are connected in one way or the other. There is no complete escape from the world in which we live in, from the family that unites us all. It is to this kind of realization that Indu reaches not towards the conclusion, but...when she experiences momentary flashes of light...intermittently...in certain moments of epiphany. As Shashi Deshpande in *Roots and Shadows* jots down,

> Salt here, chutney and pickles below it, vegetables on the right, dal in the centre, ghee only after serving the dal. The pattern was rigid and there could be no deviation from it. Once in a contrary mood, I had purposely changed it. The results had been catastrophic...'Why can't we do it any other way? Why always the same way?' (24)

The lines quoted above foreground the attempt from the part of Indu, performing the star role, as the protagonist of the novel, labelled as a rebel, to stay aloof and detached from every societal attempt to compartmentalize things into a pre-established, pre-determined, pre-set, uncompromising and unchangeable order, full of do's and don'ts. *Roots and Shadows* is a multi-layered novel that touches upon themes like family, home, tradition, women's status, position and role in traditional Indian society, patriarchy, gender discrimination, marriage, adultery, inner conflict, alienation, self-flagellation and so on. The first two chapters including the Prologue and Chapter One tell events in the present which in fact are the result of the events that have been narrated in the rest of the chapters, i.e. chapters two to eleven of the novel.

Indu had lived in her ancestral home for the first eighteen years of her life. Once on hearing a malicious remark about her mother from Akka, Indu felt totally disoriented...with a sudden distaste, realizes that her home was no place for her and leaves it "full of hatred for the family, for Akka specially." (27) After a gap of eleven years Indu returns home when she receives Akka's urgent summons to come to her ancestral home... to find Akka on her deathbed and to Indu's surprise she is declared as Akka's heir. Indu always experienced a triumphant gleam in impudent retorts when she explicitly defied Akka's dictates. The relationship between Indu and Akka was wholly strained, strenuous and tensed. Indu hated the air of superiority associated with Akka, a rich, childless widow and the female patriarch of the family. Akka who came to the house long ago as a rich, childless widow literally presides over the destiny of her brother's children, ruling over them, their children and their grand children with an iron hand. She maintained her power and authority over everyone in the house. According to Indu, Akka was a kind of "stone wall...refusing-to-understand" (74)

everyone around her. Akka was often perceived to be indomitable, ruthless, dominating, narrow-minded, bigoted and inconsiderate, ejecting words of profanation and desecration.

Indu's uncle and wife, Kaka and Kaki, along with their four children, Hemant, Sumant, Mini and Sharad also live in the ancestral home. So do Atya, Indu's widowed aunt, and Akka's cousin Old Uncle and his grandson Naren. All these members frighteningly lived in that joint family... in fact they all led a life of life-long, continued parasitism and dependency. The only one member in the family who challenged her influence was Indu. She claims, "I had never been scared of her" (29). Indu often debated and argued with Akka knowing crystal clearly that "there would be neither repentance nor forgiveness" on either side of them. Akka's malicious chortle infuriated Indu to the core. Her anger and hostility left her untouched. Indu even hated that quality of arrogance in Akka's voice in spite of her weakness... She harboured a feeling of resentment and dislike against Akka. Akka for Indu was "mountain of negation" (74) personified.

It was then that Atya (Narmada), Indu's father's sister, told her Akka's story...how Akka's married life turned out to be a tumultuous one...how she coped up with her husband's extra-marital love affair...the mental and physical torture from her mother-in-law...how she was beaten and locked up in the room...domestic quarrels...days of starvation...reminding the readers of the plight of women in the Elizabethan period...of Virginia Woolf's fictitious creation, "Shakespeare's Sister"... Atya is full of surprise to see how Akka was herself so calm...getting control of the whole situation and is much grieved on account of Akka's death. With this newly acquired knowledge about Akka's bygone, bitter life experiences...Indu came to the realization that how ignorant...how incomplete... how strangely inadequate...was her knowledge about Akka.

It was only then that Indu started imbibing the very essence of what Akka herself was...why Akka "lived the way she did... why she behaved the way she did" (70). For Atya, Akka was a kind of parental figure. Atya seems to be deeply impacted... orphaned by Akka's death. Indu, however, feels awkward and

embarrassed when she is not able to empathize...share the grief with Atya, generated by Akka's death.

Kaka (Anant) was Indu's father's brother, one of her favourites in the ancestral home, the one who stood beside her when she announced her decision to marry Jayant. His loud laughter and roaring voice filled every corner of the house but was "reduced to a red-faced stuttering schoolboy, by Akka's venomous tongue" (30). He was also victimized by Akka's verbal outbursts. He was also one among the parasites who benefitted from Akka's wealth. An aura of warmth, a feeling of ease, contentment and indolence embraced the whole old house but he was not in a position to maintain the house, pay the taxes and... had to depend on others. There were conflicting opinions regarding the demolition of the old house. The prominent female voice that we hear is that of Sunanda Atya who wanted to preserve it for the sake of posterity. "Instead of spending so much money on that marriage, wouldn't it be better to spend it on this house...our father's house? When I think of how he loved it...And now they talk of pulling it down...I can't bear to think of it, Indu" (125).

Kaka was the one who stood to see the ancestral home being crushed to the ground. "He stood there...alone among the debris, a dust-covered motionless statue, until there was nothing left but heaps of rubble, piles of wood and dust" (21). He seemed to be greatly affected after the demolition of the old house. Literally, he shrank. All his laughter and jokes were like echoes from the past. Kaki, Kaka's wife and labelled by Indu as one of the strong ones, was one among the inmates of the ancestral home whom Indu held close to her heart. She never gave vent to her emotions. She revealed nothing. She was in full control of reality.

Old Uncle also seemed to be much pained and moved when Akka left. "I never thought Akka would go before me" (37). According to him, Akka was a poor woman but as strong as a horse. Old Uncle, a poor school teacher, after taking VRS owing to bad health, came to live in Indu's ancestral home as a poor dependent. Old Uncle, though a distant relation of Indu's family, was to her "a friend, a confidant, an ally." He had always been her refuge. When Indu was a child, he was always on her side.

When Indu left home swearing never to come back ever in her lifetime, it was Old Uncle who accompanied her to the railway station to see her off. He was frail, orthodox and a tradition bound man. Old Uncle always felt sorry for her daughter Saroja for he was not able to fulfill her wish to learn music. He failed terribly but compensated the failure by being soft with Naren. Despite her inclination to a few members in the family including Old Uncle, Indu for most of the time tended to be secretive and incommunicative of the inner dilemma and vacuity she faced. She never wanted her feelings to be displayed publicly especially to the family that she had so arrogantly turned her back on.

As for Naren, Akka was an old witch...a cantankerous, bad tempered, old woman who despised his guts as much as he hated hers. He even goes to the extent of remarking that if he had attended the funeral, the old woman would have yelled at him, calling him an 'ippy' (a person who grows long hair and wears dirty clothes). Naren, Saroja's son and Old Uncle's grandson "with a wild, unruly beard and a craggy face" (31) introduces himself as a waster of a grandson. He was one of the most restless persons in the world. He was fond of music. He was a man with a definiteness of purpose. "No one could shake him from his purpose" (164). He was a difficult person at least for some persons of the family. But according to Old Uncle, Naren led a good life.

