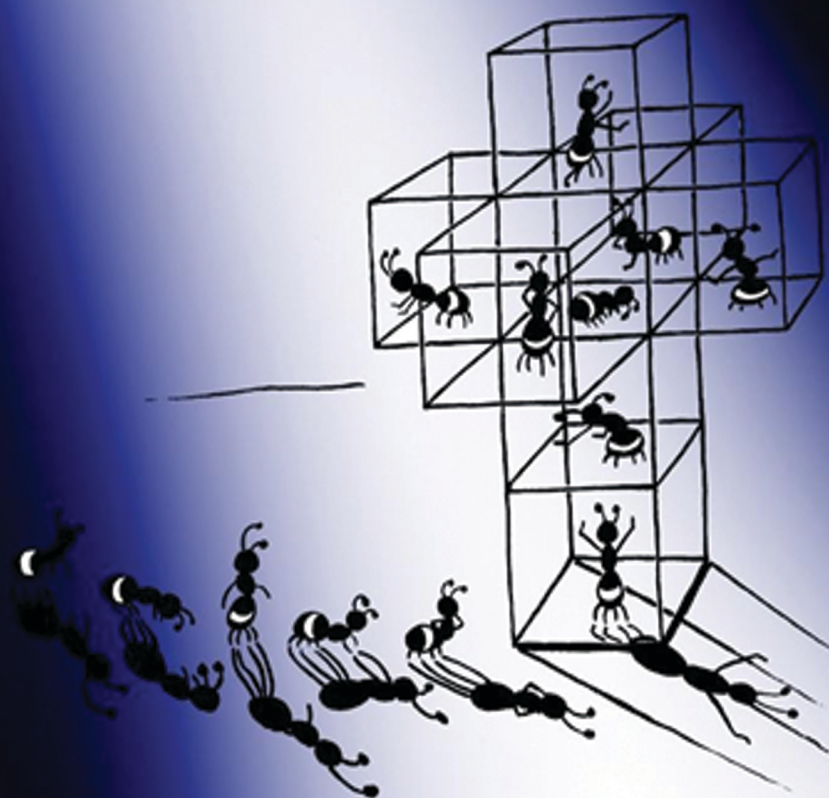


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About the Journal

VIRJHSS publishes interdisciplinary research with a primary focus on original research or reviews in various disciplines of humanities and social sciences.

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The Journal publishes research papers in the fields of humanities and social science such as, English, Economics, Education, Commerce, Sociology Geography, History, Political Science Industrial Relations, Information Science, International Relations, Law, Linguistics, Library Science, Media Studies, Methodology, Philosophy, Population Studies, Psychology, Public Administration, Social Welfare, Linguistics, Literature, Performing Arts (Music, Theatre & Dance), Anthropology, Business Studies, Communication Studies, Corporate Governance, Criminology, Cross cultural Studies, Demography, Development Studies, Religious Studies, Visual Arts, Women Studies and so on.

Aims & Objectives

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- To develop an interdisciplinary research culture.
- To encourage environment-friendly research promoting sustainable development.
- To provide a venue for the publication of Conference / Seminar/Webinar Proceedings.

Guidelines

VIRJHSS is an annual publication in the month of December each year. Full-length paper along with the abstract (soft copy in 5000-8000 words) need be sent in the month of July via e-mail to vimalaresearchsocialsciences@gmail.com on or before 10th July of each year.

Only original and unpublished work is sought. The contributors should certify that manuscript has neither been published anywhere nor is being considered presently anywhere for publication. Submission should include a separate title page which clearly indicates the name(s) of the author(s), affiliation(s), complete mailing address (s), telephone/fax numbers and e-mail address(s), Abstract of the paper, the title of the paper and up to four keywords that describe the paper. An electronic version of the manuscript in MS-Word format should be submitted via e-mail and a hard copy of the same should be sent. All text should be in a single space with a 1inch margin on all the sides on (A4) size paper using a font size of 12 in Times Roman.

Editorial

The past year witnessed the strategies devised by mankind to tackle the sudden surfacing of a medical emergency. The fact that this resilient spirit will prove to be an archetype in the coming years, remains undisputed. At this juncture, it becomes obligatory for the academia, especially the disciplines like Humanities and Social Sciences that are always in the forefront to respond to crisis that affect mankind, to delve deep and offer well researched and holistic insights on it. An informed society is the need of the hour. It is with this objective that it was determined that the 2021 issue of Vimala International Research Journal (VIRJ) for Humanities and Social Sciences will address and focus the various aspects related to COVID-19. The themes included cover a wide range of issues that substantiate the interdisciplinary character of the journal.

The members of the academic community that contributed towards this issue deserve special mention for the deep and analytical approach adopted in dealing with the varied aspects of the pandemic. It is our conviction that the proposed issue will prove valuable in guarding and ensuring dissemination of factual information. We are thankful to our contributors and patrons for enabling us to take this step towards spreading knowledge as a means to offer support in these crucial times.

Editorial Team

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THE IMPACT OF THE COVID-19 PANDEMIC ON HIGHER EDUCATION: OPPORTUNITIES AND SUGGESTIONS FOR STRATEGY AND TRAINING

Ms. Beena C A

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Abstract

The COVID-19 pandemic has led to deep-seated changes in education systems throughout the world. The present epidemic has undoubtedly exposed the major education crisis in human history. The COVID-19 disease also offered noteworthy openings to restructure higher education and to change and implement active teaching-learning tactics. The purpose of this article is to discuss the effects of the COVID-19 pandemic on higher education from a universal perspective. This paper is a review article; offering a brief literature review on the COVID-19 pandemic and higher education. This article is meant at inspirational for both researchers and practitioners with respects to upcoming research perceptions on COVID-19 and higher education. In this context, the comebacks of higher education institutions to the global education crisis caused by the recent epidemic were observed, and some explanation tenders were settled for legislators and higher education authorities. The COVID-19 pandemic caused in the worldwide education community admitting the fact that urgent implementation of an online teaching approach.

Keywords – COVID-19, coronavirus, higher education, emergency remote teaching, online teaching, online learning, distance education, global education.

Introduction

Having first seemed in Wuhan, in the Hubei province of China, in December 2019, the COVID-19 virus was stated a universal pandemic by the World Health Organization in March 2020, leading to an extraordinary worldwide public health crisis within a very short space of period. The COVID-19 pandemic has caused in noteworthy and shocking moments to our dogmatic, financial, and sociocultural life, as well as to public health, on a comprehensive scale. Since the start of the COVID-19 pandemic, universities, schools, and many other educational institutions have been either moderately or totally closed in many countries due to

actions and limitations taken by national governments in order to avoid or slow down the worldwide spread of the original coronavirus pandemic. As such, the shutting of educational institutions worldwide due to the COVID-19 outburst has harshly affected millions of students, with the disease having activated what is probably the major education crisis in human times gone by.

Literature review

COVID-19 pandemic and higher education

Later the World Health Organization declared the COVID-19 as a deadly risk to humankind, the pandemic fetched about far-reaching fluctuations in each and every aspect of individuals everyday life, including radical changes to education systems at all levels. In the passage of the COVID19 pandemic, knowledge and instruction environments rapidly in progress to change on a melodramatic gauge for all participants (e.g., students, teachers, educational leaders, educationalists, etc.) due to the control strategies implemented and executed by national governments in many parts of the world. Accordingly, countries have managed to pay for improved standing to the use of information technologies in education in order to deliver real learning-teaching surroundings from almost day one, and in many cases, are still in place as at the time of authoring this article. Under this background, countries took speedy phases in the direction of digital conversion in education, and started to dynamically inspire the tender of distance learning, teaching, and assessment approaches far more than had ever been seen prior to the pandemic. With the shutting of schools and the rescheduling of face-to-face teachings in many countries due to the COVID-19 pandemic, the education activities of school-aged students at all levels (preschool, primary, secondary, and high school) were shortly affected; and without doubt, the implications also significantly affected the educational activities of students enrolled at the higher education level as well. In order to reimburse for the broken up educational activities, due to the commencement of the COVID-19 pandemic, it rapidly became significant for higher education institutions to change and implement operative policies so as to adjust to the “new regularity”, shifting towards entirely online learning as a prompt so far essential response to the coronavirus crisis.

The COVID-19 pandemic swiftly restructured the education style in higher education, universities were also enforced to undertake significant alteration, and to change their organization and working structures in order to encounter the rapidly sprouting teaching-

learning requirements of faculty member and students. As a result, the COVID-19 pandemic enforced the global education civic to admit the necessity for and unavoidability to implement Online distance education and emergency remote teaching as an immediate response to the crises.

Online distance education and emergency remote teaching

The COVID-19 pandemic caused in it being obligatory on almost a global ruler to implement online distance learning across almost every level and type of educational institution. Today, the vast common of higher education institutions worldwide consider online emergency remote teaching as one of the most real teaching strategies employed in comeback to the global education crisis caused by the pandemic. The COVID-19 outbreak tiled the way to recruit digital learning as an alternative education system at all stages of education. Looking from this standpoint, more advanced and collaborative “online learning” policies will help to make education systems more resilient and more prepared against possible future crises and worries. In this background, however, the appropriate literature states that “online distance education” and online “emergency remote teaching” involve meaningfully diverse teaching approaches. As such, it is stressed that it is perhaps more precise to mention to the online teaching-learning strategy employed during the COVID-19 crisis period as “emergency remote teaching” rather than “online distance education”.

From this point of view, it may be said that online distance education has a more flexible, fusion, and more functional structure besides the simple conveyance of teaching content; whereas, online “emergency remote teaching” is mainly a teaching-learning strategy with a focus on information allocation. Besides the psychological, sociocultural, and economic problems brought about by the COVID-19 pandemic, significant opportunities to redesign higher education have followed, along with the vision of rising an overall novel tactics. In this context, the operative management of the education crisis created by the current pandemic has certainly paid to the rapid development of learning and teaching surroundings, and has eventually enabled an increase in the excellence of educational services provided at the higher education level.

Conclusion

In order to limit the quicker blowout of the coronavirus disease, nearly all educational institutions worldwide substantially closed down in line with pronouncements taken by national governments. Due to the extensive withdrawal of face-to-face teaching, a transition to online emergency remote teaching was enhanced across all levels of the education area. At this point, it became unavoidable for officials and educational administrators to develop more practical plans, and to implement these plans immediately in order to address the possible for the victimization of underprivileged students in higher education due to online education fast having become the only valuable working explanation on offer through which to comprehend their ongoing education.

It is still very problematic to forecast when university campuses will reopen to physical instruction, and what the costs of this period will have been to the education of the next peers on a global scale. University officers, faculty member, and other related specialists are certainly conscious of the reflective outcome that the COVID-19 pandemic has levied on higher education. As such, academic officers and experts, through paying close devotion to the part of online learning in higher education, need to get ahead the potential effect of certain disapprovals within the online teaching-learning method, and must consequently grow and implement actions required to edge the adverse effect and to contribute to improving the concerns held by both students and faculty member with regards to this subject.

Suggestions

It is unavoidable that the COVID-19 pandemic will have long-term paraphernalia on the speculative accomplishment of higher education students, as in other educational levels. For this reason, steering scientific investigation on the impact of the COVID-19 pandemic on educational surroundings, and then allocating the outcomes of such research with officials and higher education authorities could meaningfully donate to the crucial application of the measures obligatory to reduce the effects of the pandemic. In this context, in revising the pertinent works, it is understood that many universal studies have been led on the effects of the epidemic on education. However, it is also seen that a important quantity of the studies published on this subject have been directed within the healthcare field. In addition, whereas it is possible to say that there have been some methodical studies that have examined the effects

of the COVID-19 pandemic on education, most of the research was not steered to an appropriate academic level. Therefore, it is important that eminent scientific research on the effects of the COVID-19 pandemic on global education is both fortified and reinforced by national governments, research organizations, and also by higher education administrators. Higher education institutions and legislators worldwide may then benefit from the tactical findings of such methodical research in order to disclose suitable solutions to the educational problems being handled during the pandemic, and consequently help to better prepare all participant groups for similar crises that may arise in the future.

Finally, in response to the comprehensive education crisis caused as a result of the COVID-19 pandemic, the circumstances that officers, faculty member, and students in higher education institutions upkeep about the role of online emergency remote teaching as a sustainable teaching-learning strategy, and unceasingly expand themselves based on an advanced understanding of the problems, will help to pay to the institutional attentiveness as a swift reaction against further latent educational crises and qualms.

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**DETERMINING STUDENT'S PERSPECTIVES ON LEARNING
IN TIMES OF COVID-19**

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Abstract

The student fraternity across the globe has been drastically affected due to the immense changes in the education system as a result of COVID-19. Personal interaction of teachers and students was affected due to the contagious nature of COVID-19 which required restraints and isolation. In the absence of traditional class-room learning and one-to-one interaction, E-learning has become a mandatory element in all educational institutions like schools, colleges and universities around the world. E-Learning has emerged to be a closest substitute to offline teaching and provides an effective teaching method. It facilitates a new way of enhancing the learning process. This research papers aims to identify and analyze the student's learning perspective in times of COVID-19. The t test for single mean was used to analyse the descriptive and analytical research design in this study. Data was gathered from 220 Bengaluru-based students belonging to various of fields of study. According to this study, students' capabilities and stress management skills, as well as their ability to strike a balance between family life and learning, were put to the test throughout the pandemic. The future scope of the study was also highlighted in this paper that the innovative teaching and learning activities that demonstrate solutions to the pandemic's particular challenges that may affect the educational system.

Keywords: E-Learning, COVID-19, Pandemic, Student's perspective.

Introduction

The COVID-19 pandemic has had an insightful and intense impact on many areas of life. The pandemic has affected the education system and forced the teaching and learning arrangement to shift from the traditional class-room to E-Learning. Educational Institutions like School, Colleges, Universities and other education providers have taken this as an opportunity to implement IT solutions for teaching as well as evaluation for completion of the course work for students. Irrespective of lockdown, closure, containment and other hindrances in the education system, Information Technology has ensured that teaching-learning sustained and nurtured through a wide variety of supportive E-Learning systems. The Educational Institutions have put a step forward thinking ahead and developing new strategies by integrating technology in the education system. In the scenario of COVID-19 pandemic the contribution of Information Technology has gained momentum and it is serving the solution for ongoing learning process through Innovative learning management systems.

E-Learning has created an everlasting niche for itself in the education system. The adoption of the online mode of education is expected to enhance the availability of education at different levels, leading to its expansion as it supports all pandemic norms of social distancing. The new educational strategies put into practice for digital teaching has minimized the learning gap that arouse due to lockdown. The efforts of the stakeholders namely the teachers, students and institutional administrators are mainly on optimal use of technology and efficient learning process. Educational Institutions and students have accepted and appreciate the online platform of learning. The reasons for this acceptability are the flexibility in learning, virtual teacher –learner interaction and feedback, easy access to network, ease of use E-learning software, cost effective, larger audience access and well-being of students during the pandemic. Regardless of multiple advantages, some limitations of e-learning are social isolation, lack of face-to-face interaction, lack of structured class-room, irregular network connectivity and lack of motivation. At this point of crisis, the savior has been the E-Learning systems trying to achieve the new normal in teaching-learning methodology. The IT fraternity also has strived hard to provide a wide range of flexible E-learning systems in a short period of time. The pandemic has served as an effective medium in expanding educational opportunities through web-based technology. Knowledge sharing has increased through digital platforms in an efficient and effective manner. In the future it is more

likely that several virtual learning technologies will enhance and expand the learning scope for younger generation, thereby imparting more knowledge.

In these circumstances it is important to determine the opinion of learners and to understand the learner's inclination towards this novel-teaching methodology. It is important to understand the learner's degree of adaptation and amendment if any they would like to suggest or if they want to reject it altogether. This research paper is an effort to determine the Student's Perspectives on learning in times of COVID-19. It is an endeavour to study the perspectives of the student's as to how the learning environments have changed and how they are able to adapt to the E-Learning system and emerging disparities. This study also includes the coping abilities of the students and managing stress while striking a balance between family life and learning during the pandemic. Innovative approaches to teaching and learning practices that exhibit solution to unique challenges arising from the pandemic which will be affecting the education system will be considered.

Literature Review

Majority of the students have reported their self-study skills would improve because of E-learning. Many students however are supportive of conventional teaching for the practical session. Students have understood the importance of web-based learning for their career skills. Overall, many students have opined that e-learning is significantly playing a major role in social change in India

The growth of higher education has led to the higher investment in higher education. A large number of private colleges and universities cropped up and are in the recent years providing quality education from degree to doctoral degree in the variety of fields. The opportunities for higher education have been recently due to the private participation. The higher education of India needs mechanisms to improve the quality of education provided through universities and other degree awarding institutions.

As per the TAM Model perceived ease of use of E-learning resources and output quality were significantly associated with perceived usefulness. There were significant associations between perceived usefulness, perceived ease of use, as well as the quality criterion novelty and behavioural intention. Lastly, behavioural intention was significantly associated with use. With regard to behavioural intention, it is conceivable that the novelty-related characteristics along with

the well-established predictors, perceived usefulness of E-learning resources and ease of use of E-learning resources are more dominant.

The use of information and communication technologies (ICTs) has brought about a series of shifts in the sector of education. Teaching and learning at all levels of higher education systems have undergone a significant change and led to quality enhancements. Traditional forms of teaching and learning have been increasingly being converted to online and virtual environments. There are endless possibilities with the integration of ICT in the education system. The teaching community is able to reach remote areas and learners are able to access qualitative learning environment from anywhere and at any time.

Learning Management System (LMS) packages such as Moodle should be learnt and used by lecturers for educational measurement and evaluation. Teachers' contribution cannot be neglected in integrating ICT in the classroom effectively. Students performed better with the usage of LMS packages.

On an average, students in online learning conditions performed modestly better than those receiving face-to-face instruction. Meta-analysis is better suited to answering questions about whether to consider implementing online learning or what features to look for in judging online learning products than to guiding the myriad of decisions involved in actually designing and implementing online learning.

The paper identified four key factors for the global adoption of online exams i.e. Network Infrastructure, Hardware Requirements, Implementation Complexity and Training Requirements. The researcher suggests global adoption of online exams where different countries and institutes can initiate online exams systems on the basis of their existing E-learning infrastructure and overall economic situations

The research paper reveals students' have positive perception towards e-learning and thus have acceptance of the new learning system. It has also empirically demonstrated the significance of e-learning in the time of COVID-19 crisis. In fact, e-learning has emerged as a new way of enhancing the learning process where social media may further improve the learning output.

This research implies that technology is very supportive for teaching and learning in higher education. An array of technological tools is at our disposal to design rich and engaging learning experiences for all students.

This resource discusses the relationship between knowledge, learning, teaching, and the nature of media, and shows how this information should inform the use of technology in a teaching environment. The authors introduce a decision model that is based on key criteria for selecting appropriate technologies for teaching in higher education. They also provide guidance for developing and delivering a course using electronic technology and discuss the organizational and technical support structures that are needed to back up instructors using technology

Many studies on similar aspects of eLearning and pandemic crisis have been written and presented, particularly from the perspectives of students, teachers, and parents. The aim of this research is on students' perspectives on learning during COVID-19.

Objective of the study

- To identify the student's learning perspective in times of COVID-19.
- To analyse the student's learning perspective on effectiveness, usefulness, ease of use and intention to use eLearning.

Research Methods:

This study used a descriptive and analytical research design. Data collected from 220 students from Bengaluru institutions who represented various fields of study. In this study, t test for single mean used to analyse one variable (as the data should be ordinal or scale– if nominal this test not possible) – Univariate based on single variable. Test the opinion of students are above average level with test value 3, above 3 means agreed, below 3 disagree, equal 3 is neutral. The Simplest test, weighted average proving statistically with inferential analysis. The Cronbach's alpha was used to verify the internal reliability of the items used in the variables such as Infrastructure /tools, Perspective effectiveness of eLearning, Perspective Usefulness of eLearning, Perspective ease of use of eLearning and Perspective intention to use of eLearning.

Results and Discussion:

There were 48 percent males and 52 percent females among the 220 students that responded to the survey. The majority of student participants 35% are between the ages of 21 and 22, and 27% are between the ages of 16 and 18, while 20% of students are between the ages of 23 and 17, and 17% of student respondents are between the ages of 18 and 20. It is inferred that 9% of students are in the arts, 27% are in science, 48% are in commerce and management, and 15% are in the computer science stream are representing this research paper. Smart phones were the most commonly used tool and technology, with 94% using them every day, 93% using the internet, 77% using computers/laptops/tablets, 68% using the internet for academic work, 59% writing any assignment, 67% transferring study materials, and 71% downloading pictures, graphs, reports, and presentations related to the subject topic(Afsana, 2018a, 2018b; Afsana & Pachava, 2020).

This study investigates students' perspectives about eLearning. The students' intentions appeared to be slightly higher than neutral, implying that students are concerned about accepting eLearning. More than 60% of students say that they would want to take a course that uses eLearning because it improves the learning process and is a better option to a pen-paper based system. Overall, 55% of students agree that they prefer eLearning courses and believe they are superior to traditional learning methods. The majority of students say that they intend to take a traditional mode course (68%) and a mixed form course (57%) in the future. However, 45 % are undecided, and 52% are opposed to using totally online courses at higher education institutions.

The Cronbach's alpha was used to verify the internal reliability of the items, and it was found that a minimal alpha of 0.6 was sufficient for the early stages of research (Alam, Mohd Fauzi, & Hashim, 2011). The reliability test with Cronbach's Alpha indicating 90% above reliability for student's perspective and intention toward eLearning with excellent reliability statistics scale used in this research.

Table 1: Result of Mean, SD and Reliability Statistics			
Variables	Cronbach's Alpha	Reliability (%)	N of items
Infrastructure /tools	0.910	91%	10
Perspective effectiveness of e-learning	0.948	95%	6
Perspective Usefulness of e-learning	0.939	94%	6
Perspective ease of use of e-learning	0.790	79%	8
Perspective intention to use of e-learning	0.960	96%	8

t-test for single mean

Hypothesis test: Test whether opinion regarding the use of tools/ infrastructure for eLearning are above average level.

Null Hypothesis: Opinion regarding the use of tools/ infrastructure for eLearning are not equal to average level

Alternative Hypothesis: Opinion regarding the use of tools/ infrastructure for eLearning are equal to average level

Table 2: One-Sample Statistics: t-test for single mean: Use of Tools/ Infrastructure				
	Mean	S. D	t	p-value
i1	2.5	1.476	-5.239	<0.001**
i2	2.81	1.468	-1.213	0.226
i3	2	1.386	-12.827	<0.001**
i4	3.09	1.528	1.993	0.047*
i5	2.66	1.546	-3.010	0.003**
i6	1.99	1.409	-12.714	<0.001**

i7	2.25	1.515	-8.891	<0.001**
i8	3.13	1.513	4.417	<0.001**
i9	2.3	1.433	-6.728	<0.001**
i10	2.51	1.506	-3.943	<0.001**

*Note: **reject null hypothesis at 1% level, p-value 0.000 to 0.010, highly significant*

**Reject null hypothesis at 5% level, p-value 0.011 to 0.050, significant*

Others accept null hypothesis at 5% level, p-value 0.051 to 1.000, not significant

Since, p-value is less than 0.01 the null hypothesis is rejected at 1% level of significance with regards to opinion regarding these statement of tools/ infrastructure except mobile application (p-value - 0.226*) not significant and social media (p-value – 0.047) significant. Hence concluded the opinion regarding of this statement of eLearning is not equal to average level except mobile application.

Based on mean score the statements of tools/ infrastructure for eLearning are below average level expect payment process and social media platforms which is above average level for the opinion regarding the use of tools/ infrastructure for eLearning among students.

Students Perspective on effectiveness of eLearning

Hypothesis test: Test whether opinion regarding Students Perspective on effectiveness of e-Learning are above average level.

Null Hypothesis: Opinion regarding Students Perspective on effectiveness of eLearning are not equal to average level

Alternative Hypothesis: Opinion regarding Students Perspective on effectiveness of eLearning are equal to average level

Table 3: One-Sample Statistics: Students Perspective on effectiveness of eLearning				
	Mean	S. D	t	p-value
p1	3.17	1.273	9.705	<0.001**
p2	3.15	1.171	10.404	<0.001**
p3	3.18	1.229	6.168	<0.001**
p4	3.21	1.206	8.279	<0.001**
p5	3.23	1.259	7.550	<0.001**
p6	3.21	1.261	9.592	<0.001**
<p><i>Note: **reject null hypothesis at 1% level, p-value 0.000 to 0.010, highly significant</i></p> <p><i>*Reject null hypothesis at 5% level, p-value 0.011 to 0.050, significant</i></p> <p><i>Others accept null hypothesis at 5% level, p-value 0.051 to 1.000, not significant</i></p>				

Students Perspective on Usefulness of eLearning

Hypothesis test: Test whether opinion regarding Students Perspective on Usefulness of eLearning is above average level.

