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Editor-in-Chief Speaks

Maintaining quality in all academic pursuits is a challenging proposition primarily because what is sought to be groomed is an intellectual capital. Hence, it is quite evident that the academic institutions must have a thorough understanding of what to offer in terms of need based education. Further, all said and done, the disturbing present pandemic and connected issues should not be viewed as irreversible misfortunes, but an opportunity for guiding the present youth in the nation building activities. Every concerned to know that education begins with the quality and ends with the quality in all its facets and quality publication is one the most important requirements of discharging institutional responsibility. Hence, A.J. Institute of Management is bringing out this research journal Anveshana, for the last ten years with quality research articles, conceptual papers, empirical reports and book reviews on the literary works of renowned writers. We are happy to bring out Volume 10 No. 2 of Anveshana – A special issue on pandemic, comprising...

- “Impact of COVID-19 on Migration of South Asia with Special Reference to India” jointly authored by Dr. A.K. Singh and Dr. Nasruddin.
- “COVID-19 Pandemic and Higher Education (HE) in South Asia: Impact, Challenges and Lessons Learned” reported by Dr. Amir Mohammad Nasrullah.
- “New Economic Crisis: Challenges to Recovery” authored by Prof. Shripathi Kalluraya P. and Ms. Rakhi Ranjith.
- “Women during COVID-19 Pandemic: Some Suggestive Measures” presented by Dr. Athul Pratap Singh.
- “The Learning Journey of a Front Line Covid Warrior” authored by Ms. Seema Singh.
- Fisheries sector based Livelihood opportunities as a strategy to overcome the impacts of COVID 19 pandemic by Ms. S. Sa Tejaswini.
- “Role of Edu-Warriors in Higher Education Wellness during COVID-19: An Analysis” as viewed by Dr. Vijaya Kumar and Dr. Ganesh Bhat S.
- “An Evaluation of Customers’ Knowledge, Attitude and Perception towards Pradhan Mantri Bharathiya Jan Aushadhi Pariyojana” by Dr. Rajesh M. and Dr. T. Jayaprakash Rao.
- In addition there is a book review by German Professor Dr. Norbert Koubek on a book “Indian Political Economy- In the 21st Century, Facts and Challenges” authored by Dr. G.R. Krishna Gogineni

J. Jayaprakash Rao

Dr. T. Jayaprakash Rao
Editor in Chief

Impact of COVID-19 on Migration in South Asia with Special Reference to India

Dr. A. K. Singh
Dr. Nasruddin

Abstract

Migration is universal phenomenon. The international migration has increased significantly in the recent years. The number of international migrants is estimated to be 272 million globally, with nearly two-thirds being labour migrants. The COVID-19 pandemic has devastated the whole economy, social fabric and the life of poor, migrants and marginalized workers. In view of the global crises, many countries declared a complete lockdown which has left a deep impact upon the labourers, migrant workers and all those marginalized communities who struggle hard for their survival. With the lockdown and sealing of borders, withdrawal of transport services and closure of all economic and business activities, the panic situation emerged among migrants and poor. This proved to be a nightmare for large number of migrant workers, who lost their livelihoods overnight and became homeless. The immediate challenges faced by these migrant workers were related to food, shelter, loss of wages, fear of getting infected and anxiety. Though the migrant workers have returned to their native place, it is daunting task to provide them suitable job as a large chunk of laborers and migrant workers are unskilled. Against this backdrop, present paper purports to assess the impact of COVID-19 on migration in South Asia. The paper is based on secondary data and pertinent literature.

Key Words: COVID-19, Migration, Remittance, Policy Reforms, Migrant Workers.

Introduction:

Migration and urbanization are an integral part of economic development and societal transformation while our experience shows that it cannot be stopped. The rising contribution of cities to GDP would not be possible without migration and migrant workers. People migrate on account of economic, social, political, marital, educational and religious reasons. The migrants come from the most marginalized and impoverished sections of society. A significant proportion of the migrants are employed in the unorganized sector like construction industry, brick kilns or as rickshaw pullers, etc due to the lack of education and skills. Seasonal migrants

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dominate the low-paying, hazardous and informal market jobs in key sectors in urban destinations, such as construction, hotel, textile, manufacturing, transportation, services, domestic work etc. A large number of migrants find work as unskilled labourers since they enter the job market at a very early age and remain stuck in the most unskilled, poorly paid and hazardous jobs for their whole work-life span. economic development. Rural-urban migration has also historically played a significant role in the urbanization process. At the same time, the economic, social and political marginalization of these migrant workers has been an area of concern. The corona virus disease (COVID-19) pandemic risks have devastating impact on economies around the world, including widespread unemployment and lower incomes. Toward the end of June, 2020, workplaces were closed in majority of countries worldwide. Alongside the effects of the pandemic on international and domestic travel, trade, investment flows, and other productive activities, the employment in Asia and the Pacific was reported low due to outbreak of pandemic (ADB 2020). Job cuts in the region are reducing wage income, with estimated decline to range from \$359 billion to \$550 billion. Migrant workers are mostly vulnerable to the pandemic. Migrants originating from Asia and the Pacific accounted for 33 percent of migrant workers worldwide in 2019. Major destination regions for Asian migrants included Asia (35 percent), the Middle East (27 percent), Europe inclusive of the Russian Federation (19 percent), and North America (18 percent). All of these regions have been devastated by the economic impacts of the COVID-19 pandemic, with economic output in these economies projected to contract from 6.7 percent to 10.2 percent in 2020. Remittances to Asia and the Pacific, amounting to \$315 billion in 2019 are major source of income and significant contributors in GDP of the nations (ADB, 2020). They boost general consumption as well as investment and help sustain government debts by contributing to the foreign currency revenue base. In general, remittance inflows are considered counter cyclical as migrants tend to send more funds to their families back home (Halliday 2006, Yang 2008). The COVID-19 pandemic is simultaneously hurting migrant source and origin countries. Globally, jobs and worker welfare are severely affected by the pandemic. But some sectors are hurt more than others. Hard-hit sectors include retail and wholesale trade, hospitality and recreation, manufacturing, and accommodation and food service sectors, which are engaged largely in nonessential service activities with frequent face-to-face interactions (ILO 2020). Migrant and informal workers are among those

facing the most severe impacts, as they often do not have neither regular contracts nor strong bargaining power. Migrant workers are more vulnerable from layoffs once prolonged lockdowns and production breaks drive companies out of business. The wide-scale economic cost of the COVID-19 pandemic is expected to reach between \$5.8 trillion and \$8.8 trillion globally, equivalent to 6.4 percent to 9.7 percent of global GDP reflecting the spread of the pandemic to Europe, the United States and other major economies (ADB, 2020). Employment in host economies of Asian migrants is contracting significantly. According to ILO (2020), the negative effects on jobs are expected to have hit during the second quarter of 2020 in the Americas and in Europe and Central Asia, with working hours likely down by 18.3 percent and 13.9 percent in the quarter, respectively, relative to the quarter prior to the outbreak. In Asia and the Pacific and Arab states, working hours are thought to have declined 13.5 percent and 13.2 percent in the quarter, respectively (ADB, 2020). Travel bans restricting international mobility are taking a toll on workers in transport sectors, including airlines and travel agencies, as well as seafarers and sea-based workers in passenger cruise and cargo ships. As of 21 June, 2020, the Philippines' Department of Foreign Affairs had brought home more than 29,000 sea-based overseas Filipinos, who are known to account for more than 30 percent of the global maritime workforce (Richter, 2016). The impacts of COVID-19 on cross-border labor mobility are likely to go beyond the temporary contraction of migrant jobs and remittances and reshape migration dynamics and governance.

Review of Literature:

COVID-19 has emerged in a world tightly connected by local and international population movements, with more people moving for work, education and family reasons, tourism and survival than ever in the past (Skeldon, 2018). Intense population movements, in particular of tourists and business workers, have been a key driver of the global spread of the outbreak. Inclusive public health efforts will be crucial to effectively contain and mitigate the outbreak, reduce the overall number of people affected, and shorten the emergency situation (Berger et al., 2020). Following the movement of people along busy commercial and touristic routes, COVID-19 has initially affected China's neighboring countries, the United States and Europe. While the outbreak has since spread from these areas into other regions and back into East Asia, these patterns have resulted in many of the world's wealthiest and best-connected countries bearing the

brunt of the early health impacts of the pandemic (Guadagno, 2020). As in many other crises, migrants may be particularly vulnerable to the direct and indirect impacts of COVID-19. Their ability to avoid the infection, receive adequate health care and cope with the economic, social and psychological impacts of the pandemic can be affected by a variety of factors, including: their living and working conditions, lack of consideration of their cultural and linguistic diversity in service provision, xenophobia, their limited local knowledge and networks, and their access to rights and level of inclusion in host communities, often related to their migration status (Liem et al., 2020). These challenges, and related conditions of vulnerability, are shared with many citizens. Internally displaced persons in camps and non-camp settings, slum dwellers and homeless persons may also have limited ability to respect social distancing and hygiene practices (Sanderson, 2020; Sobocki, 2020). All large economies and workers in the informal economy may face sudden income loss (Kinyanjui, 2020). In many countries, migrants, especially when in an irregular situation or on short-term visas, do not enjoy equal access to health care as citizens, and might not be covered for COVID-19 treatment (Collins, 2020; KFF, 2020; Vearey et al., 2019). Lack of awareness of locally recommended prevention measures, overreliance on informal communication channels, or adherence to culture-specific customs and practices can result in migrants adopting behaviors that put them and their communities at increased risk of transmission (Arfaat, 2020). In conjunction with increased likelihood to be affected by respiratory diseases linked with their travel or living conditions, these factors make some migrants highly vulnerable to the direct health impacts of COVID-19 (Holguin et al., 2017). Many countries were either providing universal health coverage before the start of the pandemic or have removed obstacles hindering migrants' access to COVID-19 testing and treatment since then (Ontario, Ministry of Health, 2020; Samuels, 2020). COVID-19 has affected the delivery of services and assistance upon which many migrants rely for survival and well-being. Humanitarian service delivery in camp settings has become increasingly difficult (Bhuiyan, 2020; IOM, 2020; Welsh, 2020), while many integration programmes have been interrupted (Wallis, 2020) and civil society-managed dormitories and community kitchens closed (Win, 2020). Inability to work remotely, limited access to private transportation, physical proximity with coworkers and customers and lack of adequate protective equipment and hygiene options make these occupations particularly risky (Gelatt, 2020). The migrants are more likely to be excluded from welfare systems protecting workers who

lose their jobs and incomes due to lockdown-related closure and failure of businesses, layoffs and reduction in working hours – often despite their disproportionate contribution to welfare systems (Vargas-Silva, 2019). Migrants already working in exploitative conditions before the pandemic may have limited options to look for other jobs, limited ability to move internally or across borders, and limited savings available to cope with hardship (McCormack et al., 2015; Gavlak, 2020). Similarly, migrants who need to pay to renew their permits might not be able to do so if their income is reduced. Irregularity, in turn, further reduces entitlements to assistance and the availability of options for well-being, while it increases risks related and not related to COVID-19 (Nyein, 2020). Due to these constraints, migrants might be forced to work despite growing health risks, and sometimes despite showing COVID-19 symptoms, or might be trapped in host locations without access to income, opportunities, and support (Quinley, 2020). Almost all countries have responded to the spread of COVID-19 closing borders and tightening immigration regimes (IOM, 2020). As options for cross-border movements dwindle, incoming migrants and travelers are pushed back or quarantined at borders and forced to stay in informal, overcrowded and underserved transit sites, where they face threats to their health, dignity and survival (Yayboke, 2020). Border closures have made it virtually impossible for incoming asylum seekers to apply for international protection (Ahmed et al., 2020). Conversely, thousands of migrants and travelers worldwide have been stranded in countries that closed their borders. Prolonged travel bans might result in many of them having to overstay their visa (Bernal, 2020). Migrants who were on home leave or travelling out of their host country (including for visa renewal) when the bans came into place might be unable to return to their job, their studies, their homes and families (Charles, 2020). The pandemic caused by the corona virus disease (COVID-19), the gravest health emergency of our times, is poised to disrupt social, economic and political systems and lives worldwide. Worldwide, 81 per cent of all workers are affected by partial or complete lockdown due to the preventive actions taken to curb the spread of the pandemic. Businesses and enterprises face insolvency, and workers are facing loss of income and employment (ILO, 2020). But the impact will be the worst among informal workers, who are least protected among all types of workers (ILO, 2020). Millions dependent on the informal economy face survival crisis in India (UNDP, 2020). It is now widely recognized that COVID-19 has pushed the world economy into

the worst recession witnessed since the Great Depression of the 1930s. IMF (2020) projects a 6 percentage points decline in the world output from a +3.0 percent economic growth expected earlier to shrinking by -3.0 percent in 2020. United Nations Department of Economic and Social Affairs (UNDESA, 2020) expects the cumulative output loss during 2020 and 2021 to be nearly \$8.5 trillion wiping out nearly all output gains of the previous four years. World Bank (2020) has projected that remittances to South Asia would decline by 22 percent in 2020 due to loss of jobs and falling wages of migrant workers in the host countries induced by COVID-19 and the collapse of crude oil prices that affect economic activity in the Gulf countries. Severe recession in USA, UK, and EU countries has also rendered many migrant workers jobless. In many countries affected by COVID-19, presence of migrants is essential for services that are key to the pandemic response, as well as longer-term recovery and development. This includes medical research and health-care provision, agricultural production, logistics and deliveries, personal care of the elderly and other individuals in need of assistance, as well as strategic infrastructural projects (Gelatt, 2020; Corrado, 2018; Bier, 2020). In many countries, migrants have even been among the frontline workers who have been infected or have died because of COVID-19 (Siddique, 2020).