Naren is one personality with whom Indu had had close relationships from her childhood. Readers award both Naren and Indu certificates of misconduct and adultery on account of the illegal, physical relationships they had to which only Mini, Kaka's daughter, had knowledge."Twice, briefly, our flesh had touched. But that had, oddly, created no new bond between us" (155). Both Indu and Naren never felt guilty of what had happened. There were no uncomfortable, lingering feelings between them...no difference in the way they behaved with each other...everything returned to a semblance of normalcy..."same ease...same moments of understanding and laughter" (155). For others, Naren was a kind of amoral, fickle and irresponsible guy. Indu was full of appreciation for the simplicity of will in him. There was always a feeling of warmth and camaraderie between

them. Naren may be considered as the fictional double of Indu, their wavelength being the same, at times and not so often.

For Indu, Jayant, her husband was almost synonymous with the sense of completion. "...that there was, somewhere outside me, a part of me without which I remained incomplete. Then I met Jayant. And lost the ability to be alone" (38). Indu has always felt the invisible presence of a restricting bondbetween herself and Jayant...the very feeling...tormented her against which she futilely struggled. However, cracks appear in the veneer of their marital contentment and she never got a life that she expected...the freedom she thought she had gained by leaving the ancestral home and by making a love marriage was all illusion. She was thoroughly disillusioned.

> I had thought I had found my alter ego in Jayant. I had felt that in marrying him, I had become complete. I had felt incomplete, not as a woman, but as a person. And in Jayant, I had thought I had found the other part of my whole self. Not only that, but total understanding. Perfect communication. And then, I had realised this was an illusion. I had felt cheated. (108)

Indu recollects that she has surrendered herself to her husband Jayant step by step, not mainly for love but to avoid conflict. She resorts to deception by putting up the façade of a happy married life. She discovers that in her relationship with Jayant what has really mattered is her willingness to conform to his expectations. Indu led a life of conformity and compliance with Jayant.

> As I please? No, that is not true. When I look in the mirror, I think of Jayant. When I dress, I think of Jayant. When I undress, I think of him. Always what he wants. What he would like. What would please him. And I can't blame him. It is not he who has pressurized me into this. It is the way I want it to be. And one day I had thought... isn't there anything I want at all? Have I become fluid, with no shape, no form of my own? At that moment a savage truth had stared at me in the face...Without wants there is no I. (53)

"... I thought of Jayant and how far I was removed from him. And not in space, only" (38). She feels slightly embarrassed when she writes of the marked absence of the physical

relationship between her and Jayant. "The beds had to be made perfectly, the sheets tucked in without a wrinkle, the blankets folded into a perfect square, the pillows a straight line" (38). Indu realizes that she will not become a mother in this life as Jayant, "son of a perfectionist mother, shies away from the thought of a child of his own...And so, Jayant and I, tell each other...not now, we can't afford it, we don't have a reliable servant, I can't get leave...The truth is, I will have no child that is not wholly welcome" (44).

As Jayant says, "such a sloppy wife for such a fastidious man" (16). Indu dismisses the very societal tendency in viewing marriage and child bearing as the focal points of a woman's existence. "To get married, to bear children, to have sons and then grand-children... they were still for them the only successes a woman could have" (108). Indu develops an aversion to the natural biological functions of the female as mother and has apathy towards bearing a child. Indu felt contemptuous of such attitude being carried over even by certain women, internalizing and attuning themselves to the subtleties of the patriarchy, personified especially in women like Kaku, an old woman servant.

Govind, Indu's father, figures in the novel as a carefree man, a vagabond, wandering from one place to another rather aimlessly. As a motherless child, Indu was tended by the members of the joint family who never denied her any amount of care and affection. Indu's father always wanted to be so detached and objective that he left home when she was a fifteen-day old baby leaving her under the supervision of Kaka and others and never returned until she turned one. He was a non-conformist. He was a man "full of surprises" (148). He led the busy itinerant life of a photojournalist. He rarely found time to visit his daughter and his home.

He loved to travel a lot choosing his own way and asking nothing of others. Travelling might have seemed to him the best alternative to get away from the void created by the sudden demise of his beloved wife. He and his wife, Indu's mother, shared a tragically short but intensely happy life together. Love between them was sacred and pious. Indu remembers her father when she sees the word adamantine (hard and stubborn). "I don't

know, but that is what Father is, despite his seeming softness, his apparent helplessness" (148). He is also labelled as a mischievous child by Indu...as one who is interested in stirring up troubles and unpleasantness among the family members especially when he felt that Naren was being excluded from the wide circle of their familial structure.

Padmini (Mini) is representative of the typical Indian woman who refuses to take a day off from the rules even at the day of her marriage. Indu's personal life experiences and her association with Mini had led her to the emanation, understanding and evolution of the concept of marriage as an institution. Indu rejects all the romantic ideas about marriage. According to her, this kind of notion was falsified, fallacious and erroneous to the core. "Behind the facade of romanticism, sentiment and tradition, what was marriage after all, but two people brought together after cold blooded bargaining to meet, mate and reproduce so that the generations might continue? (15) Mini was pre-eminently a realist. She has already internalized the fact that girls did not belong to their natal home... were taught to consider their preferences last...to put other's needs before theirs.

On seeing this inner strength and mental preparedness of Mini, Indu finally decides to finance Mini's marriage when she finds that she is ready to marry the man of Akka's choice, the finality in itself. As Mini believed, "A woman's life, they had told me, contained no choices. And all my life, specially in this house, I had seen the truth of this. Women had no choice but to submit, to accept. And I had often wondered... have they been born without wills, or have their wills atrophied through a lifetime of disuse?" (17) Mini had no other choice than to surrender. She had accepted the reality with a grace and composure that spoke eloquently of her inner strength. Mini is the other victim of Akka's patriarchal dictates.

Indu, the pivotal character of the novel, is better understood when her thoughts and her association with other characters are closely scrutinized.The concluding part of the novel delineates Indu as a completely transformed woman, a new woman with certain fixed resolutions and convictions about her future life. Indu decides to resign her current job as a journalist and resolves

to embark on the soul-fulfilling journey of that of a writer which she had "always dreamt of doing" (168). She clearly filters out things to be told and those to be concealed from Jayant thereby living a life "build on a foundation of dishonesty" (168).

Earlier, in certain parts of the novel, Indu remarks about taking decisions in life as per the expectations of her husband... Indu declares with crystal clarity of vision... Towards the end... she asserts, "Maybe Jayant would understand. Maybe he wouldn't. But even so..." (168) "...these words clearly indicate that she has decided to come out of the walled-in lives and is all set to live the life that she expects it to be and not what others want it to be...scaling down others' expectations. She resolves to live life on her own terms. She asserts, "Now I dress the way I want. As I please" (53).