Null Hypothesis: Opinion regarding Students Perspective on Usefulness of eLearning are not equal to average level

Alternative Hypothesis: Opinion regarding Students Perspective on Usefulness of eLearning are equal to average level

Table 4: One-Sample Statistics: Students Perspective on Usefulness of eLearning				
	Mean	S. D	t	p-value
pu1	3.26	1.213	7.994	<0.001**
pu2	3.27	1.196	7.965	<0.001**
pu3	3.03	1.138	8.721	<0.001**
pu4	3.16	1.205	9.146	<0.001**
pu5	3.19	1.216	8.979	<0.001**
pu6	3.28	1.21	8.645	<0.001**
<p><i>Note: **reject null hypothesis at 1% level, p-value 0.000 to 0.010, highly significant</i></p> <p><i>*Reject null hypothesis at 5% level, p-value 0.011 to 0.050, significant</i></p> <p><i>Others accept null hypothesis at 5% level, p-value 0.051 to 1.000, not significant</i></p>				

Since, p-value is less than 0.01 the null hypothesis is rejected at 1% level of significance with regards to opinion regarding all this statement of Students Perspective on Usefulness of eLearning. Hence concluded the opinion regarding of all the statement of Students Perspective on Usefulness of eLearning is not equal to average level. It is above average, because mean value is greater than 3, if it's not equal to average level, need to mean value if its greater than 3 means above average level, if its less than 3 below average level

Based on mean score all the statements of Students Perspective on Usefulness of eLearning are above average level.

Students Perspective on ease of use of e-learning

Hypothesis test: Test whether opinion regarding Students Perspective on ease of use of e-learning are above average level.

Null Hypothesis: Opinion regarding Students Perspective on ease of use of e-learning are not equal to average level

Alternative Hypothesis: Opinion regarding Students Perspective on ease of use of e-learning are equal to average level

Table 5: One-Sample Statistics: Students Perspective on ease of use of e-learning				
	Mean	S. D	t	p-value
peu1	2.81	0.394	7.423	<0.001**
peu2	2.77	0.42	8.602	<0.001**
peu3	2.19	0.627	9.865	<0.001**
peu4	2.47	0.615	9.322	<0.001**
peu5	2.65	0.613	5.505	<0.001**
peu6	2.67	0.575	9.360	<0.001**
peu7	2.26	0.685	8.587	<0.001**
peu8	2.64	0.482	8.894	<0.001**
<i>Note: **reject null hypothesis at 1% level, p-value 0.000 to 0.010, highly significant</i>				

Since, p-value is less than 0.01 the null hypothesis is rejected at 1% level of significance with regards to opinion regarding all this statement of Students Perspective on ease of use of e-learning. Hence concluded the opinion regarding of all the statement of Students Perspective on ease of use of e-learning is not equal to average level. It is above average, because mean value is greater than 3, if it's not equal to average level, need to mean value if its greater than 3 means above average level, if its less than 3 below average level

Based on mean score all the statements of Students Perspective on ease of use of e-learning are above average level.

Students Perspective on intention to use of e-learning

Hypothesis test: Test whether opinion regarding Students Perspective on intention to use of e-learning is above average level.

Null Hypothesis: Opinion regarding Students Perspective on intention to use of e-learning is not equal to average level

Alternative Hypothesis: Opinion regarding Students Perspective on intention to use of e-learning is equal to average level

Table 6: One-Sample Statistics: Students Perspective on intention to use of e-learning				
	Mean	S. D	t	p-value
iu1	3.11	1.171	5.505	<0.001**
iu2	3.19	1.157	9.360	<0.001**
iu3	3.26	1.159	8.587	<0.001**
iu4	3.23	1.187	8.894	<0.001**
iu5	3	1.071	7.423	<0.001**
iu6	3.2	1.223	8.602	<0.001**
iu7	3.17	1.208	9.865	<0.001**
iu8	3.21	1.163	9.322	<0.001**
<i>Note: **reject null hypothesis at 1% level, p-value 0.000 to 0.010, highly significant</i>				

Since, p-value is less than 0.01 the null hypothesis is rejected at 1% level of significance with regards to opinion regarding all this statement of Students Perspective on intention to use of e-learning. Hence concluded the opinion regarding of all the statement of Students Perspective on intention to use of e-learning is not equal to average level. It is above average, because mean value

is greater than 3, if it's not equal to average level, need to mean value if its greater than 3 means above average level, if its less than 3 below average level

Based on mean score all the statements of Students Perspective on intention to use of e-learning is above average level.

Conclusion

In these circumstances, it is critical to ascertain learners' opinions and comprehend their attitudes toward this unique teaching style. It is indeed important to determine the learner's level of adaptation, as well as any changes they would like to suggest or whether they want to reject it entirely. According to this research paper, the students' perspectives on learning in the COVID-19 era were significantly positive toward the eLearning system. The objective of this study has been achieved. It is found that the students' perceptions on how learning environments have changed and how they are adapting to the E-Learning system and increasing differences. This study suggests that throughout the pandemic, students' capacities and stress management skills, as well as establishing a balance between family life and learning, were tested. Innovative teaching and learning activities that demonstrate solutions to unique difficulties posed by the pandemic that may affect the education system will be examined.

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COVID-19- A DOUBLE-EDGED SWORD ON KERALA ECONOMY

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Abstract

As COVID-19 continues to devastate the global labour market and world economy, the impact of the pandemic will affect the Kerala economy could be dangerous than one may think. The experts from Health and Economics are saying that the pandemic is all capable to break the back born of various sectors of the economy and that push the state further into a deep economic crisis, which has not seen in recent times. This would be a worst thing that can happen in the economic history of Kerala. Further the exodus of migrant workers to the home states and the unprecedented influx of unemployed expatriate from abroad is get to worsen the state economy into a deep crisis.

Key Words: Migration, Labour, COVID-19, Unemployment and Economic Growth

Introduction

COVID-19, the global pandemic has become a serious health crisis since December 2019. After the World War II it became the greatest challenges to the humanity in the world. COVID-19 has also become an unprecedented socio-economic crisis, with its potential to create devastating impact on the life and livelihoods of millions of people and national economies across the world. The implementation of lockdown, quarantines and social distancing practices has made the lively hood more venerable to the people. According to Director General of WHO (World Health Organisation), globally as on 7 September 2021, there have been 221,134,742 confirmed cases of COVID-19, including 4,574,089 deaths, reported to WTO. Even now the medical experts failed to predict future spread of the disease, its containment and time required to control it or magnitude of loss of human lives.

On, 30 January 2020 in the State of Kerala has reported the first confirmed case of the corona virus infection in India. A medical student from Wuhan in China, came to Thrissur District with active cases. Then the number of cases increased beyond 10,000 since April 2020. The lock down implemented in India between 25 March and 31 May 2020 (68 days) may have helped to contain the spread of the infection to some extent. However, there has been a rapid increase in its spread since May 20. As on 24 July, while the total cases in the country were 13.37 lakh, the number of deaths was 31406 persons. A state wise review of the confirmed cases and number of deaths shows that the state of Maharashtra has the largest number of confirmed COVID-19 cases and death as on 24 July2020, but Kerala has become number one in active cases (32345 active cases) as on 24 July 2021. The other states having the second, third and fourth positions with respect to confirmed cases are Tamil Nadu, Delhi and Karnataka. These four states account for 58 per cent of the total confirmed cases in India. The medical experts from AIIMS (All India Institute of Medical Sciences) says that, “the disturbing issue about the spread of COVID-19 in the India is the low rate of tests conducted to detect the cases. Also, the reporting systems in the country are far from reliable and in a situation such as COVID- 19, there could be a high propensity for under reporting at all levels. Therefore, the actual number of cases in India could be slightly higher, if not many times more.”

In 2018, Kerala had witnessed a new epidemic named as “Nipah”, same as that of corona was affected to human beings. But the Keralites have bravely fought against it and it was very successfully controlled. But in the case of COVID- 19 is not like that. It has posed a serious challenge to the Kerala economy- both in case of health problems and economic crisis. It worst affected and has come at a big cost to the economy. As the COVID-19 pandemic and its cascading effect have taken toll on Kerala economy, the exodus of guest workers or migrant workers in small groups to their home states and the unprecedented influx of unemployed ex-parts from abroad is get to worsen the state economy into a deep crisis with unemployment tipped to rise exponentially.

Are cent study conducted by GIFT (Gulati Institute of Finance and Taxation), Thiruvananthapuram, found that the COVID – 19 pandemic is going to crack the basics of the important sectors, that provide major revenue to the Kerala economy and thereby put the state economy in to a severe crisis. The state had not yet recovered the impact of the disastrous floods of 2018, the advent of COVID-19, has become a hard blow to the state economy. The experts says

that Kerala, as the state, which is heavily depends on service and foreign remittances would face a loss of 13.5% to 15% of its GSDP (Gross State Domestic Product). The major sectors like Tourism (which provides 35% to GDP), the exporting sectors like Horticulture, Marine products, Handlooms, spices and Beverages (all these known as mulch cows of the state) have come to absolute stand still. During the severe financial crisis, the economic impact of COVID pandemic will become a double-edged sword up on the Kerala economy.

Objectives of the study

- To analyse the impact of COVID pandemic on spectral economy of Kerala.
- To examine the employment impact of COVID-19 on Kerala labour market.

Sectoral impact of COVID-19

COVID- 19 crisis and Lockdown is an unexpected phenomenon ever since the world has faced, it is unfamiliar to the human beings and is really a global challenge. Kerala has highly experienced to overcome the natural disasters like floods, landslides and epidemics- these disasters were mainly natural disasters, when the economy suffered damage to its productive capacity over a specific time. But COVID pandemic is entirely differing from this. The production of goods and services during this pandemic period came to a complete stagnation. Its effect is from top to bottom and a cross allocations. There are people with uncertainty, anxiety, loneliness and depression about the period that will take to resume production after the crisis over. There is also uncertainty about how long it will take to achieve to retain the economy. The State Planning Board conducted a quick estimate about the loss of GSDP and found that a loss of about Rs.80000 crore in gross value added (GVA) to the Kerala economy in Q1 (April- June) of 2020. The direct and indirect losses in gross state value addition based on an input output model, is estimated to be 10% in 2019-20 and 20% in 2020-21.

The report says that total losses in agriculture – crop husbandry including plantation crops – are estimated to be Rs. 1,570.75 crore in March and April, 2020. The tourism industry will be among the worst hit in the state. The total losses in the tourism sector from March to September 2020 are estimated to be Rs. 20,000 crores. The demand slowdown is expected to continue till September 2021. This is a huge setback for the industry, which provides 35% - 40% of the state domestic income.

According to the study conducted by Dept. of Economics and Statistics, Kerala has suffered 82% loss of GSDP (Gross State Domestic product) during lockdown period up to May 2021. The projected loss for the state for 60 days will be 70132 crores. During the year 2020-21 is likely to register a negative growth rate and there will be an unprecedented fall in production of goods and services and employment 2020-21. It is likely to be the worst economic crisis since the formation of the state. Table.1 shows the status of COVID – 19 in Kerala.

Table-1: Status of COVID-19 cases in Kerala.

Month/Date	Total	Active	Death
30January	1	1	0
2February	2	2	0
2March	3	0	0
1April	265	237	2
1May	498	102	4
1 June	1,327	708	11
1July	4,594	2,130	26
1August	24,743	10,862	82
1September	76,526	22,512	299
Month/Date	Growth Rate (%)		
30January	-	-	-
2February	100.0	100.0	0
2March	50.0	-100.0	0
1April	8733.3	0	0
1May	87.9	-56.9	100.0
1 June	166.5	594.1	175.0
1July	246.2	200.8	136.4
1August	438.6	410.0	215.4
1September	209.3	107.3	264.6

Source: <https://www.worldometers.info/coronavirus/>

Table:2 Total Loss of GSDP for Q1 (April–June, During the period of lockdown in Kerala)

Item	GSDP 2019-2020 (Rs in crores)	Total Loss of GSDP for Q1 (Rs in crores)	Loss as % of GSDP 2019-2020
Primary-Agriculture and allied	77791	8718	11.2
Secondary- Manufacturing and Industry	176224	26633	15.1
Tertiary-Finance and other services	446296	57475	12.9
Total GSVA at basic prices	700311	92826	13.3
Gross State Domestic Product	781653	105431	13.5

Source: Based on GSDP2019-2020 Quick estimate

Rising Unemployment, Falling labour Force

As per the NSSO survey of the total workforce in Kerala, Primary sector account for 21.15%, Secondary sector accounts 31.37% and Tertiary sector accounts 48.48%. Kerala has not an impressive history of employment creation for the last decade. State economic growth has not been able to create new jobs. The Lockdown has resulted in an unprecedented loss of employment in Kerala. At the same time the corona virus pandemic comes a hard block to labour market; which shrinks the employment scenario and bullying the survival of millions of workers and their families. The Lockdown has pushed more than two third of self-employed and casual workers to acute unemployment, financial crisis, indebtedness and economic disasters. Due to the effect of COVID-19 on employment front, the unemployment rate of youth is likely to be doubled (72%). According to the latest survey of SPB (State Planning Board) the overall rate of unemployment has increased from 8.4% to 24.8% in the last Quarter (April – June)2020. In absolute terms the

number of unemployed people has risen from 32 million to 38 million and in Urban areas the loss of employment is 30% and in Rural it was 20%.

The impact of Lockdown on informal sector employment is very crucial. Of the total employment in Kerala, the share of self-employed is 37.8%, casual laborers are 29.3% and regular wage / salary is 32.9%. The entire self-employed casual labours and major share of regular, wage / salary employed come under informal sector (nearly 84%). The sub sectors which suffered severe loss of employment are mining and quarrying, construction, transportation and storage, accommodation and food serving, real estate, entertainment and recreation. Construction, mining and quarrying which is the worst hit employment sector, reported 80% employment loss. Manufacturing (including small and medium scale industries), Transport, Storage and Communications, Finance and Real-estate etc. witnessed around 70%-75%. The loss of employment in the lockdown will be severe 38% in primary sector and tertiary sectors. Almost all the economic activities in the state ranging from travel, production, transportation, services and employment etc. has come to a standstill during the period. The table given below explains employment impact of COVID-19 on Kerala economy.

Table:2 Distribution of workers and loss of employment in Kerala

Category	Category of employment				
	Self Employed (%)	Regular Wage/salary (%)	Casual Labours (%)	Total	Loss of Employment (%)
Male	40.8	27.5	31.7	100	38-40
Female	29.6	47.5	22.9	100	25-38
Person	37.8	32.9	29.3	100	30-38

Source: State Planning Board, Kerala

Quick estimates of the labour department, reported that around 5.2 million workers could have lost their works within first Quartile (April- June) after the lockdown. The ultimate impact would be the problem of rising job losses, unemployment and severe poverty. Further he warns, since the existence of dual characteristics of the labour market (i.e., 14-16 % of the employment is in Organized sector and remaining 86% of them are in Unorganised sector) which creates more complexity in the state economy in the context of COVID pandemic situation. This indicates that people have stopped looking for a job, and opt out of the labour market.

Table:3 Loss of Employment due to lockdown in Kerala

Industry Division		Total Workers*(%)	Loss of employment: 50% above
Total Primary		20.11	
1	Manufacturing	11.31	✓
1	Manufacturing	11.31	✓
Total Secondary		31.07	✓
1	Trade, repair of motor vehicles	14.02	
2	Transportation and storage	9.21	✓
3	Accommodation and Foodservice	2.74	✓
4	Information and communication	1.47	✓
5	Financial and insurance	2.97	✓
6	Administrative and support service	1.68	✓
7	Public administration and defence	2.11	✓

8	Education	4.96	
9	Human health and social work	3.46	✓
10	Arts, Entertainment and recreation	0.60	
11	Other services	2.70	
Total Tertiary		48.82	
Total		100	

Source: Based on GSDP2019-2020 Quick estimate

The Table: 4 shows the loss of employment due to the pandemic severely affected the tertiary sector, that is about 50%. The primary sector and secondary sector involving manufacturing sector also affected seriously.

Work from Home –A new Revolution in Labour Market

The COVID pandemic and lockdown have made work from an imperative for several industries. The modern offices and factories were emerged with the Industrial revolution of 18th and 19th centuries in most countries and people began to migrate for work in cities. Factories requires everybody together they come and work, that brings out cities together and easy for work, which in turn take the office s to manage them easily. But after the introduction of Internet based communication system the existing system began to collapse. Companies do not want to spent dollars for office expenses, as it is most expensive for them. Now COVID-19 transformed the relationship among people in the world. Many more working are out of job and them working indifferent ways. The need for social distancing due to pandemic, force people to work from home. People may work from home even Sunday or Saturday as more to their convenience. The Hi- tech industrial companies have led the workers towards home work and they never need to comeback to office. Face Book company start planning for permanent remote working system. Twitter announces employees and partners will be allowed to work from home, for keeping them safe from coronavirus. This has a disproportionate impact on the economy.

The situation became more problematic for Kerala, because about 90 % of the workers are from the informal sector, which considered to be competitive market and who can switch their

work from home. A major part of the formal employments, even government jobs (Health, Education Public Governance etc.) became this structure. This will create the problems like lack of job security, paid leave or job contract makes them vulnerable.

Exodus of Migrant workers; A fallout of lockdown

Kerala's labour market is characterized by excess supply of educated labour force on the one hand and shortage of manual labour force on the other. Due to the high wage rate of manual and unskilled workers, the better labour atmosphere and living conditions in Kerala, a large number of migrant workers migrated to Kerala from other state. Kerala's larger chunk of working population or the labour workforce is actually contributed through the migrant labours / guest workers. As per the official information, about 45 lakh migrant workers are now working in Kerala. It come towards atypical situation after COVID many of them started to losing their jobs or many of them were also afraid of getting contracted by this virus which has made way as massive migration or reverse migration.

Due to COVID and resultant Lockdown has pushed almost the entire migrant worker to jobless. Almost 90% of the migrant workers who worked in the Construction, Hotel and other sectors had lost their jobs and remained unemployed. After a stressful lockdown period, thousands of migrant workers have returned to their native places. Many of them said they wish to stay there. A number of migrant workers in the big cities may never return. As per the information available about 45lakh of migrant workers are in Kerala, about 18% of migrant population has so far expressed desire to return to their home states. The sudden displacement of migrant workers would have far reached impact on the Kerala economy and the state should be prepared to deal with the consequences of behavioural changes forced by the lockdown. Prof. Irudaya Rajan, says that the 2008 global economic crisis lesson was that "job matter". The virus has given a new lesson in distance and could lead to a significant reduction in long distance migration.

There may be a second wave of home coming of migrant workers once the lockdown is lifted. Many who decided to stay back are desperately waiting for transport to be available. That would mean even if those who left earlier decided to return, company may find a shortage of labour. This disruption could extend to farm which may also feel the shortage as monsoon season.

The pandemic has two sets of issues that affect the economy. One with regard to the disease centred i.e. mortality and morbidity associated with the disease. Second is the measures to control the disease i.e., both state driven control measures and voluntary restraints. The direct effect of disease and its effect on direct participation of various economic activities depends on demand for and supply of labour. Since demand for labour is derived demand, it depends on aggregate demand for the economy. The aggregate demand is get affected due to covid restrictions. At the same time the labour supply in general depends on the remuneration and conditions of work. It is highly restricted by containment measures. So, there is much larger issue of availability of jobs and the marketing of the supply with the demand for workers. With the enforcement of lockdown and its restrictions, many sectors like construction, Hotel and Restaurant, Factories, retails etc. Shutting down and rendering its employees jobless. These workers plan to move for two reasons. (1) the fear of staying alone when their families are living under the fear of the infection spread (2) the fear of losing job after lockdown has forced employees too cut down labours. However, the state fears that if the current crisis continues with imminent job cut and more migrant leaving the state, the state of Kerala would witness an unprecedented situation of complete stand still.

Due to the spread of COVID-19, there was panic among the Keralite emigrants in the Gulf and other countries and a large number of them have registered with NORKA and other agencies for immediately returning to the state. The total foreign registrants, who want to return, including migrants, their dependents, persons on short visits, students, etc. was 4.13 lakh as on 3 May 2020. This included 61,009 emigrants who lost jobs, 41,236 visiting visa expired persons, 27,100 persons whose visa expired or was cancelled and 7276 students. Of this the share of Keralites in the six Gulf countries viz. UAE, Saudi Arabia, Kuwait, Bahrain, Oman and Qatar was about 3.2 lakh. The increase in the number of deaths of Keralites due to COVID-19 (186 death as on 6 June 2020), the lack of facilities for treatment, lack of hospital bed to admit COVID-19 patients, inability to undergo costly treatment in private hospitals, lack of space and facilities for quarantine in labour camps, etc., compelled Keralite emigrants to return to their home state. The fall in the price of

crude oil to an all-time low level and the economic shutdown created due to lock down in the Gulf countries have resulted in huge loss of employment in the short run. However, it is expected that things may improve once the lockdown is lifted. It is likely that two to three lakh migrant workers may lose jobs and return to Kerala due to COVID-19 crisis. During the last four decades, the large-scale emigration of contract workers from Kerala to Gulf countries and the continuous flow of large number of remittances have been a major factor in the state's economic development. Studies on economic impact of Gulf migration of Kerala's economy came to the conclusion that since the mid-1970s the factor that had the greatest impact on the state's economy – especially on labour market consumption, savings, investment, poverty, income distribution and economic growth – has been the Gulf migration and migrant's remittances. One of the pillars of the Kerala Model of development has been emigration and the remittances. The COVID-19 pandemic has started the process of destroying the pillar.

The in-flux of expatriates and the problem of foreign remittances

During 19th centuries, the globalization makes possible circumstances to move people across the country. People started to move towards countries for attaining better jobs, better living condition and possible standard of living. The discovery of Oil in the gulf countries and subsequent oil boom in 1970s initiated massive wave of emigration from Kerala towards the gulf region and in 1980s, 1990s and even in 2000s also continued the emigration of Keralites to Gulf.

It has become a key engine of Social, Political and Economic changes in Kerala. The impact of emigration and remittances on Kerala is manifested in household consumption, savings and investment, the quality of houses and the possession of modern consumer durables. Remittances also play a major role in enhancing the quality of life and contribute to a high human development index in terms of education and health, along with poverty and unemployment. Total emigrants in Kerala are estimated as 21.21 lakh in 2018, of this 18.93 lakh number of emigrants is in Gulf Countries.

Foreign remittances especially from the Gulf countries are the most important source of revenue to the state government in Kerala. Estimate on remittances suggests that foreign remittances received in Kerala was more than the state's total expenditure (i.e., 70.9% is the share in 2018). Presently remittances amount cover to over 35% of SDP. There has been sharp rise in

the flow of remittances from Rs.13652 crore in 1998 to Rs.43288 crore in 2008. But after 2008 the rate of remittance began to decline, Currently Kerala is getting One Lakh crore, a year as remittance. It is pointed out that there will be a fall of remittances more than Rs. 16000 crore due to the covid pandemic. As the remittances are coming down, the state has started to identify alternative means of employment and revenue generation.

Table:4 Remittances and Total Expenditure Govt. of Kerala

Year	Remittances (Rs Crore)	Total Expenditure (TE)* of Govt.	Remittances as of TE(%)
1998	13,652	9880	138.2
2003	18,465	17,427	106.0
2008	43,288	30,904	140.1
2011	49,695	50,896	97.6
2013	71,142	66,244	107.4
2018	85,092	120,070	70.9

Source: Kerala Migration Survey

After the COVID- 19 pandemic and its wrath of destruction spread all over the world. Recent data shows that the number of emigrants returning from abroad is increasing day by day. As per the latest report about 2 - 3.5 lakh Keralites are returned to state. This will have serious economic consequences in Kerala economy. The state economy cannot move further because the lifeline of economy is through the remittances from the emigrant workers. An important factor is that these emigrants are returning either due to loss of their job or permanently leaving their places. The in-flux of ex-pats back to Kerala after losing their jobs in Middle East Europe and western region is expected to further deepen the already existing unemployment crisis in the state.

Kerala has unemployment rate above 9.53% as per 2019 National Statistics. Unconfirmed reports predicting the positive cases surging in Gulf countries, USA, UK and European nations and flying restriction to be eased, more ex-pats are expected to return home. Days ahead is going to be extremely crucial for the state. Which is in to a two-dimensional prolonged battle with the virus and the economy on either side where both require desperate.

Conclusion

The COVID-19 crisis has disrupted the human life everywhere. Humanity is in a battle with corona virus. The pandemic and resultant crisis has made all to rethink about core aspects of our life. As the COVID-19 and its cascading effect has taken Kerala in to an unprecedented crisis with the exodus of guest workers and in-flux of emigrants from all parts of the world. The sudden displacement of migrant laborers would have far reached impact on the state's economy. Almost all economic activities in the state ranging from Construction, shops, hotel and restaurants, jewels and jewellerys, manufacturing units and farming sectors are depending heavily on the migrant workers have come to a standstill. Exodus of laborers and inflow of expats coming back to the states from different countries after losing their job will deepen economic crisis and unemployment in the state. Further the large fall in state's tax and non-tax revenues will result in a total collapse of states finance

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**IMPACT OF COVID-19 PANDEMIC ON FINANCIAL INCLUSION STATUS:
A COMPARISON OF SC AND NON- SC COMMUNITIES IN
VANDAZHI GRAMA PANCHAYTH**

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Abstract

Financial inclusion plays a vital role in the growth of all sectors of the economy and ultimately leads to inclusive growth of India. The focus of the financial inclusion in India is to encourage the sustainable development and create employment to rural and urban poor. This paper is intended to compare the impact of COVID-19 pandemic on financial inclusion status of financial inclusion among Scheduled caste and non-scheduled caste communities in Vandazhi Gram panchayath. The extent of financial inclusion status among the respondents is assessed by constructing Financial Inclusion Index (FII). The study observed low financial inclusion status among SC respondents in comparison to that of non-SC category. It can be concluded that socio economic aspects like Caste category, educational qualification, income, occupation, Self Help Group Membership and financial knowledge score are the major determinants of financial inclusion status of the respondents. The usage of digital financial services increased during COVID-19 period.