Objective and Methods

Present paper aims at examining the trends of global migration and assessing the impact of COVID-19 on international migration, particularly on migrant labours in South Asia, and suggesting policy measures to address the global pandemic. The paper is based on secondary data, collected through internet sources as well as published and documented reports of Asian Development Bank, U N -International Organization for Migration, World Bank, International Labour Organization, UNDP etc. Besides, critical appreciation of pertinent literature has been ensured to get the insights on the subject.

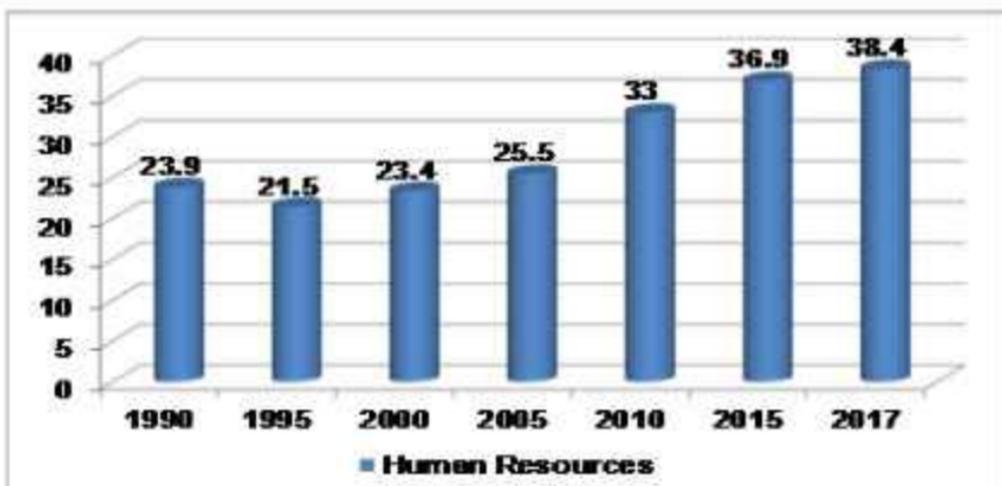
Trends in Migration:

According to World Migration Report, 2020, International Organisation for Migration (IOM), UN Migration, there have been incremental changes in migration in the recent years. There has been increased level of international migration on account of opportunities created by economic growth and reform, trade liberalization and long-term stability in many countries. Migrants accounted for 3.5 percent of global population while

Germany, U.S, U.K., Spain, France and Italy had more than 10 percent share of migrants against total population. There were 271.64 million migrant workers worldwide in 2019. Migrants as percentage of world's population accounted for 2.3 percent in 1970 which increased to 3.5 percent in 2019. There has been growth of 221.24 percent in international migration during the period of 1970 to 2019. More than half of international migrants were male while 48 per cent were female. About three fourth of all international migrants were of working age (20–64 years). India had the largest number of migrants living abroad (17.5 million), followed by Mexico and China (11.8 million and 10.7 million, respectively). The top destination country remained the United States (50.7 million international migrants). Between 2013 and 2017, high-income countries experienced a slight drop in migrant workers (from 112.3 million to 111.2 million). The global migration constituted 2.8 percent against total population in 1995 to 3.5 percent in 2019. The stock of South Asian nationals living abroad was recorded 23.9 million in 1990 which increased to 38.4 million in 2017, indicating the growth of 60.69 percent. The growth of such nationals was witnessed high during the period of 2005 to 2017 (Chart 1).

Chart 1: Stock of South Asian Nationals Living Abroad

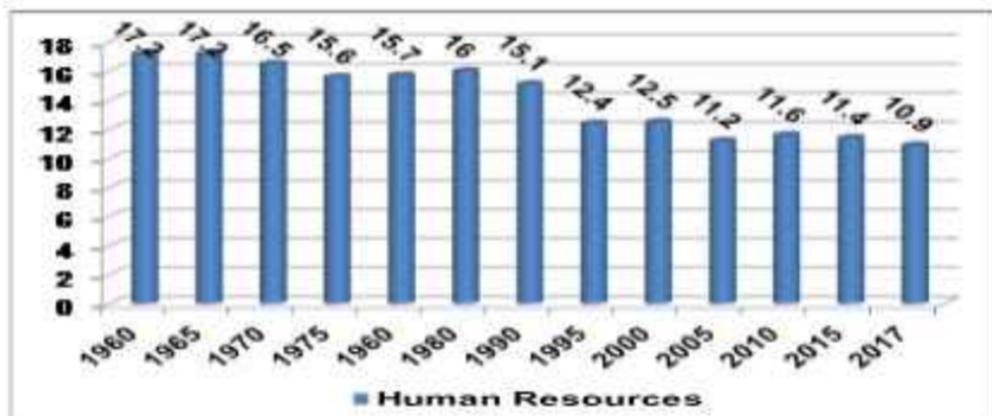
(No. in Millions)



Source: UNDESA, Trends in International Migrant Stock

The stock of international migrants residing in South Asia has significantly declined during the period of 1960 to 2017; however, it has been stagnant since 1995, with declining trend. The number of international migrants living in South Asia was reported 17.2 million in 1960 which declined to 10.9 million in 2017 (Chart 2).

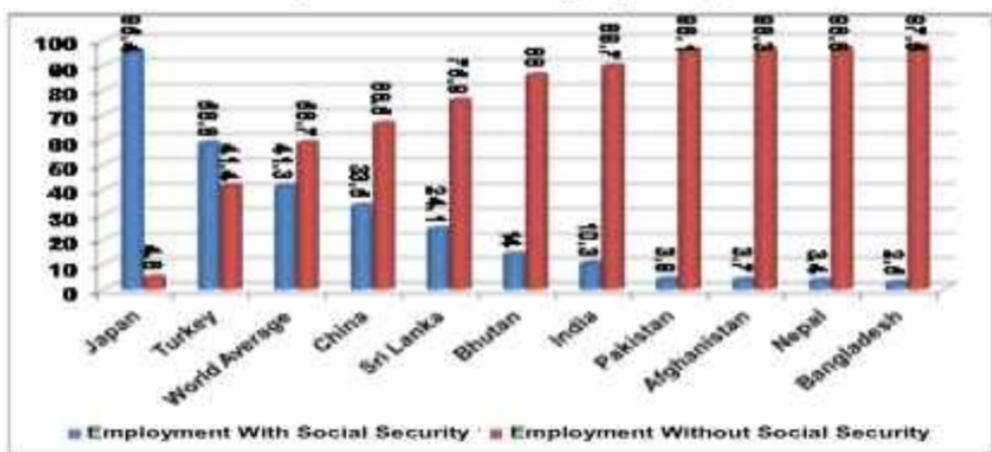
Chart 2: Stock of International Migrants Residing in South Asia (No. in Millions)



Source: UNDESA, Trends in International Migrant Stock: The 2017 Revision, Datasets for the 2008.

The social security coverage in employment is necessary for protecting the interests of migrant workers, however, the coverage of social security in employment has been found low in many countries. The social security coverage was recorded high in Japan (95.4 percent) followed by Turkey (58.6 percent), China (33.5 percent) and Sri Lanka (24.1 percent). It was recorded as low as 2.5 percent in Bangladesh while in India the coverage of social security against employment was reported 10.3 percent (Chart 3).

Chart 3: Social Security Coverage in South Asia (Share of Total Employment)

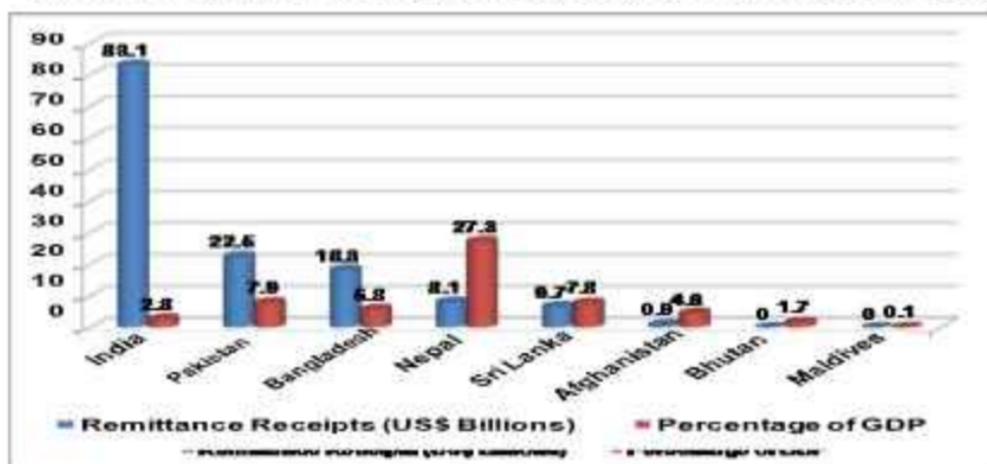


Source: UNESCAP SSWA (2018) Based on World Bank Data.

As per the Census, 2011, India had 45.6 crore migrants in 2011 (38 percent of the population) compared to 31.5 crore migrants in 2001 (31 percent of the population). Between 2001 and 2011, while population grew by 18 percent, the number of migrants increased by 45 percent. In 2011, 99 percent of total migration was internal and immigrants (international migrants) comprised just one percent. In India, internal migration accounts for a large population. The constraints faced by migrants are many such as lack of formal residency rights; lack of identity proof; lack of political representation; inadequate housing; low-paid, insecure or hazardous work; extreme vulnerability of women and children to trafficking and sex exploitation; exclusion from state-provided services such as health and education and discrimination based on ethnicity, religion, class or gender. Most internal migrants are denied of basic rights. Yet internal migration is given very low priority by the government in policy and practice, partly due to a serious knowledge gap on its extent, nature and magnitude (UNESCO, 2013). About 30 per cent of internal migrants in India belong to the youth category in the age group of 15-29 years (Rajan, 2013). Child migrants are estimated at approximately 15 million (Daniel, 2011; Smita, 2011). The intensity of migration is expected to increase in the future as a response to economic crises, political instability and global environment change (Deshingkar and Sandi, 2012). Estimates indicate that by 2050, 200 million people worldwide may become permanently displaced due to environmental factors such as sea level rise, floods, more intense droughts, and other climate driven changes (Myers, 2002). In such a scenario, migration should be seen as an appropriate and manageable adaptation strategy to cope with environmental, socio-economic and political stress (UNESCO, 2011; Foresight, 2011). Working hours can stretch as much as 16 hours a day (Joshi and Khandelwal, 2009; Guerin et. al. 2007). Typically, workers are tied to the contractor through an advance payment adjusted against wages and living costs at the brick-kiln, rendering them —bonded for the duration of the season (PCLRA, 2012; Joshi and Khandelwal, 2009). This bondage could be mild with the ability to leave the site temporarily during a production season (Guerin et. al., 2007) or, at the other extreme, workers and families remain tied to the same brick-kiln for years, with periodic adjustment of previous advances (Majumder, 2015; John, 2014). Poor access to healthcare and treatment facilities among migrants is a major issue (MoHUPA, 2017). Among women and child migrants, maternal and child health indicators can remain poor due to early marriages, early pregnancies, giving birth in the absence of a trained birth attendant, frequent

childbirth, poor health after successive childbirths with little spacing, no exclusive breast feeding for the first six months, and no complementary feeding thereafter (Borhade, 2012). The internal migration in India accounts for a large population. Internal migrants are generally excluded from the economic, cultural, social and political life of society and are often treated as second-class citizens. The constraints faced by migrants are many fold which

Chart 4: Remittance Receipts and Its Contribution to GDP in 2019



Source: World Bank (2020) COVID-19 Crisis through Migration Lent. Migration and Development Brief, No. 32, April

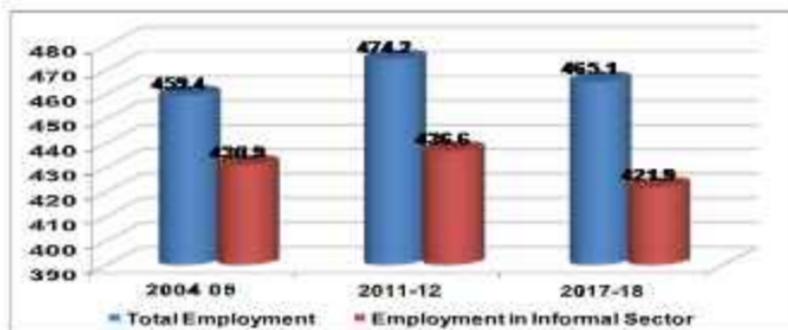
include lack of formal residency rights; lack of identity proof; lack of political representation; inadequate housing; low-payment/wages, insecure or hazardous work; extreme vulnerability of women and children to trafficking and sex exploitation; exclusion from state-provided services such as health and education and discrimination based on ethnicity, religion, class or gender.