Roots and Shadows is a novel with no closed ending. Its interpretation, possibilities and significance begins where it ends. The novel is all about Indu, an educated middle class lady who sets out on her journey of self-realization by overcoming and shedding all her inhibitions, impediments and mental blocks. Thus she moves on to the path of liberation. Finally she has resolved to retain her individuality in the teeth of disintegrating and divisive forces that threaten her real identity. The novel is a significant study in the psychological working of women as it records with minute details how Indu falls on thinking and retrospection about the past which seems inevitable. We are almost able to see her thoughts. Indu feels that by marrying Jayant she has found the other part of her whole self. But in reality, her identity has been lost. She feels she has become a parasite on her husband. She is not able to identify her own self. She does all the things which Jayant wishes. She has adapted herself to the traditional values of being an ideal woman. This kind of self-surrender proves for the umpteenth time the universal truth that an average good woman regardless of the role she plays is always self-less and negates her to the point of extinction.

Tracing the trajectory of the history and condition of women since times immemorial one finds not a romanticized picture wherein women are glorified but encounters one that is essentially depressing and shocking. Hers history is one of

oppression and rejection. The hardships, sufferings, trials and tribulations that women had to endure both inside and outside their home lay unmentioned. Women created a world of their own where for most of the time they hid their emotions and responses as if they were bits of garbage. Women had found in themselves an immense capacity for deception. The above-mentioned statement cannot be equally applied to all womenfolk in general. There were women who silently conformed to the pre-assigned, traditional, set roles for women as mother, wife, daughter, sister, child bearer and so on. At the same time, droves of women incessantly clamoured for opportunities of greater self-expression. When this kind of hitherto held repressed feelings and desires found expression, droves of women moved into the level of activism, giving it a new name, Feminism.

Feminism, in essence, is a scathing criticism against the unfairness of division between men and women...a cry for equality of both men and women in all spheres of life. It is basically a revolt against the societal tendency to look down upon women. It resists discrimination of all sorts. Opposition to patriarchal authority is the hallmark of feminism. Patriarchal domination and age-old, forced silences of women are the twin areas of key focus in feminism. While power and authority became male prerogatives, powerlessness and subjugation were feminine characteristic traits. A strict list of do's and don'ts prevailed in matters of conduct and behaviour with regard to women. Women were taught to attach only secondary importance to their own wishes and interests. They learned to prioritize other's wishes over theirs. They were guests and not hosts in their ancestral home. Deshpande's intention is to present women as they are...to capture the inner turmoil of women enslaved within the four walls of domesticity.

Indu, however, debunks romantic notions about marriage and realizes that her desire to attain completeness in life by marrying Jayant proved to be detrimental in her life. Her name became synonymous with patience and sacrifice. She questioned the institution of marriage as a whole. She held all her emotions to herself. She bottled her feelings with the intention to remain secretive and incommunicative. Marriage was often perceived as a vehicle of female subjugation. It is generally seen that marriage

often plays its part in changing the perception of women. They undergo revolutionary changes once they are married and the transformation is "from shy, demure girls into assertive matrons" (15). Shashi Deshpande's women are found to be victims in marriage. She disapproves the gender dichotomy between man and woman in the society. She opinionated that both men and women being the two sides of the same coin, women should have equal rights and opportunities as men. She wants to break the wall of demarcation between man and woman erected so firmly by the society. She lays bare the very male dominated society in which women have no role or very less role to play.

Roots and Shadows foregrounds a clear divide that separates male and female domains. Men handled areas like decision making and exercise of power. Women were assigned the task of performing household chores and keeping things in order. Women like Kaki and Atya spent their life slaving for others without expecting even a word of appreciation. They were often silenced by an authoritative male voice in the very personality of Akka, the female patriarch of the family. Indu reconciles with Akka after she came to know the story of the traumatic experiences Akka went through as a daughter-in-law and wife. The authenticity of reconciliation and compromise between them is still a question mark.

Towards the end of the story, Indu is on her way to self-discovery and self-realization. She decides to act on her own terms. She becomes the very epitome of woman's inner strength. Indu herself was a victim of the patriarchal impositions but in the end she is ready to come out of her shells of silence. Indu has a better understanding of herself now. The novel ends with an affirmation of the individuality of Indu. *Roots and Shadows* end on a note of hope. The final note is that of hope and understanding of the hitherto held fallacious, pre-conceived notions and assumptions. The readers expect that Indu will be able to live the life the way she desired it to be... a life that is full of possibilities and opportunities... There are positive winds of change all around and she hopes her life with all its odds to get transformed one day or the other.

Shashi Deshpande's *Roots and Shadows* is a multi-layered novel touching upon umpteen and varied themes of contem-

porary relevance. It articulates many an issue of hot, contemporary and socially sensitive nature. Shashi Deshpande does not merely verbalize the female voice which has been silenced by an authoritative male voice but also suggests different ways to mitigate their silence. A reader gets struck by the deliberate, conscious and pre-drafted decentering of active male presences, a different breed of women who are least resistant to voicing forth their opinions, the centre of attraction and focus of attention being accorded to the womenfolk of the family, that wider significance attached to each and every individual female character in spite of their unheard and subdued voices in the forefront, their sacrifices going unnoticed, going unrealized, only, because they don't talk about them. All the characters, irrespective of their gender, find a place, space and significance in the novel.

Shashi Deshpande's novels show her profound infiltration into the inner recesses of the psyche of Indian women who are the victims of male controlled society. Her novels are a fine study of how women are subjugated, dominated, marginalized, and relegated when set in the wider context of society and life. Though caught between the forces of tradition and modernity, she has carefully woven and crafted a narrative in which she exhorts the women characters with inner strength and vitality to come out of their cocoon... not to lead a life of non-existence... to break the wall of silence which hitherto compelled them to forcefully fit into the patriarchal construction. At the same time, Deshpande is fully aware of the limiting, discouraging social forces that permit salt, chutney, pickles, vegetables, dal and ghee to be served only here and not there. A contrary move, she knows, will be catastrophic. But many a woman has dared to...

Shashi Deshpande's writings serve as catalysts to bring about positive social changes with respect to the betterment and empowerment of women. Simultaneously, Shashi Deshpande aims at both social and individual transformation. *Roots and Shadows* is of contemporary relevance as it problematizes an issue that is of eternal value and significance. The novel serves as an eye-opener in understanding the changing parameters of societal norms and attitude towards women. Even in the twenty first century, women's condition is not that safe and secure.

Nevertheless, Shashi Deshpande announces to the women around to come out of their built-in walls and speak for themselves. According to her, the one and only way to liberation is to awaken women by breaking their wall of silences. Shashi Deshpande wants women not to be shadowy presences in their families but to be roots with fixity, vigour and finality of their own. This in fact is the message conveyed by Shashi Deshpande in *Roots and Shadows*. As noted earlier in this session, "It is the end. But if one thing ends, something else has to begin" (30).

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SOCIO-ECONOMICS OF WOMEN IN INDIA

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PREFACE

Women undertakes an exceptionally crucial part in the home and economy. Women forms a half of the total population of the country, yet their situation is certainly not a decent state. It was recognized worldwide that gender equality and women empowerment were the keys not only to the health of nations but for the overall social and economic development of the countries. For a really long time, they have been intentionally denied chances of development for the sake of religion and socio-social practices. Many endeavors have been made in India to build women's socio-economic status. Socio-economic conditions greatly influence the overall development of women in India.