Key words: financial inclusion, financial inclusion index, digital financial services, financial knowledge score

Introduction

Financial Inclusion is one of the processes of bringing all un-bankable people into the banking network and providing them the banking and financial services at affordable costs and transparent manner. Financial inclusion, in real terms, “is the broad access to financial services and it is the absence of price or non-price barriers in the use of financial services.” (World Bank Report, 2008). According to Dr Rangarajan committee on financial inclusion report (2008) “Financial inclusion has been defined as the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low-income groups at an affordable cost”. “Financial inclusion is expanding access to financial services, such as payment services, savings products, insurance products and inflation protected pension” (Raghu ram Committee).

Digital financial inclusion involves the deployment of the cost-saving digital services to reach currently financially excluded and underserved populations with a wide range of formal financial services suited to their needs that are responsibly delivered at a reasonable and affordable to customers and sustainable for providers. Financial exclusion is a process of serious concern among the small enterprises and low-income households which mainly affects the people of semi-urban and rural areas. It obstructs the developmental process of the country and widens the ‘rich-poor divide’. Swami, V and Vijayalakshmi (2010) claimed that importance of financial inclusion arises from the problem of financial exclusion of nearly three billion people from the formal financial services across the world.

Significance of the Study

Kerala is one of the most financially included states in India. The scheduled caste community is one of the communities identifies as severely disadvantaged than Non-scheduled caste communities in Kerala history of social development. The ongoing COVID-19 pandemic situation will affect the financial status of whole economies and also affect well beings of all community. This pandemic leads to slow down the financial growth in Indian as well as global economy. Even though banks are struggling to attain the dream of total financial inclusion in India, the available banking products are insufficient to accomplish the needs of the poor and the vulnerable. In this

scenario, it is relevant to examine the present status of financial inclusion and the socio-economic impact of COVID-19 pandemic among SC and Non-SC communities in Vandazhi Gram panchayath, Palakkad district in Kerala.

Review of Literature

Financial exclusion is a serious concern among SC, ST, OBC and women households as well as small businesses, mainly situated in semi urban and rural areas and financial exclusion not only wideness the “Rich and Poor Divide “and it’s also leads to social exclusion (Agrawal R. (2011). Backward caste people living in regions with a large fraction of backward castes have a lower probability of being aware of various financial instruments. In contrast, they found only weak empirical evidence for a positive effect of caste affiliation and social interaction on investment behaviour (Werner Bonte *et al.*, 2012)

Josia Abuda and Elizabeth Kalunda (2012) revealed that financial exclusion has its roots in social exclusion. This indicates the depth and importance of financial inclusion in creating inclusive development. Uma and Ruba (2014) made an attempt to examine the role of SHGs in financial inclusion and revealed the positive relationship between SHGs membership and financial inclusion. There is a positive effect for financial inclusion in developing and advanced economies, and the convenience that digital finance provides to individuals with low and variable income is often more valuable to them than the higher cost they will pay to obtain such services from conventional regulated banks (Brosa Istanbul 2018). Digital financial services can promote financial inclusion in remote or poor area where the physical presence of financial institution is absent (ItaiAgur et al 2020)

Objectives of the Study

- To examine the extent of financial inclusion status among SC and Non-SC communities in Vandazhi Grampanchayath
- To examine the determinants of financial inclusion among SC and Non-SC communities in Vandazhi Grampanchayath.
- To study the impact of COVID-19 pandemic on usage of digital financial services among SC and Non-SC communities in Vandazhi Grampanchayath

Data Sources and Methods

The present study was based on primary and secondary data. The secondary data were collected from different authentic sources include Vandazhi Grampanchayath Report, Kerala Economic Reviews, Reserve Bank of India Annual Reports, IMF report, World Bank Reports, books, journals, newspapers, websites, Government Publications and other reliable and precise sources. The primary data were collected from randomly selected 70 respondents including both male and female within Scheduled and Non-Scheduled Caste communities from Vandazhi Grampanchayath in Palakkad District, Kerala. The primary information has been collected by using well-structured pre-designed schedule.

As the inclusiveness of a financial system should be evaluated along several dimensions. For the present study, a Financial Inclusion Index (FII) is constructed by considering few variables for evaluating financial inclusion status of the respondents. For constructing financial inclusion index, six variables are considered. These variables include Active bank account, ATM, formal saving, formal credit, insurance and pension schemes. Weights were assigned to the variables.

Table 1 Financial Inclusion Index: Variables and Assigned Weights

SL No	Variables	Weights
1	Active bank account	30
2	ATM Usage	10
3	formal saving	20
4	formal credit	20
5	insurance products	10
6	pension scheme	10
7	Total	100

Above table depicts FII variables and assigned weights. Total FII value is fixed as 100. Financial Inclusion Index is categorised into four categories.

Financial exclusion : Index zero

Low level of financial inclusion : Between 1-35

Moderate level of financial inclusion : Between 35-70

High level of financial inclusion : Above 70

Regression analysis and chi square test are used for the descriptive data analysis and interpretation of results.

RESULT AND DISCUSSION

The level of financial inclusion among the Respondents

As the inclusiveness of a financial system should be evaluated along several dimensions. Financial Inclusion Index (FII) of the respondents is depicted in table below.

Table 2 Level of Financial Inclusion Index among the Respondents

Level of financial inclusion Index	Frequency	Percent
Financial Exclusion	2	3
Low Level of Financial Inclusion	13	18
Moderate Level of Financial Inclusion	28	40
High Level of Financial Inclusion	27	39
Total	70	100

Source: primary survey

The above table shows the financial inclusion status of the respondents. Majority of the respondents (40 percent) have moderate level of financial inclusion index, 39 percent have high level FII, and 18 percent have low level of financial inclusion index and only 3 percent are financially excluded.

Association between Caste Category and Level of Financial inclusion

Association between Caste Category and Level of Financial inclusion among respondents is depicted in table 3.

Table 3 Association between Caste Category and Level of Financial inclusion

Level of Financial Inclusion Index	Caste		Total
	SC	Non-SC	
Financial Exclusion	2 (7)	0	2 (3)
Low Level of Financial Inclusion	10 (38)	3 (7)	13 (18)
Moderate Level of Financial Inclusion	13 (48)	15 (35)	28 (40)
High Level of Financial Inclusion	2 (7)	25 (58)	27 (39)
Total	27 (100)	43 (100)	70 (100)

Source: Primary data analysis * figures in brackets indicate percentages

Among the SC respondents, 38 percent have Low Level of Financial Inclusion, 48percent have Moderate Level of Financial Inclusion and only 7 percent have High Level of Financial Inclusion. Among the Non-SC respondents, 7 percent have Low Level of Financial Inclusion, 35 percent have Moderate Level of Financial Inclusion and 58 percent have High Level of Financial Inclusion. Financial Inclusion Index is found to be higher among non-SC community compared to SC community.

The result of the chi-square test reveals that there is an association between caste and level of financial inclusion at 5 percent significance level ($p \text{ value} = 0.000 < 0.05$). Thus, the null hypothesis is that there is no association between caste and financial inclusion is rejected. The important finding is that caste is the one of the relevant factors that influences financial inclusion.

Determinants of Financial Inclusion – Multiple Regression Analysis

For the present study, a multiple regression model is used for analysing the factors that determine financial inclusion status of respondents in Vandazhi Grampanchayath with the help of Micro soft Excel.

The multiple Regression equation is:

$$Y_i = \beta_0 + \beta_1 X_{1i} + \beta_2 X_{2i} + \beta_3 X_{3i} + \beta_4 X_{4i} + \beta_5 X_{5i} + \beta_6 X_{6i} + \beta_7 X_{7i} + \beta_8 X_{8i} + \beta_9 X_{9i} + \beta_{10} X_{10i} + \beta_{11} X_{11i} + U_i$$

Y_i =financial inclusion index of the respondents

X_1 = Gender, X_2 = Religion, X_3 = Caste, X_4 = income, X_5 = Educational Background, X_6 = occupation, X_7 = Age, X_8 =SHG, X_9 = Economic status, X_{10} = Financial knowledge score, X_{11} =marital status.

Here, β_0 shows the intercept term. Shows the regression coefficients ($i=1'2'3\dots n$), X_i is the number of independent variables and U is the stochastic error term.

It is observed that the value of R is 0. 847. Thus, there is a high degree of positive correlation among the independent variables and dependent variable. In this model the value of R square is 71.9 which means that 71.9 percent variations in the dependent variable (financial inclusion) influences the independent variables. The significant F value is smaller than 0.05 ($1.02387E-11$) it is statistically significant and reject the null hypothesis which means that definite and consequential relationship between dependent variable financial inclusion and the independent variables.

Table 4 Multiple Regression Analysis: Results

Model	Standardized Coefficients		t-statistic	sig
	Coefficients	Std.error		
Intercept	98.807	44.470	-2.221	0.030278**
Gender	4.462	4.2341	1.053	0.296387
Religion	3.969	3.0527	1.300	0.198691
Caste	32.924	14.0521	2.342	0.022643**
Income	0.0008	0.00027	2.987	0.00409***
Education	2.1879	0.851	2.568	0.012683**
Occupation	6.7346	2.0828	3.233	0.002036***
Age	0.3054	0.2480	1.231	0.223128
SHG	7.1020	3.18094	2.232	0.029514**
Economic status	3.7210	4.562	0.815	0.418151
Financial knowledge score	0.5493	0.29513	1.861	0.048476**
Marital Status	2.7563	7.725	0.356	0.722577
R=0.8479, R square =0.719, Adjusted R Square=0.6598				
F=12.1553, p=.000				
*** 1% Significance level ** 5% significance level				

Source; Primary Survey

Caste, income, Occupation, Educational Background, Self Help Group Membership and financial knowledge score are statistically significant independent variables which have an effect on financial inclusion. Marital status, economic status, age, religion, gender is not statistically influencing the financial inclusion of SC and Non-SC communities

Caste, income, Occupation, Educational Background, Self Help Group Membership and financial knowledge score are positively influenced the financial inclusion status of SC and Non-SC Communities. It can be concluded that socio economic factors like Caste category, income, occupation, educational qualification, Self Help Group Membership and financial knowledge score are the major determinants of financial inclusion status of the respondents.

Usage of Digital Financial Services during Covid-19 Pandemic

Financial inclusion as a result of digital financial services can also boost economic growth. The COVID-19 pandemic could be a game changer for digital financial services. While the pandemic is set to increase use of these services. Only 41.42 percent respondents use digital financial services. Digital financial inclusion status of respondents during Covid 19 period are discussed below.

Table 5 Usage of Various Digital Financial Services during COVID-19 pandemic.

Various Digital Financial Services	Usage of Services			Total
	Increased	No change	Reduced	
ATM/Credit or Debit card	32 (79)	8 (19)	1(2)	41 (100)
Internet/Mobile Banking	23 (79)	4 (14)	2 (7)	29 (100)
Digital Payment	25 (86)	2 (7)	2 (7)	29 (100)
Online Purchase	14 (48)	13(45)	2 (7)	29 (100)

Source: primary survey * figures in brackets indicate percentages

The above table shows the usage of various digital financial services during COVID-19 period. Among the digital service using respondent's 86 percent respondent's digital payment services usages increased, 79 percent respondent's ATM usage increased, 79 percent respondent's

Internet and mobile banking usage increased and 48 percent respondent's usage of online purchases increased during this COVID-19 pandemic period

Conclusion

The study shows the financial inclusion status of SC and Non-SC communities in Vandazhi Grampanchayath and the impact of COVID-19 pandemic on usage of various digital financial services of the respondents. Low level of financial inclusion status is found among SC respondents. Financial inclusion status of the SC respondents is lower in comparison to that of non-SC category. It can be concluded that socio economic aspects like Caste category, educational qualification, income, occupation, Self Help Group Membership and financial knowledge score are the major determinants of financial inclusion status of the respondents. The usage of digital financial services increased during COVID-19 period.

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DEATH, LOSS AND GRIEF: AN ANALYSIS OF THE FILMS TUMBLEDOWN AND RABBIT HOLE

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Abstract

This study proposes to analyse the course of grieving portrayed in the selected works in the light of the Kubler Ross model of grief and the concept of continuing bonds. The main objective of this study is to analyse the five stages of grief in the selected works and the continuing nature of the character's bond with their deceased loved ones. The study also aims at reflecting on the importance of grieving when an individual experiences loss through death of their beloved.

Key words: Grief Bereavement Death Loss

Film is regarded as one of the most dynamic medium of representation. Apart from serving the purpose of evoking various emotions in the minds of the viewers, films are waiting to be critically analysed and evaluated. At the moment, film studies are one of the most popular disciplines of literature because of its immense potential and unlimited scope that helps the viewers to discover and rediscover themselves. The theme of grief and bereavement has emerged as a popular subject in literature, especially in the genre of film. The medium of movies is greatly suitable for depicting grief since it appeals to the different senses of the viewers through portraying relatable storylines. It also helps in the cause of developing a sense of empathy among the viewers towards the grieving characters.

The film *Tumbledown* starring Rebecca Hall and Jason Sudeikis as Hannah Miles and Andrew McDonnell was released in the year 2015. It was directed by Sean Mewshaw and the script was written by Mewshaw and his wife Desiree Van Til. The word *tumbledown* is used to refer the dilapidated state of something that is at the verge of ruin. The title is significant because it reflects the state of Hannah after losing her husband Hunter Miles in a tragic accident who falls into a ravine while hiking. The plot mainly revolves around Hannah's endeavour to capture

Hunter's legacy in the form of a biography written by her. The movie effectively portrays the conflict of a young widow and the challenges she has to overcome after the death of her husband.

The film *Rabbit Hole* was released in the year 2010 with Nicole Kidman and Aaron Eckhart starring as Becca and Howie Corbett. It was directed by John Cameron Mitchell and is an adaptation of a play written by David Lindsay-Abaire with the same title in 2006. The title is an allusion to the rabbit hole Alice falls into in Lewis Carroll's famous work *Alice in Wonderland*. It is often used to describe a bizarre, confusing or nonsensical situation which one finds extremely difficult to extricate. In the movie it represents the state of Becca and Howie after losing their four-year-old son Danny in a car accident. Danny was hit while chasing their dog Taz into the streets by a car driven by a high school student named Jason. The film depicts the aftermath of this incident and how the couple deals with their personal grief. It looks at the process of healing accompanied by the loss and the impact of Danny's death on their marital relationship.

Grief is considered as the natural reaction of an individual to loss especially to the death of a loved one. It can affect a person not just on an emotional level but also on mental, physical and social levels. Grief is not a single emotion rather it is a combination of multiple emotions like shock, disbelief, sadness, anger and fear which are often experienced by an individual when they encounter loss. It is an essential and crucial reaction to loss as it helps the individual to adapt to the changed circumstances and to accept it. The Kubler Ross model was first introduced by a Swiss-American psychiatrist named Elisabeth Kubler-Ross. It was published in her book titled *On Death and Dying* in the year 1969. It was initially modelled after her research on terminally ill patients. She later expanded her model to analyse the grief related to the death of a loved one through her book *On Grief and Grieving* co-authored with fellow psychiatrist and writer David Kessler. It was originally published in the year 2005. The idea behind the book is to provide an outline to help the bereaved to identify and understand their overwhelmed emotions. The five stages of grief proposed by the Kubler Ross model are namely denial, anger, bargaining, depression and acceptance and are often referred to as DABDA (Holland).

According to the Kubler Ross model the first stage of grief is denial. This stage is marked by the refusal to accept the reality pertaining to the death of a loved one. It mainly bids time for the logical reasoning of the facts over the feelings through attempting to refute the reality

beforehand. It acts as a defensive strategy and in this stage, one tends to temporarily dissociate themselves from the reality and thereby seeking comfort in the denial of its existence. At times this even leads to a sense of false hope which is often favoured over the reality. One of the distinguishing features of the denial stage is the tendency to isolate oneself from the mainstream.

The second stage of grief is anger. According to Kessler, "...anger is our strongest emotion. It covers up all our pain all our fears all our sadness underneath" ("What is the Anger Stage of Grief?" 0:29-35). Unlike the denial stage this stage of grief aims at the effective concealment of the painful emotions. The unresolved pain and grief is bound to resurface once the denial stage fades away. These pent-up emotions need to be released and anger acts as the medium which facilitates the escape. The reality which has been denied up until point is realised at this moment. The consequence of this realization is channelled in a different direction and is projected out by means of anger.

Bargaining is the third stage of grief. It is the final feeble attempt to refute reality in the grieving process. Bargaining like the previous stages takes on a defensive stance towards reality rather than accepting it. This stage reflects the yearning of the individual to be with their deceased loved one. It is a desperate measure rooted in false hope to alter the reality. It is firmly grounded in the belief that a positive change could be induced by a higher power. Bargaining often takes place in the form of deeds and promises in return of a favoured outcome.

The fourth stage of grief is depression. The chief characteristic of this stage is the overwhelming sadness caused upon realization of truth. It is a quiet and subdued stage of grief in which a person tends to be moody and reflective. It breaks down the façade created by the previous stages. It confronts the unresolved emotions which is necessary for the acceptance of the loss. The intensity of the loss is analysed and evaluated during this stage. Depression stage is also characterized by the tendency to separate oneself from the social spectrum for an extended period of time. At this stage one withdraws to themselves and deals with the sadness on a personal level.

The final stage of grief is acceptance. This stage is marked by the acceptance of loss by the individual without making an attempt to refute the reality. The acceptance stage does not focus on resisting the reality like in the previous stages of denial and bargaining as a defensive technique. This does not imply that it is an uplifting stage devoid of sorrow and pain. Instead of shunning the

painful truth into the oblivion, the loss of the loved one is accepted in its totality and is recognised as a part of one's existence. Since one could never successfully replace or forget the deceased, the individual learns to adapt to the new circumstances through incorporating the aspect of loss into their lives.

The movie *Tumbledown* portrays the story of a young widow named Hannah Miles who recently lost her husband Hunter in a hiking accident. In the movie Hannah struggles to achieve a balance between her grief and love for Hunter as it prevents her from pursuing a new relationship. From the beginning of the movie, it is established that Hannah constantly douses herself in the memories of her dead husband, Hunter Miles. Interestingly the only music she ever listens to belongs to the one album produced by Hunter in his brief career as a musician. Hannah makes it a part of her daily routine to visit her husband's grave and offers guidance to the fans who come in search of his grave. Furthermore, she shuns herself from the outside world by living in solitude in the quiet town of Maine with her two dogs. She chose Maine not only because of the fact that it is her hometown but it is also due to its close association with Hunter's musical career. After his death, she maintains a limited number of acquaintances and is resistant to the idea of starting a new relationship. Therefore, it is evident how Hannah tends to cling on to the memories of Hunter in every possible way which reflects her struggle to accept the reality. Thus, this stage marks the denial stage of grief as she constantly indulges in actions that keep his memory alive.

In the second stage Hannah directs her anger towards Andrew McCabe, Associate Professor in Popular Culture at Hofstra University. Andrew comes to Maine in hope of gathering information about Hunter in preparation of writing a book. From their very first encounter, Hannah expresses hostility and refuses to cooperate with Andrew in his search for details regarding Hunter. She responds to Andrew's request by stating "My husband was a person, a real man. And every song he ever wrote and everything he ever touched is mine. Got that? Mine. The end. Mine" (00:10:22-33).

Hannah's attempt to write the biography of Hunter marks the bargaining stage of grief. Through Hannah taking up the initiative to write Hunter's biography, the work would itself stand as a testimony of both Hunter's musical legacy and more importantly of their love. By writing the biography Hannah is trying to reclaim what has been lost to her. Her sense of loss is visible when

she mentions in the early drafts of the biography “In the middle, you feel like it’s never going to end. But he was with me. I was going to make it...But here I am, still way out in the middle without him.” (00:01:30-03:59) Hannah finds herself incapable to write Hunter’s biography, despite her best efforts to depict his life through her own words. As she valued the significance of Hunter’s legacy over her ego, she contacts Andrew to help her co-author the biography so that together they could “...di-still the life of an incredible person into a couple dozen thousand words” (00:24:16-21).

Hannah enters the stage of depression when she and Andrew accidentally discover Hunter’s last song while rummaging through his old studio. Hannah was not aware of its existence and becomes emotionally overwhelmed when Andrew plays it for the first time. She stops it midway and asks Andrew to leave the studio without offering any explanation. After spending the entire night alone in the studio, she goes on a lonely hike to the mountains the next day which also happens to be the day of her wedding anniversary. She isolates herself from her loved ones, first by asking Andrew to leave and then by going on a solitary hike to commemorate her wedding anniversary. Instead of sharing her sorrow and pain she withdraws from the mainstream which therefore, indicates the stage of depression. Hannah’s depression escalates when Andrew misinterprets the meaning of Hunter’s song by drawing the conclusion that Hunter’s death was a suicide.

In the final stage of grief, Hannah’s sorrow slowly subsides as she yearns for a hopeful future. The metaphor of crossing the river, which reflects Hannah’s loneliness after losing Hunter, is also completed during this stage:

“You know, I swam all the way across this lake once. In the middle it feels like it’ll never end.”

“Yeah, but you made it.”

“Yeah, there again and back” (01:27:53-28:04).

Although Hannah’s sense of regret and love for Hunter hinders her from engaging in a romantic relationship with Andrew, she accepts her loss at Esther Greeley’s funeral who had once told her about the importance of living in the present. This reflects Hannah accepting the loss of Hunter which enables her to pursue a new relationship with Andrew.

The film *Rabbit Hole* depicts the lives of Becca and Howie Corbett who lost their four-year-old son Danny. Danny was hit by a car driven by a young high school boy named Jason while chasing their dog onto the street. The film throws light upon the various hardships they had to endure, both personal and as a couple after losing their only child. Since they adopt individually distinct methods to work through their grief, they often fail to understand their partner's affliction and pain which adversely affect their relationship. Becca and Howie have isolated themselves after the death of Danny. Also, both Becca and Howie express their lack of interest in socialising when they decline Peg's invitation. This measure is probably taken to avoid being a part of a gathering where people sympathise with their loss, one which they are not ready to acknowledge. This marks the stage of denial, in which the couple is yet to come in terms with the reality.

In the second stage of grief Becca and Howie presents conflicting views on having for another child. Becca strongly resents Howie's decision to try for a second child and accuses him for attempting to seduce her into having sex. Apart from this, Becca showcases her anger in multiple scenarios. She expresses her anger towards her friend Debbie, who hasn't called to comfort her after losing Danny. She even gets angry at her mother during her sister's birthday party, when her mother compares Becca's grief with her own when she lost her son Arthur. On the other hand, Howie's anger subsequently builds up as Becca starts to get rid of objects that reminded them of Danny. He finally loses his temper when he suspects Becca for deleting a video of Danny from his phone by saying, "It's not about the video, Becca. It's not about the video! It's not just the video, it's about Taz and the paintings and his clothes and everything! There's no pictures of him around! There's no fingerprints! There's nothing God damn it! You have to stop erasing him! You have to stop it!" (00:48:26-42) It is evident that Howie finds solace in things which are associated with Danny whereas Becca finds it painful to be with same objects as they serve as reminders of Danny thus depicting the disparity between the couple.

Becca entering the bargaining stage is marked by Jason introducing the concept of parallel universes to her through his comic book titled 'Rabbit Hole'. The comic book portrays the story of a young boy travelling through parallel universes in search of his father, who died in his reality. Although the fact that the existence of parallel universes is not scientifically proven and if it did, it is inaccessible does not prevent Becca from believing in it. Thus, Becca seeks comfort in the existence of a parallel universe in which Danny is not dead unlike her own present reality. Howie

on the other hand seeks comfort through his regular visits to the group therapy sessions. It reflects his attempt to channel his grief in the right direction. The group functions as a whole by sharing the sorrow and empathising with the loss of its members.

Although Howie was against the idea of selling their house, he later decides to arrange an open house to attract interested buyers. On the day of the open house, Howie stayed back to meet the potential buyers and to show them around the house. When they reached Danny's old room Howie failed to restrain his emotions when the buyers enquired about Danny. He responded by saying "It's funny because I still...I forget that he's not here sometimes. Like maybe he's just hiding under the bed, he's gonna pop out like he used to. But...I still feel him here" (01:02:15-27). This marks the stage of depression of Howie's grief. Becca's depression reaches its peak when she witnesses Jason accompanying his friends to the prom. Becca was on her way to Jason's house to return his comic book but upon seeing Jason rejoicing amidst his friends and family, Becca perceives the intensity of her loss as she for one will never witness the milestones of her son's life. The celebratory mood of the scene is cut short by a quick transition to a flashback in which Becca sees Jason for the first time as he emerges out of his car after hitting Danny. As the scene shifts back to the present Jason sees Becca crying inconsolably as he and his friends pass her in their car. This reflects how Becca is engulfed in her loss and grief as she is constantly reminded of her son even after her deliberate attempt to dispose everything associated with Danny.