The share of informal sector employment in India has accounted for 93.8 percent in 2004-05 which declined to 92.5 percent in 2011-12 and further fallen to 90.7 percent in 2017-18 (Chart 5). The total employment in 2017-18 was recorded 465.1 million in India and out of it employment in informal sector was reported to be 421.9 million.

It is a well established fact that 90 percent of India's workforce is engaged in informal work arrangements. About 75 percent of the workforce was engaged in self employment and casual wage employment and thus outside the ambit of standard employer-employee relationships which offer workers social security benefits, security of tenure or continuity of income. Additionally, most of these workers were engaged in activities that do not give them the luxury of working from home.

Chart 5: Informal Sector Employment in India

(In Millions)



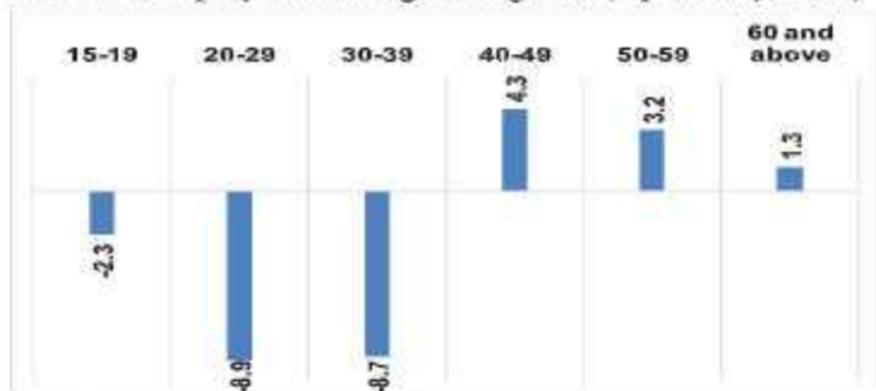
Source: Malhotra, S and J. K. Panda (2019)

On the other hand, about one fourth of the workforce was employed as Regular Wage Salaried workers i.e. they receive a salary on a regular basis and not on the basis of daily or periodic renewal of work contract (Chart 6).

Chart 6 : Distribution of Workers by Employment in India during 2018-19

Source: NSSO, 2020

Employment in the lower age categories has sharply fallen down in India due to impact of COVID -19 pandemic. The highest decline in job was recorded in the age group of 20-29 years followed by 30-39 years of workers; however, it has shown significant increase in the age group of 40-49 years and 50-59 years worker (Chart 7).

Chart 7: Employment in Age Categories (April-July, 2020)

Source: Centre for Monitoring Indian Economy, 2020

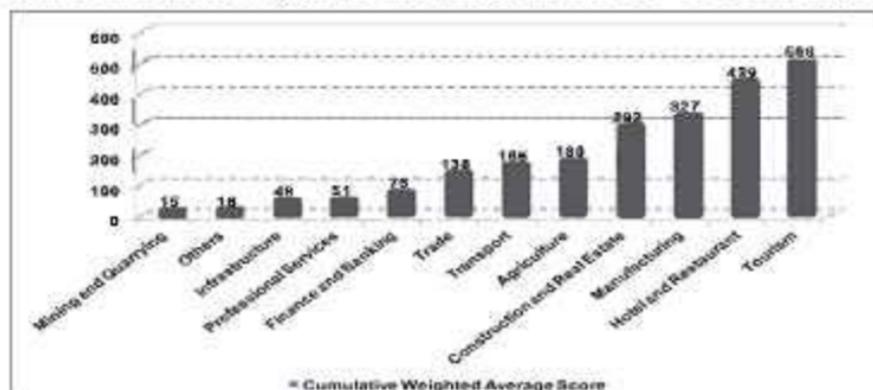
Impact of COVID-19

The COVID-19 pandemic has been considered as the most crucial global health calamity of the century and the greatest challenge that the humankind faced since the 2nd World War. It has rapidly spread around the globe, posing enormous health, economic, environmental and social challenges to the entire human population. The corona virus outbreak is severely disrupting the global economy. Almost all the nations are struggling to slow down the transmission of the disease by testing & treating patients, quarantining suspected persons through contact tracing, restricting large gatherings, maintaining complete or partial lock down etc. The corona virus crisis is likely to produce unprecedented levels of effects on the migrant economy. The social distancing and the lockdown, businesses were mostly shut and only a few people were allowed to work. This resulted in mass unemployment of migrant workers while many people were stranded during the lockdowns as governments imposed travel restrictions, cancelled transport services and sealed borders.

The migrants are not able to send money home because they have either lost their jobs or are not earning as much as they used to. The migrants are often subject to discrimination in many parts of the globe, even in normal circumstances. With the current fear of contagion, societies are not very welcoming of strangers and foreigners. Those moving from one city to another are held in fear, that they might be carrying the virus. Under these circumstances, the likelihood that discrimination against migrants would increase is very high. Governments have to make sure that discrimination does not increase and lead to social tension. COVID -19 has widely

impacted on economy, society and polity of all the countries. However, most affected sectors are tourism, hotel and restaurants, manufacturing, construction and real estate, agriculture, transport and trade. The less affected sectors were reported to be mining and quarrying and infrastructure (Chart 8).

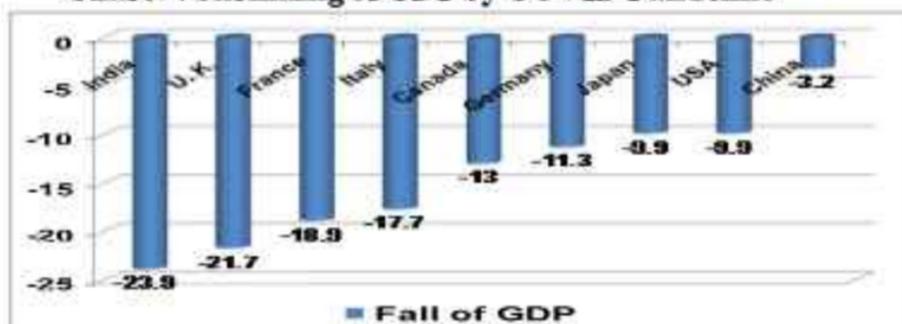
Chart 8: Most Affected Sectors due to COVID-19 in South Asia



Source: UNESCAP (2020) COVID-19 and South Asia: National Strategies

China, India, Germany, Korea, Vietnam are the most affected countries due to COVID -19 pandemic. It is reported that GDP has contracted to -23.9 percent in India which is highest as compared to many Asian countries. United Kingdom, France, Italy, Canada, Germany and Japan also witnessed the shrunk of GDP by more than 10 percent; however, it was recorded as low as -3.2 percent in China (Chart 9).

Chart 9: Shrinking of GDP by COVID Pandemic



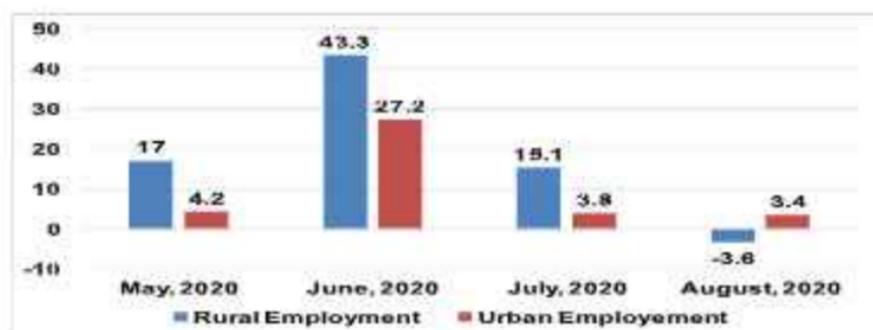
Source: Official GDP Release, CEIC, 2020

The decline in India's GDP was reported high in June, 2020 while it was reported -3.1 percent in March, 2020. India's GDP is likely to contract in the coming years as recovery from COVID -19 pandemic will take time (Chart 10).

Chart 10: Contracting of GDP in India

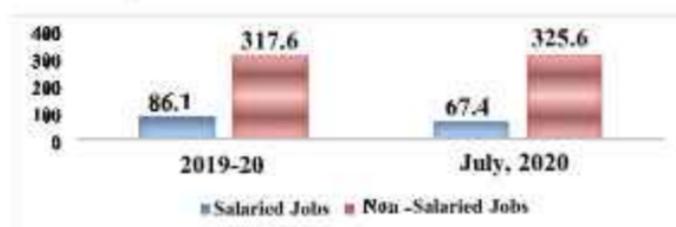
Source: Centre for Monitoring Indian Economy, 2020

During the COVID -19 pandemic, most of the companies, private entities and other organizations allowed their workers to work from home. Thus, there was revival of employment in the initial period of pandemic in India (Mathai, 2020), however, employment has fallen down drastically in July-August, 2020 in India (Chart 11).

Chart 11: Monthly Revival in Employment in India

Source: Centre for Monitoring Indian Economy, 2020

As per the information available from Centre for Monitoring of Indian Economy, there has been sharp decline in employment in salaried class. The employment in salaried class was reported 86.1 million in 2019-20 which declined to 67.2 million in July, 2020. However, employment in non-salaried class increased from 317.6 million in 2019-20 to 325.6 million in July, 2020 (Chart 12).

Chart 12: Shrinking of Jobs in India

Source: Centre for Monitoring Indian Economy, 2020

The Special Report on “Virus-Proof Jobs “, by Anjaly Mathai (2020) reported that there has been significant increase of employment in banks, Telecom sector, securities and broking companies. however, it has sharply declined in sectors of, tourism, textiles, education, road transport, leather, automobile ancillaries, real estate, hotels and restaurants, automobiles, etc (Chart 13).

Chart 13: Increased in Salary of Personnel in Different Sectors

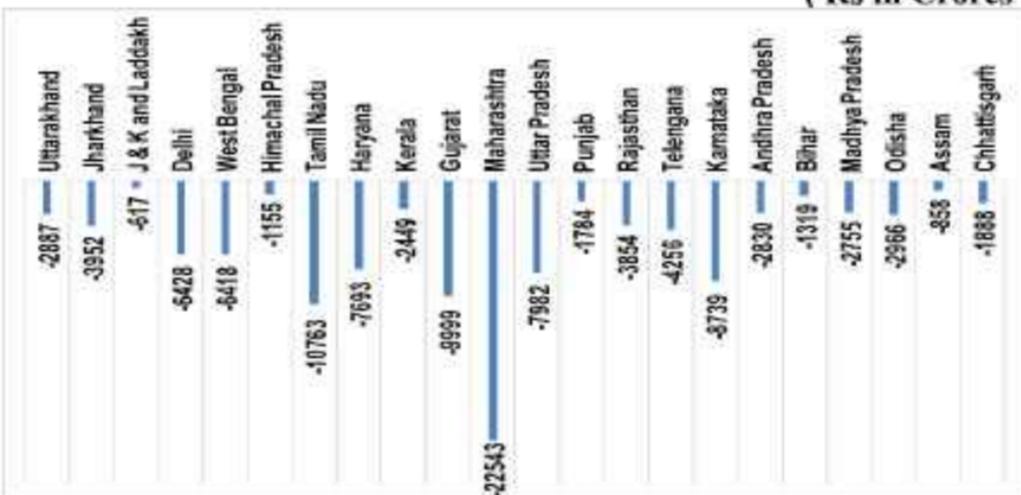


Source: Centre for Monitoring Indian Economy, 2020

The amount of GST collection has fallen down in many states due to impact of COVID-19 pandemic and closure of economy due to locked down. Maharashtra, Tamil Nadu, Gujarat, Uttar Pradesh, Karnataka, Haryana, West Bengal and Delhi witnessed heavy loss in collection of GST in March-July, 2020 as compared to March-July, 2019 (Chart 14).