As an academician, it is my responsibility towards my society and hence I tried to come up with an edited book "SOCIO-ECONOMICS OF WOMEN IN INDIA" with contributions from different authors from different corners of the country on a wide range of ideas and knowledge. On the whole the present book provides a comprehensive understanding of the various socio-economic aspects of women in India. The diverse bunch of chapters on the above themes tried to investigate various issues conceptually as well as empirically. I hope readers will appreciate this endeavor and further advance the spirit of systematic enquiry to not only interpret what is happening, but also suggest ways and means to take the fruits of development to the women masses. Written in an accessible style, this book will be useful for the policy makers, students, teachers and related institutions.

I hope the present volume will result in some meaningful contribution to the society and economy as a whole.

I would like to acknowledge the support I received from my contributors, reviewers, publisher, and well-wishers.

I hope you enjoy reading the book and we wish you success.

Editor

Dr. Pooja Kansra

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PROMOTING THE SELF-HELP GROUP MODEL OF WOMEN EMPOWERMENT THROUGH KUDUMBASHREE: A CASE STUDY OF STUDY OF KODAKARA GRAMAPANCHAYAT, KERALA

[*]Nijil Jacobi

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ABSTRACT

Women are the central unit of society. They become reasonably more substantial as a drawn-out answer for a sustainable livelihood. Women entrepreneurship through strengthening means to make human resources inside the productive region and to support for the further development standard. Kerala is just the state in India that has achieved a momentous status, satisfying all the criteria of different social well-being contrasted and a portion of the well-developed nations in the world, which is broadly known as the 'Kerala model of development'. This accomplishment is reflected in the education level of women, pay or compensation design of the business, specialized and proficient administrations, equality of women at standard with men. Presently, Kudumbashree has become perhaps the biggest woman development movement in Asia. The present study examines the socio-demographic characteristics of Kudumbasree women in Kodakara Gram Panchayat, Kerala and the changes in the economic status of women of women after being a member in Kudumbashree unit.

Keywords: *Economic status, Empowerment, Kudumbasree, Neighbourhood Groups, Units*

I. INTRODUCTION

Kudumbasree or Kerala State Destitution Easing Mission is an inventive poverty mitigation strategy detailed by the Public authority of Kerala for unadulterated destitution lightening. The political and financial situation inside the Kerala state supports to rethink the cognizance of the poverty issue. In this sense, poverty is dynamically seen as opportunity of decision from a financial working than just the dilemma of earnings or wealth. Once more, poverty decrease isn't just a question of a by and large monetary development in a society, yet additionally that is interconnected with different social perspectives like women empowerment and women business venture. Every one of these multi-dimensional methodologies drove the public authority to shape a women community planned poverty alleviation programme in the state and brought about the introduction of "Kudumbashree". The mission has set up the Self Help Group (SHG) model of women empowerment to energize a wide scope of women innovative exercises. The Kudumbasree project was framed as a total destitution easing effort with the help of NABARD. Kudumbasree signifies 'abundance of the family. With respect to the People's Planning Programme introduced in the year the public authority has designated a board including Dr. S.M. Vijayanand IAS, Member, State Planning Commission, Dr. Thomas Isaac and Dr. Prakash Bakshi in 1997. On the suggestion of this board, the State Government reported the development of the State Destitution Mitigation Mission Kudumbasree in the 1997-98 State Spending plan. Kudumbasree works through a three-tier authoritative design, for example, neighbourhood groups, Community Development Society (CDS) and Area Development Society (ADS). Neighbourhoods are a key part of this. At the nearby level, neighbourhood bunches are composed of 10 to 20 women. An ADS is a coordinated type of associated neighbourhood in each ward of a nearby government region. Likewise, CDS is the higher deck of the three-tier organization. Kudumbasree has turned into a perceived social design since the achievement of the three-stage pilot framework carried out in Alappuzha District, Kerala and Malappuram District, Kerala since 1990. Kudumbasree is a

local area organization of women spread across the state of Kerala. Kudumbasree expects to mitigate poverty through economic and social enhancement based on women empowerment. Women enable themselves through the limit and certainty acquired through the regulatory and hierarchical work of the independent women community that is the Neighbourhood Group. Kudumbasree is the biggest women' group in the world, working through a three-tier authoritative design, for example, the Neighbourhood Groups, ADS and CDS. Neighbourhood bunches are a basic part of the Kudumbasree three-sided hierarchical design. Kudumbasree Area Gathering is a gathering of 10 to 20 ladies in each occupied region. The neighbourhood is a significant creative apparatus to accomplish the principle objective of Kudumbasree, poverty eradication and subsequent destitution mitigation. The design, participation and exercises of the neighbourhood groups are according to the local laws of Kudumbasree CDS. Kudumbasree enrollment is accessible to all adult women. Just a single woman in a family can turn into a member of Kudumbasree Unit. On the off chance that for reasons unknown a part needs to leave the area, one more individual from a similar family can join the area. Despite the fact that enrollment is restricted as an individual from a family, different women in a similar family can partake in neighborhood conversations. Likewise, they can take part in preparing and advancement programs led by the area and Promotions.

II. OBJECTIVES

1. To examine the socio-demographic characteristics of women in the kudumbashree unit.
2. To evaluate the economic empowerment and the changes in the economic status of women of women after being a member in Kudumbashree unit.

III. METHODOLOGY

Both primary and secondary data were used for the present study. The study is based on the responses of 50 members of Kudumbashree collected from the different Kudumbasree Units of Kodakara Grama Panchayat, Kerala. The data were collected using a pre-tested structured questionnaire containing questions related to socio-demographic characteristics and questions to measure the changes in economic status of women after being a member in the Kudumbashree unit. The secondary data was collected from Kerala Government Kudumbasree Portal, various journals and articles. After collecting the primary and secondary data, analysis was conducted with the help of simple mathematical and statistical tools like averages, percentages, and the data was presented in diagrams and tables.

IV. THE STUDY AREA: A BRIEF PROFILE OF KODAKARA VILLAGE

Kodakara is a rural region situated in Mukundapuram Taluk of Thrissur district in Kerala with absolute 8179 families dwelling. The total population of Kodakara Gram Panchayat is 32201 of which 15473 are male population while 16728 are female population according to Population Census 2011.

The total population of children in Kodakara Gram Panchayat with age 0-6 is 2939 which is the 9.13 percent of complete populace of the region. The average sex ratio of the Panchayat is 1081 which is below the Kerala state Average Sex Ratio that is 1084. Whereas, the Average Child Sex Ratio of Kodakara Panchayat is higher than the state average Child Sex Ratio that is as per the Population Census 2011 the Child Sex Ration of Kodakara Gram Panchayat is 980 but the Kerala state average is 964.