Becca and Howie reach the stage of acceptance when they decide to host a cookout at their house and invite their friends and family. The movie ends with the couple envisioning the proceedings cookout and reconnecting with their loved ones. The cookout is not only their first social endeavour after losing Danny but it also functions as a sign of their acceptance.

The relationship of an individual with a deceased loved one is as important as the process of grieving. Though death results in physical separation the bond between the person and the deceased is not severed. The book *Continuing Bonds: New Understandings of Grief* edited by Dennis Klass, Phyllis R. Silverman and Steven Nickman is a collection of essays which explores the possibilities by which an individual tends on to continue their relationship with a deceased loved one in their physical absence. This does not mean that by maintaining bonds with the

deceased, the individual is forced to live in their past. The complex nature of the relationship is explained as,

“The deceased are both present and not present at the same time. It is possible to bereft and not bereft simultaneously, to have a sense of continuity and yet to know that nothing will ever be the same. The reality is that there is an inner system that continues to be centred on the person who is no longer physically present. This inner reality may encourage the mourner to carry on” (353).

The bond itself undergoes changes. “The bond may shift so that it is not as central to the lives of the bereaved. The bond can take on a new form with time. But the connection is still there” (353). This explains the reason why “parents and widows who feel that the deceased are encouraging them to live and to enjoy life, to move on, but this does not involve severing their tie or their obligation to the deceased” (353).

However, this relationship is not to be confused with ‘pathological grief’ which is also termed as ‘complicated mourning’. The term pathological grief is defined as, “When people talk about the deceased or behave in deference to a desire of the deceased for more than a few months after the death has occurred, they are likely to be labelled with a diagnosis indicating problem behaviour” (352). Instead, it helps the individual with their process of grieving by maintaining a healthy bond with the deceased.

The very opening of the film *Tumbledown* is shrouded in the memories of Hunter. Hannah is seen to be looking at old photographs and journal articles about Hunter to derive inspiration for writing his biography. Hannah’s act of visiting Hunter’s grave every day and talking to him are characteristic features of the continuing bond theory. Hannah also collects an assortment of objects left behind by Hunter’s fans. She has protected Hunter’s musical legacy by preserving his music studio consisting of his instruments, records, labels and other equipment. Hannah taking up the task of writing Hunter’s biography is a prime example of her continuing her bond with Hunter. This reflects Hannah’s desire to carry on Hunter’s legacy and reputation. When she realises, she requires assistance in writing the biography she reconciles with Andrew, offers him a significant sum of money and accommodates him in her house by keeping aside her rivalry. When Hannah lost her husband, her status of a wife changed to that of a widow. It is through maintaining this bond Hannah was able to accept the new reality before her which helped her with the process of

grieving. In the end Hannah pursuing a romantic relationship with Andrew does not indicate that she is severing all her ties with Hunter. Instead, it proves how Hannah is not trapped in her grief by letting her past take control of her life. It also shows how the bond itself undergoes changes with the passage of time.

In the movie *Rabbit Hole* Becca and Howie adopt distinct methods to survive the loss of their son Danny. This contrast is also reflected in the ways by which the couple continues their bond with their deceased son. Howie draws comfort from material things that reminded him of Danny. This includes old videos of Danny, the pictures he drew and their dog Taz, which was as a gift to Danny from Howie. He shows visible signs of distress with each passing day as Becca starts to shift Danny's belongings to the basement. He is particularly attached to a video of Danny which he watches every night before going to sleep. This explains the reason why he was enraged when Becca apparently deleted the same video from his phone. Howie further maintains his bond with his son by attending the group therapy sessions. He seeks solace through communicating and listening to other bereaved members of the group. Through recounting the memories of their lost loved ones, the group members including Howie strengthen their relationship with the deceased.

Becca on the other hand does not maintain her bond with Danny by retaining his possessions or by participating in the group therapy sessions. Although there are no visible signs of Becca maintaining the bond, its existence is showcased through several instances in the movie. One such incident takes place when Becca and her sister Izzy goes to a supermarket and sees a woman not allowing her son to buy candy despite his repeated requests. Becca intervenes and asks the woman to buy him the candy. The woman responded by questioning Becca's motherhood through the words "Are you a mom? Yeah, I didn't think so." (01:04:17-21) possibly to assert the logical assumption that candy is not good for children. Becca was shocked by her reply and hits the woman in response. This incident depicts how Becca continues to identify herself as a mother even after she loses her child. When an individual loses their spouse or parents they are addressed as a widow/widower or an orphan respectively. However, when a parent loses their child, they continue to assume the identity of a mother or father. Thus, Becca's act of hitting the woman represents how she maintains her bond with Danny as his mother. In the end the couple especially Becca deciding against selling their house by hosting a cookout and inviting guests to their house

reflects their continuing relationship with Danny. In the end Becca and Howie were able to mend their differences and to accept the emotional needs of their partners.

Human beings respond to the death of a loved one by grieving for their loss. This is because grieving is the only successful remedy for the resulting emptiness caused by their death. The physical loss experienced by an individual can in turn affect not just their emotional but also their physical, mental and social well-being. The process of grieving helps to minimize the overwhelming sense of pain and sorrow associated with death. It is important to note that grieving is not a psychological disorder. On the other hand, it is a common and natural response and is also a necessary emotion to help the individual to cope with their loss. Though the selected works portray two distinct cases of bereavement, in both movies the loss was caused by an unexpected tragedy. Also, not a single character abstains from grieving for their loved one nor do they succumb to depression as a result of being overwhelmed by their grief. All the characters respond to their loss in the form of grief thus establishing that it is the natural response to loss. It is through the process of grieving that the bereaved were able to strike a balance and regain control over their life. In the end all the characters were able to accept their loss as a permanent reality.

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COVID-19 PANDEMIC AND ITS IMPACT ON TOURISM AND HOSPITALITY INDUSTRY IN KERALA

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Abstract

The pandemic affected the entire world in unprecedented ways and one major sector that took has been the tourism sector. A direct consequence of this world-wide lockdown has been the massive impact on tourism globally. The pandemic struck India at a time when the schools and colleges had closed for summer holidays. With India being a major tourist destination and Kerala being one of the to priority spots for tourists, the impact of the pandemic is going to be of key importance for researchers and common man alike. Kerala received more than 1.19 million foreign tourists and 18.4 million domestic tourists last year with an impressive annual growth of 8.52 percent and 17.81 percent respectively. However, COVID-19 virus pandemic has brought the entire Tourism industry to a grinding halt with an estimated loss of Rupees 20,000 crores. The ban of all domestic and international flights, cancellation of trains and all local transport has made the Tourism industry bookings to almost zero (Tourism Department of Kerala, 2020). It is expected that the effect of this pandemic is likely to remain for another 6 months or more before tourists get the confidence to travel. There sorts reopened with hope and caution – with minute and detailed changes in their entire operation structure. The need to assign priority to sanitisation and hygiene was felt now more than ever in this area. The study looks at data pertaining to thirty resorts in Kerala to understand the impact of COVID-19. It is a qualitative enquiry into the themes of tourism during a pandemic, sanitisation and hygiene standards introduced in their sorts in the new normal.

Keywords : COVID-19, Tourism, Resorts

Introduction

In its broadest sense, tourism is defined as when people travel and stay in places outside of their usual environment for less than one consecutive year for leisure, business, health, or other reasons. Tourism industry has witnessed an astonishing growth over previous few years. Sparked by increasing technological advancements and transport networks all over the world, the industry has seen a steep growth. In many countries industries such as wildlife, entertainment, art, transportation, etc. have now started taking one step ahead to expand their reach to international visitors/tourists. Tourism industry was one of the most severely affected business areas due to the COVID-19 pandemic in 2020. With resorts being forced to shut down for an indefinite period due to the lockdown globally, this industry suffered huge losses. People were forced to return to the safety of their homes and cancel their holiday plans due to social distancing and lockdown enforced in the country. This had a large negative impact on the industry's profits - most were unable to cover for their maintenance expenditure.

Tourism in India

One of the oldest civilizations in the world, India is a mosaic of multicultural experiences. With a rich heritage and myriad attractions, the country is among the most popular tourist destinations in the world. It covers an area of 32,87,263 sq. km, extending from the snow-covered Himalayan heights to the tropical rain forests of the south. As the 7th largest country in the world, India stands apart from the rest of Asia, marked off as it is by mountains and the sea, which give the country a distinct geographical entity.

India is a large market for travel and tourism. It offers a diverse portfolio of niche tourism products - cruises, adventure, medical, wellness, sports, eco-tourism, film, rural and religious tourism. India has been recognized as a destination for spiritual tourism for domestic and international tourists. India was ranked 34 in the Travel & Tourism Competitiveness Report 2019 published by the World Economic Forum. Under the Swadesh Darshan scheme, 77 projects have been sanctioned of worth Rupees 6,035.70 crore (US\$ 863.60 million) (IBEF, 2020). In Union Budget 2020-21, the Government has allotted Rupees 1,200 crore (US\$ 171.70 million) for the

development of tourist circuits under Swadesh Darshan for Northeast (IBEF, 2020). As per data provided in EHL Insights (Dogra, 2020) the impact on the Indian hospitality industry could render most of the people in hospitality in India, jobless. As a result of this pandemic, the Indian tourism industry is looking at pan India bankruptcies, closure of businesses and mass unemployment.

Government Measures to Revive Tourism

The launch of several branding and marketing initiatives by the Government of India such as 'Incredible India!' and 'Athiti Devo Bhava' has provided a concentrated impetus to growth. The Government has also released a fresh category of visa - the medical visa or M-visa, to encourage medical tourism in the country. The Government is working to achieve 1 percent share in world's international tourist arrivals by 2020 and 2 percent share by 2025 (IBEF, 2020). In Union Budget 2019-20, the Government introduced a Tax Refund for Tourists (TRT) scheme in line with countries like Singapore to encourage tourists to spend more in India and boost tourism. The Government of India also announced to develop 17 iconic tourist sites in India into world-class destinations as per the budget. Also, the Ministry of Tourism launched 'Dekho Apna Desh' webinar in April 2020 to provide information on the many destinations and the sheer depth and expanse of the culture and heritage of Incredible India. Around 48 webinars were conducted under the series as on August 2020. The Ministry of Tourism developed an initiative called SAATHI (System for Assessment, Awareness & Training for Hospitality Industry) by partnering with the Quality Council of India (QCI) in October 2020. This initiative will look forward to effectively implementing the protocols and guidelines with reference to COVID-19 for the safe operations of hotels, restaurants etc.

The Kerala model of lockdown and isolation was initially appreciated on a national and global level. However, with more people returning to Kerala as part of the repatriation mission conducted by the government and other factors, the pandemic had the State under its shackles. Strict quarantine measures could not control its spread and so the State faced multiple and prolonged lockdown and reverse quarantine norms. Exams were suspended, educational institutions and offices were shut and the entire economy hunched on the back on the world of internet where most people resorted to work - from-home measures owing to the lockdown. Moreover, with holiday plans being cancelled, resorts, hotels and homestays suffered a huge dip

in their bookings; travel agencies faced many cancellations as most of the economy came to a standstill. The State Tourism minister had stated that the tourism industry has suffered one of its worst disasters with losses amounting to Rupees 25,000 crores (Kerala Tourism website).

Significance of the study

COVID-19 presents a situation of uncertainty all over the globe. With nations reeling in to control the spread of the virus and support their economies from a total collapse, the world as we know it is likely to go through a structural and social change. One of the main sectors that would undergo a paradigm shift is the travel and tourism industry. With India being a major tourist destination and Kerala being one of the top priority spots for tourists, the impact of this pandemic and the changes it brings by, is going to be of key importance for researchers and common man alike. Nonetheless the pandemic does present a scenario to look at tourism in Kerala from a different perspective - a sustainable and responsible one. Thus, the need to understand the Kerala tourism industry during the pandemic and analyse the impact of the pandemic on hotels and resorts in Kerala holds key to plan a structural shift in the way we look at tourism going forward. It is in this context that the below study hold significance.

Review of Literature

Ghosh (2020) identifies strategies to address the problems faced by the Indian Tourism industry during the pandemic and a Region-based tourism policy to improve the present crisis. Jamal et.al (2020) explores the impact of COVID-19 in the Indian context with statistical evidence and to offer probable solutions on the basis of the key insights observed from different sources. Their work mentions that not only had the pandemic paralyzed the tourism industry, but also severely affected ancillary industries such as hotels, restaurants, markets in tourist areas etc.

Menon (2020) in their study suggests a reboot of the tourism sector in Kerala post COVID-19, holding that the pandemic has the tourism segment in its knees. Their study concluded with the suggestions like target high-paying tourists, disinfection welcome, health and wellness destination, redefining destinations and infrastructure, enlist specialist hospitals, FDI, collaborative and responsible tourism and optimization and harness the media.

WHO(2020) writes that Kerala showed an impressive recovery rate of 51.7 percent from COVID-19. The state government's prompt response to COVID-19 can be attributed to its

experience and investment made in emergency preparedness and outbreak response in the past during Kerala floods in 2018 and especially, the NIPAH outbreak in 2019. The state used innovative approaches and its experience in disaster management planning came in handy to quickly deploy resources and put up a timely and comprehensive response in collaboration with key stakeholders. Active surveillance, setting up of district control rooms for monitoring, capacity-building of frontline health workers, risk communication and strong community engagement, and addressing the psycho social needs of the vulnerable population are some of the key strategic interventions implemented by the state government that kept the disease in control.

In an article published in Deccan Chronicle in 2021, it was stated that Kerala tourism which was badly hit by COVID-19 is on revival mode with innovative projects like 'caravan tourism', 'bio-bubbles system' and 'complete vaccinated destination project'. The objective was to promote this sector with the tagline "Safe Kerala, Safe tourism".

Sandhya (2021) tries to understand the challenges faced by the different players in the tourism industry to survive the pandemic. The study also sheds light on the opportunities that are awaiting the future on a post-Covid scenario and some of the methods adopted by the industry players to manage the future demand in the most sustainable and safe manner.

Siby et.al (2021) attempts to analyse the changes that occurred in the travel and tourism industry as a result of the pandemic. The study inferred that lock-downs due to the Covid pandemic had significant and enduring negative impacts on the business prospects of stakeholders in the travel and tourism industry.

KMF et.al (2021) examines the effect of COVID-19 on the tourism sector of India. COVID-19 froze the tourism sector around the world as countries continued to impose restrictions on travel to hold the spread of the virus. The drastic out-break of the novel corona virus caused great losses to the tourism industry. This study tries to understand the importance of the tourism sector in the Indian economy and examines the impact of COVID-19 on the Indian tourism sector.

Objectives of the Study

- To examine the impact of COVID-19 on the tourism sector in Kerala
- To analyse the impact of COVID-19 on the hospitality industry in Kerala with special emphasis on resorts

Data and Methodology

The study used both primary and secondary data. The primary data for the study is collected from 30 sample resorts selected randomly from all over the Kerala State. A comprehensive questionnaire was prepared and sent across to the samples and responses were collected and analysed for the same. The data was analysed using frequency and percentages. The secondary data were collected from websites, reports and articles.

Kerala Tourism during COVID-19

Tourism sector rebounded strongly in 2019 after the 2018 floods and witnessed 8.52 per cent growth in foreign tourist arrivals and 17.81 per cent growth in domestic tourist arrivals as compared to 2018 figures (EconomicReview,2020).The foreign exchange earnings from tourism in the year 2019 was Rupees 10,271.06 crores and domestic tourist earnings was Rupees 24,785.62crores.Total earnings including direct and indirect means in 2019 was Rupees 45,010.69 crores showing an increase of 24.13 per cent over 2018(Economic Review, 2020). The pandemic affected the entire world in unprecedented ways and one major sector that took a hit has been the tourism sector. Looking at Kerala, the state was already striving to get this sector on the path to recovery post the disastrous floods, when the pandemic hit in 2020. The subsequent lock-down saw the entire economy moving to a standstill with only essential supplies being available as a drastic measure all over the world to quarantine the infected persons and to contain the spread of the virus. However, most hotels with stays and resorts were not allowed to operate during this period. One of the sectors that are the hardest hit by the COVID-19 pandemic is the tourism sector in Kerala. The loss in earnings in tourism is in the range of Rupees 20,000 crore to Rupees 25,000 crore over the nine months of 2020 (KeralaTourismwebsite,2020).The Government has announced COVID-19 loss assistance scheme to support the stakeholders in the tourism industry for the revival of the tourism sector(EconomicReviewKerala,2020)

Kerala Tourism has been a significant contributor to the economy of Kerala for decades with revenue of Rupees 45,019 crores to the sector in 2019 and providing employment to 1.5million people (directly or indirectly) (Kerala Tourism website, 2020). However, COVID-19 virus pandemic has brought the entire tourism industry to a grinding halt with an estimated loss of Rupees 20,000 crores. The ban of all domestic and international flights, cancellation of trains and all local transport has made the Tourism industry bookings to almost zero (Tourism Department of Kerala, 2020). It is expected that the effect of this pandemic is likely to remain for another 6 months or more before tourists get the confidence to travel. Many of the staff who work at these tourist establishments are facing layoffs/unpaid leaves/reduced wages, as a result (TourismDepartmentofKerala,2020).

The resorts reopened with hope and caution – with minute and detailed changes in their entire operation structure. The need to assign priority to sanitisation and hygiene was felt now more than ever in this area. This is the emergence of the period of ‘new normal’ that this industry is getting accustomed to.

ImpactofCOVID-19ontheResortsinKeraladuringCOVID-19

Tourism industry of Kerala was one of the most severely affected business areas due to the COVID-19 pandemic in 2020. With resorts being forced to shut down for an indefinite period due to the lockdown in India, the industry suffered huge losses. The below sections discuss the impact of COVID-19 on resorts in Kerala during the lockdown period beginning March 2020. The primary data is collected from randomly selected 30 resorts and hotels (with stay) in Kerala with the help of a pre-designed questionnaire. (For ease of explanation, the term “resorts” is collectively used hereafter). Majority of the resorts sampled cater to both domestic as well as international tourists. That is, approximately 97 percent of the sample is open to visits by both domestic and foreign travelers. An objective of this study is to analyse the impact of COVID-19 on the tourism and hospitality industry in Kerala with emphasis on resorts. This is sought to be achieved by studying factors such as attrition rates, monthly turnovers, timelines of reopening post lock-down and the like.

Ranking of the Resorts

Ranking plays an important role in determining the quality of the place of stay in terms of amenities and service, with a higher rank indicating better facilities offered for the guests. Ranking is offered upon scrutiny to check whether the resorts are following the prescribed rules and regulations by

the Hotel & Restaurant Approval & Classification Committee (HRACC). The ranking of the resorts according to star rating from 1 star to 5 stars with 1 being the lowest rank and 5 being the highest were given. It was identified that maximum resorts are ranked number 3, followed by number 4. The least observed rank is number 2 and none of the sampled resorts are ranked number 1.

Focus Area of the Resorts

It was identified that ecotourism is the key focus area of the resorts and found that 43.33 percent of resorts are falling in this category. This is followed by Ayurveda/medical tourism accounting for 26.67 percent of the sample and business travel, accounting for 20 percent of the total. Heritage, beach and backwaters also represents 13.33 percentage of the sample each. This is followed by resorts that focus on leisure and family travel and homestays.

Capacity of the Resorts

The study indicates that 40 percent of resorts sampled have a capacity of 10-20 rooms followed by a 23.33 percent of resorts having more than 40 rooms. This is closely followed by 13.33 percent each of the resorts having up to 10 rooms and 20-30 rooms respectively. Only 10 percent of the sample resorts have the capacity of 30-40 rooms.

Peak Season of Resorts

The study found that for most resorts, the peak season is between the months of October and December, indicated by the 63.33 percent which is followed by the months of April through June, accounting to 26.67 percent. This sheds light on the fact that resorts in Kerala experience their peak seasons during the holidays - with the months April-June being the official summer holidays in the state and October-December having multiple holidays on account of numerous state festivals, Christmas and New year. The pandemic struck at a time when most of the segments of the tourism industry had their peak season. Correspondingly, with the closing of resorts owing to the lockdown, it was anticipated that losses would accrue to this sector.

Timelines of Re-opening post Lockdown

With the occurrence of nation-wide lockdown in March 2020, all resorts and hotels operating in any capacity was shutdown. The months in which the resorts gradually re-opened in 2020 were during

May-July, Aug-Oct and Nov2020-Jan'2021. It was observed that majority i.e., 43.33 percent of resorts re-opened during the months of August to October as per the directives from the government. But 30 percent of the resorts opened during May-July. However, 26.67 percent of resorts re-opened between Nov '20 - Jan '21 in the phased 'unlock' process that the nation and the state went through.

Turnover of the Resorts

Data have been collected to understand the percentages of resort that affirmed that they observed a reduction in their monthly turnover during the pandemic. It was found that 90 percent of these resorts surveyed faced a reduction in their monthly turnover. On the other hand, only 10 percent of the sample stated that they did not face a fall in their turnovers. Though the resort owners were not willing to disclose their turnover, majority of the sample resorts under study were ready to give the percentage of reduction in their monthly turnovers during COVID-19.

It was found that majority i.e., 40 percent of the sample resorts experienced 40-60 percent reduction in turnover, which was followed by 36.67 percent of the resorts that faced a dip of around 60-80 percent which is a significant fall. But, 6.67 percent of the resorts experienced reduction in their turnover in the range of 80-100 percent which could have a drastic impact on the resorts' operations going forward. One resort each faced a reduction in their turnovers upto 20 percent and between 20-40 percent respectively. It is clear that more than 82 percent of these resorts faced a reduction that was well above 40 percent of their turnover. A point to note, however, is that 10 percent of the sample resorts (3 resorts) did not state any reduction percentage, which is in line with their previous disclosure of no reduction in turnover.

A difficulty encountered was the hesitancy or unwillingness of the resort owner/manager to share key information such as monthly turnover due to the non-disclosure policies in most resorts. As this was not published information in most cases, the collected data represents only the approximate decline in turnover experienced by the concerned resorts.

Resorts that faced attrition rates

The study also analysed the data regarding whether the resorts faced attrition rates during the lock-down owing to complete shutdown of the resort. It was found that 83.33 percent of the total sample resorts confirmed that they faced attrition rates among their employees. Only 5 resorts (16.67 percent) of the total, mentioned that they were able to retain their employees. This highlights that majority of

resorts faced attrition rates as their employees shifted their focus to other means of livelihood to sustain their families owing to the lockdown, a serious issue faced in a developing country like India.

Also, looking at attrition from a different aspect, the study also analysed whether the resorts faced increasing attrition rates among women employees. The data showed that 66.67 percent of resorts did not face attrition rates among women employees. This, ironically, goes against some studies [Rukmini(2020), Bhandre (2020)] conducted around the impact of COVID-19 on working women force, in general, which concluded more women lost their jobs in the country during the pandemic. A reason for this can be that the resorts employed more male staff than female members. Another reason can be that they undertook programs which helped them retain their male and female staffers.

Transportation to guests

The resorts that provide transportation to guests have also been analysed. It was found that 46.67 percent of the resorts provide regular transportation to their guests, whereas 40 percent of them do not. There are 13.33 percent of resorts that sometimes provide transportation to their guests.

Safety Measures Adopted by the Resorts

The resorts that re-opened had to ensure they were following government protocols for the safety of their guests and employees. Various measures were introduced for the same. Most resorts provided their guests with disposable masks and gloves, sanitisers in their rooms, luggage sanitization etc. They also brought new and improved cleaning checklists for their staff to ensure the common halls and dining area were sanitized frequently and there was no mixing of guest laundry. The study also took into account the additional monthly expenditure incurred by the resorts due to these protocols. It was also identified that 73.33 percent of the sampled resorts had guest screening facilities in place and a few of them had guest preferences. As was deemed necessary, a huge 97 percent of them requested for self-declaration forms from their guests regarding any existing symptoms similar to that specified by WHO and the Health Ministry and other medical details. 70 percent of the resorts had 24-hours doctor-on-standby, 73.33 percent had emergency medical services as per COVID-19 protocol and 80 percent of them had on-call ambulance facilities in place.

Conclusion

This study primarily tries to understand the tourism industry in Kerala during COVID-19 and analyse the impact of COVID-19 on the resorts in Kerala. This study gives an overview of tourism in

India and in the state of Kerala. Most of the sample resorts belonged to the three-star ranking category, their key focus area was Ecotourism, they catered to both domestic and foreign tourists and their peak season was mainly during October-December. The monthly turn over during the COVID-19 period drastically fell in 90 percent of the resorts under study and more than 82 percent of resorts faced a slump in their turnover of more than 40 percent. 83.33 percent of the sample resorts experienced attrition among their staff owing to the lockdown. But most of them did not face increasing attrition rates among their women employees. While most resorts implemented costly sanitization measures and initiated new and comprehensive protocols upon re-opening, they also undertook activities to ensure the safety of their guests as well staff members. There was financial crunch felt throughout this industry and unfortunately some could not even bear to cover their losses and had to close doors permanently. The state of Kerala has always bounced back like a phoenix after great disasters. With concentrated efforts at revival happening all over the world and its effect strickling down to the remotest village, it will just be a matter of months before Kerala opens its doors to foreign tourists again.