Chart 14: GST Collection in March-July, 2020 as compared to March-July, 2019

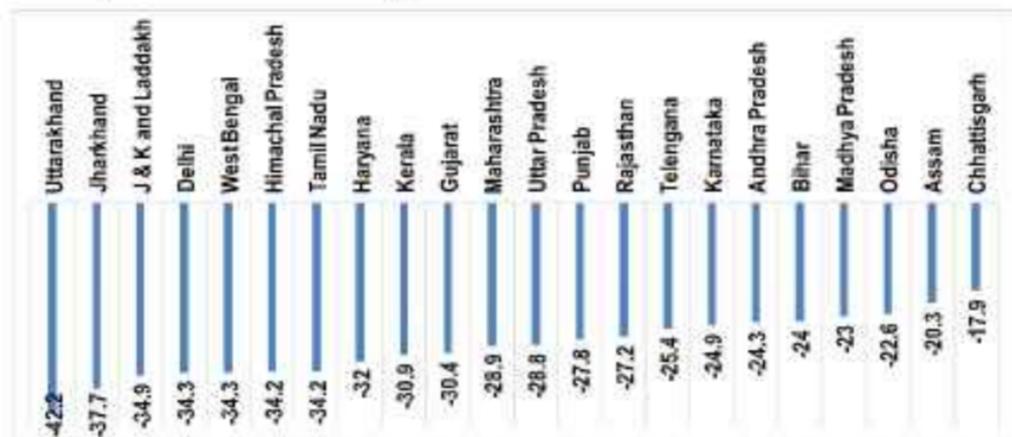
(Rs in Crores)



Source: Ministry of Finance, Government of India, 2020

Uttarakhand has suffered the sharpest decline in GST collection in March–July, 2020 (42.2 percent) followed by Jharkhand, Jammu - Kashmir and Ladakh, Delhi, West Bengal, Himachal Pradesh, Tamil Nadu and Haryana (Chart 15).

Chart 15: Percentage Change in GST Collection in March–July, 2020 as compared to March–July, 2019

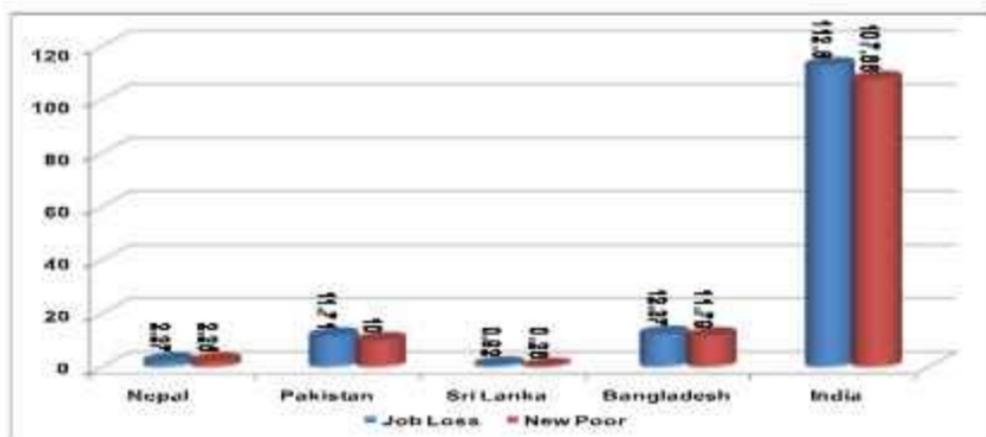


Source: Ministry of Finance, Government of India, 2020

The extended closure of schools amid the COVID-19 pandemic could dent India's future earnings by anywhere between \$420 billion and \$600 billion, as depleted learning levels of students will translate into poorer productivity going forward, as per World Bank study (2020). As many as 5.5 million students could drop out of schools across South Asia. The dropouts, combined with substantial learning losses for those who remain enrolled in schools, would cost South Asia as much as \$622 billion in future earnings and gross domestic product. South Asian governments spend only \$400 billion a year on primary and secondary education, so the total loss in economic output would be substantially higher, the bank highlighted. About 50.8 million people were displaced by the end of 2019 and most of them were affected by conflict, disasters and insurgency. In view of the global crises, Government of India declared a complete lockdown which has left a deep impact upon the labourers, migrant workers and all those marginalized communities. As on August 31, 2020, there were 25.24 million cases at the global level, with recovery of 16.63 million cases. U.S.A, India, Brazil, Russia, and Peru are the worst affected countries. In India, Maharashtra, Andhra Pradesh, Tamil Nadu, Karnataka, Uttar Pradesh, Delhi and West Bengal continue to remain the worst-affected states by the Covid-19 pandemic. As per a study of ILO, Worldwide, 81

percent of all workers are affected by partial or complete lockdown. But the impact will be the worst among informal workers, who are least protected among all types of workers. Millions dependent on the informal economy face survival crisis in India. As per UNESCAP- World Bank, 2020 , 112.8 million persons are likely to lose their jobs while 107.66 million persons will join as new poor due to COVID-19 This much high as compared to other South Asian countries (Chart 16).

Chart 16: Potential Job Losses and New Poor Due to COVID
(Number in Millions)



Source: UNESCAP (2020)

The impact of COVID-19 pandemic will affect the economy, society and even polity in many countries. The efforts to mitigate the impact of the pandemic will require massive financial and physical resources. The fiscal measures adopted so far have proved to be grossly inadequate in many countries.

Fiscal Measures

The policy reaction to the Covid-19 has brought together prompt responses from governments, international funding agencies and civil society organization all over the globe. Fiscal measures and policy initiatives have played critical role in prevention and mitigation of pandemic as well as providing relief to victims and sufferers besides provision of health care, treatment of patients , protection of frontline workers and care givers. Governments have intensified their fiscal policy actions and have adopted stringent containment measures as the pandemic has spread around the globe. In advanced economies, fiscal actions peaked in late March, 2020

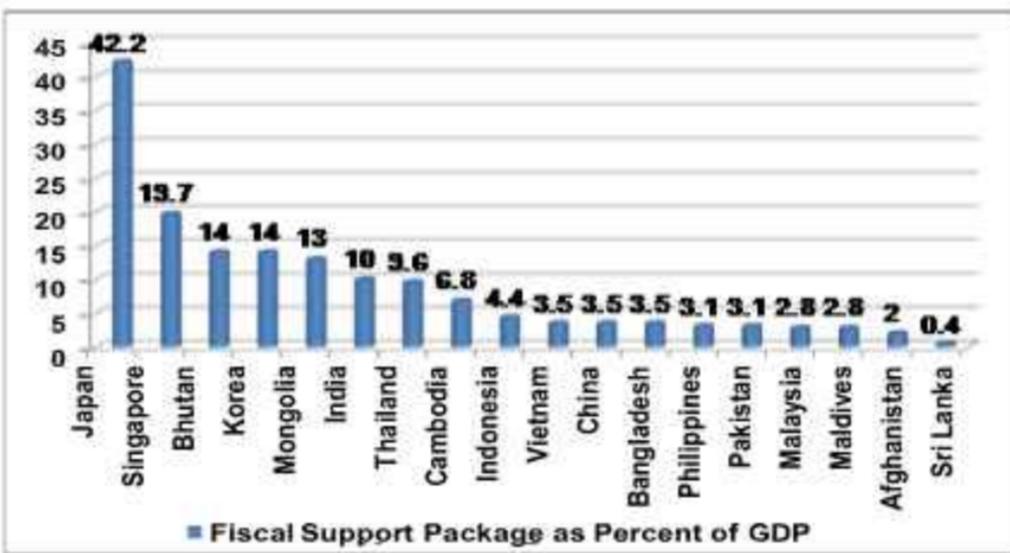
while emerging market economies have responded later. A new round of fiscal stimulus more focused on supporting economic recovery of the loss from lockdowns, relaxing the lockdowns and resuming economic and business activities progressively. The aggregate fiscal packages include both budgetary and non-budgetary measures. The response channeled through the budget has a direct negative impact on fiscal balances. Budgetary measures include spending on health care, transfers to firms and households, wage and unemployment subsidies and tax cuts or deferrals. The non-budgetary part consists of funding and credit guarantees. Funding includes loans by governments – or their financial agencies to firms, with a focus on small and medium-sized enterprises (SMEs), and other financial support, including equity injections to strategic firms. Government credit guarantees, including fiscal support to maintain the flow of credit to the economy in a high uncertainty environment (Baudino, 2020). The fiscal policy reaction to the corona virus emergency has been quick and powerful at the global level; however, the fiscal measures in many countries were reported grossly inadequate.

Lockdowns and other stringent measures undertaken by governments in South Asian countries to contain the spread of the pandemic and save lives have cast a heavy shadow on their economies. The latest projections released by the World Bank indicate that the global GDP will shrink by 5.2 percent in 2020, worst decline in more than 8 decades. The pandemic is also testing the resilience of South Asian economies that had continued to grow at relatively robust rates even in the aftermath of the Global Financial Crisis. A comparison of growth estimates before the outbreak of COVID-19 crisis and after shows a huge difference from +6.1% to -2.7 percent for South Asia as a whole, representing a difference of whopping -8.8 percentage points. This is a very substantial loss of income for the South Asian countries and will have severe social consequences for the livelihoods and wellbeing of people as explained later. Maldives is expected to be the worst affected with a -13 percent squeeze in the GDP compared to +6.1 percent pre-COVID projection, followed by India with an estimated -3.2 percent GDP growth projection compared to +7 percent pre-COVID projection. Bangladesh, Bhutan and Nepal may still see their economies grow even though with marginal rates. These projections, however, assume that it will be possible to contain the pandemic and revive the economic activities shortly thereafter and may go down further with a staggered incidence (UNESCAP, 2020). COVID-19 has struck many

countries in South Asia at a time when their fiscal space has diminished. The fiscal balances as a proportion of GDP, and the proportion of public debt to GDP of South Asian countries. Countries like Pakistan, Sri Lanka, India and Maldives have high fiscal deficits and alongside relatively high levels of public debt limiting the room for fiscal maneuver without compromising fiscal sustainability targets. The pandemic is expected to squeeze public revenues further due to a contraction in economic activity and depressed business sentiments. With very low levels of tax-GDP ratio and low public revenues among South Asian countries even before the current crisis, fiscal buffers have been further diminished due to COVID-19 pandemic (UNESCAP, 2020).

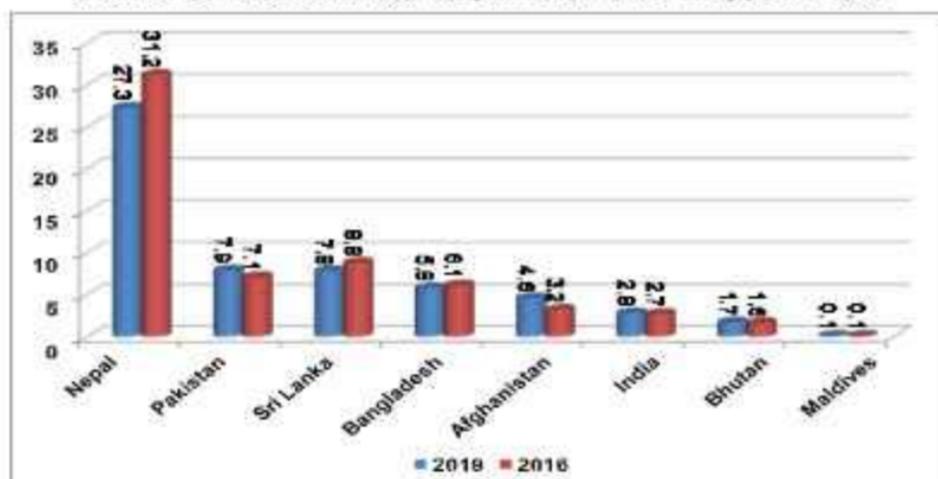
Many countries adopted fiscal measures to respond the COVID pandemic and revival of their economy. The fiscal measures as percentage of GDP accounted highest in Japan (42.2 percent) followed by Singapore (19.7 percent). It was reported higher than India (10 percent) in Bhutan and Korea and Magnolia (Chart 17). In the context of COVID-19 pandemic, the role of civil society organizations has enormously increased for prevention from the spread of infection and rehabilitation of affected persons. In view of the global crises. Government of India declared a complete lock down in the country which has left a deep impact on the labourers, migrant workers and all those marginalized communities who struggle hard for their survival. These people are unable to do something for their livelihood due to the complete lock down and a constant fear from the uncertainties. It is expected that even after the lock down period is over, the venerable population such as migrant workers and laborers will be in extreme crisis and jobless. There will be a deep impact on their livelihood which may lead to hunger and starvation. The role of civil society organizations in quarantine, isolation, social distancing sanitation, regular cleaning of wastes, relief distribution, and humanitarian assistance has massively increased in the recent times. As prevention from COVID-19 has been the national priority which demands for disaster management strategies to cope up with the emerging situation, rehabilitation of affected people and reconstruction of the affected areas is essential. Fiscal measures as percentage to GDP were recorded highest in Japan followed by Singapore, Bhutan, Korea and Magnolia (Chart 17). The fiscal stimulus needed to mitigate socio-economic impact of COVID-19 in South Asia has been higher than the fiscal measures adopted. The gap was reported high in Sri Lanka followed by Bangladesh and Pakistan.

Chart17: COVID-19 Related Fiscal Measures as Percent of GDP, Selected Countries



Source: Based on UNESCAP COVID-19 Stimulus Tracker ADB COVID-19 Policy Database and Various National Sources.