The literacy rate of Kodakara Gram Panchayat is higher than the State average literacy rate. As per the Population Census 2011, the literacy rate of the Panchayat is 95.72 percent contrasted with 94.00 percent of Kerala. In this male literacy rate of the Panchayat is 97.39 percent, higher than the female

literacy rate of 94.19 percent. The major demographic features of the Panchayat are discussed below in the Table 1.

Table 1: Demography of the Panchayat 2011

Demographic Features	Total	Male	Female
Number of Families	8179		
Population	32,201	15,473	16,728
Child Population of the age 0-6	2,939	1,484	1,455
Schedule Caste Population	3,896	1,869	2,027
Schedule Tribe Population	30	13	17
Average Sex Ratio	1081		
Average Child Sex Ratio	980		
Literacy	95.72 %	97.39 %	94.19 %
Total Workers	12,015	8,771	3,244
Main Worker	9,820	-	-
Marginal Worker	2,195	1,147	1,048

Source: Secondary Data (Census 2011) - Kodakara Panchayat Report 2019

V. DISCUSSION

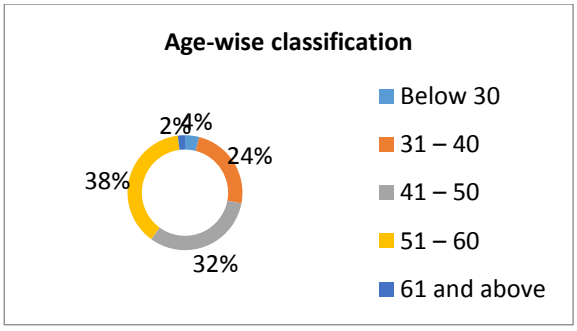
Table 2: Age-wise classification of the sample

Age	Number	Percentage
Below 30	2	4 %
31 – 40	12	24 %
41 – 50	16	32 %
51 – 60	19	38 %
61 and above	1	2 %
Total	**50**	**100 %**

Source: Primary Data

From the table above it is visible that the age of the members ranges from below 30 to above 61 years. The maximum number of women (38 percent) is in the age group between 51 to 60 years. The percentage of those with less than 30 years is only 1 percent and those with more than 61 years are 2 percent. It can be seen that the majority of the members are having age greater than 41. The distribution of the age found to be skewed towards higher age indicating the lack of proportional representation of youngsters in Kudumbashree projects. Figure 1 below clarifies the percentage distribution of sample by age.

Figure 1: Age-wise classification of the sample



Source: Primary Data

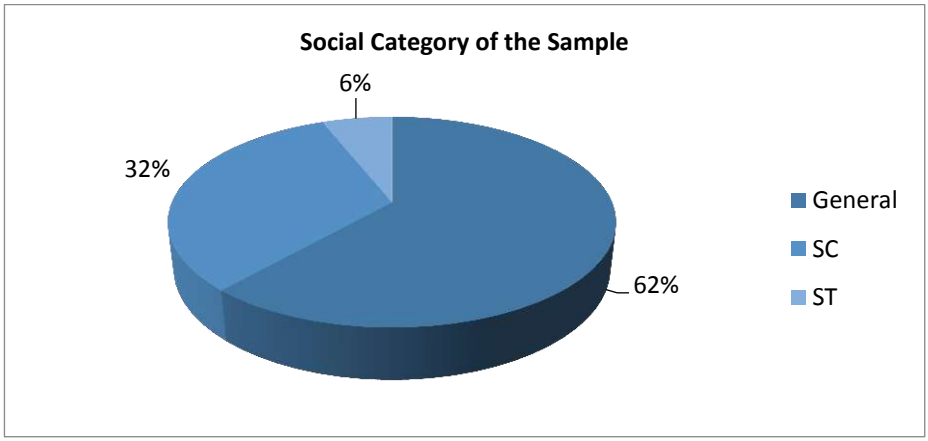
Table 3: Category-wise classification of the sample

Category	Number	Percentage
General	31	62 %
SC	16	32 %
ST	3	6 %
Total	**50**	**100 %**

Source: Primary Data

Percentage distribution of the sample by social category has been attempted above in Table 3. It is clear that, women from general category are about 61 percent and that of SC and ST are 32 percent and 6 percent respectively. The results indicate that the representation of General is sufficiently high as compared to SC and ST category in the study area.

Figure 2: Category-wise classification of the sample



Source: Primary Data

Table 4: Marital status of the sample

Marital Status	Number	Percentage
Married Women	42	84 %
Unmarried Women	1	2 %
Widowed Women	5	10 %
Divorced Women	2	4 %
Total	**50**	**100 %**

Source: Primary Data

It is inferred from the Table 4 that, the major percent of the members (84 percent) are of married and the percentage of unmarried women are only a meager i.e. (2 percent). That means the result indicates that Kudumbashree has not succeeded in attracting unmarried women as that of married women. There were 10 percent widow and two percent divorced women among the sample.

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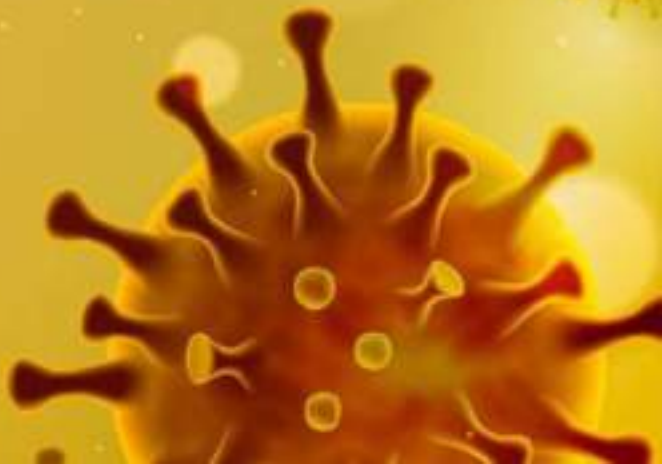
COVIDONOMICS AND INDIA

ECONOMY DURING COVID-19




COVIDONOMICS AND INDIA ECONOMY DURING COVID-19

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PREFACE

This book analyses the economic and social impact of the COVID-19 crisis with special focus on India and other developing nations. Research on the effects of the COVID-19 pandemic necessitates a wide range of data. Even without the addition of COVID-specific questions, repeat polls, retrospective surveys, and demographic registries are valuable for observing pauses in trends throughout the crisis and variances among nations. Researchers can examine the economic disruption caused by the pandemic, policy responses to it and the prospect of a severe global recession, which can also cover how the pandemic has contributed to considerable suffering among the masses and affected socio-cultural relationships, behavioural patterns and psychological attitudes governing human interaction. The COVID-19 pandemic's short-term effects can be studied further by conducting surveys with a few pandemic-related questions (such as changes in the economic situation, fertility plans, health), and panel studies following individual situations. The studies conducted during this pandemic initiates the policy implications with elaborate recommendations on prompt environmental monitoring and awareness necessary to realize the ecological sustainability of future concerns. Also to overcome the issues that the agriculture sector faces during COVID-19, a diverse set of solutions must be developed that enable and accelerate smallholder farmers participation in agricultural markets not only in India but also rest of the developing nations. Smallholder farmers contribute a substantial amount to the agriculture sector and GDP of developing nations, like Zambia, but they continue to encounter challenges in their production and productivity systems. One of the chapter highlights the critical roles played by a community radio station in Kerala, Radio Macfast 90.4, in combating the spread of COVID-19 by disseminating reliable, unbiased, authentic, and timely information to the community so that they know what they need to do and where they can get help when they need it, and implementing several community-supportive social projects that empower people to overcome the unexpected and difficult situations they face. There is another writing to investigate the impact of COVID-19 on rural poverty in Azhikode Grama Panchayat, Kerala. There are attempts to quantify the potential global economic costs of COVID-19 under different possible scenarios. The goal is to provide guidance to policy makers to the economic benefits of globally-coordinated policy responses to tame the virus.