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ROLE OF MILK COOPERATIVE SOCIETY IN IMPROVING THE LIVELIHOOD OF FARMERS WITH SPECIAL REFERENCE TO MILMA IN KOTTAYAM DISTRICT

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Abstract

In the early 1980s, Kerala state had to depend on near-by states for fulfilling its requirement for milk and other dairy products. Now, Kerala is almost self-sufficient in milk production. Dairy Cooperative was introduced as part of operation flood. Dairy co-operatives have a three-tier structure in Kerala with primary milk supply society at the base and milk supply union at the district level and a state level federation. This study is a situational analysis conducted among farmers who were members of Milma dairy co-operatives. The study has revealed that dairy farming *activity is profitable if farmers adopt scientific as well as cost effective strategies.*

Introduction

Kerala Co-operative Milk Marketing Federation (KCMFF), was established in April, 1980 with head office at Thiruvananthapuram for the successful implementation of 'Operation Flood' Programme in Kerala. Its mainly known as 'MILMA' The average sale of milk in 2020 was 13.3Lk litres, which has an increase around a 2.48% while comparing last year. KCMFF marketed a wide range of quality milk products such as ghee, curd, butter, ice-cream etc. Milma cooperative society provides various subsidies to farmers on the basis of milk supplied. Before the MILMA project in early 1980s, Kerala was depending on neighbouring states for milk supply. But today, Kerala is self-sufficient and transporting

milk products to other nearby states. Among the 30 competitors MILMA holds the 45 % share of Milk production.

OBJECTIVE OF THE STUDY

- To assess the importance of milk cooperative societies in dairy sector.

MATERIALS AND METHODS

The study was based on both primary and secondary data. Primary data was collected from the targeted sample of 50 dairy farmers of Kottayam district in Kerala state using a structured questionnaire. The data collected were analysed using simple statistical methods and graphically represented.

REVIEW OF LITERATURE

U.N. Autkar, A.B. Gattewar and G.B. Pakhare (2002) "Role of Milk Producers' Co-operative Societies in Tribal Area of Dharni Tahsil" have conducted a study at tribal area of Dharni Tahsil. They examine the role of milk producer's co-operative societies. Out of 237 milk producer members, 150 milk producers were selected from 237 milk producer members, from 9 milk co-operative society around 8.3 lakh litres of milk was produced. These were obtained from 354 buffaloes, 300 local cows and only 1 crossbred cow. This study evidence that there were huge disparities between prices by milk societies and private agencies.

K.Rajendran and Samarendu Mohanty (2004) "Dairy Co-operatives and Milk Marketing in India: Constraints and Opportunities" study about the operation flood and dairy cooperatives in India. Due to the introduction of dairy industry, it exploits the global market opportunity. It produces largest rural employment opportunity and meets the demand of milk in and out of the country. They analysed that 80% of the milk produced by the rural producers are handled by an unorganized sector and the remaining 20% is handled by an organized sector. The identify the importance of dairy cooperatives for alleviating rural poverty by rural milk production and marketing. The study pointed out that in future India is going the face many challenges like Milk quality, product development, infrastructure support development, and global marketing in milk marketing.

Dr R.D. Deshmukh (2014) "Dairy Farming in India" research about the industrial development and regulatory act (IRDA 1951) where the milk unions expand their farmers for increase the milk production. 80 % of milk produced buys rural producers and it is handled by unorganised sectors and

20% is handled by organized sector. They study point out that dairy cooperative results in reducing poverty.

Greshma Greeshman(2015) “Administrative of Department of Dairy Development, Government of Kerala” in research she estimates that in early time in Kerala demand of milk is greater than supply of milk. To meet the needs of Kerala people they were importing from other states nearby. In 2006- 2011 5 milk dairies were banned due to low quality milk. Later Kerala become self-sufficient in milk production. The study concluded by a statement ‘Indians are good planners but not implementers.

Asha Kumari (2020) “A Cross Sectional Observational Study in Rural Are of Jaipur, Rajasthan” in her study mentions that low yield milch animals provide low profit to farmers. Feeding Green fodder to animals will increase the milk production. The study concluded that cooperative societies in rural area are important for socio-economic development.

RESULTS AND DISCUSSION

Data was collected from 50 respondents .68% of respondents were males and 32% of respondents were females. 60 percent of the respondents were in the age group of above 50. The annual income of 80% of respondents is between 1lakh and 2lakhs. 54% of farmers were having a land area ranging from 25cents to 50cents. 60% of the respondents have school level education while 34% had college level education. Around 70%of the respondents belonged to APL category. 60% of respondents’ main occupation was dairy farming.

FARM WISE CLASSIFICATION

Table 1

Type of farm	No of Farmers	%
Small scale farm	9	18
Medium scale farm	39	78
Large scale farm	2	4
Total	50	100

Source: Primary Data

Majority of farmers have medium scale farms which have 3 to 10 cows. Farmers are of the opinion that time spent in small scale farm and large-scale farm is same. So, the farmers prefer large scale farms. But due to the lack of infrastructure facilities, lack of knowledge etc. the farmers struggle to scale up.

DAILY MILK GENERATION Figure 1



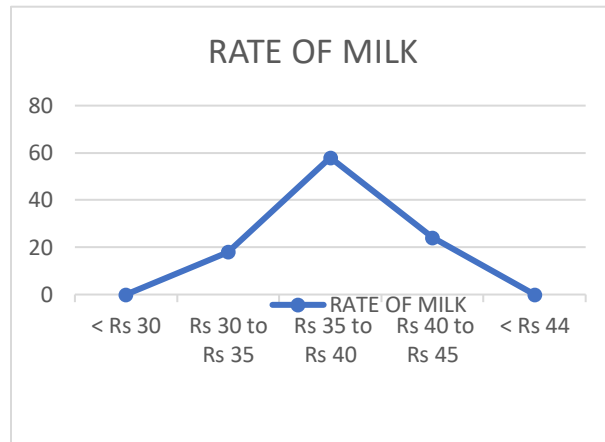
Source: Primary Data

Dairy farm daily generates 25Lt to 50Lt milk as responded by 38% of farmers. It's followed by 32% of dairy farmers generating 50Lt to 75Lt. 4% of farmers generate above 75Lt of milk. 6% of farmers generate below 10Lt which shows that they belong to small-scale farm.

AVERAGE RATE OF MILK

58% of farmers are getting around Rs 35 to Rs 40 per litre of milk while supplying in cooperative society. It also shows that none of the farmers is getting below Rs 30 and above Rs 45 per litre milk. If the price is below Rs 30 then revenue is less than expenditure; it could have a great loss for the farmer

Figure 2

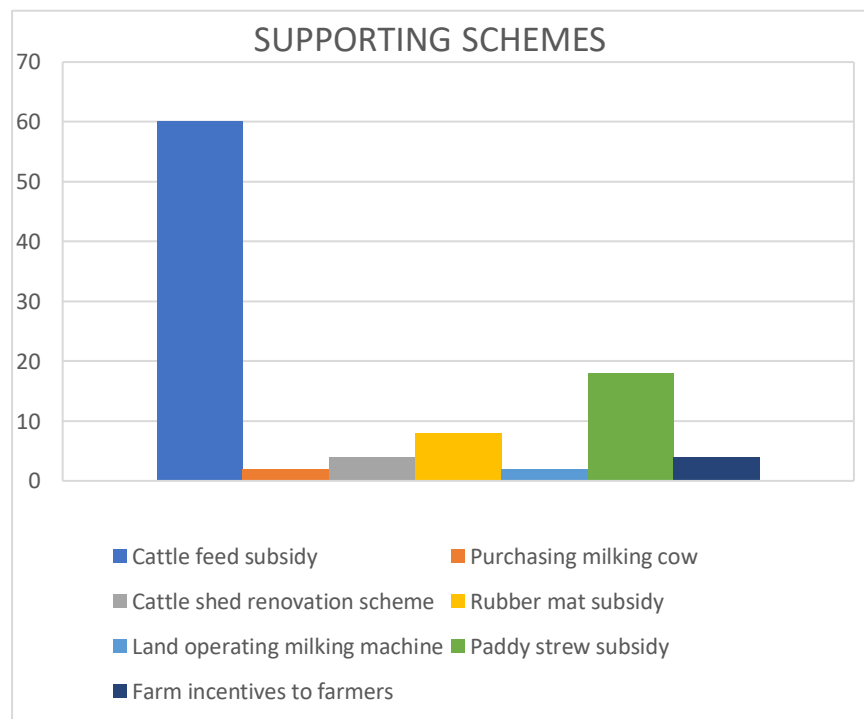


Source: Primary Data

FARMERS AND SUPPORTING SCHEMES OF MILMA

Figure 3

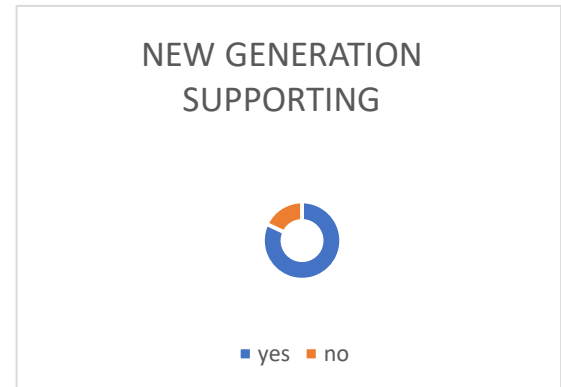
60% of the farmers are getting cattle feed subsidies. It shows a positive sign of getting best quality of feed to cows. It is followed by paddy strew subsidy which is received by 9% farmers. All these schemes are given to farmers on the basis of milk supplied to cooperative society.



SUPPORT TO NEXT GENERATION

Figure 4

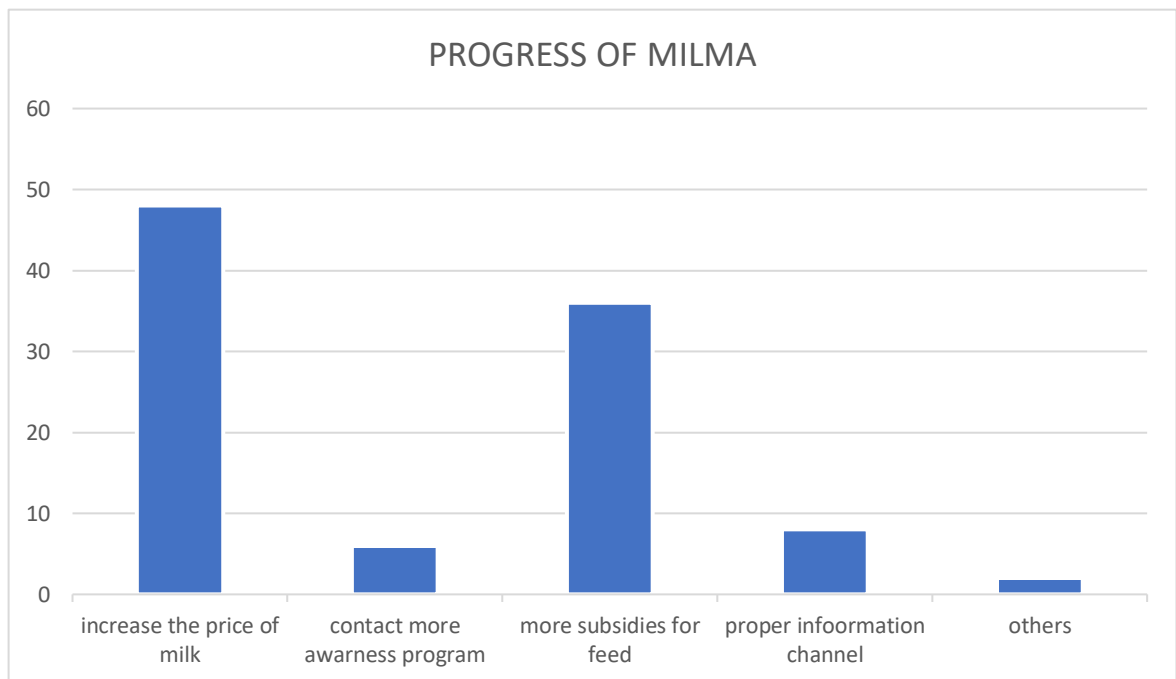
82% of farmers support the next generation to follow dairy farming, may be because youth are facing a lot of problems for finding job.



AREAS TO BE FOCUSED FOR IMPROVEMENT OF FARMERS LIVELIHOOD

48% of farmers wanted procurement price of milk to be increased by Milma. The farmers want increase in price of milk because the price of cattle feed is increasing frequently. 36% of farmers wanted to have more subsidies for feeds. Almost 8% of farmers wanted proper information channel for receiving information from Milma.

Figure 5



Source: Primary Data

CONCLUSION

Dairying can be regarded as one of the best employment avenues in the rural setup. It is an activity where in the entire family members can be involved. So, it can be considered as a family occupation. The study has revealed that dairy farming activity is profitable if farmers adopt scientific as well as cost effective strategies in dairy farming. The farmers who have obtained the required training in dairy farming were found to be earning reasonable return.

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IMPACT OF COVID 19 ON THE WORKING CONDITIONS OF DAILY WAGE EARNERS IN VALLATHOL NAGAR GRAMA PANCHAYATH

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Abstract

The unorganized sector in India accounts for 93% of the workforce. But the informal or unorganized sector has seen an unprecedented slowdown and unemployment during the Covid-19 pandemic crisis. The social group most affected during this period are workers, both urban and rural, in industries, services, construction and even in agriculture. In the implementation of the first lockdown, just over a quarter (28%) or 285 million people worked out of a total working-age population of 1,003 million, well below the corresponding 40% or 404 million workers before closing. The CMIE report also points to a significant increase in the unemployment rate of 8.7% in March 2020, which is much higher than the government's estimate of 45-year high unemployment of 6.1% in 2017-18. In June 2020 after the four phased lockdown the estimated job loss is more than this 119 million. Even before the Covid-19 crisis, India had been experiencing slower economic growth and rising unemployment. However, after lockdown it is estimated that the number of workers vulnerable to this situation could reach 364 million or more, including those casual work, self-employment and unprotected regular jobs ie, lacking social protection coverage (ILO, 2020). The unemployment rates in April and May were 23% in India, which was three times higher from the value last year. On the other hand, many informal workers who returned to their villages and employed in contractual or casual activities may not be able to get back their jobs in unlock places. In this context, it is significant to make an intensive study about the change in occupational pattern and work-life of daily wage earners in Rural area. The present study focuses on the same.

INTRODUCTION

Changes in the occupational pattern are very much associated with economic development. The rate of economic development and level of per capita income increases as more and more workforce shift from primary sector to secondary and tertiary sector. Economic development creates various occupations can broadly be classified into three categories viz , primary, secondary and tertiary. The primary occupations include all those essential activities such as agriculture and allied activities like animal husbandry, forestry, fishery and poultry farming. The secondary activities include manufacturing industries composed of both large and small scale and mining. Tertiary activities include all other activities like transport, communication, banking, insurance, trade etc. The occupational structure indicated the distribution as well as absorption of population into these various types of occupations.

The Covid-19 recession is a major on-going global economic crisis which has caused a recession in some nations due to Covid-19 outbreak and sectors such as hospitality and accommodation, retail and wholesale business services, construction and industry have suffered drastic consequences with a decrease in production and loss of hours and employment. The informal economy is classified in to two parts. The first one is informal employment, which refers to workers employed by formal registered firms on a casual, daily wage basis, as well as subsistence actors such as self- employed workers. The second group involves informal sector enterprises which engaged in coordinated commercial activity such as bazaar traders, restaurants and manufacturing in small factories. Indian informal workers during the Covid-19 pandemic have faced multiple hardships. Millions of workers had to deal with the loss of income, food shortages and uncertainty about their future. The informal sector is going through a very tough stage due to this pandemic. As the unorganized sector in India accounts for 93% of the work force, workers like daily wage earners, household helpers, MGNREGS workers are severely affected. The informal workers struggle to survive in the current crisis.

REVIEW OF LITERATURE

Meenakshi Pandey (2020) in her study focused on the impact of pandemic Covid-19 in work place. She found out the social and economic impact of Covid-19 pandemic will be reaching and devastating for all. The lockdown impacted various sectors in varying degrees. The biggest business change that we can see today forced by the global spread the pandemic, is that many companies have

been forced to implementing work from home model for their employees. Amit Kramer (2020) opined that three occupationally related domain may be impacted by the pandemic. First perceptions of the value and status of different occupation may change, resulting both changes of occupational supply and demand and changes in perceived calling and meaningfulness of different occupations. Second the great work at home experiment may change occupational perspectives on working from home. Thirdly the increased segments of the labour market which allocate workers to 'good job' and 'bad job'.

According to Dinesh Narayan (2020) as Covid-19 infection spread across the country the government announced lockdown which crippled the economy that was already slowing down and rendered job loss for millions of people. Thousands of people who were earlier employed in manufacturing and services have now little choice but to get back to farming or allied activities. Arun Kumar (2020) in his study examined that the workers returning to the city are not finding job, while other report talk of industry facing a labour shortage. The millions of youths have lost jobs, especially from construction and agriculture.

Dagmar Walter (2020) pointed out that the Covid-19 pandemic is not just a health crisis, but equally an economic and labour market crisis. The lockdown measures have been adopted in most countries to prevent the spread of pandemic restricted economic activities. As early as on March 2020, ILO first monitor on Covid-19 had estimated a rise in unemployment and underemployment. The working hour losses are depending upon the spread of the pandemic. The economy dominated by micro and small businesses, primarily in informal sector. ILO rapid assessment predicts casual workers, and self-employed workers lose their jobs and income.

Balwant Mehta (2020) observed that four out of five people in the global workforce of 3.3 billion are currently affected by full or partial work place. The estimates only reveal the impact on jobs during the lockdown period and should not be considered as permanent loss of livelihood. Abid Hasan (2020) examined that impact on Covid-19 on Indian workforce, has opined that with Covid-19 coming into the picture the Indian economy is going through a major slowdown. The outbreak has presented new road blocks for the Indian workforce and especially for the daily wage and contractual workers. Pallavi Nahata (2020) felt that the Covid-19 lockdown has robbed the earnings of daily wage workers. Daily wage earners are either out of jobs or have seen a sharp drop in their income. The lockdown has forced to allow its employees to work from home. With people confined indoors the urban poor who earned their income

by washing the car of the residents and people who offered laundry and ironing services have no work during lockdown.

Nikunji Ohri (2020) found that the world biggest lockdown to contain the corona virus pandemic has stalled work under the rural jobs guarantee scheme, leaving daily wage workers with little to fall back on work under the MGNREGA which guarantees 100 days of work to daily wage earners in rural areas has come to a standstill due to the lockdown in India. The lockdown due to covid-19 mainly hurt daily wage earners, contractual labourers and self-employed workers in the informal economy in rural and urban areas.

Chandra Shekar (2020) observed that consequences of the lockdown on informal sectors in India by bringing out both short and long run effects. In the second part we argue for a broad-based employment protection for informal workers and for integrating the informal sector policies. Even in the pre-Covid-19 period the informal sector was reeling under shocks from demonetization and poorly rolled out GST. The lockdown has already started showing the adverse effect on the informal sector workers.

Khanam et al (2020) reveal that the Covid-19 has led to grave implications on the small farmers and daily wage earners. The first two lockdown of a nation of 1.3 billion people has impacted extremely severe on the lives as well as the livelihood of the people in villages. Most agricultural labourers responded that they have lost their daily wage work as no work is being done on the fields nor is any contractual work available.

SIGNIFICANCE OF THE STUDY

The outbreak of Covid-19 pandemic and nationwide unexpected lockdown has brought about a grinding halt to economic activities adversely affecting the life and livelihood of informal sector workers. They are struggling on two fronts of life. One is to safeguard themselves from pandemic threat and other is to fight for survival due to loss of livelihood. All types of industries like hotels, transports, automobile sectors, agriculturally based industries have been affected because of unusual condition. But very harm and sad is that these lockdowns entirely changed the living standard of people who belong to the daily wage worker society up to the boundary of expecting even a cup of food. Building construction, housekeeping, traditional instrument playing, hair dressing, mechanic shops, super market are giving the job opportunities to daily wage earners, but lockdown stopped the functions of all those places and they totally locked the life of the daily wage workers without food, money routine medicines and satisfy the

need of the house. In this context a study on conditions of daily wage earners during Covid-19 is significant.

OBJECTIVES OF THE STUDY

1. To examine the socioeconomic status of casual workers in Vallathol Nagar Grama Panchayath in Thrissur district.
2. To analyse the impact of Covid-19 on their working conditions and socioeconomic life.

DATA AND METHODOLOGY

Both primary and secondary data have been used for the present study. Primary data were collected from 50 casual workers in Vallathol Nagar Grama Panchayath of Thrissur district in Kerala using a well-structured schedule. The data are analysed using simple analytical tools like percentage, ratio, index, paired t-test etc. The secondary data were collected from websites, journals, Kerala Economic Review etc.

RESULTS AND DISCUSSIONS

Socioeconomic Status of Daily Wage Earners

The sample constitutes 41 males (82%) and 9 females (18%). About 61 percent of the male workers are in the age group of 26-45. Also, majority of female workers (77.02%) are in the same age group. From this it is inferred that female participation in casual work is less among sample workers and most of them are youth.

Regarding social group categorisation, 84 percent of the workers are Hindus and the remaining 16 percent are Islam. This is because of the fact that majority of the population in Vallathole panchayat are Hindus and Islam. Also, majority (76%) belong to OBC category. 18 percent are from SC and the remaining 8 percent are from General category.

It is found that 44 percent of the workers are educated at High school level and there are no illiterate workers. It is noted that 15 percent of them are educated at secondary and above.

The economic Status of workers revealed that majority are deprived, 78 percent of them are belonging to BPL category and the rest 22 percent are from APL households. This situation is according to the number of earning members in their family. It is found that 50 percent of the families are having

two earning members in the family. 36 percent are single-member earning families and only 14 percent are including three earning members. At the same time, 82 percent are nuclear families.

Family income of the workers revealed that 58 percent of workers are with monthly income in the range of 10000-20000 rupees. Only 16 percent of the families are included in 5000- 10000 rupees income category.

It is understood that 88 percent of workers have own house and 12 percent of them live in rented houses. Majority (52%) possess Semi pucca house with average comforts. 26 percent of them have kutchha houses and 22 percent live in pucca houses

Impact of Covid-19 on Working Conditions and Socioeconomic Life

According to their occupations, the sample workers are categorised into technical workers, businesspersons, teachers , drivers , private company workers and coolies. Before the pandemic 24 percent of people were working as technical workers such as plumbers, electricians, aluminium fabrications etc and 22 percent of people were working under private companies. Also, 22percentwere coolie, 16 percent were in business and 12 percent were drivers.

Table 1
Occupation of the workers

Occupation	Before pandemic		During pandemic	
	Frequency	Percent	Frequency	Percent
Technical workers	12	24	9	18
Business	8	16	9	18
Teachers	2	4	0	0
Drivers	6	12	3	6
Private companies workers	11	22	10	20
Coolie	11	22	16	32

Nil	0	0	3	6
Total	50	100		100

Source : primary data

After the pandemic the number of persons in private companies, technical workers and drivers decreased to 20 percent, 18 percent and 6 percent respectively. 6 percent of the respondents including teachers lost their job during the pandemic. But the number of coolies and business persons increased to 32 percent and 18 percent respectively. From this, it is very evident that a considerable shift in job as well as job loss has been taken place as a result of the pandemic.

Table 2 Wage rate of workers

Wage rate	Before pandemic		Percent	During pandemic		Percent
	Female	Male		Female	male	
Below 500	7	2	18	5	3	16.0
500	0	4	8	1	8	18.0
600	0	6	12	0	5	10.0
700	2	15	34	0	14	28.0
800	0	12	24	0	9	18.0
Above 800	0	2	4	0	2	4.0
Nil	0	0	0	3	0	6.0

Source : primary data

Table 2 shows the Wage rate of workers before and during pandemic. Before the pandemic 34 percent of workers worked at wage rate of 700 rupees and 24 percent at 800 rupees. 14 percent of female workers worked with wage rate of below 500 rupees. Only 4 percent of workers worked at above 800 rupees wage rate.

But during the pandemic 3 females lost their job and of the 9 female workers, the wage rate of two persons lowered. The number of persons having wage rate of 600 rupees and above decreased from 74 percent to 60 percent due to pandemic.

Paired- t Test is done to examine whether there is any significant difference in their mean wage rate before and during the pandemic. The null hypothesis was that H_0 : the difference between the mean wage rate before and during the pandemic is significant. Since p value (1) is greater than the level of significance (0.05), we rejected the null hypothesis. That is, there is no significant difference between their wage rates before and during the pandemic.