In the baseline scenario, global remittances are expected to decline by \$57.6 billion in 2020, equivalent to 9.7 percent of total remittances globally. Global remittances to Asia and the Pacific will fall by \$31.4 billion, equivalent to 11.5 percent of the baseline remittances in 2018. The larger hit to remittances in the region reflects the region's larger share of migrant workers globally. By sub region, South Asia recorded the largest fall in remittances, at \$18.3 billion (58.3 percent of Asia's total loss), followed by Southeast Asia \$6.2 billion (19.7 percent), and the PRC at \$3.5 billion (11.1 percent). Remittances in Central Asia also fell by \$2.2 billion, while remittances in the Pacific fell by \$116 million. As a proportion of the 2018 baseline remittances to the region, South Asia, Central Asia, and Southeast Asia experienced the largest falls, at about 15.8 percent, 15.7 percent, and 9.9 percent, respectively. As per assumption of ADB, August, 2020, the economies take about a year to get their domestic outbreaks under control and bring economic activities back to normal, global remittances are expected to decline by \$108.6 billion in 2020, equivalent to 18.3 percent of the baseline remittances globally.

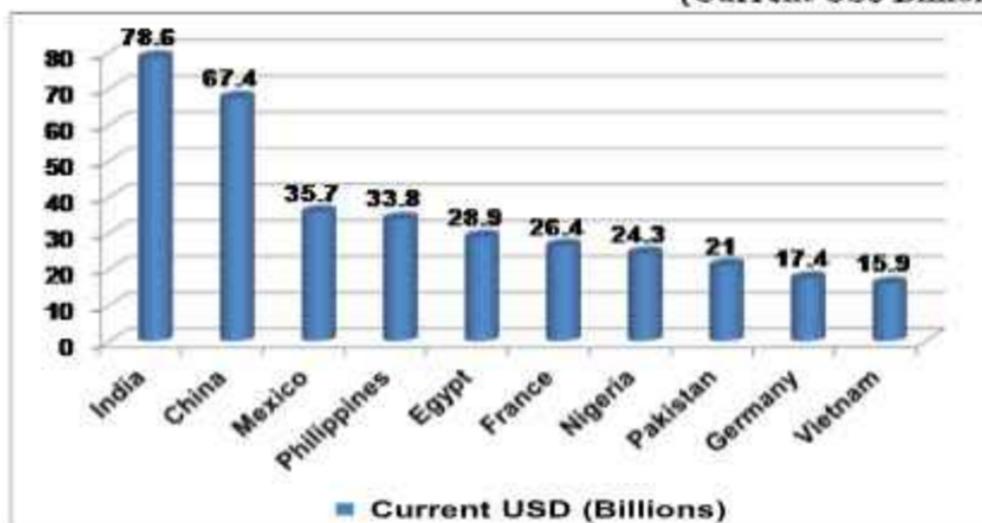
Chart 18: Remittances as Share of GDP in South Asia

Source: UNESCAP Based on World Bank, 2020

Remittance receipts in Asia will fall by \$54.3 billion, equivalent to 19.8 percent of the baseline remittances in 2018. By sub region, remittances in South Asia will record the largest fall, by \$28.6 billion (24.7 percent of 2018 baseline), followed by remittances to Central Asia (\$3.4 billion, 23.8 percent), Southeast Asia (\$11.7 billion, 18.6 percent), and East Asia excluding the PRC and Japan, (1.7 billion, 16.2 percent). Remittances to the Pacific will also fall (\$267 million, 13.2 percent). There has been significant fall in remittance as percentage of GDP in 2019 as compared to 2016 in many Asian countries. The decline was reported high in Nepal, Bangladesh and Sri Lanka. However, it has marginally increased in India, Afghanistan and Pakistan (Chart 18). India, China, Mexico, Philippines, Egypt and France are the top countries that receive high amount of remittance (Chart 19). The top 3 remittance recipients were India (USD 78.6 billion), China (USD 67.4 billion) and Mexico (USD 35.7 billion). The United States remained the top remittance-sending country (USD 68.0 billion) followed by the United Arab Emirates (USD 44.4 billion) and Saudi Arabia (USD 36.1 billion).

The health expenditure as percentage of GDP was reported low in South Asia as compared to global average. In South Asian countries, it was recorded low in Bangladesh followed by Afghanistan. South Asia spends less than one percent of GDP on health compared to the global average of 5.8 percent and 4.5 percent for East Asian countries. Poor investments in the health sector seem to have resulted in poor public health infrastructure measured in terms of number of beds and health personnel as many countries in the sub region fall much below the world averages on these indicators.

**Chart 19: TOP Countries Receiving Remittance
(Current US\$ Billions)**



Source: PHD Research Bureau, PHDCCT Compiled from IOM.

Gaps in public health infrastructure have been exposed in addressing the pandemic. Also, the sub region does not provide sufficient access to basic sanitation facilities, and broadband connectivity to facilitate alternative working arrangements during the containment phase. However, on an average Bhutan, Maldives, and Sri Lanka are better equipped in terms of these basic amenities than other countries in the sub region (UNESCAP, 2020).

The health expenditure as percentage of GDP was found higher than India in Maldives, Bhutan and Sri Lanka. The health infrastructure in terms of hospitals, beds and health staff was also reported grossly inadequate to respond COVID -19. As global pandemic has forced us to work online, however, internet connectivity and speed of internet has been found to be poor in many South Asian countries. The hinterlands are likely to worst affected as they lack basic infrastructure of communication. There are a number of pre-existing gaps in public health infrastructure and access to basic amenities such as sanitation and broadband connectivity, gender inequalities, pervasive informality, and inadequate social protection in many South Asian countries. However, there is less scope to invest massively on public health infrastructure and other facilities required to address the daunting challenges of COVID pandemic due to fiscal deficits and public debt.

Relief and Rehabilitation

On May 12, Hon'able Prime Minister, Mr. Narendra Modi, announced a special economic package of Rs 20 lakh crore (equivalent to 10 percent of India's GDP) with the aim of making the country independent against the tough competition in the global supply chain and to help in empowering the poor, labourers, migrants who have been adversely affected by COVID-19. There are five pillars of *Atmanirbhar Bharat* (Self Reliant India) viz. economy, infrastructure, system, vibrant demography and demand special economic and comprehensive package. It is time to become vocal for our "local" products and make them global. There has been focus on land, labour, liquidity and laws. Central Government has consistently extended generous support to states in this hour of need. Government devolved of taxes Rs 46,038 crores in April besides, revenue deficit grants to states Rs 12,390 crores as SDRF funds in first week of April, 2020. Rs. 1.70 lakh crore relief packages under *Pradhan Mantri Garib Kalyan Yojana* was provided for the poor to help them fight the battle.

The *Prime Minister Garib Kalyan Yojana* has been launched in 116 districts in India and 31 districts of Uttar Pradesh have been included under the scheme. The districts where more than 25000 migrant workers have returned have been selected under the scheme. However, state of Uttar Pradesh has selected those districts where more than 30,000 migrant workers have returned during COVID-19. In order to mitigate the effect of the lockdown on the vulnerable groups, Government of India on March 26, 2020, announced a Rs. 1.70 lakh crore package under the *Pradhan Mantri Gareeb Kalyan Yojana*. It has within its ambit health workers, farmers, MGNREGA workers, economically vulnerable categories, especially women, elderly and unorganized-sector workers, *Jan Dhan* account holders and *Ujjwala* beneficiaries. The scheme entails an additional 5 kg of wheat or rice and one kg of preferred pulses every month to about 80 crore beneficiaries for the next three months. Central Government also gave an order to the state governments to use Building and Construction Workers Welfare Fund of Rs.52000 crores to provide relief to Construction Workers through direct benefit transfer (DHNS, 2020). The RBI also joined later with a sharp cut of interest rate along with a series of unconventional measures to lend to besieged businesses (Bloomberg Quint, 2020). Looking at the gravity of the situation, many states, i.e. Delhi, Uttar Pradesh, Rajasthan, Bihar, and Karnataka arranged special busses to drop these workers and their families to either state borders or to their districts (Bohra, 2020; NDTV, 2020). This

massive migration led to the chaotic situation on national highways, bus stops and railway stations and raised misunderstandings between states.

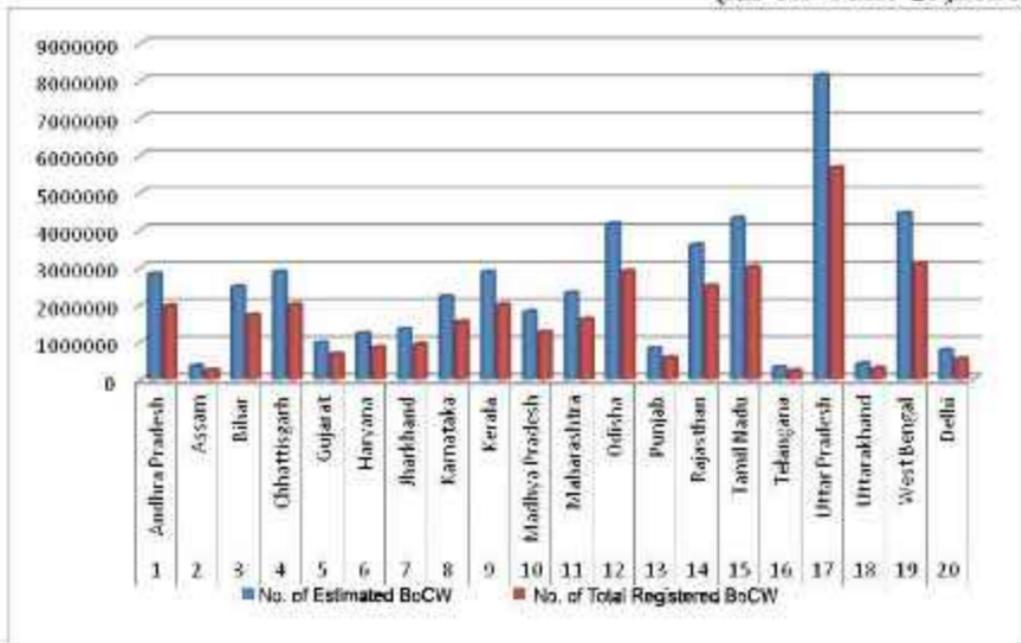
There are more than 6 crore construction workers in India, out of which only 3.5 crore are registered with different Building and Other Construction Workers (BoCW) Boards across different states in the country (Jonathan, 2020). Building and Other Construction Workers (Regulation of Employment and Conditions of Service) Act, 1996 is the primary policy framework that regulates employment and conditions of service of BoCW and to provide for their safety. For the purposes of its implementation cess is being levied and collected at the rate of one percent of the cost of construction by the State Governments under the Building and Other Construction Workers' Welfare Cess Act, 1996. During the last 24 years, state governments across India have managed to accumulate more than Rs. 45,400 crore. However, only 10 out of 30 States and UTs have specifically announced cash transfers for construction workers to facilitate some liquid cash urgently required for their survival during the lockdown (Chart 20). It is to be noted that a large chunk of cess amount has not been utilized by the concerned states for welfare of building and other construction workers and their families. These cash transfers range from Rs 5,000 in Delhi to Rs 1,000 in Uttar Pradesh, Haryana, Tamil Nadu, and Rajasthan for a period of one month and vary in the dispersal times. They are mostly to be done through Direct Bank Transfers. About 23 states have ensured provision of rations for underprivileged sections of society which may or may not directly benefit construction workers while 20 states have announced social security measures such as pension release, cash transfers to BPL families etc., for 2 months, with varying amounts. These measures are mainly aimed at registered unorganized sector workers (Indo Global Service Society, 2020).

As on September 30, 2018, there were about 3.2 crores registered construction workers of which the highest number of workers were in Uttar Pradesh at 42 lakh followed by 31 lakh in West Bengal, 30 lakh in Madhya Pradesh, 39 lakh in Tamil Nadu, and 22.5 lakh in Odisha. As per advisory issued by Central Government as many as 18 states transferred ranging from Rs. 1000/ to Rs. 5000/ to the bank accounts of construction workers. These states disbursed a total of Rs. 2250/ crores as one time cash benefit directly into the accounts of about 1.8 crores registered construction workers in distress (Financial Express, April 8, 2020). Ministry of Labour

and Employment. Government of India, issues advisory for launching of Mission Mode Project for Building and Other Construction Workers (BoCW) in July, 2020.