Written to intrigue interest, this comprehensive book compiles original research by researchers and economists from India and abroad. It will be useful for scholars and researchers of economics, of the Indian economy, development economics,

development studies, labour studies, public policy, public administration, governance, sociology and political economy. The book compiles various chapters which includes the effect of COVID-19 on demographics such as Fertility, Mortality and Migration; Environmental Impacts of Coronavirus Disease (COVID-19); Impact of Covid 19 on Agrifood Industry; Impacts of COVID-19 on Food Security; Enhancing the Role of Microfinance Products and Services for Smallholder farmers in Zambia; Strengthening Rural Sector Through Community Radio during COVID-19:Case of Radio Macfast 90.4; the Economic Impact of a COVID-19: Inducted Lockdown on Rural Households: a case study of Azhikode Panchayat in Kerala; E-mobility in India:a way forward post COVID-19; An empirical study on the insight of Rural Marketing during Covid 19 in India; Effect of Remote Learning on Students Mental Health during COVID-19 Pandemic, the Impact COVID-19 on the Local And Global Economy; E-commerce – Analytical Study of Distribution and Logistic during Covid19; A Descriptive Study on E-learning Service Quality Dimensions: a post Covid Outlook; An empirical Study on the Effectiveness of Financial Inclusion during Covid 19 in India; Scrapping Policy and the Future of Indian Automobile Market; Impact of COVID-19 on Indain Banking System and RBI Guidelines.

FOREWORD



Dr. Chacko Jose P
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COVID-19 created a massive shock on a scale, unlike anything the world has seen since World War II. The outbreak of the COVID-19 pandemic was so aggressive that world nations reacted in panic. In order to 'flatten the epidemic curve' and relieve the burden on an overburdened health system, governments around the world resorted to severe containment measures in the fight against the COVID-19 pandemic. The resultant lockdown has impacted the economic environment of all countries without any regard to the levels of economic prosperity. While health policy goals are unquestionably crucial in terms of saving lives, the related social distancing policies have a substantial economic impact because they essentially shut down a large sector of our economies. Lockdown impacts both supply and demand since lockdown constitutes a combination of an unforeseen interruption supply and a sharp decline in demand. Due to the lockdown, factories were closed, business establishments were ordered to close, and several workers could not go to work. Firms postpone investment plans due to weak demand and decreased revenues, exacerbating the demand shortage. As workers lose their jobs or are forced to work at low wages, and self-employed entrepreneurs could not find work, they limited their expenditure beyond what they would have done without the lockdown. This is the reversal of the traditional Keynesian Cross Demand Multiplier. The loss of employment and income has created deep rooted structural problems which need to be addressed at multiple levels. The adverse economic impact caused by the Covid crisis is rivalling or even surpassing some of the previous economic catastrophes, for instance, the 2008 financial disaster. Rebuilding the economies from the crisis caused by the

pandemic is exceptionally challenging. To be able to respond to this shock effectively, macroeconomic policymakers must look into the mechanisms and intricacies involved.

The present book is aptly titled COVIDONOMICS, capturing the impact of COVID-19 and the resultant lockdown on the economy. We may finally end up demarcating economic history as pre-Covid and post-Covid. The present book brings together a collection of research papers that examine the varied dimensions of the pandemic on the economy and society. The papers look into all aspects of the impact of the COVID-19 pandemic on the society and economy. The papers in the book also take a look into the future course of the Indian economy in the post-pandemic era. This book will undoubtedly add to the vast literature that has emerged out of the pandemic time to shed light on the impact of the pandemic on the economy.

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CHAPTER -6

THE ECONOMIC IMPACT OF A COVID-19-INDUCTED LOCKDOWN ON RURAL HOUSEHOLDS: A CASE STUDY OF AZHIKODE PANCHAYAT IN KERALA

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ABSTRACT

The COVID-19 pandemic had wreaked havoc on people all across the world. It resulted in a large number of deaths and brought the economy to a halt, impacting the livelihoods of the general public. Consequent lockdowns due to COVID-19 lockdowns have had very serious and adverse impacts on the economy of Kerala. The GSDP has declined substantially due to the closure of industrial, business and service sector units. Norms of social distancing and measures implemented by the government to control the spread of the virus has aggravated the already precarious unemployment situations. Unemployment has increased in both urban and rural areas, particularly among casual and unorganised workers. The pandemic had a significant impact on Kerala's service sector, which employs a large number of people. As a result, jobs and income were lost, and poverty in rural areas worsened. The flow of remittances from foreign countries, which is a major source of income for many Kerala households, has also decreased sharply as a result of the pandemic. As a result, poverty levels increased across the state, particularly in rural areas. The return of emigrants, particularly from the Gulf, has exacerbated the state's poverty. The purpose of this paper is to investigate the impact of COVID-19 on rural poverty in Azhikode Grama Panchayat, Kerala.

KEYWORDS*:* *COVID-19, employment, income, livelihood, rural*

INTRODUCTION

The economic crisis caused by the COVID-19 pandemic is unprecedented in its purview. Uncertainty looms large in terms of both the time required to resume productive activities and the time required to return to previous levels of production. According to the Kerala State Planning Board's report, the Kerala economy will lose about 80,000 crore in gross value added (GVA) in the first quarter of 2020. In March and April, total agricultural and crop husbandry losses are estimated to be Rs 1570.75 crores. Losses for agricultural labourers due to wage loss are estimated to be in the range of Rs 200.30 crore. The wages lost by self-employed and casual workers amount to approximately Rs 350 crore per day during the lockdown. Furthermore, the state's lockdowns have resulted in massive job losses across all industries. Non-essential services and production were directly impacted; resulting in fewer hours worked and job losses. Kerala's greater reliance on the service sector, a larger informal sector, and lax safeguards against job termination has exacerbated the situation. The informal sector's dominance (nearly 84 percent) of self-employed, casual labour, and a portion of the regular employed has exacerbated the loss of livelihoods due to lockdown. The current study looks at the impact of COVID-19 on rural poverty in Azhikode Grama Panchayat, a village in Kerala's Thrissur district.

OBJECTIVES

1.To investigate the socio-demographic characteristics of rural Azhikode Grama Panchayath households.

2.To analyse the effects of COVID-19 on their livelihood.