Table 3 Labour days per week of workers

Labour days	Before pandemic		After pandemic	
	Frequency	Percent	Frequency	Percent
Below 4 days	2	4.0	8	16.0
5days	7	14.0	7	14.0
6 days	28	56.0	27	54.0
7 days	13	26.0	8	16.0

Source : primary data

Table 3 depicts the labour days of workers per week before and during the pandemic. Before pandemic 56 percent of workers had 6 days of work and 26 percent workers had 7 days of work per week. 14 percent of workers had 5 days of work and only 4 percent of workers had below 4 days of work per week. But during the pandemic, the number of workers with 6 or 7 days of work per week decreased from 82 percent to 70 percent.

Regarding the distance to work place, 28 percent of workers had above 9 km to their work place and 26 percent had 5-7 km before the pandemic. Only 8 percent of workers had 3-5 Distance to their work place. But during the pandemic 24 percent workers are working at a distance of above 9 km and 22 percent workers at a distance of 1-3 km. 30 percent of workers have 7- 9 km to their work place. Only 2 percent of workers are working at a distance of 3-5 km.

Leisure time during work is an important factor determining the quality of their work. It is found that before pandemic majority (68%) had 1 hour leisure time and 10 percent of workers hadn't any leisure time. But during the pandemic 66 percent of workers have 1 hour of leisure time and 18 percent workers do not have any leisure time.

Table 4
Consumption expenditure of workers

Consumption expenditure (Rs)	Before pandemic	Percent	During pandemic	Percent
	Frequency		Frequency	
Below 2000	1	2.0	3	6.0
2000-4000	31	62.0	31	62.0
4000-6000	11	22.0	9	18.0
Above 6000	7	14.0	7	14.0

Source : primary data

The consumption expenditure of workers before and during pandemic are analysed using the data given in table 4. Before the pandemic majority (62%) of workers' consumption expenditure was in the range of 2000-4000 rupees, 22 percent workers' consumption expenditure was between 4000-6000 rupees and only 7 percent of workers' consumption expenditure was above 6000 rupees.

During the pandemic the percentage of workers come in the range of 2000-4000 rupees of consumption expenditure is the same (62%), but those come in the range of 4000-6000 rupees came down to 18 percent.

In this context, paired t test is done to examine whether there is any significant difference in their consumption expenditure before and during the pandemic. The result revealed that there is no significant difference between their consumption expenditure before and during the pandemic since p value (0.4226) is greater than the level of significance (0.05).

Table 5
Savings of workers

Savings (Rs)	Before pandemic	Percent	After pandemic	Percent
	Frequency		Frequency	
Below 2000	27	54.0	26	52.0
2000-4000	12	24.0	7	14.0
4000-6000	2	4.0	3	6.0
Above 6000	1	2.0	0	0
NIL	8	16.0	14	28.0

Source : primary data

Before the pandemic 16 percent of workers hadn't any savings while 54 percent of workers had below 2000 rupees as saving and 24 percent of workers had 2000-4000 rupees savings. Only 2 percent of workers had above 6000 rupees savings.

But during the pandemic majority (52%) of workers' savings is below 2000 rupees and 28 percent of workers do not have any savings. Only 6 percent of workers have 4000-6000 rupees saving.

Table 6
Borrowing of workers

Borrowing	Before pandemic	Percent	During pandemic	Percent
	Frequency		Frequency	
Below 5000	33	66.6	24	48.0
5000-10000	5	10.0	5	10.0
10000 & above	2	4.0	17	34.0
NIL	10	20.0	4	8.0

Source : primary data

Before the pandemic 20 percent of workers did not have any borrowing and 4 percent of workers borrowed 10000 rupees & above. But during the pandemic the number of workers who didn't have any

borrowing decreased to 8 percent and those having borrowing of 10000 rupees and above increased to 34 percent. It is found that majority of workers (52%) have taken new loans during the pandemic to cover daily expenses during lockdown days. Regarding the sources of credit availed by the workers, majority (38%) have taken loan from self-help groups and 30 percent of workers took from cooperative society. 15 percent of workers are taken from money lenders and rest of the workers took loan from banks and friends/family.

Table 7
Ability of the workers to purchase basic essentials

Category	Frequency	Percent
Yes	9	18.0
Yes, but lesser quantities than usual	41	82.0
No	0	0

Source : primary data

Table 7 depicts that majority (82%) of workers are able to purchase their basic essentials during the lockdown days but, in lesser quantities than usual. And 18 percent of workers are able to purchase their basic essentials in the same quantity during lockdown days.

Table 8
Problems faced by Casual Workers

Problems	Score obtained	Maximum score	Index
No regular job	250	250	100
Lack of transportation management	231	250	92.4
No ration card	140	250	56.0
Fear that they spread virus	250	250	100.0
Lack of social interaction	235	250	94.0

Increasing consumption expenditure	195	250	78.0
Decreasing in income	233	250	93.2
Increasing medical expenses	159	250	63.6
Job loss	215	250	86
Difficulty in repayment of loans	213	250	85.2
Low wage	233	250	93.2
Burden of work increased	201	250	80.4
Labour days decreased	195	250	78
Dissavings occurred	213	250	85.2
Debt increased	192	250	76.8
Leisure time decreased	185	250	74
Increasing mental stresses	243	250	97.2

Source : primary data

Table 8 shows the major problems faced by casual workers during lockdown days. Here we can see that the severe problems are no regular jobs, fear that they spread virus, increasing mental stress, lack of transportation management, lack of social interaction, decreasing income etc. The least affected problems are no ration card, leisure time decreased and increased medical expenses.

CONCLUSION

A prolonged economic downturn both at global and national level will lead to a substantial increase in unemployment, underemployment and working poverty and decline in labour income and enterprises profit and competitiveness. Outbreak of covid-19 pandemic and nationwide unprecedented

lockdown has brought a grinding halt to economic activities, adversely affected the life and livelihood of informal sector wage workers.

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**DISMANTLING THE BINARIES: A DECONSTRUCTIVE ANALYSIS OF HELEN
OYEYEMI'S *BOY, SNOW, BIRD***

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ABSTRACT

Fairy tales are known for its lasting influences on its readers and these “happily ever after” stories are of great significance, which makes its readers to come up with its retellings. One such fairy tale inspired, postmodern novel is, Helen Oyeyemi’s *Boy, Snow, Bird*. This thesis paper tries to state that, through *Boy, Snow, Bird*, Helen Oyeyemi has tried to deconstruct certain binaries, which were prominent in Fairy Tale of “Little Snow White”.

KEYWORDS: Deconstruction, Binaries, Fairy Tales, Hegemony

As part of deconstructive analysis, this project also explores the author's attempt of dismantling certain binaries through her text *Boy, Snow, Bird*. The prominence to the concept of binary oppositions came up with the emergence of structuralism. The thinkers of structuralism tried to provide meanings to texts by understanding binaries in them. Structuralists always tried to bring out meaning of a sign by associating it with western metaphysics. Ferdinand de Saussure’s approach of giving importance to spoken language over written language, had laid down the foundation for western metaphysics. Jacques Derrida did not believe in binary oppositions between speech and writing. He began to attack structuralism and metaphysics of presence. According to Derrida, language is something which is formed by placing negative signifiers together. Moreover, he believed in difference for creating meaning. Derrida says that deconstruction strategy has two key points; the first one is, one has to scrutinize the system of language rather than individual practices and all these systems have a point of origin. Second one is, all these systems are formed by binaries.

All the structuralist ways of accepting western metaphysics were questioned by Jacques Derrida. The notion of privileging speech over writing, as the first term and the second term shows presence and absence respectively. Derrida called this assumption as Logocentrism. The concept of Logocentrism emerged from ancient Greek tradition. This tradition, supported hierarchy through binaries. They used to follow Apollonian and Dionysian as binaries just like speech and writing. Derrida's analysis tried to show that the hierarchy of speech over writing has to be inverted; it is not to show that writing is prior to speech but to displace the opposition between them. Actually Derrida believed that neither of the terms can be considered as primary. This is a way of dismantling the binaries. Helen Oyeyemi's *Boy, Snow, Bird* is also based on some binaries, but it does not tried to reinforce the hierarchy of binaries. A deconstructive reader can analyse the narrative of the text as an attempt of author to dismantle the binary oppositions. There are some binaries portrayed in the text like male/female, good/evil and white/black. In the beginning of the novel, the character Boy is in need for a help. The following lines show how she had to deny her education because of her father figure:

A couple of teachers asked me if I was applying to college, but I said: —Can't afford it.|| Actually, I was pretty sure that the rat catcher could, but I didn't want to have that, or any, conversation with him. He hit me when one of his caged rats bit him. He hit me when I pronounced a word in a certain way that made him think I was acting stuck-up. (3)

Just like any other fairy tale character, she also wants someone else to save her from the custody of her abusive father. If one takes the example of fairy tales, we can see a number of female characters, who all got saved from different threatening situations, with the help of a male character. In case of —Rapunzell fairy tale, there is a princess, who got trapped under the custody of a witch, in a particular tower. Later, the princess, Rapunzel was saved by a prince. Similarly, in most of the fairy tales and myths, females are represented as waiting for someone to save her from a traumatic situation.

In *Boy, Snow, Bird*, Boy had a crush on a boy named Charlie. So, he can be considered as a prince, like any other tales, who will come to rescue the princess from someone's custody. But here what happens is that, Boy runs away from abusive father's house, without anyone's help. Here, the general fairy tale trope of male being the helping hand for a female is completely deconstructed. If one takes the tale of "Little Snow White", there is also a prince who comes to help Snow. So such characterization reinforces the authoritative and superior position for males. Moreover, it establishes the hierarchy of male over female.

According to Derrida, the binary oppositions like male/female has to be dismantled because he tells that there is no any point in privileging the primary term here. Actually there is existence for primary term without the secondary term. If there is no female, then there is no origin for male. So both these terms cannot be demarcated. And there is no any point in establishing a hierarchy within the binaries. Boy's character can be seen as the representation of woman with agency because she had a capacity to bring a trigger in her life. If Oyeyemi tried to reinforce the binary between male and female, she could have portrayed Boy as a woman without agency but in her novel, she did not portrayed the characters so. Because author's intention is to break the binary and bring about a change in all gender stereotypes.

Boy is a character, who took all the decisions in life, by herself. Even after marrying Arturo, she did not take up the role of passive house wife, who may depend on her husband for taking decisions. Rather than being such an ideal house wife, she decided to be little bit devilish, in taking decisions in her life, which means she did not lived as passive woman who would live up to the expectations of patriarchy. She decided to take up the subjective position in the society rather than being an objectified entity.

After having Bird in Boy's life, she was more concerned about her own baby rather than Snow. Boy decided to send away her step daughter. This decision was solely taken by Boy. So that Arturo could have made her withdraw that decision. But in that story, what happened is that Arturo did not even question his wife's decision of sending away his own daughter. Generally, fairy tales show the influence of male in decision making of a female.

But here, Oyeyemi has completely deconstructed the patriarchal representations in a narrative. This in turn, rejects the persistence of binary oppositions in the stories. If one looks up on the character Snow, she is represented as an educated modern girl in the novel. Oyeyemi represented Snow with

agency through her letter exchange. All the women characters are portrayed as educated women in order to deconstruct their image created by patriarchy. In this novel, Snow is represented as a lady who considers the patriarchal notions of beauty as something poisonous. But in traditional “Little Snow White”, when everyone adored her beauty, she too believed in it but Oyeyemi’s Snow is portrayed as being critical about social construction of the concept of beauty. Snow Whitman is narrating a story to Bird through her letter, which narrated the story of Belle Capuchins. Through that storytelling, Snow tried to communicate her own story to Bird and she used this as a tool to gain her own subjectivity.

In a way Snow Whitman is trying to resist male domination in society. In the point of view of Virginia Woolf, Snow had space and room for her own writings. In her life, she tried to live a life with full of privacy. Generally, society has an extra hand in taking decisions in life of woman rather than man. Women are always asked to live within the patriarchal conventions as male dominance is at the centre of the structure of society. Because of that, society and people tried to interfere in decision making of women. One can observe that girls are asked to get married at an early age rather than boys. If one girl tried to move away from that patriarchal structure, she will be considered as old. But Oyeyemi’s female characters are presented as broken the patriarchal conventions.

The hegemony of male over female has defined the females with gender roles. For example, females are supposed to be meek, humble and beautiful home makers. Patriarchy tried to suppress female identity and role within some stereotypes. These roles are completely reinforced in Grimm Brothers’ “Little Snow White” fairy tale. Because in the traditional tale, the main character, Snow is presented as innocent, humble and beautiful girl who tried to stick on to the conventions of society. All the decisions in her life were mainly taken by men. For example, she was under the care of seven dwarfs and lived according to their choices and towards the end; the life decision of her life was taken by the prince. And all these representations reinforce the hegemony of male over female because these kinds of portrayals of women make the readers think that females cannot live without males.

In case of Snow White, she always lived under protection of men like dwarfs and prince. Then she decided to become a home maker in the house of dwarfs. She was innocent because of which, she couldn’t even understand her stepmothers several attempt of killing her. In the tale, step mother tried to kill her, a number of times and at last became successful in her attempt of poisoning Snow through an apple. If Snow was smart enough, then she didn’t fall the words of a stranger, which was actually her stepmother. The opposition between white and black is another binary that Helen Oyeyemi has tried to

dismantle through her novel *Boy, Snow, Bird*. Through re-vision process Oyeyemi has tried to deal with racial stereo types, in traditional “Little Snow White” fairy tale, the main character Snow white was the embodiment of fairness being the main feature of a beauty. The feature of Snow White’s characterization that is: ‘the fairest of them all’ has reinforced the racial stereotype. In a way, this stereotypical representation may inculcate a view of considering fairness as the main norm of beauty.

Moreover, hierarchy of white over black is also established through this type of narratives. In traditional tale, the mother of Snow White was completely in a desire for having a beautiful child and she had defined the beauty aspects of her child as white as snow, here the Eurocentric notion of having a white child is put into forefront, which will obviously make its readers to assume that, there is a supremacy of white over black. Moreover the evil stepmother had jealousy towards Snow White because she was fairest one on that land. So Grimm Brother’s tale had tried to promote the Eurocentric ideology of considering whites as beautiful and superior. This will in turn paved the way for reinforcing racial stereotypes.

In a way, this stereotypical representation may inculcate a view of considering fairness as the main norm of beauty. Moreover, hierarchy of white over black is also established through this type of narratives. In traditional tale, the mother of Snow White was completely in a desire for having a beautiful child and she had defined the beauty aspects of her child as white as snow. Here the Eurocentric notion of having a white child is put into forefront, which will obviously make its readers to assume that, there is supremacy of white over black. Moreover the evil stepmother had jealousy towards Snow White because she was fairest one in that land. Grimm Brothers’ tale had tried to promote the Eurocentric ideology which considers whites as beautiful and superior. This will in turn paved the way for reinforcing racial stereotypes. In this novel, Arturo married a white woman Julia by following his passing culture and she gave birth to their first child Snow Whitman. Here Snow White’s revised characterization; Snow Whitman is a light skinned girl, who has a black ancestry. Grimm Brothers Snow White was the embodiment of whiteness but here Oyeyemi has depicted Snow White as a coloured girl as there is no explicit description about her skin as white. Generally, whiteness is represented through the adjective white but Oyeyemi has replaced with snow in order to reduce the prominence given to white. Through the replacement of white, Oyeyemi has tried to dismantle expectations of readers based on binaries. In this novel, Snow Whitman is presented as light skinned, but not entirely fair enough to call as pure white.

Here Oyeyemi has replaced white central, character with coloured character, which can be considered as attempt of dismantling the binaries.

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A STUDY ON THE PERFORMANCE OF ALL KERALA TAILORING ASSOCIATION (AKTA) IN THRISSUR DISTRICT

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INTRODUCTION

Tailoring is the art of designing, cutting, fitting, and finishing clothes. The word tailor comes from the French *tailor*, to cut and appears in the English language during the fourteenth century. The term *bespoke*, or custom, tailoring describes garments made to measure for a specific client. Tailors are responsible for constructing, altering, repairing, or modifying garments for customers based on their specifications, needs, and preferences. They take customers' measure, assist in fabric selection, and arrange fittings to determine whether additional adjustments are needed. Tailors usually start up by working at home on a single machine which may have been handed down to them by a family member. They then raise money to buy their first machine. They do this job by doing other jobs and joining a cooperative. Tailors are not afraid that they would lose their market in native dress to modern western dressing. Native dress is something everybody has to wear. Younger people are demanding new cuts in the clothing which tailors are adapting to.

The majority of Indian population has historically been brought up on tailored clothing, as the garment industry was restricted to small-scale manufacturing until the late 1990s. The present tailoring industry of India can be segregated into three distinct segments. Firstly, there is a traditional market of local tailoring for the general masses. The tailor in this market is skilled person or groups of persons catering to local trends, technology and product – specific knowledge. However, they manage to satisfy the needs of the local consumer of small towns and rural areas who wear basic products. Currently, around 80 per cent of the market comprises mass tailors. Secondly, these are growing numbers of

organised apparel brands that are offering tailoring services in their fabric retail outlets. It comprises around 15 per cent. Thirdly, there is a premium tailoring segment comprising fashion designers and bespoke or luxury segment. It comprises around 5 per cent.

Tailoring industries are increasing and it has an important role in the generation of self-employers whose socio-economic conditions depends directly number of ready-to-wear garments, the scope of self-employed tailoring workers was decreasing. Hence the organizations for tailoring workers in Kerala hold up them. They provides many welfare programmes for them. All Kerala Tailoring Association is one of the top welfare organization for tailoring workers in Kerala. It provides several pension schemes, education loans, funds for treatments, etc for the member in All Kerala Tailoring Association (AKTA). During this hard time of Covid-19 , AKTA provides some benefits to tailors. It is really helpful to tailoring workers to survive in this hard time. In this context, it is significant to study about AKTA. Hence, the present study is intended to examine the performance of AKTA in Thrissur Corporation.

OBJECTIVES

- ☐ To study the socio-economic conditions of tailoring workers
- ☐ To examine the performance of AKTA
- ☐ To study the impact of Covid-19 on tailoring workers

METHODOLOGY

The present study is based on both primary and secondary data. The primary data were collected from randomly selected 30 tailoring workers who are the members in AKTA in Thrissur Corporation. The primary data is collected from the respondents with pre-designed schedule. Secondary data is collected from journals, publications, census reports and from the websites. Tables, percentages and diagrams were used for data analysis.

DATA ANALYSIS AND FINDINGS

1.Socio – economic conditions of tailoring workers

The social variables are Gender, Religion, House ownership, Land area, Education status, Age, from table 1 it is understood that 93.33 percent of tailoring workers in AKTA are women and 6.67 percent were men. In the case of religion majority of the respondents are Christians following by Hindus and

their participation is 53.33 percent and 46.67 percent respectively and nobody in Muslim category. From the respondents' 90 percent have their own house and 10 percent of them belongs to rented category. There were 50 percent of the respondents have the land area between 5 to 10 cents. In terms of education, most respondents that is 36.67 percent have studied up to SSLC and 16.67 percent of them were graduated. Majority of the respondents that is 50 percent belongs to age group between 40 to 50. Only 10 percent of them belongs to the category of above 60 years old.

Table 1
Social Status of the Tailoring Workers in AKTA

Attributes	Frequency	Percentage
Gender		
Female	28	93.33
Male	2	6.67
Religion		
Hindu	14	46.67
Christian	16	53.33
Muslim	0	-
House ownership		
Owned	27	90
Rent	3	10
Land area		
Less than 5 cents	12	40
Between 5-10 cent	15	50
More than 10 cents	3	10
Education status		
Below SSLC	7	23.33
SSLC	11	36.67
Above SSLC	7	23.33
Graduated	5	16.67
Age		
Between 30-40	9	30
Between 40-50	15	50
Between 50-60	3	10
Above 60	3	10

Source: Primary data

The economic variables are Economic Status, Monthly expenditure, Monthly saving, and Level of debt. Table 2 shows that majority of the respondents (56.67 percent) belongs to APL category and 43.33 percent of them were belongs to BPL category. From the primary data, 36.67 percent have a monthly income of between 5000-10000 and it is followed by 33.33 percent in the category of above 15000. Only 6.67 percent of them have monthly income below 5000. From the primary data it can be seen that 46.67 percent have a monthly expenditure of between 5000-10000 and only 10 percent of them belong to monthly expenditure category of below 5000. From the respondents' 66.67 percent have a monthly saving of below 5000. We can see from the primary data that is in the case of level of debt, 33.33 percent belongs to below 5000 category.

Table 2
Economic Status of the Tailoring Workers in AKTA

Attributes	Frequency	Percentage
Economic status		
APL	17	55.67
BPL	13	43.33
Monthly income		
Below 5000	2	6.67
Between 5000-10000	11	36.67
Between 10000-15000	7	23.33
Above 15000	10	33.33
Monthly expenditure		
Below 5000	3	10
Between 5000-10000	14	46.67
Between 10000-15000	6	20
Above 15000	7	23.33
Monthly saving		
Below 5000	20	66.67
Between 5000-10000	7	23.33
Between 10000-15000	1	3.33
Above 15000	2	6.67
Level of debt		
Below 5000	10	33.33
Between 5000-10000	9	30
Between 10000-15000	6	20
Above 15000	5	16.67

Source : Primary data

2. Performance of AKTA

There are various types of machine. From the primary data, there 17.85% of the female respondents are using normal machine and 82.14% of them are using machine with motor. There are 50% of the male respondents are using normal machine and 50% of them are using machine with motor. Majority (80%) of the respondents who belong to the education category below SSLC are using normal machine and 20% of them are using machine with motor. Only 30% of the respondents who belong to the education category of above SSLC are using normal machine and 70% of them are using machine with motor or industrial machine. Most of the respondents, that is 90 percent, bought the tailoring machine by using their income. Only 10 percent of them got tailoring machine from AKTA. From the survey there are 21 percent of the respondents doing only tailoring and 9 percent of them were doing job other than tailoring field such as job in medical shops, textile shops, etc.

From table 3 it is clear that 26.67 percent of the respondents have got medical assistance from AKTA. The survey found that 10 percent of them have got disability pension, member death benefit, retirement pension, maternity benefits and marriage benefit from this association. And no one got the educational assistance from AKTA. The survey found that (table 4) majority of the respondents that is 63.33 percent took loan from AKTA for meeting their family needs and only 36.67 percent of them would not take loan from AKTA. The survey found that 76.67 percent if the respondents are suggested more students should be included in educational assistance and 66.67 percent of them needed benefits should be available quickly and also suggested the association should be provide machine repairing services and employment services by 56.67 percent and 63.33 percent of the respondents respectively. The primary data found that majority of the respondents faced the problem of low income followed by lack of raw materials during lock down period that is 66.67 percent and 63.33 percent respectively. There are 43.33 percent of them have faced decrease in saving and increase in debt.

Table 3
Benefits from AKTA

Benefits	Frequency	Percentage
Disability pension	3	10
Medical assistance	8	26.67
Member death	3	10
Natural calamities	2	6.67
Retirement pension	3	10
Maternity benefits	3	10
Marriage benefits	3	10

Source : Primary data

Figure 1
Benefits from AKTA

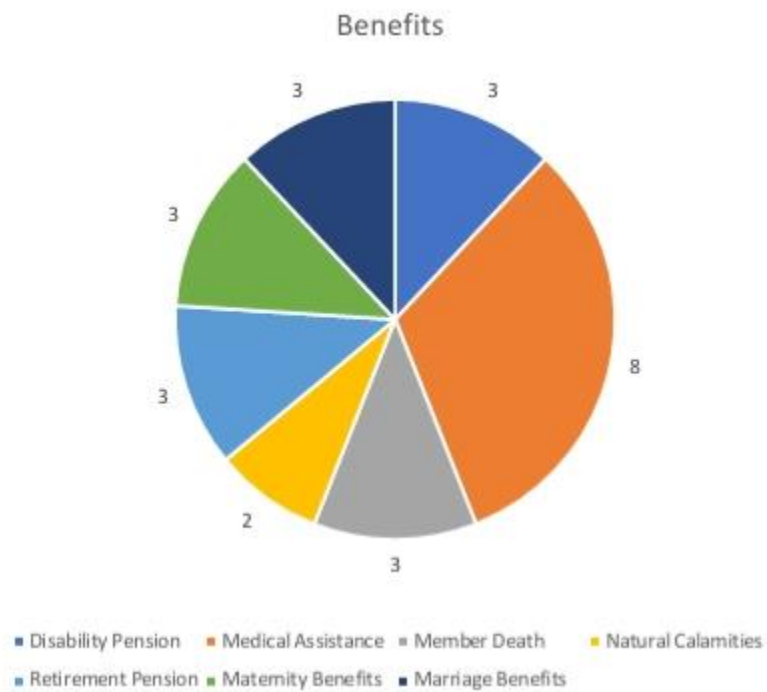


Table 4

Loan from AKTA

Loan taken from AKTA	Frequency	Percentage
Yes	19	63.33
No	11	36.67
Total	30	100

Source : Primary data

3. Impact of Covid 19 on tailoring workers

The primary data found that majority of the respondents faced the problem of low income followed by lack of raw materials during lock down period that is 66.67 percent and 63.33 percent respectively. There are 43.33 percent of them have faced decrease in saving and increase in debt.