Chart 20: Estimated Construction Workers and Their Registration under BoCW Act

(As on June 15, 2020)

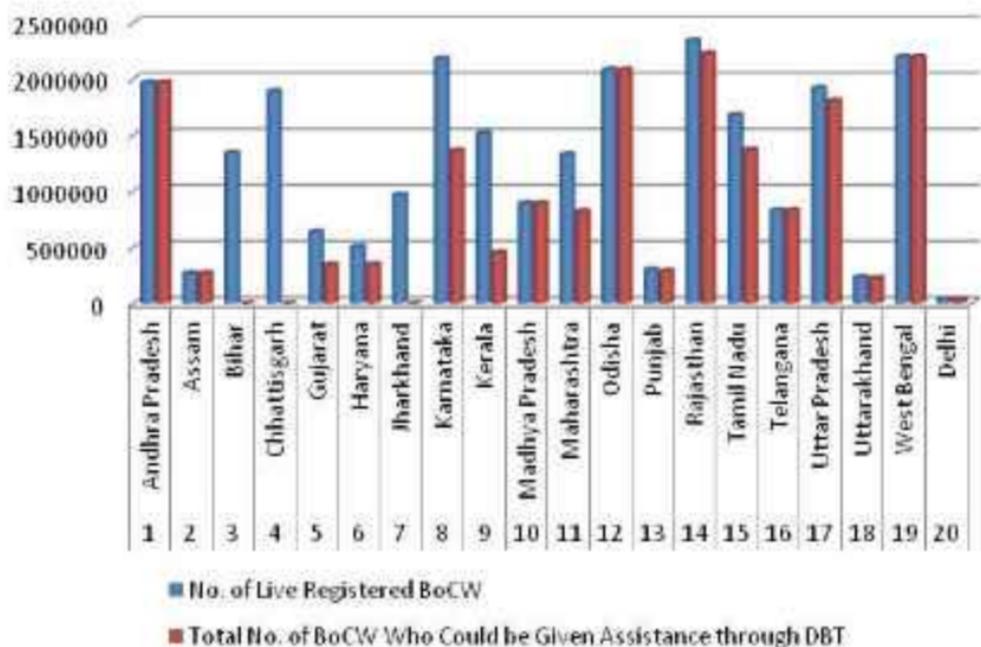


Source: Ministry of Labour and Employment, Govt. of India, 2020

The construction workers constitute one of the largest categories of workers in the unorganized sector. As per NSSO, 2011-12, about 5 crore workers are engaged in the construction activities in the country. However, available estimates of population of BoCW indicate towards a figure of 4.5 to 5.5 crore such workers who are engaged in construction activities in public as well as in private sector. Unfortunately, it has been observed that out of the 5 crore estimated construction workers, only 3.48 crore workers have been registered with BoCW Boards while only 2.57 crore BoCW are found to be 'live' registered workers as on March 31, 2020. Only 1.8 crore beneficiaries could avail financial assistance through Direct Benefit Transfer during the COVID-19 pandemic (Chart 21). As per information available cumulative cess collected as on March 31, 2020 was reported Rs.61,049 crores while cumulative expenditure till March 31, 2020 was recorded Rs.22,167 crores. Expenditure during Covid-19 (till June 15, 2020) was reported Rs.4905 crores. Thus, cess fund balance available with all

SWBs was found Rs.38, 000 crores.

Chart 21: Relief Distribution to Construction Workers Against Their Registration Under BoCW Act (As on June 15, 2020)



Source: Ministry of Labour and Employment, Govt. of India, 2020

The Mission Mode Project for Building and Other Construction Workers has been designed with five-fold objectives, so that all the construction workers are registered as beneficiaries to avail the entitled benefits without any hassles. The new social security measures for the workers of unorganized sector such as Prime Minister *Shramyogi Maan Dhan* for lifelong pension, Prime Minister *Jeevan Jyoti Bima Yojana* for life insurance coverage, Prime Minister *Suraksha Bima Yojana* for accidental insurance, Prime Minister *Jan Arogya Yojana / Ayushman Bharat* for family health insurance are to be targeted to BoCW and their family members/dependents. The premium in those schemes needs to be paid from the cess fund. Each State Welfare Board may strive to provide comprehensive social security to their all registered construction workers in terms of pension, life and disability cover, and health benefits.

Conclusion

The COVID -19 pandemic has devastated the whole economy, social fabric and the life of poor, migrants and marginalized workers. Though the migrant workers have returned to their native place, it is daunting task to

provide them suitable job as a large chunk of labours and migrant workers are unskilled. The governments are no doubt striving for creating suitable business and policy environment for migrant workers, however, job opportunities are limited while agriculture sector has already absorbed for additional employment and employment avenues under existing rural development and employment schemes are overexploited, hence governments are looking towards MSME sector for large employment opportunities for migrant workers. In view of the increasing employment opportunities for them, skill up gradation is called for. In view of the holistic development and empowerment of the migrant labours and their dependents, multiple approaches and multi pronged strategies are required. The effective implementation of social security and social welfare schemes besides effective enforcement of legislations and laws. Mitigating these extra-ordinary challenges would also require equally extra-ordinary responses. These include large people-centred relief and stimulus packages; community participation and whole-of-government and whole-of-society approaches to be effective.

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COVID-19 Pandemic and Higher Education (HE) in South Asia: Impact, Challenges and Lessons Learned

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Abstract

Higher education institutions are the source of advanced learning and new information from research. They help train the tomorrow's workforce while supporting the innovations of today. Generation of new Knowledge has been identified by the economists as a key driver of economic growth and development. From this context higher education is very important component in the economies all over the world. But failure to sustain effective higher education systems may lead to terrifying social disturbances, as youth generation fall outside the education system, unable to engage in active learning and uncertain about the future of their education and prospects. Societies are, then, confronted with a massive challenge of youth disengagement and deprived of the graduate professionals needed to keep countries on track for social cohesion and growth. COVID-19 pandemic is having profound impacts on higher education globally. Border closures, mandatory quarantine on entering a country, restrictions on mass gatherings, and overall social distancing etc. all pose big challenges to higher education institutions (HEIs). The aim of this paper is to identify the impact of COVID-19 pandemic into the academia, as well as, the various challenges that HEIs in south Asian region are facing and identify the lessons learned from this pandemic situation. A list of secondary materials published globally was collected from different sources, which were reviewed and analyzed qualitatively. This paper identified that the impact of COVID-19 on higher education in south Asia is massive and the nature of the impacts are almost similar. In this sub-continent categorically HEIs are unique and complex, because of their special features such as large student population, constrained student teacher ratio, diverse demographics of the students, and distinct rural-urban divide. The pandemic related challenges have added additional layers of complexity. However, many lessons have been learnt from the COVID-19 pandemic that could make education policies more evidence-based, inclusive, responsive and transparent. Nonetheless, this paper tries to recommend some suggestions to face the challenges of HEIs in south Asia due to COVID-19.

Key words: COVID-19; Higher Education; South Asia.

Introduction:

In today's economy, career options are declining for those who have not upgraded their knowledge with higher education (HE). HE trains someone in his or her chosen field. It teaches to understand complex subjects, think analytically, and communicate ideas effectively. Individuals can learn important skills, such as organization, self-discipline, and how to see a task from start to finish through HE. However, it is essential for producing qualified and diversified graduates needed both for the existing economy as well as for economy that a nation aspires.

It fuels competitiveness and growth by preparing professionals, like administrators, managers, engineers, medical personal and teachers etc. Universities are the centers of research and innovation that support regional development. HE is both the aspiration of more and more young people around the globe and a fundamental requirement for employment in the industries that drive the global knowledge economy. As such, it provides unique opportunities for individual development and equal opportunity as well as HE is both the aspiration of more and more young people around the globe and a fundamental requirement for employment in the industries that drive the global knowledge economy.

As such, it provides unique opportunities for individual development and equal opportunity for promoting shared prosperity. A failure to sustain effective tertiary education systems may lead to terrifying social upheavals, as young generation fall outside the education system, unable to engage in active learning and uncertain about the future of their education and prospects. Societies are, then, confronted with a massive challenge of youth disengagement and deprived of the graduate professionals needed to keep countries on track for social cohesion and growth (World Bank 2020).

COVID-19 pandemic is having profound impacts on higher education globally. Border closures, cuts to aviation capacity, mandatory quarantine on entering a country, restrictions on mass gatherings, and social distancing all pose big challenges to higher education institutions (HEIs) (Brammer and Clark 2020). The aim of this paper is to identify the impact of COVID 19 pandemic into the academia, as well as, the various challenges that HEIs are facing in south Asia and finally identify the lessons learned from this pandemic situation. This paper also tries to suggest possible recommendations to face the identified challenges. A list of secondary

materials published globally was collected from different sources, which were reviewed and analyzed qualitatively to write this paper.

COVID 19 Pandemic and Higher Education in South Asia

COVID-19 is an infectious disease caused by a newly discovered coronavirus. This is mainly transmitted through droplets generated when an infected person coughs, sneezes, or exhales. These droplets are too heavy to hang in the air, and quickly fall on floors or surfaces. Somebody can be infected by breathing in the virus if they are within close proximity of someone who has COVID-19, or by touching a contaminated surface and then their eyes, noses or mouths. The first case of COVID-19 was identified in Wuhan, China in December 2019. Later it spread over the world in January and February 2020 as a pandemic. As of December 5, 2020 there are 220 Countries, areas or territories affected with 65,257,767 confirmed cases and 1,513,179 Confirmed deaths due to COVID-19 (www.who.int). This pandemic could be the biggest crisis faced by humankind over the past centuries.

The impact of COVID-19 on HE around the world is massive. The HE system in south Asia is huge. Compared to other regions, it is the second largest in terms of enrollment and accounts for 18 percent of all tertiary education students globally. The following Table 1 shows the number of students enrolled in south Asia for HE. World Bank data shows that over 42 million students are enrolled in about 50,000 HEIs across the eight countries. The private sector is an important player in technical education in the region; in India and Nepal, private universities, colleges, and stand-alone institutions account for over 65 percent of HE enrolment; in Bangladesh and Afghanistan, the private sector share is over 40 percent; and in Pakistan and Sri Lanka, private HEIs cover 20 percent of all enrolment (World Bank, 2020).

A substantial portion of students are also enrolled in distance education programs or external degree programs. In Bangladesh, Pakistan, and Sri Lanka the share of these students is higher than in other south Asian countries, roughly a quarter in Bangladesh and Pakistan, and half of all enrollments in Sri Lanka. In addition, some of the countries also have massive open online course programs. There is variation in the quality and relevance of these courses, and data on student take-up and completion are

limited (World Bank, May 2020).

Table 1: Enrolled Students in South Asia for Higher Education

Sl.No.	Name of the Country	Number of Students Enrolled
1	India	37M
2	Bangladesh	2M
3	Pakistan	2M
4	Nepal	0.4M
5	Afghanistan	0.4M
6	Sri Lanka	0.3M
7	Maldives	14K
8	Bhutan	11K
	Total	42.3M (Approx)

Source: World Bank, May 2020

Impact of COVID-19 on Higher Education

Universities and colleges are the places where students live and study in close proximity to each other. They are also active cultural hubs where students from nations around the world are brought together. Recently, the foundations of this unique ecosystem have been impacted significantly by the rapid spread of Covid-19 outbreak, creating uncertainty regarding the implications for HE. Due to the pandemic all the governments in South Asia have closed their HEIs. In many cases, the closures have come toward the end of the academic year, disrupting completion of the syllabus for the academic year, examinations required for transition or graduation from HE, and/or examinations or admissions procedures for entry into HE. In a recent survey, International Association of Universities (IAU) shows that almost all the academic institutions have been impacted by COVID-19 and the campus activities have stopped, and some of them are completely closed (IAU, 2020).

UNESCO reported that as on April 1, 2020, schools and HEIs were closed in 185 countries, affecting 1.5 billion learners, which constitute 89.4 per cent of total enrolled learners. At the beginning of May, 2020 some countries, experiencing decreasing numbers of cases and deaths, started lifting confinement measures. However, on 7 May, schools and HEIs were still closed in 177 countries, affecting 1.3 billion learners, which constitute 72.4 per cent of total enrolled learners. (UNESCO, 2020).

However, in south Asia and Africa, HEIs have impacted new admissions, teaching and learning process, examinations, student internships and placements, student mobility, research and development etc., severely. The biggest of these challenges concerning is the accessibility of education and availability of resources besides issues relating to curriculum, pedagogy, and assessment.

Table 2 portrays the current state of disruption and proportion of tertiary education students affected out of the regional total tertiary student populations. What is seen globally is the impact in every region and a notably pronounced effect on upper- and lower-middle income countries. In general, this distributed effect reflects the spread patterns of COVID-19 from the upper-middle income countries of East Asia to Europe and, to a lesser extent, Latin America. The numbers from lower-middle and low-income countries rise, as the virus spreads into the Africa and South Asia.