METHODOLOGY

The current study made use of both primary and secondary data. The study is based on the responses of 50 rural Azhikode Grama Panchayat households. The information was gathered using a pre-tested structured questionnaire that included questions about socio-demographic characteristics as well as questions about the impact of COVID-19 on their livelihood. Secondary data were gathered from the Azhikode Panchayath Portal, as well as various journals and articles. Following the collection of primary and secondary data, analysis was carried out using simple mathematical and statistical tools such as averages and percentages, and the data was presented in diagrams and tables.

The Study Area: A brief profile of Azhikode Village

Azhikode is a coastal village in Kerala's Thrissur district. Kodungallur and Paravoor are the closest towns. Azhikode is a village in the Kodungallur Thaluk. Azhikode beach is also referred to as Munakkal beach. It has a long shoreline that stretches for about 3 kilometres along the main beach side. It is the village's main attraction. According to the 2011 Population Census, the Azhikode village has a population of 19935, with 9535 males and 10400 females. The main economic activities in the area are fishing and tourism.

Discussion

Table 1: Classification of the sample on the basis of family size

Family Size	Number of Family	Number of Persons	Percentage
1 – 2 Members	2	4	4 %
3 – 4 Members	39	148	78 %
5 – 6 Members	9	47	18 %
Total	**50**	**199**	**100 %**

Source: Primary Data

The sample is classified in Table 1 based on the size of their families. The table shows that the vast majority of households are nuclear families. There are 39 families in the sample, with three to four members constituting the highest percentage of 78 percent, followed by five to six members (18 percent), and one to two members (4 percent). The distribution of family size was discovered to be skewed towards nuclear families, indicating a decline in joint families even in rural areas.

Table 2: Category-wise classification of the sample

Category	Number	Percentage
General	8	16 %
OBC	24	48 %
SC	17	34 %
ST	1	2 %
Total	**50**	**100 %**

Source: Primary Data

Table 2 attempted a percentage distribution of the sample by social category. It is clear that the OBC category accounts for an estimated 48 percent, the SC category for 34 percent. The general category accounts for 16 percent followed by the ST category that is 6 percent. The findings show that the representation of OBC and SC is sufficiently high in comparison to the general and ST category in the study area.

Table 3: Classification on the basis of religion

Religion	Number	Percentage
Hindu	18	36 %
Muslim	27	54 %
Christian	5	10 %
Total	50	100 %

Source: Primary Data

According to Table 3, the majority of the members (54%) are Muslim, followed by Hindus (36%), and Christians (10%). Muslim families predominate in the study area.

Table 4: Ration card details of the sample

Category	Number	Percentage
APL	14	28 %
BPL	27	54 %
AAY	9	18 %
Total	**50**	**100**

Source: Primary Data

Table 4 categorises the sample based on their ration cards. The majority of the sample (54 percent) comes from Below Poverty Line (BPL) families, with the rest 28 percent coming from Above Poverty Line (APL) families. The sample contains nine Antyodaya Anna Yojana (AAY) card holders. As a result, it is clear that the rural households in the current study are poor according to the government's poverty classification.

Table 5: Dependency ratio and labour force ratio among the sample

Category	Number	Percentage
Below 15	48	24.12 %
15 – 64	119	59.79 %
65 and Above	32	16.09%
Total	**199**	**100 %**

Source: Primary Data

The above Table 5 shows the dependency ratio and labour force ratio among the sample under present study. The labour force participation rate[1] is 59.79 percent. There are 24.12 percent child population and 16.09 percent of adult population among the sample. The dependency ratio[2] is 59.79 percent.

Table 6: Educational qualification of the eligible population

Education	Male	Female	Number	Percentage
Below SSLC	32	9	41	27.15 %
SSLC	19	12	31	20.52 %
Pre Degree/ Plus Two	9	31	40	26.49 %
Diploma	3	5	8	5.29 %
Under-Graduation	7	15	22	14.56 %
Post-Graduation	2	7	9	5.96 %
Total	**72**	**79**	**151**	**100** %

Source: Primary Data

Education level of the eligible population, that is labour force, is tabulated in the Table 6. The table depicts that the majority of them have below SSLC level of education that is 27.15 percent followed by plus two/pre-degree level of education (26.49 percent) and SSLC (20.52 percent). 14.56 percent are Under Graduate, 5.96 percent are Post Graduate, 5.29 percent have diploma education which includes

[1] Labour Force Participation Rate = Labour Force/Total Eligible Population

[2] Dependency Ratio =100 x (Population (0-14) + Population (65+)) / Population (15-64)

polytechnic and other technical job related diploma courses. It is evident that the female population among the sample is highly educated than the male population.

Table 7: Number of employed persons in the family

Number of Employed Person	Male	Female	Total	Percentage
One Member	1	1	2	2.21 %
Two Member	3	1	4	4.25 %
Three Member	8	5	13	13.82 %
Four Member	48	23	71	75.53 %
Five and Above	3	1	4	4.25 %
Total	**63**	**31**	**94**	**100 %**

Source: Primary Data

The classification of the employed person in the family among the sample is depicted in Table 7. It has been discovered that the majority of employed family members are men (67. 02 percent). The majority of employed people believe they are under-employed. The sample contains a number of unemployed people.

Table 8: Sector-wise employment classification

Occupational	Male	Female	Total	Percent
Agriculture and allied activities	39	22	61	64.89 %
Industrial Sector	16	4	27	28.72 %
Service Sector	8	5	11	11.7 %
Total	**63**	**31**	**94**	**100 %**

Source: Primary Data

The above Table 8 shows the sector-wise employment classification of the employed among the sample. It was found that majority of the rural villagers of the Azhikode Panchayth find employment in the agriculture and allied activities (64.89 percent). Most among this figure are fishermen community and do the activities connected with fishing. Employment in the industrial sector constitutes 28.72 percent followed by the service sector 11.7 percent. Women in the sample

area are employed through the Kudumbashree Project, poverty eradication and women empowerment programme implemented by the State Poverty Eradication Mission (SPEM) of the Government of Kerala, which give them a fair income and dignity in their family. There were 6 Government Employees (2 Men and 4 women) and 21 private sector employees (14 men and 7 women) among the employed.