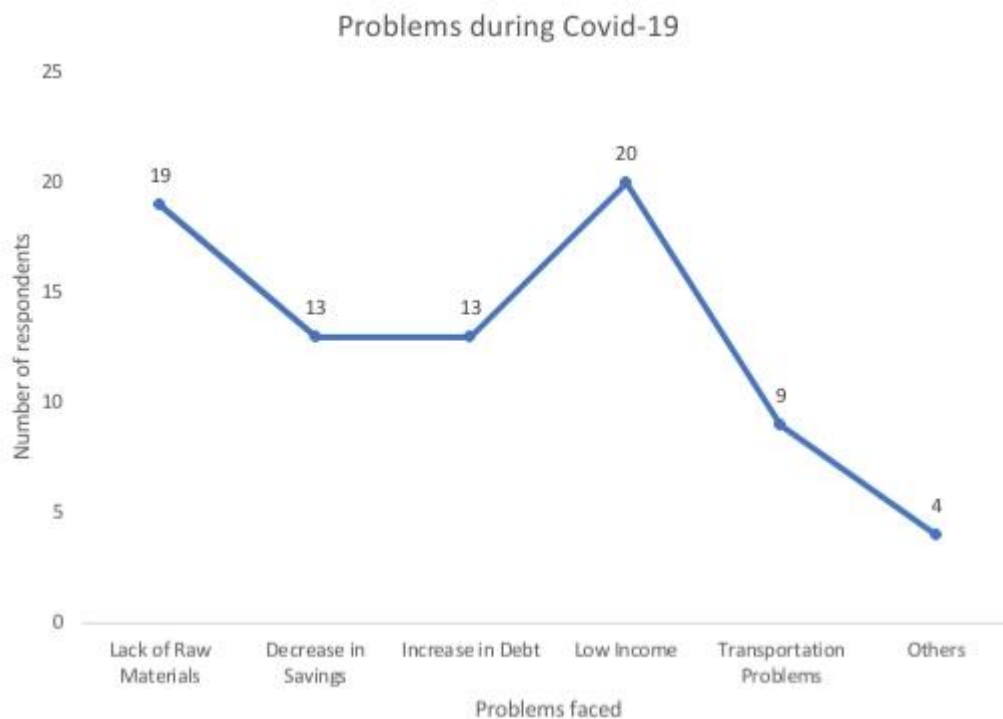
Table 5

Problems during Covid 19 Lockdown period

Problems	Frequency	Percentage
Lack of raw materials	19	63.33
Decrease in savings	13	43.33
Increase in debt	13	43.33
Low income	20	66.67
Transportation problems	9	30
Others	4	13.33

Source : Primary data

Figure 2
Problems during the pandemic



From the primary data, majority of the respondents have decreased their income and saving during s increased from 6.67 percent to 33.33 percent (as compared to table 4.3). Income of the respondents during lock down period is decreased from Rs 5000 – Rs 10000 (36.67 percent) to below Rs5000 (33.33 percent). Respondents belong to the income category of above 15000 is decreased from 33.33 percent to 20 percent. The survey found that the percentage of respondents belong to the saving category of below 5000 is increased from 66.67 percent to 70 percent (as compared to the status of respondents before Covid 19). It implies a decline in the savings in lock down period.

Table 6

Economic status during Covid 19 Lockdown period

Attributes	Frequency	Percentage
Income		
Below 5000	10	33.33
Between 5000-10000	7	23.33
Between 10000-15000	7	23.33
Above 15000	6	20
Saving		
Below 5000	21	70
Between 5000 - 10000	5	16.67
Between 10000-15000	2	6.67
Above 15000	2	6.67
Expenditure		
Below 5000	8	26.67
Between 5000-10000	10	33.33
Between 10000-15000	9	30
Above 15000	3	10

Source : Primary data

By comparing the status of respondents before Covid 19, 33.33 percent of the respondents belong to the expenditure category of between 5000-10000. It shows a decline from 46.67 percent. Because they have no other source of income at that time, so they will reduce the expenditure. But percentage of respondents having expenditure between 10000-15000 is increased from 20 percent to 30 percent. Because during lock down period all members in family will be together and then expenditure will go up.

CONCLUSION

Tailoring workers has an important role in generating self-employment. But in today's world, the scope for tailoring workers is decreasing because of increasing number of ready-to-wear garments. So, there is a need to an organization to hold up them. Present study mainly aims to examine the performance of All Kerala Tailoring Association, one of the top welfare association for tailoring workers. Primary data for the study were collected from randomly selected 30 tailoring workers in AKTA in Thrissur Corporation. A schedule was prepared to collect the data for analysing the objectives of the study. The study shows socio-economic conditions of the tailoring workers in AKTA and performance of AKTA especially during Covid 19 period. The association provides many benefits or welfare programmes for its members. Majority of the respondents are women. Tailoring is the source of income for majority of the respondents. Majority of the respondents have taken loan from AKTA. All of the respondents have their own tailoring machine. During Covid 19, the association provided financial assistance to its members. It promotes habit of saving through this association because the members should be given an amount of hundred rupees at every month regularly. The activities of this association help to uniting the tailoring workers and encourage tailoring field.

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COVID IMPACT ON THE UPSC CIVIL SERVICE ASPIRANTS

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Abstract

The global spread of COVID-19 has impacted all domains of our livelihood. It affected the socio-economic, political and cultural aspects of society. The Covid-19 pandemic has overblown the educational system world-wide. In India the number of competitive exams is plenty and a good percentage of youth are preparing for it so as to secure their future. The pandemic lock down condition has had an adverse impact on the UPSC exam aspirants. The present study is concerned on how this pandemic condition and lockdown influenced the aspirant's preparation for UPSC exam. The study is qualitative in nature. It discusses various issues that the UPSC aspirants confronted during the lockdown period. Some aspirants are struggling to cope with online learning. Uncertainty about their future career troubles them the most. The most affected are the aspirants who fall in the age bar.

Keywords: UPSC Exam, Aspirant, Covid-19, Lockdown, Pandemic

Introduction

With the advent of COVID-19 pandemic, every aspect of human life got jolted down. Pandemic has put the world into a physical and mental lockdown instilling great uncertainties in lives. World is left with an unsure future and an uncertain destination which mirrors the state of many students who are preparing for competitive exams today. UPSC civil service exam being referred as the "*mother of all examinations*" has a less than one percent chance of selection into the final list. With more than 5 Lakh aspirants attempting the preliminary examination every year, the examination procedure is highly competitive, consisting of 3 stages and the process spanning an entire year. Due to COVID-19 all stages of examination faced setbacks and was delayed, this has accelerated the pressure faced by the upsc aspirants multifold. With the new reality being shaped by COVID-19, any complacency in precautionary measures would result in recurrent waves of infection one deadlier than the other. Aspirants need to

develop the required skills to adapt , approach and emerge successfully in these troubling times.Majority of the UPSC aspirants belong to the age group of 22 to 27 and are undergraduates. The current employment conditions coupled with the reduced quality of jobs have shifted the aims of the youth to the public sector.

STATEMENT OF THE PROBLEM

COVID-19 made an everlasting impact upon the UPSC aspirants. Unprecedented shutdowns, lack of resources and health conditions affected the life chances of many aspirants especially for those who had their final attempts. With COVID-19 having a much more devastating effect in its second wave similar anxiety is being faced by the aspirants who are aiming for UPSC CSE 2021. Rumours of postponement and the risk of transmission put aspirants who are already mentally strained into a state of exhaustion. With UPSC 2020 prelims and mains showing no leniency in both the standard of the questions, and the reduced vacancies in 2021 it is certain that the exams even in the pandemic era would continue to toughen. The rising number of COVID-19 cases has put aspirants of UPSC exams in a spot. The lockdown situation and postponement of the UPSC exam has dragged the aspirants into a dilemma. Some aspirants are finding it difficult to cope up with the online mode of preparation. This is an emerging issue of escalating anxiety among aspirants which even leads to suicide. The present study is focused on how COVID-19 pandemic conditions influence UPSC exam aspirants in their preparation.

OBJECTIVES

- To know the challenges faced by UPSC exam aspirants during lockdown
- To acknowledge the major concerns of UPSC aspirants regarding the new mode of preparation
- To understand the attitude of UPSC aspirants to the postponement and conduct of the exam during covid conditions

SIGNIFICANCE OF THE STUDY

The COVID-19 pandemic condition is a new quandary to the whole world and every aspect of it has significant scope of study. Thus, this study is more applicable in sociological and economic aspects. The results of the study can be utilized by organizations and policy makers to understand how the COVID-19 has affected the aspirants thereby subsequent programs and policies can be formulated. Detailed analysis revealed that a majority of aspirants suffered problems both systemically and individually during their course of preparation and at the time of examination.

Findings of these studies can be understood under sociological context and through the lenses of various thinkers hence appropriate tested measures could be taken which would have better impact on the lives of the aspirants. Aspirants need to develop the required skills to approach and emerge out successfully in these troubling times. This study would open a window to the constraints faced by aspirants and the possible solutions. The scope of the study is not only limited to UPSC aspirants but to all individuals who are preparing for competitive exams in these difficult times. In this scenario the researcher finds it relevant to familiarize the major aspects of this topic.

CONCEPTUAL FRAMEWORK

UPSC Exam: A UPSC examination is an examination where candidates are ranked according to their grades and/or percentile and then top rankers are selected. If the examination is open for n positions, then the first n candidates in ranks pass, the others are rejected. The present study looks into the repercussions of covid on UPSC exam aspirants in Kerala.

Aspirant: A person having ambitions to achieve something, typically to follow a particular career. In the present study aspirants are those who aspire to attempt public service UPSC exams in India with special reference to Kerala.

COVID-19: Coronavirus disease (COVID-19) is an infectious disease caused by a newly discovered coronavirus. The virus that causes COVID-19 is mainly transmitted through droplets generated when an infected person coughs, sneezes, or exhales. One can be infected by breathing in the virus if one is within close proximity of someone who has COVID-19, or by touching a contaminated surface and then one's eyes, nose or mouth. In this study the influence of covid condition on UPSC exams and how it affected the UPSC aspirants has been seen.

Lockdown: A lockdown is a requirement for people to stay where they are, usually due to specific risks to themselves or to others if they can move freely. In this study it is a state of isolation or restricted access instituted as a safety measure and control during covid pandemic period and how it affected UPSC aspirants

Pandemic: A pandemic is the worldwide spread of a new disease. An influenza pandemic occurs when a new influenza virus emerges and spreads around the world, and most people do not have immunity. Viruses that have caused past pandemics typically originated from animal influenza viruses. In the present study the pandemic is caused due to the spread of coronavirus.

METHODS AND DATA

Descriptive research design is used in this research to describe how COVID-19 pandemic and lock down influenced UPSC exam aspirants. The present study has a mixed approach of both qualitative and quantitative analysis. The sampling method used in the study is simple random sampling. The universe of the study is Trivandrum based civil service coaching institutes - Amrita Civil Service Academy, Enlite and iLearn IAS. The study focuses on the population of UPSC exam aspirants in the age group of 21-32. Study is conducted in a sample consisting of 103 sample units. Sources of data consist of both primary and secondary resources. Primary sources of data are collected through close-ended questionnaires via Google forms and through unstructured telephonic interviews conducted among 13 UPSC aspirants. Document sources such as magazines, newspapers, journals and online articles are used as secondary data. The collected data is analyzed and interpreted using simple statistical tables.

REVIEW OF LITERATURE

Rajagopal Krishnadas (2021) in his article ‘Govt ready to give UPSC aspirants another chance’ flashes the government decisions on the relaxation given to the aspirants who appeared in UPSC exam 2020 as their last permissible attempt. The Union government informed the Supreme Court that it is “agreeable” to give the UPSC aspirants, who exhausted their chance in the last October 4 preliminary exam but are not age-barred this year. Previous hearings saw the court repeatedly pressing the government to give a one-time concession to the aspirants whose last attempt at the exam suffered due to the pandemic. The aspirants who moved the court had pleaded for another chance. They said their exam preparations for and performance in the October 4 exam floundered due to the inevitable circumstances suffered due to the COVID-19 pandemic. Government figures submitted in the court show that over 3,300 candidates would benefit from one-time relaxation.

Sen Meghna (2021) in her article ‘Candidates who missed last attempt in 2020 due to Covid will get another chance’ published in the live mint e-paper discusses the Centre will give an extra chance to aspirants who had their last attempt for the Civil Services exam last year but could not appear for the

exam owing to the pandemic. The Central Government on Friday agreed to give an extra chance to UPSC CSE prelims aspirants who had their last attempt for the Civil Services exam in 2020 but could not appear for the exam due to the novel coronavirus pandemic.

The Supreme Court was hearing a plea by Rachna Singh, a civil services aspirant, seeking an extra attempt in the UPSC exams for those candidates who had their last attempt in the exam held on 4 October last year. The conditions laid down by the Centre here are - Relaxation only to the extent of providing one extra attempt for UPSC exam, specifically limited to UPSC exam -2021, may be granted to only those candidates who appeared for UPSC exam -2020 as their last permissible attempt and are otherwise not age-barred from appearing in UPSC exam -2021. No relaxation shall be granted for UPSC exam -2021 to those candidates who have not exhausted their permissible number of attempts or to those candidates who are otherwise age-barred from appearing in UPSC exam -2021 as per the prescribed age limits of different categories or to any other candidate for any other reason whatsoever. These candidates had appeared for their last attempt for the exam last year and wanted another chance at the test.

A study conducted by Analog education academy (2020) on 'Common problems faced by all UPSC aspirants' identifies a very large number of aspirants showcase low confidence in themselves because of low confidence owing to high amounts of stress, lack of guidance and financial issues. Managing this mental stress is a problem. Most UPSC aspirants are somewhere between the age of 21-28 which is an age where it is a common expectation to start earning due to financial burden.

Gaurav Pandey (2020) in his article 'Covid effect: competitive exam aspirants in a fix' gives a peripheral knowledge on how the Covid health crisis and the lockdown effected on the conduct of the competitive exams. The struggle of aspirants in Ranchi region has been focused upon in this article. Aspirants who are appearing for multiple competitive exams fear that those exams would be conducted simultaneously. It also discusses the issues and problems faced by the aspirants while preparing from home.

Jain Shruti (2020) in her article 'Coronavirus: But What About the Competitive Exams?' She discusses how the lockdown and fear of pandemic halted the preparation process of competitive exam aspirants. Coaching institutes and public libraries, where students rely upon for their preparation are now closed. The aspirants find it difficult to study amidst distractions at home. Those who were staying in different cities for better performance and had planned only to return after writing the examinations are fearing their movement in the coming days as the community transmission might begin. The teachers at

the coaching institutes are also worried about the students' results and are helping them to clear their doubts over phone or online meetings.

Ponnavolu Visvak (2020) in his article 'How India's Competitive exam-prep treadmill ground to a halt' details how the pandemic had other plans for competitive exam aspirants despite their best intentions to study for success. Education is a brutally competitive arena in India, and competition in the STEM fields is toughest. The prestigious Indian Institutes of Technology (IITs) accept only one in 50 applicants (for perspective, Harvard takes one in 19, and Oxford takes one in six.). With hundreds of thousands of students applying every year, exams like the JEE and the NEET are specifically designed to eliminate large numbers of candidates. Losing a mark or two can mean sliding thousands of ranks down the pecking order.

Mandali Rameswar (2020) in his article 'COVID-19: Preparing for Competitive exams' discusses how the Training institutes that are dependent on offline classrooms have been adversely affected. The consequences are felt more across exam preparation and government job prep sectors, as students predominantly look at classroom learning which facilitates peer learning. While the overall educational sector is facing multiple challenges to engage students online, it has also opened doors to a plethora of opportunities, allowing educators to rethink the traditional classroom set-up of teaching. It is important that even large and established educational institutions and companies in the space of enabling digitisation and automation should take it as their responsibility, to offer support to local training institutes which will be highly beneficial to students to ensure that they continue learning.

Mehra Vani (2020) in her article 'Postpone UPSC Prelims 2020 in chorus as aspirants claim inconvenience, risks amid COVID-19 pandemic' says amid the undeniability to postpone several exams due to the coronavirus pandemic, UPSC aspirants have put along their concerns regarding the UPSC 2020 prelims, scheduled to be held on October 4, 2020. Lakhs of aspirants have taken social media by storm and are taxing the postponement of UPSC Prelims-2020. Raising their concerns, several UPSC aspirants have said the positive cases of coronavirus are on a continuous rise in the country and the vaccine is yet not available. In such a situation, the students have said they feel highly unsafe to travel to their respective exam centers. Several UPSC candidates have moreover said the elderly members in their family will be at greater risk, in specimen the students are required to travel to variegated places.

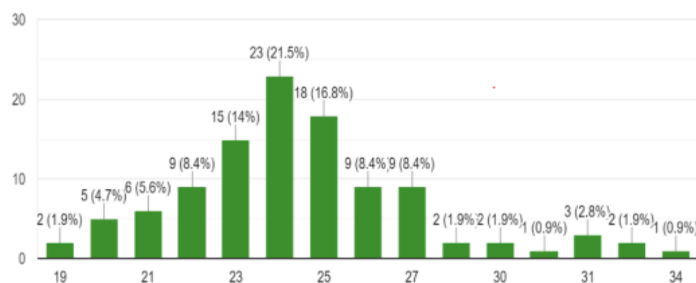
Sprint UPSC (2018) published an article on 'Challenges faced by UPSC aspirants in preparing for the exam' where they focused more on handling failures and societal pressure. They suggest that the

candidate must have a failover plan, a plan B to resort to if they are good at making their way through the UPSC exam plan without trying multiple times. This can be a merchant or a job as per their specialization and the field they have studied in. Having a replacement plan does not show fear of lightweight but the wisdom of stuff prepared for any consequences. Hence, It is smart to have a replacement plan.

.Dr. Vijay Agrawal (2016) in his article ‘Psychological challenges faced by IAS aspirants’ published in Civil Services Chronicle discusses major challenges and issues faced by UPSC aspirants during their preparation. He tries to make us aware of some psychological challenges posed by the civil service exam. The challenge posed by civil services demands one to be mentally strong. A psychologically weak person finds it difficult to perform this role. The nature of the preparation and the subject is such a way that without stability not much would be achieved in the race. Since the process of becoming an IAS is a time-taking one, an aspirant should have some outside support not just in financial terms.

FINDINGS FROM THE STUDY

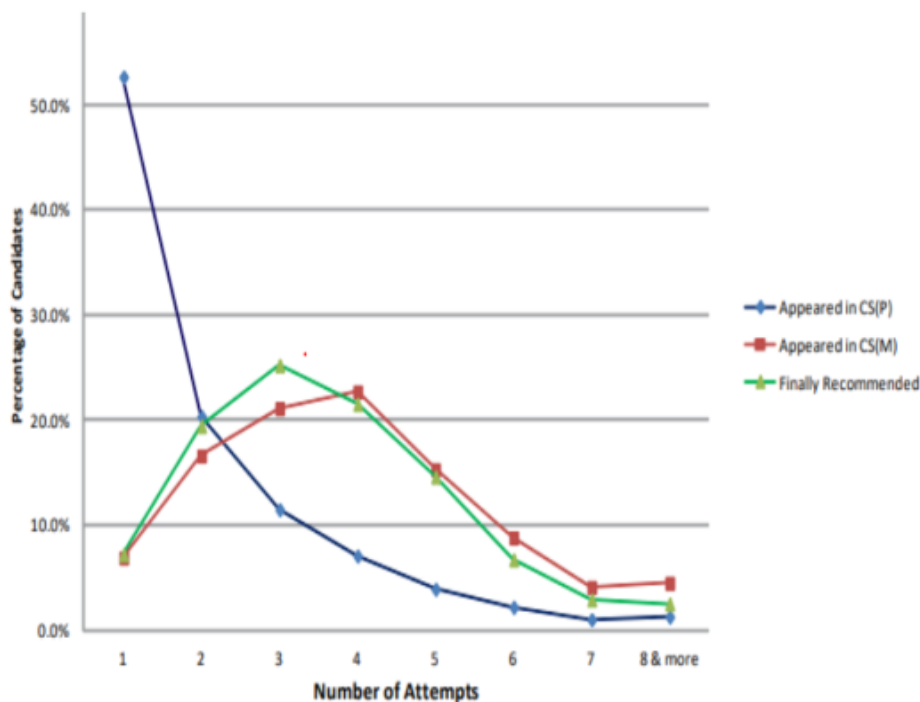
Diagram 4.1.1: Distribution of respondents on the basis of age



Number of aspirants after the age of 27 sees a huge decline due to the 6 attempt limit being broken. COVID-19 made aspirants with fewer attempts to skip this year's exam. Family pressure and financial insecurity leads to dropping the UPSC preparation. Multiple failures in upsc examinations leads to disheartenment towards the UPSC dream. Highest number of participants are usually seen in the First Attempt since most of them are not serious about the upsc preparation, however the participation rates see a drastic drop in the 2nd and 3rd attempt. The numbers in qualification of mains and interview in the first attempt are low but it rises in the second and third attempt, but one can see both the Mains as

well as interview graphs following a similar downwards pattern this is mainly due to aspirants dropping out of their upsc preparation. This general trend of the upsc examination remains even in the difficult times of COVID

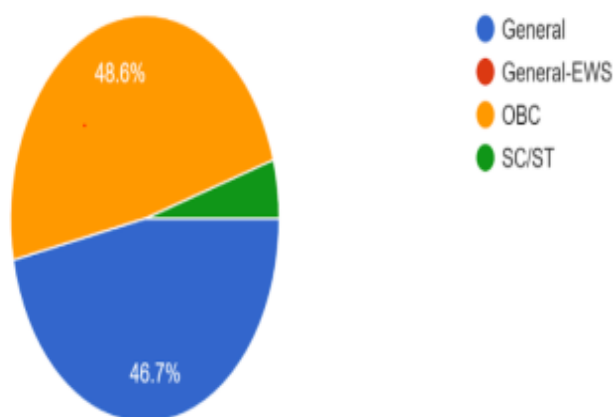
Diagram 5.1: Trend of number of attempts given by the aspirants.



An Independent study was conducted within the upsc circles to gain a deeper insight into their experience in COVID times. From the study we found that even in times of distress, Female respondents outnumber their male counterparts. Female respondents provided detailed accounts of their problems and were able to provide much data in terms of issues and challenges faced. This indicates pandemic has contributed greatly to an already existing gender divide. According to the 64th Annual Report of UPSC there is an increasing trend in participation and selection of women candidates of competitive exams. In terms of overall numbers Male aspirants dominate, but the increasing trends of participation of women candidates highlights the fruits of efforts made in the sphere of women empowerment and engenderment of policies. Greater participation of women in bureaucracy as well as parliamentary institutions will help

in greater representation which would further accelerate human development in the sphere of gender equality.

Diagram 4.1.3 Distribution of Respondents on the basis of social category



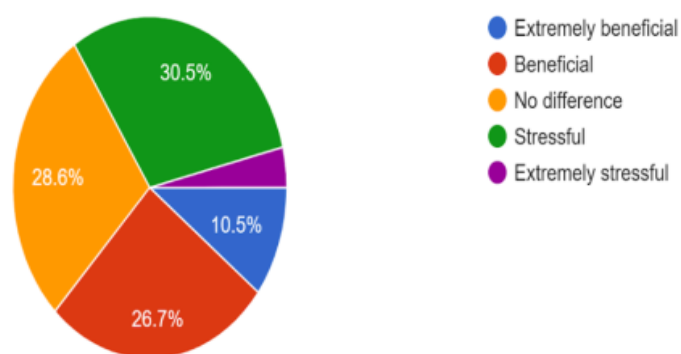
Of the Aspirants that attended UPSC 2020 majority belonged to the General and the OBC category which indicates that pandemic has disproportionately affected the life chances of people belonging to distressed communities. This indicates more than affirmative action's there is a need to create more opportunities to bridge the socio-economic divide which is further widened by the pandemic. Lack of e-learning devices, huge digital divide and economic distress were found to be the main cause of distress. The members of these communities are not being made aware of the developmental activities catered for them especially in the COVID-19 period. The study also identified that the creation of a specific section under the General category in terms of economically distressed does not seem to create much impact.

Mandali Rameswar in his article 'COVID-19: Preparing for Competitive exams' discusses how the Training institutes that are dependent on offline classrooms have been adversely affected. The consequences are felt more across exam preparation and government job prep sectors, as students predominantly look at classroom learning which facilitates peer learning. While the overall educational

sector is facing multiple challenges to engage students online, it has also opened doors to a plethora of opportunities, allowing educators to rethink the traditional classroom set-up of teaching. It is important that even large and established educational institutions and companies in the space of enabling digitisation and automation should take it as their responsibility, to offer support to local training institutes which will be highly beneficial to students to ensure that they continue learning.