Table 2: Total Affected Tertiary Education Students, by Region

Disaggregated by Region and as Proportion of Total Disrupted Tertiary Education Students			
Region	Out-of-school Tertiary Education Students	Total tertiary education students	Percentage
East Asia and Pacific	72,391,442	73,538,139	98
Europe and Central Asia	36,948,926	38,030,033	97
Latin America and Caribbean	27,007,997	27,111,868	100
Middle East and North Africa	14,282,666	14,282,666	100
North America	20,640,820	20,640,820	100
South Asia	40,468,782	40,468,782	100
Sub-Saharan Africa	8,399,127	8,533,188	98
Grand Total	220,139,760	222,605,496	99

Source: World Bank Group, April 8, 2020

The nature of the impacts of COVID-19 on HEIs in South Asia is almost similar. In this sub-continent categorically HEIs are unique and complex, because of their special features such as large student population, constrained student teacher ratio, diverse demographics of the students, and distinct rural-urban divide. The pandemic related challenges have added additional layers of complexity. Moreover, millions of students in south

Asia hail from remote, rural areas with minimal access to smart devices, reliable and stable internet connectivity, stable electricity supply which result in a digital divide. However, some of the impacts (IAU, May 2020) are discussed below.

Impact on Students Enrolment

COVID-19 creates an impact on the student enrolment for the new academic year. The impact affected both national and international students. As a result some private HEIs have negative financial consequences.

Impact on Teaching and Learning Process

At almost all HEIs, teaching and learning process have been affected by COVID-19. Classroom teaching has been replaced by distance teaching and learning system. The shift from face-to-face to distance teaching however got some challenges, such as access to technical infrastructure, competences and pedagogies for distance learning, and the field of study etc. Disciplines related to laboratories and practice cannot be replaced by distance teaching and learning.

Impact on Normal Management of Examinations

More than half of the HEIs are planning to carry out examinations for the semester as planned, although the majority of them through new measures. The most important impact of COVID-19 is the disruption to the 'normal' management of the examinations and to what extent it is feasible to complete the semester, holding or reorganizing examinations, as well as planning for the next academic year or following semester.

Impact on Financial Implications

Financial implications are another most important impact on HEIs. Private HEIs in particular, but not only, are concerned with regard to tuition fee payments and a potential drop in student numbers in the upcoming semester due to economic impacts of the current crisis but also due to the uncertainty surrounding the time when institutions will be able to return to a new kind of normal, where campuses will be reopened and face-to-face teaching provided again. There may be a decrease of student enrolment that will have important financial implications for the institutions.

Challenges to the Academia

Recently researchers have identified numerous challenges to the academia due to COVID-19 impact (AIU, 2020; UNESCO; World Bank; WE Forum). Some of those are discussed below:

Inequality in Connectivity

Students as well as faculty members in many cases do not have enough connectivity and devices at home, and this is particularly so for the most remote and the poorest. The digital divide remains strong, between countries and within countries. International bandwidth and local server capacity are not designed for the massive loads that will necessary for the future use.

Faculty Capacity to Conduct Distant Courses

Faculty members are often under prepared to deploy content. While most faculty members are active online, many have not taught in online mode before this crisis. While there is a lot of material online, there is a little 24/7 technical and pedagogical support available for them. On the medium-term, academic staff will need digital skills training.

Students' Adapting Capacity

Many, if not most, students are not experienced as online learners. While they may be quick to adapt, students face challenges that lead to dissatisfaction with their academic experience. Feedback from students can be leveraged to strengthen teaching, but feedback can also risk exposing frustrations that are challenging to address.

Non-aligned Regulations

The regulatory environment is not yet aligned to online learning. A key issue is the competitiveness of the telecom market, which often favours a monopoly, and does not provide cheap options that work for the poor. In many countries, quality and assurance systems are not helpful to improve online delivery.

Insufficient Infrastructure

HEIs in rural areas do not have sufficient infrastructure in terms of technology, connectivity, continued power and other resources required to effectively implement online classrooms. Thus, it may not be feasible for every HEI to operate synchronous online classes, in addition to this, their

homes, especially in rural areas may not be well-equipped to conduct synchronous, online classes.

Lack of Conducive Home Conditions

Students from disadvantaged groups do not have conducive home conditions for learning, and the financial ability to invest in hardware/connectivity to participate in online classrooms. Even when such financial resources may be available, the students' homes may be located in areas with poor internet connectivity or erratic electricity supply, thus hindering their online learning opportunities. Even for students from the middle-class, there may be lack of space, resource and financial limitations to participate in online classes effectively.

Socio-emotional Development

Due to absence of extracurricular activities, students are not having the required social and emotional development opportunities. But, these are essential for developing students with well-rounded personalities, helping them build an effective social network, and supporting them in understanding the values of collaboration, team-work, diversity, practical implementation of skills learned, and interpersonal skills, in addition to many other challenges – pedagogical, technological, collaborative, group learning, social, etc.

Lessons Learned from COVID - 19 Pandemic

Even though COVID -19 has impacted HEIs and put forth many challenges, many lessons have been learnt from this pandemic that could help making education policies more evidence-based, inclusive, responsive and transparent. A greater focus on anticipating responses, solidarity within and across countries, agility in managing responses and renewed efforts for collaborative actions will make a better normal for the future. According to World Bank four lessons we have learnt from COVID 19 (www.worldbank.org):

- a) The pandemic put a spotlight on the critical nature of schools and education and on the necessity to safeguard education systems for the future;
- b) The pandemic revealed how essential it is to examine and question the evidence to make decisions free from biases, false assumptions and political agendas;

- c) The pandemic has widened inequities and heightened the urgency of bridging gaps for the world's most marginalized learners. Radical inclusion should be the next normal; and
- d) Collective engagement and mutual accountability are critical cornerstones of sustained success for keeping schools safely open and resilient to future challenges.

Because of the exceptional situation due to COVID -19, experience of working and teaching from distance appears as an important opportunity to learn and to propose more flexible learning possibilities. COVID -19 has given some benefits in many ways, such as (IAU, 2020):

Crisis Management Readiness

COVID 19 has given an opportunity to better prepare the institutions to deal with other or similar crises in the future. Although, in the short term, the institutions are still coping with the urgency of the situation, it also can be seen as a different opportunity for institutions to learn about crisis management. It may lead to increasing the institution's resilience and agility when responding to unforeseen challenges in the future.

Capacity Building of Staff and Faculty Members

This unplanned and unprepared experiment in distance teaching and learning has led to capacity building of staff and faculty members who have learned and tested new tools and systems to enable distance teaching and learning. It is therefore possible that a shift in mindset is happening or that this experience has opened a new horizon of opportunities for teaching and learning.

Exploring Potentials of Flexible Learning

This pandemic offered a push forward in terms of exploring the potential of flexible learning and more acceptances for online learning to become a more integral part of study plans. Moreover, it helped HEIs innovating the field of teaching pedagogies as well as delivery modalities of teaching and learning.

Measures for Ensuring Academic Continuity

HEIs need to go one step beyond online classrooms to build strong institutional capacity to maximize the outreach. And responding to this educational transition and ongoing transformation during COVID -19, we

also need to start planning for the future of HEIs for a time during and post COVID -19. Given the diversity and challenges of HEIs, they cannot rely on a one-size-fits-all strategy. Different approaches may need to be applied while planning the re-opening of HEIs and continuing the classes post re-opening until a COVID -19 vaccine has been developed and administered to control the ongoing pandemic. Therefore, effective strategies are necessary to minimize the adverse impact of the pandemic.

UNESCO recommends all HE actors prepare as soon as possible for the reopening of HEIs, which will probably take place in a context of economic recession with cuts in public investment in education. In this context, UNESCO calls on states to ensure the right to higher education of all people in a framework of equal opportunities and non-discrimination as a first priority, through regulatory, financing and adequate incentives, as well as impulses for inclusive, relevant and quality initiatives to "leave no student behind", in line with the main purpose of the United Nations Sustainable Development Goals (<https://www.en.unesco.org>).

UNESCO also recommends Governments and HEIs to generate concentration mechanisms that allow joint progress in generating greater resilience capacity of the higher education sector in the face of future crises. This requires governments to: have higher education in the stimulus plans for economic and social recovery; forge a national consensus for a strategy to promote recovery and innovation in higher education provide a clear regulatory environment in the reopening of classrooms that creates security; and commit to international cooperation (<https://www.en.unesco.org>).

To ensure the desired academic continuity in south Asian HEIs, AIU recommended some actions to be taken centrally to address common issues including the governance of the planning, regulatory flexibility, quality assurance, and funding mechanisms etc. (AIU, 2020).

Creation of Task Force

A central task force should be created to work on creating a repository of HEIs across the country. Information regarding the details of students, faculty count, percentage of students with special needs, students location type etc. should be collected and stored. It would be useful to coordinate with all institutions to classify them based on the ideal type of continuity.

Regulatory Flexibility

Based on the various challenges faced in taking forward the semesters in

times of COVID -19, physical campuses may not resume for a while. Therefore, if institutions resume classes in online and broadcast mode, they may not be able to accomplish all requirements of an academic year given the various infrastructural and resource limitations. Also, if physical classrooms do resume, they will operate under the new guidelines of the pandemic, thereby, requiring certain flexibilities.

Quality Assurance

Given the new norms under which classes may operate in the physical, online, hybrid or broadcast mode the quality assurance mechanisms need to be revised keeping in mind the new normal. It would help institutions, if the central bodies could create a central self-audit quality checklist which can ensure uniform and standardized implementation across all HEIs.

Establish Funding Tools

HEIs should be classified and information regarding their requirements should be gathered in order to provide funding. This will help centralizing the procurement of goods and therefore be more cost effective. A central agency could collaborate with private sector organizations to provide relief of cost overhead to HEIs in the following ways:

- a) Subsidized rates for laptops/ microphones/ recording devices/ power backup systems and other hardware;
- b) Subsidized rates for internet packages;
- c) Subsidized rates for software including recording applications, e-classroom technology, and virtual labs/other experiential learning software;
- d) Subsidized rates for e-resources and digital books; and
- e) Subsidized rates for sanitization material

The respective governments may also identify funding tools and opportunities to provide some financial relief to HEIs which may be limited by the impact of the admissions. This support may need to be extended to private institutions as well.

Moreover, the World Bank has recommended some special measures for the HEIs to consider (www.worldbank.org). World Bank suggested that mitigation measures need to be selective and focused given the fiscal constraints most governments are facing, and the varying capabilities of systems to respond quickly and effectively. The collective motivation to respond in a time of crisis can be capitalized to address and fix persistent

system weaknesses. As more information from different countries and HEIs becomes available along with epidemiological and economic scenarios, mitigation measures will need to be revisited and prioritized. However, some of those measures are:

Building Resilience

Guidance and resilient protocols should be developed at the HE system. HEIs should focus on health and safety in case of imminent closures and re-openings, for teaching-learning under different scenarios, academic decision making including preparing alternate academic calendars to ensure smooth transitions, and for communications with students, staff, and stakeholders.

Communicating Regularly

Communication channels should be established with all stakeholders, especially students, in the short to medium term. Regular updates on the functioning of universities and colleges, available resources, health advisories, and other relevant information, will help maintain student/stakeholder expectations and keep them connected with their HEIs during the closures.

Supporting Students

The impact of the crisis on students, academically, financially, socio-emotionally, is also massive. Governments and HEIs would plan for student support services and programs, ranging from support for academic work to counseling for socio-emotional support, career guidance, placement support, and short-term training for entry into an unpredictable job market, and student financial support to enable students to enter and/or continue their higher education journeys.

Assessing and Building Digital Capabilities

Assessing the preparedness of HEIs and the sector to offer distance teaching-learning at scale while addressing students' capacity to engage and teachers' capacity to lead is important. Several HEIs have moved to distance modes. The highly specialized skills that go into creating an effective digital teaching and learning experience requires planning and partnering with firms and experts across disciplines. Governments should consider building the digital capabilities of HEIs, as well as using the support of externally aided projects to begin this process.

Using Research and Educational Networks (RENs)

Several south Asian countries have used their NRENs for virtual classes, sharing new and existing digital resources, and supporting research activities. Countries can consider encouraging more HEIs to connect to the NRENs over the medium term.

Concluding Remarks

Almost all HEIs have affected in a way or another by the COVID -19 pandemic and the crisis has affected all institutional activities. The risk of growing inequality is becoming a world problem. The risk that the COVID-19 crisis will worsen already existing inequalities is something that the global higher education community has to address through cooperation with other societal stakeholders and especially with governments. The COVID-19 crisis is an opportunity for the higher education sector to demonstrate the importance of research and expertise available at HEIs around the world. Hopefully, this recognition of the importance of research and expertise of HEs by society will lead to the end of the recent trend of expert criticizing and post-truth, which was growing in many countries of the world in recent years and to a post - COVID-19 world in which scientific evidence and knowledge will be again fundamental pillars of society (World Bank 2020; IAU 2020).

However, this is not enough if the risk of inequality is not addressed. The only way to minimize this risk is through more collaboration between HEIs and between HEIs, governments, the private sector and society at large. COVID -19 is a pandemic, a global challenge that can be overcome only welcoming the development of joint solutions at the global level for local implementation. It is necessary to recognize and support the critical roles that teachers play in the COVID -19 response and recovery. Finally, it is also must to ensure adequate political commitment and investment in education in future in the post COVID -19 new normal world.