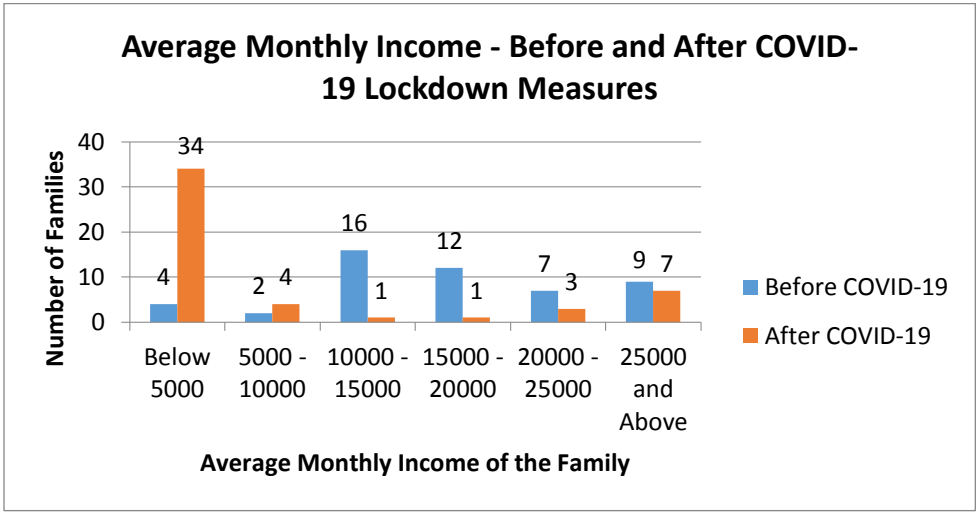
Table 9: Classification on the basis of average monthly income of the family before and after COVID-19 lockdown

Monthly income	Before COVID-19 lockdown		After COVID-19 lockdown	
	Number of families	Percent	Number of families	Percent
Below 5000	4	8 %	34	68 %
5000 - 10000	2	4 %	4	20 %
10000 - 15000	16	32 %	1	2 %
15000 - 20000	12	24 %	1	2 %
20000 - 25000	7	14 %	3	6 %
25000 and Above	9	18 %	7	14 %
Total	**50**	**100 %**	**50**	**100 %**

Source: Primary Data

Table 9 categorises the sample based on the average monthly income of the family before and after the COVID-19 lockdown. The results were alarming. Following COVID-19's strict lockdown measures, many of them lost their jobs and income. After the COVID-19 lockdown, the income group earning less than 5000 rupees increased from 8% to 68%. Even during the crisis, government employees and a few private sector employees had a consistent income.

Figure 1: Classification on the basis of average monthly income of the family before and after COVID-19 lockdown



Source: Primary Data

Major Findings

✓The vast majority of households are nuclear families. There are 39 families in the sample, with three to four members constituting the highest percentage of 78 percent, followed by five to six members (18 percent), and one to two members (4 percent). The distribution of family size was discovered to be skewed towards nuclear families, indicating a decline in joint families even in rural areas.

✓The OBC category accounts for an estimated 48 percent, the SC category for 34 percent. The general category accounts for 16 percent followed by the ST category that is 6 percent. The findings show that the representation of OBC and SC is sufficiently high in comparison to the general and ST category in the study area.

✓The majority of the samples (54%) are Muslim, followed by Hindus (36%), and Christians (10%). Muslim families predominate in the study area.

✓The nearly half of the respondents (54%) is from Below Poverty Line (BPL) families, with the remaining 28 percent from Above Poverty Line (APL) families. Nine Antyodaya Anna Yojana (AAY) card holders are included in the sample. As a result, the current study's rural households are clearly poor according to the government's poverty classification.

✓The labour force participation rate is 59.79 percent. There are 24.12 percent child population and 16.09 percent of adult population among the sample. The dependency ratio is 59.79 percent.

✓Education qualification of the sample revealed that the majority of them have below SSLC level of education that is 27.15 percent followed by plus two/pre-degree level of education (26.49 percent) and SSLC (20.52 percent). 14.56 percent are Under Graduate, 5.96 percent are Post Graduate, 5.29 percent have diploma education which includes polytechnic and other technical job related diploma courses. It is evident that the female population among the sample is highly educated than the male population.

✓It has been discovered that the majority of employed family members are men (67. 02 percent). The majority of employed people believe they are under-employed. The sample contains a number of unemployed people.

✓The majority of the rural villagers of the Azhikode Panchayth find employment in the agriculture and allied activities (64.89 percent). Most among this figure are fishermen community and do the activities connected with fishing. Employment in the industrial sector constitutes 28.72 percent followed by the service sector 11.7 percent.

✓The Kudumbashree Project, a poverty eradication and women empowerment programme run by the State Poverty Eradication Mission (SPEM) of Kerala, employs women in the sample region, providing them with a fair wage and dignity in their homes.

✓Many of them lost their employment and money as a result of COVID-19's harsh lockdown measures. The income group earning less than 5000 rupees climbed from 8% to 68 percent after the COVID-19 lockdown.

✓Even in the midst of the crisis, government employees and a few private-sector workers maintained a steady paycheck.

✓In the area of study, the income of daily wage earners and temporary workers has been steadily declining. Some households didn't have any money at all. They said that their level of living was pitiful during COVID-19's severe lockdown procedures.

✓It was discovered that 42 persons in the sample household tested positive for COVID-19. Twenty one of them were severely harmed. COVID-19 caused the death of the household head (earning member) in five families. They claimed that the emotional tension they were under throughout those days was unbearable.

✓Daily wage earners who tested positive for COVID-19 claimed it was difficult to go on in their lives due to a lack of revenue. However, the Kerala Government's free COVID-19 medication assisted them greatly in managing the expenses spent in addition to their own expenses.

✓The Kerala Government's Community Kitchen initiative, run by the Local Self Government Department (LSGD), has offered free meals to needy families in the region with the help of Self Help Groups (SHGs) like Kudumbasree. Food kites were also distributed to the village's underprivileged families by religious organisations and political parties.

✓The distribution of food kits to all ration card holders in Kerala helped the state's low daily wage earners manage their hunger problem. The majority of respondents reacted positively to the Kerala government's new idea in this crisis situation.

CONCLUSION

The COVID-19 pandemic impacted the world with its profound consequences on general well-being frameworks, economies, and markets, wreaking unimaginable havoc on human existence, livelihoods, and prosperity all over the planet. It undoubtedly wreaked havoc on the rural economy. COVID-19 had a dismal impact on the rural poor, exacerbating their plight. Indeed, even during the open time, a huge number of them could not be in their pre-COVID position due to the astronomical cost of contamination. India's rural economy has suffered greatly. During this critical moment, the work of a large number of India's rural population has been in a hopeless state. Some of the study's conclusions were alarming! In the research area, the income of daily wage earners and temporary workers has been steadily declining. Some households didn't have any money at all! During COVID-19's rigorous lockdown procedures, their living conditions were appalling.

This pandemic has had an impact on the lives of women in rural areas. In rural areas, Self-Help Groups played a critical role in alleviating poverty. During the COVID-19 lockdown period, the women in the Kudumbashree Units obtained loans from the Kerala government at a low interest rate, which helped them handle their day-to-day necessities, particularly hunger. Kerala's public health sector played a key role in giving free medical care to rural poor people who tested positive with COVID-19. The Kerala Government's Community Kitchen initiative, implemented by the Local Self Government Department (LSGD) with the help of Self Help Groups (SHGs) like Kudumbasree, has offered free meals to the region's underprivileged households. Food kites were also distributed to the

village's underprivileged families by religious organisations and political parties. The distribution of food kits to all ration card holders in Kerala helped the state's low daily wage earners manage their hunger problem. All of these approaches contributed to the rural area of the research being able to tackle the problem of hunger to some extent. However, this is hardly a consolation because we have not entirely eradicated COVID-19, and there are still threats to the economy and public health posed by emerging viral variants such as Omicron, Delta, and others.

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