More than half of the respondents found sudden closure of institutions a major problem. Reading rooms, libraries and coaching institutes provided venues for group studies and mentorship which are essential in the final stages of upsc examinations. Their sudden shutdowns resulted in many aspirants losing their support systems thus performing poorly in the examination. Reduced accessibility of study materials which include books, test series, and notes, Inability to concentrate on studies due to the sudden change in mode of preparation (online medium) impacted the aspirants in a negative manner. Around 50% of the respondents found the absence of proper guidance as a major setback in their preparation, mentorship is usually done through a feedback mechanism after the mock tests by coaching academies. Even though online mock tests were conducted by the academies, guidance provided did not match the levels of pre-COVID times. There were instances of fraud where aspirants were cheated out of good mentorship after paying a demanding fee.

Diagram 4.3.4 Respondents view on the postponement of the UPSC exam



Mental health and wellbeing of aspirants is another serious issue that needs to be addressed. COVID-19 has created a situation of double burden on aspirants where the stress due to COVID was added to the existing stress of UPSC examination. About half of the respondents faced anxiety due to examination being conducted in a difficult time. Rumours of postponement and the risk of transmission

put aspirants who are already mentally strained into a state of exhaustion. The postponement of the UPSC CSE to 4th of October 2020 was met with mixed reactions, some were happy that extra time could be utilised for further revision but others who were already ready for prelims had to re-strategize, since the time for mains could be reduced. Majority of candidates felt dejected after the prelims, they expected the paper to be lenient due to the prevailing conditions however upsc maintained its level of difficulty with the addition of increased difficulty of the CSAT. Some aspirants reported facing depression citing that their year-long effort had gone to waste. Due to sick conditions almost 17% of the Aspirants from the study of the respondents faced issues in their preparation. The government informed the Supreme Court that it may provide an extra chance as a one-time relaxation to the UPSC civil service aspirants who had appeared in their last attempt in the 2020 exam amid the COVID-19 pandemic and are otherwise not age-barred. This relaxation is however limited to UPSC-CSE 2021.

According to the National Crime Records Bureau, “Failure in Examination” caused 2,625 suicide deaths in 2018. This excludes unsuccessful suicide attempts; nervous breakdowns etc. and thus seriously understate the suffering that individuals and families go through because of exam-related stress. During this uncertain period there is a high chance of hiking in this figure of suicide due to exam pressure. The reasons for the incidence of suicide among the UPSC aspirants can be analyzed through the lens of Durkheims' theory of suicide and accordingly we can derive two categories of suicide - Fatalistic and egoistic. Students preparing for UPSC exams often feel under pressure. The pressure may result in feelings of anxiety or nervousness, and this exam stress can interfere with the individual's daily life. When the family spends so much for their studies their expectation will be high. This results in inducing stress in aspirants. A certain amount of stress may be beneficial, too much exam stress can cause individuals to perform poorly on tests that mean so much to them. When they couldn't meet the expectations the stress and pressure lead to suicide.

Davis & Moore argue that there needs to be stratification of people with different power and pay, in order to ensure the best of the best candidates get the most important jobs. Thus, meritocracy describes a society whereby jobs and pay are allocated based on an individual's talent and achievements rather than their social status. Basically, the education system acts as a mechanism to ensure individuals do the right jobs. Competitive exams do not work on the principle of pass or fail but they work on the principle of selection. The competition of UPSC-CSE is primarily of the mind. The country's best minds compete in an exam and register their victory depending on their abilities. The preparation for civil services is not

just a one-sided and two-sided process, but rather it is a multi-pronged approach. It poses many challenges; it is quite difficult to crack. With the ever-growing bracket of working age population and increasing number of people attempting upsc, loss or gain of a single mark would amount to the selection or rejection of a candidate in the final list. With this regard the upsc selection criteria could be considered as a perfect scenario of the survival of the fittest.

SOLUTIONS

Government should take initiatives like providing access to resources where the aspirants can download video lectures and materials and continue their preparation. Conversion of UPSC exam from pen-paper format to that of online mode can be considered as it is proved more efficient. IBPS and other regulatory agencies like SEBI are utilizing online mode to conduct examinations in a phased manner which greatly increases the speed of the results and appointments. Another suggestion is to restructure the syllabus and combine the preliminary and descriptive exams into a single test which reduces the time of the upsc selection process, thus multiple UPSC examinations can be conducted in a single year which would help to fill the vacancies and also provide multiple opportunities to the aspirants.

With the pandemic continuing in 3rd and a possible 4th phase, test centres must be increased with limited carrying capacities. Safe and inexpensive transportation and accommodation must be provided for aspirants especially for mains and interviews by utilizing the existing capacities that are not in regular use due to COVID. Government must take into consideration the rising unemployment and the potential wastage and migration of the working age population, and provide opportunities that cater to their needs. Quality job creation must be the priority with emphasis upon skills building and Innovation, Implementation of 2nd ARC and Baswan Committee recommendation must be done in a mission mode manner to ensure reforms in the system.

Government can increase the intake of people on both permanent and contractual basis. In these difficult times the government must play an active role in job creation by not only incentivizing the private sector but also filling the pending vacancies and creating employment. New cadres like Rural Administrative Services and Tribal Administrative Services can be created which not only helps in more opportunities in administrative sectors but solve issues related to development and inclusion. States like Telangana started the TASK (Telangana Academy of Skill and Knowledge) initiative which partners with private and public players to ensure job opportunities for the youth.

Candidates who have cleared mains but could not make it through the interview process can be considered for various government posts as this would boost the morale of the aspirants. Underperforming officers must be identified and given voluntary retirement to carve out new vacancies for Aspirants. State government should properly implement state administrative service recruitment e.g.: Kerala Administrative Service which was recently put forward by the Kerala government.

Sprint UPSC (2018) published an article on 'Challenges faced by UPSC aspirants in preparing for the exam' where they focused more on handling failures and societal pressure. They suggest that the candidate must have a failover plan, a plan B to resort to if they are good at making their way through the UPSC exam plan without trying multiple times. This can be a merchant or a job as per their specialization and the field they have studied in. Having a replacement plan does not show fear of lightweight but the wisdom of stuff prepared for any consequences. Hence, It is smart to have a replacement plan.

UPSC Coaching Academies can play a major role in supporting the aspirant community by availing quality content through online medium at affordable prices. Initiatives like IAS-Habitat, study-stream provide online support systems whose model can be adopted by academies. UPSC Coaching academies can act as an important source of moral support for aspirants who are not able to cope up with the changes by facilitating necessary counselling facilities, Similar to the lines of Virtual Counselling offered by the Shankar IAS Academy regarding UPSC 2021. Academies can provide economic assistance to aspirants who face financial issues by providing them part time jobs as content creators thereby aspirants can engage in their preparations and also earn in the process. Leading Institutes like IASbhaba have started dedicated hotlines and support for aspirants by providing quality content for nominal fees.

Most of the aspirants who live alone for UPSC preparations were stuck due to the COVID-lockdown. This has led to aspirants being deprived of the psycho-social support system, burdened by an uncertain future. Aspirants can spiral into a difficult mental state. Women are disproportionately affected with pressure mounting from multiple sides. Guardians and the society must understand the difficulties faced by the aspirant community and provide necessary support. Aspirants must understand that the UPSC exam is not an end in itself, one must be motivated enough to stay in the game even after losses. Equal focus should be devoted to physical and mental wellbeing with regular exercise and meditation. One must always understand life is far greater than upsc and instead of focusing on the present difficulties

view it as a challenge that will carve you into a better civil servant and moreover into a better human being.

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CONSUMER ATTITUDE TOWARDS ONLINE SHOPPING IN COIMBATORE DISTRICT

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"Marketing is the bridge that fills the gap between two important wheels of economy, producer and customer. In this age of rapid change, marketing is known as a back bone of all business operations. Marketing is said to be the eye and years of business because, it keeps the business in close contact with its environment."

In recent years, Internet has become a very popular means of exchanging information and communicating via interconnected computers, anyone who has a computer and modem can access internet anywhere in the world. It is also called internet superhighway. It includes features like electronic mail. Unset, Talent, Client server, file transfer protocol (TTP) or hypertext transfer protocol (http). Gopher and world wide web (www). These features have paved the way of online marketing also called internet marketing and web marketing. The internet has provided a platform for mass, electronic womb marketing (e-WOM) with consumers activity engaged in rating and commenting on goods and services. In India the system of online business is gathering momentum especially in banking transactions, seat booking with railways and airlines. Online shopping is truly catching on in India, traditional brick and mortar stores are also getting the hand of doing business online. The trends demonstrate that traditional stores will keep on doing sufficient business while the online stores increase their virtual presence on the internet. With this background an attempt was made to assess consumer attitude towards online shopping in Coimbatore District.

Key words: Consumer Attitude, Online shopping, Coimbatore, Marketing

INTRODUCTION

Marketing is the most important part of any business. Today's marketing activities related to the target, goods, goals, services and innovation. Online marketing is very popular and successful business strategy of firm. Many people (e.g. professionals, business, persons, celebrities, etc.) are hard pressed for time to visit the market for making purchases. They can visit business portals or websites at their leisure, select the goods to be purchased and place order on the net itself. Payment can also be made electronically through credit card or transfer of e-money. After the payment is made, the marketer will ensure the delivery of the goods ordered. Physical or tangible products are delivered later, but intangible products can be delivered electronically simultaneously. For example, many people purchase railway and airline tickets online. Printouts of tickets are taken and are used to avail the railway/airline service by showing the proof of personal identifies.

Online Shopping in India is in its nascent stages. However, more and more people are gaining confidence about purchasing products online. Consequently, online shopping trends are improving and promise a bright future. The internet has been around in India since quite some time now. However, e-commerce has picked up only recently. Shopping online is slowly growing up in India too. However, due to the relatively slow penetration of the internet in many part of the country, online shopping is limited to only major metros in India.

Today many Indians purchase goods like books, electronic gadgets, air and rail tickets, apparel, gifts, mobiles, computer peripherals, audio cassettes and CDs. There are more products which are capable of being sold over the internet. Many people still locate information on the internet, but purchase their products offline at traditional stores. This means that people still are lacking in confidence to purchase products online. This trend can be countered by providing secure sites for transactions, and prompt customer service. Online shopping is truly catching on in India, traditional brick and mortar stores are also getting the hand of doing business online. The trends demonstrate that traditional stores will keep on doing sufficient business while the online stores increase their virtual presence on the internet. With this background an attempt was made to assess consumer attitude towards online shopping in Coimbatore District.

- The specific objectives of this research are:
- To study about the socio- economic conditions of the respondents.
- To understand the attitude of the selected respondents about online shopping

EARLIER STUDIES:

Goswammi et al., (2013) conducted a study to understand the consumer's attitude on internet marketing. The author used convenient sampling method to collect the data from 46 respondents. The research study revealed that a majority of consumers were satisfied with online shopping. The author concluded that about 35% of consumers purchased books followed by 30% consumers who bought apparel and around 22% consumers who bought other products such as electronics, pen drives and mobile phones etc. The study further revealed that 13% of consumers purchased gift items online.

Singh (2014) focused on finding out the attitude of consumers that used Flip kart for shopping online. The sample size was 40 online consumers, 25 female and 15 male consumers of Flip kart between the age group of 20-27 years. It was found that younger generation which included consumers in age group of 18-25 years was more interested in shopping online. The results showed that the respondents were satisfied with shopping online from Flip kart and were mainly interested in buying apparel online that included men and women clothing range along with accessories and electronics. Also, the users preferred shopping online on a weekly basis, during discounts and festive seasons. The study further revealed that the success of an online retail business is dependent on the popularity, branding, image, unique and fair policies.

Mahesh Kumar and Sobha (2016) examined Consumer attitude towards online shopping refers to their psychological state in terms of making purchases over the internet. The result shows that out of the total respondents, 93.9% of the respondents feel that shopping on internet saves time, 91.7% are of opinion that they can shop at any time of the day, 75.2% of the respondents think that online shopping is not risky, 52.6% are of the opinion that online vendors require long time to deliver the product, 73.9% of the respondents agree that online sites ensure accurate description of products, 51.7% of the respondents are of the opinion that online shopping is as secure as traditional shopping, 64.3% of the respondents agree that possessing a bank account or credit card creates difficulty, 55.2% of the

respondents agree that they would purchase products through online even if there is no provision of home delivery.

Arthi and Jayalakshmi (2018) assessed consumer satisfaction towards online shopping in Trichy City. The study revealed that 30% of the respondents are highly satisfied, 35% are satisfied, 18 % are neutral, 10% dissatisfied and 07% highly dissatisfied.

DivyeshkumarVala (2018) examined Electronic commerce, commonly known as e-commerce, refers to the buying and selling of products or services over electronic systems such as the internet and other computer networks. Online stores are usually available 24 hours a day, and many consumers have internet access both at work and at home. the study revealed that age of 18 to 33, online shopping is being more used as there is more influence of the internet generation and online shopping has become an emerging trend among this that age group to most of the online shoppers are employed therefore they have the necessary independence to shop online as most of them have different levels of income.

Jukariya and Singhvi (2018) assessed online shopping had been emerged with fresh idea and has created endless opportunities for all. India as ranked in online shopping after Japan and America. Revealed that there was transaction security and multiple payment options, personal privacy and security, product price and quality, the speed of access and after- sales service were few major factors that affect customer online shopping behaviour. Result shows that out of all online buyers 61 percent were female buyers. Very few respondents 3% were belonging in the age group ranging from 30 to 35 years.

Senthilkumar and Chandramohan (2018) examined the customer satisfaction towards online shopping in Namakkal District. The findings revealed that age, gender, and educational qualification had significant association with customer's level of satisfaction towards online shopping. The study also concludes that 24 hours service was the first satisfaction factors of the customers towards online shopping. Most 60 % of customers are male, 50 % whose age group is below 30 years. Most 46% of the customers are under graduate, the monthly income of 54% customers is above Rs. 15000 and 66% customers belong the nuclear family.

METHODOLOGY

PROFILE OF THE SELECTED DISTRICT

Coimbatore district, which lies in the western part of Tamil Nadu bordering the Western Ghats, is surrounded by The Nilgiris in the west and southwest, Erode district in the north and Dindigul district in the east. Coimbatore district has two revenue divisions namely Coimbatore and Pollachi, six taluks namely Coimbatore (North), Coimbatore (South), Mettupalayam, Sulur, Pollachi and Valparai, 12 blocks and 227 Panchayat villages. The city is divided into 100 wards and these wards are grouped into five zonal ward committee.

With more than 25,000 small, medium and large industries, the city's primary industries are engineering and textiles. Coimbatore is called the "Manchester of South India" due to its extensive textile industry, fed by the surrounding cotton fields. The district also houses the country's largest amount of hosiery and poultry industries. The city has two special economic zones (SEZ), the Coimbatore Hi-Tech Infrastructure (CHIL) SEZ and the Coimbatore TIDEL Park and at least five more SEZs are in the pipeline. As of 2005, when Tirupur was a part of Coimbatore district, Coimbatore was the highest revenue earning district in Tamil Nadu. In 2010, Coimbatore ranked 15th in the list of most competitive (by business environment) Indian cities.

In recent years online shopping has received a significant research attention and billions of people consume online. Coimbatore District was selected for the present study since there are many online sellers and more people purchase through online. Samples of 100 respondents were selected by using simple random sampling technique among various areas in and around Coimbatore.

Relevant and required data for the present study were collected from primary sources by administering an interview schedule to the selected respondents. The interview schedule was first pre-tested to check for clarity and specificity and the necessary modification was made on the basis of the experience gained during pre-testing.

In the present study factor analysis has been used to identify the underlining dimensions on perceived benefits of online shopping. All calculations were done by using SPSS 16 computer package.

MAJOR FINDINGS OF THE STUDY

Socio- Economic Profile of the selected respondents

In the traditional and structural society, socio- economic factor play a significant role in shaping the personality and characteristics of an individual. Hence, to develop a proper perspective analysis, all the components of social and economic environment must be considered. The general notion is that the social environment is a combination of factors such as religion, family structure, marital status, size of family and age, while economic environment is made up factors such as education, occupation, income and expenditure. A clear insight into the socio- economic factors is of paramount significance to establish the influence of these factors on the life and activities of the respondents. Out of 100 respondents surveyed. 40 percent of the respondents were male and the remaining 60 percent of the respondent were female

Table – 1

Age classification of the selected respondents

Age	Male	Female	Total
Below 25	4(10)	13(21.7)	17(17)
25-35	12(30)	28(46.7)	40(40)
Above 35	24(60)	19(31.7)	43(43)
Total	40(100)	60(100)	100(100)

Source: Field Survey

Among the 100 respondents, 17 percent of the respondents below 25 years, 40 percent of the respondents 25-35 years, 43 percent of the respondents above 35 years.

Table – 2

Marital status of the respondents

Marital Status	Male	Female	Total
Married	35(87.5)	44(73.3)	79(79)
Unmarried	5(12.5)	16(26.7)	21(21)

Source: Field Survey

Marriage is an important event particularly from the stand point of additional burden of responsibility on the marriage partners to pull together as constituent of a new family. Marriage brings about a number of changes in the attitude and behavior patterns of the people, especially from the point of view of engaging in gainful economic activities yielding income and providing opportunities for independent expenditure. Information relating to marital status highlights that 79 percent of the respondents were married. Remaining 21 percent of the respondents were unmarried.

Table – 3

Religion of the selected respondents

Religion	Male	Female	Total
Hindu	36(90)	5.1(85)	87(87)
Christian	4(10)	5(8.3)	9(9)
Muslim	0(0)	4(6.7)	4(4)

Source: Field Survey

Religion has always played a significant role in shaping the attitude and behaviour pattern of the people. Caste has been a peculiar feature of Indian society determining the status of its member on the basis of birth as also prescribing the corresponding roles. Data pertaining to the religion of the respondents unravel that majority (87%) of the sample respondents belongs to Hindu religion, about 9% of the respondents were Christian and 4% of the respondents belonged to Muslim Religion.

Table – 4

Educational status of the respondents

Educational Status	Male	Female	Total
Primary	7(17.5)	8(13.3)	15(15)
Hr. secondary	16(40)	7(11.7)	23(23)
Bachelor's Degree	10(25)	22(36.7)	32(32)
Post graduate	3(7.5)	21(35)	24(24)
Others	4(10)	2(3.3)	6(6)

Source: Field Survey

Education not only creates knowledge and understanding but also generates attitude and behaviour patterns and thereby plays an important role in all kinds of decision. Among the 100 respondents, 32 per cent of the respondents were completed Bachelor's degree, 24 Per cent of them were completed Post graduate, 23 per cent of them were studied higher secondary, only 15 per cent of them were studied Primary school and 6 per cent of them completed other courses like diploma. Gender wise educational status revealed that about 37 percent of female respondents and 25 percent of the male respondents were completed Bachelor's degree.

Table – 5

Occupation of the selected respondents

Occupation	Male	Female	Total
Government employee	3(7.5)	8(13.3)	11(11)
Private employee	17(42.5)	19(31.7)	36(36)
Self-employment	11(27.5)	15(26.7)	27(27)
Others	9(22.5)	17(28.3)	26(26)

Source: Field Survey

Among the 100 respondents, male (7.5) and female (13.3) per cent of the respondents were working as Government employee, followed by male (42.5) and female (31.7) per cent of the respondents were working as Private employee and male (27.5) and female (26.7) per cent of the respondents were in Self employment and male (22.5) and female (28.3) per cent of the respondents were professional workers.

Table – 6

Monthly Family Income of the respondents

Family income	Male	Female	Total
Less than 20000	2(5)	6(10)	8(8)
20000 – 50000	16(40)	21(35)	37(37)
More than 50000	22(55)	33 (33)	55 (55)

Source: Field Survey

Level of income is an important indicator of economic welfare. Hence an analysis of total income becomes that key stone of any comprehensive study. The analysis of the family income of the respondents reveals that among the respondents, 55 per cent of the respondents earns more than Rs.

50000 as their family income, about 37 percent of the respondents earns Rs. 20000 -50000 as their family income and only 8 percent of the respondents earns less than Rs.20000 as their family income.

Table – 7

Type of Family of the selected respondents

Type of family	Male	Female	Total
Nuclear	36(90)	53(88.3)	89(89)
Joint	4(10)	7(11.7)	11(11)

Source: Field Survey

Family in India has been changing very fast both in terms of its structure and functions due to multiplicity of factors. Joint family system which used to characterize the Indian family system is gradually being replaced by the nuclear family consisting of husband, wife and their unmarried children. Information relating to type of family of the respondents reveals that about 89 percent of the respondents were belonged to Joint family and remaining 11 percent were belonged to nuclear family.

ATTITUDE OF THE RESPONDENTS ABOUT ONLINE SHOPPING

In the present study an attempt was made to find the attitude towards online shopping among the respondents. The respondents were asked to state their views on the customer's attitude towards online shopping as either 'strongly agree' or 'agree' or 'neutral' or 'strongly disagree' or 'dis agree'. The responses were given the weights as 5,4,3,2 and1. Cronbach's Alpha test was conducted for all constructs to determine the internal consistency across items. The Cronbach's Alpha value is 0.74 for all constructs exceeded the minimum alpha of 0.7 (Nunnally, 1978). This indicates good reliability of all items. KMO statistics and barlett's test of sphericity was used to determine the appropriateness of applying factors analysis. The KMO statistics varies between 0 and 1 the value greater than 0.5 would be taken for analysis the KMO and barlett's test of sphericity was presented and the results are shown below. KMO statistics was 0.5 which is showing the acceptable adequacy of sampling. The bartett's test of sphericity was found to be significant at 5 percent level.

Having established the consistency of the items, factor analysis was used to identify the underlying pattern of relationship between the various dimensions positive and negative aspects of

online shopping. To determine appropriateness of applying factor analysis, the Kaiser - Meyer - Oklin (KMO) and Bartlett's test measures were computed and the results are presented in the Table 8.

TABLE – 8
KMO AND BARTLETT'S TEST MEASURES

Measure		Value
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.758
Bartlett's Test of Sphericity	Approximate Chi – square	80.671
	Degrees of freedom	55
	Level of significance	0.014

Source: Estimation based on Field Survey

The KMO statistics for sample is 0.758 and significantly higher than the recommended minimum of 0.6 (Kaiser, 1974) indicating the sample size was adequate for applying factor analysis. The Bartlett's test of Sphericity was also found to be significant at one percent providing evidence of the presence by relationship between variables to apply factor analysis.

The communalities for each variable was assessed to determine the amount of variance accounted by the variables to be included in the factor rotations and all the variables had values greater than 0.50 signifying substantial portion of the variance accounted by the factors. Table 9 enlists the Eigen values, their respective explanatory power and factor loadings for 11 linear components identified within the data set.

Table – 9
ROTATED COMPONENT MATRIX

Attitude about online shopping	Component			
	1	2	3	4
Low price	0.807			
Price flexibility	0.748			
Detailed information about the product		0.756		
Product variety				
Make comparison with other products				
Freedom of choice			0.733	
Rare product			0.677	
Very convenient and time saving				0.705
Helps to search the product easily				0.688
Best offers				
Quality of the product				
Eigen value	1.724	1.515	1.310	1.175
Percentage of variance	15.676	13.772	11.910	10.681
Cumulative percentage of variance	15.676	29.448	41.358	52.039

Extraction

Method: Principal Component Analysis,

Rotation Method: Varimax with Kaiser Normalization,

Rotation converged in 6 iterations.

Source: Estimation based on Field Survey

The Eigen value for the first four factors alone were greater than one and indicating these factors alone were appropriate for inclusion in the analysis. The Kaiser rotated component matrix presented in the above table reveals that factor 1 had significant loading on two dimensions namely ‘low price’ and ‘price flexibility’ (representing reasonable price) and explains nearly 15.67 %. Factor 2 had significant loading on only one dimension namely ‘detailed information about the product’ (representing

information availability) and explains nearly 13.77%. Factor 3 had significant loading on two dimensions namely 'Freedom of choice' and 'rare product' (representing huge range of products / brands) and explains nearly 11.91%. Factor four had significant loading on two dimensions namely 'Very convenient and time saving' and 'Helps to search the product easily' (representing time saving) and explains nearly 10.68%. The total variance explained was about 55%. Thus, the major benefits perceived by the respondents were reasonable price, availability information, Product variety and time saving).

CONCLUSION:

From the study it is observed that major hurdle behind development of online shopping is of customer awareness. Majority of customers are not aware about various pre and post services rendered by online shopping companies. Thus, companies should create awareness among customers, how security regarding customers' credit card no is maintained by companies.

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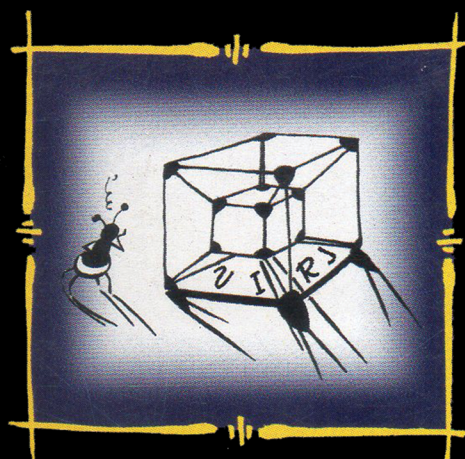
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Principal, Vimala College



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