Healthy higher education communities are engines of knowledge production, discovery, innovation, skills development, cultural preservation, and national progress. But to be healthy, higher education communities must be grounded in core values such as, equitable access, accountability, academic freedom, institutional autonomy, and social responsibility. Where these values are respected and flourish, higher education communities not only contribute necessary skills and services to society but also maximize the capacity of individuals to think for

themselves and make informed, creative contributions to their own lives as well as to the lives of others (www.scholarsatrisk.org). Therefore, it is also necessary to build a healthy higher education community.

Online and distance learning have forced massive adaptation in how information is delivered and how students must learn. Students without access or the resources to afford the technology are being left behind. Student with learning challenges are being left behind. Students with disabilities are being left behind. Institutions away from urban centres and robust infrastructure are being left behind. Institutions with missions to teach those most likely to fall out of the education pipeline are being left behind. This was true before the pandemic, which is exacerbating the speed at which disparities are affecting student persistence and institutional survival(www.scholarsatrisk.org).

Education leaders and stakeholders must seek and produce evidence from the learning sciences while embracing technological innovations, to ensure this push to change the delivery of teaching to online platforms delivers on the promise of learning and skills development. Such changes must be studied for efficacy and to understand best what works and does not and for whom. To date, most online learning approaches do not have comparable evidence-based foundations, and this should be concerning enough to drive investments in the science of teaching and learning. In doing so and while leading their tertiary education systems into the post-crisis world, policy makers and practitioners alike will need to focus their efforts on the most vulnerable students and ensure that teaching and learning solutions, technological set-up, infrastructure investments and funding modalities are geared towards keeping these students engaged and connected and support their learning process and outcomes (AIU 2020; World Bank 2020).

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New Economic Crisis: Challenges to Recovery

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Ms. Rakhi Ranjith²

Abstract

Economic crisis is a common phenomenon we come across due to known reasons like business cycle, war, natural calamities and so on. Currently whole economy is facing a new economic crisis due to lock down to control the pandemic of corona virus which is specifically named as COVID -19. Since November 2019, started from China the virus causing ill health and spreading all over the world has become a challenge to the medical science. Having no medicine discovered to control the pandemic made people to worry more. However, it has been immediately discovered that maintaining social distance is the best measure to control its spreading 'Lock down' policy was adopted in many countries which affected human activities both socially and economically. Advanced market economy affected from all the sides – production, distribution and consumption. Both Supply side and demand side collapse resulted in deteriorating anticipated growth rate. One side Virus controlling measures on the other side controlling economic collapse have become a major challenge to the governance and policy makers. Impacts of such measures are varying from economy to economy, and across different sectors within the economy. The main purpose of this paper is to discuss various dimensions of new economic crisis and to find out a possible way to recover.

Keywords: New Economic Crisis, COVID -19, Social Distance.

Introduction

From the beginning of 2020, the world has changed dramatically because of a rare disaster, a corona virus pandemic, which resulted in a tragically large number of human lives being lost. As countries implement necessary quarantines and social distancing practices to contain the pandemic, the world has been put in a Great Lockdown. The magnitude and speed of collapse in activity that has followed is unlike anything experienced earlier in our lifetimes.

This is a rare crisis, and there is substantial uncertainty about its impact on people's lives and livelihoods. A lot depends on the epidemiology of the

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virus, the effectiveness of containment measures, and the development of therapeutics and vaccines, all of which can't be predicted right now. But many countries of the world now face multiple crises - a health crisis, a financial crisis, or economic crisis in several ways. Policymakers are providing support to households, firms, and financial markets, and, while this is crucial for a strong recovery. However, there is considerable uncertainty about what the economic landscape will look like when we emerge from this health crisis and lockdown.

Under the assumption that the pandemic and required containment peaks in the second quarter of 2020 for most countries in the world, and recedes in the second half of this year, in the month of April it was (*World Economic Outlook*) projected that global growth in 2020 will fall to -3 percent. This is a downgrade of 6.3 percentage points from what was projected in January 2020. This is a major revision over a very short period. This indicates the Great Lockdown lead to the worst recession. It was hoped that, assuming the pandemic fades in the second half of 2020 and that policy actions taken around the world are effective in preventing widespread firm bankruptcies, extended unemployment, and system-wide financial strains, global growth in 2021 to rebound to 5.8 percent. This hope on recovery in 2021 is only partial as the level of economic activity is projected to remain below the level that had projected for 2021, before the virus hit. It is estimated that cumulative loss to global GDP over 2020 and 2021 from the pandemic crisis could be around 9 trillion dollars, greater than the economies of Japan and Germany, combined.

This is a totally a global crisis as no country is exempted from the crisis. Countries reliant on tourism, travel, hospitality, and entertainment for their growth are experiencing large disruptions.

Emerging market and developing economies face additional challenges with unprecedented reversals in capital flows as global risk appetite wanes, and currency pressures, while coping with weaker health systems, and more limited fiscal space to provide support. Moreover, several economies entered this crisis in a vulnerable state with sluggish growth and high debt levels and other economic problems.

**Table-1: World Economic Outlook Growth Projections
(Real GDP, Annual Percent Change)**

Countries	2019	Projections	
		2020	2021
World output	2.9	-3.0	5.8
United State	2.3	-5.9	4.7
Euro area	1.2	-7.5	4.7
Germany	0.6	-7.0	5.2
France	1.3	-7.2	4.5
Italy	0.3	-9.1	4.8
Spain	2.0	-8.0	4.3
Japan	0.7	-5.2	3.0
Canada	1.6	-6.2	4.2
China	6.1	1.2	9.2
India	4.2	1.9	7.4
Russia	1.3	-5.5	3.5
Brazil	1.1	-5.3	2.9

Source: IMF World Economic Outlook, April 2020

For the first time since the Great Depression of 1929, both advanced economies and emerging market and developing economies are in recession. For this year, growth in advanced economies is projected at -6.1 percent. Emerging market and developing economies with normal growth levels well above advanced economies are also projected to have negative growth rates of -1.0 percent in 2020, and -2.2 percent. Income per capita is projected to decline for over 170 countries. Both advanced economies and emerging market and developing economies are expected to partially recover in 2021. It is clear that Covid-19 have severely impact on growth across countries.

This is a baseline scenario but, given the extreme uncertainty around the duration and intensity of the health crisis, the predictions are exploring alternative, more adverse scenarios. The pandemic may not recede in the second half of this year, leading to longer durations of containment, worsening financial conditions, and further breakdowns of global supply chains. If so, global GDP would decline even further with an additional 3.0 percent in 2020 if the pandemic is more protracted in 2020, and if the pandemic continues into 2021, it may fall next year by an additional 8.0 percent compared to the baseline scenario.

Asian Economies

Asia's economic growth in the first quarter of 2020 was better than projected in the April (World Economic Outlook) partly owing to early

stabilization of the virus in some projections for 2020 have been revised down for most of the countries in the region due to weaker global conditions and more protracted containment measures in several emerging economies.

Asia is heavily dependent on global supply chains hence cannot grow while the whole world is suffering. In the absence of a second wave of infection and with unprecedented policy stimulus to support the recovery, growth in Asia is projected to rebound strongly to 6.6 percent in 2021. But even with this fast recovery in economic activity, output losses due to COVID-19 are likely to persist. It is projected that Asia's economic output in 2022 to be about 5.0 percent lower compared with the level predicted before the crisis; and this gap will be much larger if we exclude China, where economic activity has already started to rebound.

Indian Economy

Until February 2020, India was relatively less affected by COVID-19 than other countries. After the World Health Organization declared it as a pandemic, the Indian government imposed several restrictions¹ and subsequently announced a nationwide lockdown on March 24 that's scheduled to end on May 3. The total number of confirmed cases in India has reached 29,451. This aggregate number is still low on a per capita basis given India's substantial population. While there may be concerns that the case number is underestimated due to the low per capita testing level in India (around 492 tests per million people), the percentage of positive results (infections/tests) remains low at 4.4 percent, despite the testing of mostly higher-risk cases. The lockdown seems to be working as the five-day compounded daily growth rate in infections has slowed to 7.0 percent (27th April 2020) from 18.0 percent (March 31). In terms of geography, the infections are quite concentrated: On April 21, there were 61 districts out of total 717 districts in India that had more than 50 cases.

However, during this period because of lock down, Indian economy had great hit and few sectors stopped functioning have no scope to restart. According to the International Monetary Fund, India will be the large economy worst hit by the Covid-19 pandemic. The IMF now says that Indian GDP in the ongoing financial year, which began in March 2020, will contract by 4.5 percent. Just a few weeks ago, it had been predicting 2.0 percent growth for the year.

The IMF's projection is by and large in line with estimates from investment

banks and other international organizations. India's economy has not contracted since 1979. A slowdown of this magnitude will have enormous human consequences. By some estimates, the loss of three months' income would push nearly half of the country's population below the poverty line, reversing all the gains made since the economy was liberalized in the early 1990s. The government's finances are strained. Tax revenues are set to crash and India's hitherto relatively stable debt-to-GDP ratio may spike up toward 90.0 percent. Controlling the spread of the pandemic will take state resources, leaving little for the welfare measures that will be essential in coming months.

Figures released by national statisticians at the end of May explain what went wrong. Even before the pandemic properly hit India, in the financial year ending in March, GDP only grew at 4.2 percent. The sequence of quarterly GDP growth numbers leading up to that point tells a clear story: 7.0 percent growth shrunk to 6.2 percent, then to 5.6 percent, 5.7 percent, 4.4 percent and finally 3.1 percent in the quarter that ended with the lockdown.

The main reason behind this slowdown is a lack of investment. Investment shrank by almost 3.0 percent over the year. Until then, India hadn't seen investment shrink for almost two decades, according to World Bank data. (It grew about 10% in 2018-19.) And this shrinkage began in April 2019 well before the pandemic which means that, in India the virus struck an economy with pre-existing conditions.

The investment crisis and India's large debt pile have the same cause. According to official statistics, government spending increased by 12.0 percent last year, more than twice the growth rate of private consumption. Government spending was similarly higher than the other components of GDP in the previous year as well. As a consequence, the government last year again, before the pandemic properly hit had a fiscal deficit 4.6 percent higher than the one it inherited six years ago. And most analysts believe any recovery will now take two years or so, rather than a couple of months.

India's industrial production contracted 34.7 percent in May 2020, slower than the pace in April, computations based on official government data showed. The figure reflected the gradual resumption of activity as the

nationwide lockdown imposed on March 25, 2020 to contain the spread of Covid-19 began to be eased in May 2020.

The ministry of statistics and programme implementation did not release the headline number for the change in factory output for the second month in a row, citing paucity of data. Revised data for April showed a higher contraction of 57.6 percent from the 55.5 percent calculated earlier. Due to preventive measures and announcement of nationwide lockdown by the government to contain spread of Covid-19 pandemic, majority of the industrial sector establishments were not operating from end of March 2020 onwards.

Policy Maker's Response

In response to the economic impact of the lockdown, March saw the government announce a stimulus program worth approximately US\$23 billion, or around 0.8 percent of GDP, which provides food and income security to low-income households. The package was distributed through cash transfers, employment support, credit support, and food support. While these are critical initial moves to support the economy, we believe policymakers need to take bolder steps to address this unprecedented economic threat. The size of the current stimulus package is inadequate to effectively counter the estimated loss of output, which is approximately 6.0 percent to 8.0 percent of GDP. "While a valuable debate about whether India has the fiscal room to afford a substantial stimulus is taking place, it's important to note that the size of India's support program is by far the lowest, as a percentage of GDP, among the top 10 global economies."

We think that more measures will be announced in the coming weeks, as the exit strategy from the lockdown is formulated. This will be vitally important: Without adequate countermeasures, a substantial loss of output may create a second-order impact in consumption patterns and amplify the cyclical pressures that were already visible in the economy even before the lockdown. It is believed that policymakers can find a way in such unprecedented times by adopting unconventional policies. If policymakers make it abundantly clear that unconventional policies will be time- and event-specific, and would be unwound once its objectives are achieved, we think financial macro stability won't be affected. On the brighter side, investors could also start focusing on whether economic growth can return

in the medium term should a targeted fiscal package be able to contain the immediate downside.

Providing adequate liquidity

The Reserve Bank of India (RBI) has also initiated provide adequate liquidity to counter a sudden stop in economic activity, which would negatively affect firms' revenues and cash flows. Recent actions include:

- On March 27, the RBI reduced the policy rate by 75 basis points (bps) to 4.4 percent. To boost liquidity, the RBI unveiled total liquidity support of Rs 3.75 trillion (roughly US\$50 billion or 1.7 percent of GDP) across programs such as the targeted longer-term refinancing operations (TLTRO).
- The RBI also ordered all lending institutions to allow a moratorium of three months to borrowers on repayment of all term loans.
- On April 17, the RBI further added to its liquidity measures by announcing another set of TLTRO measures aimed at providing liquidity to nonbanks. To encourage the transmission of credit, the RBI further reduced the rate that it pays to banks when they place surplus liquidity with the RBI.

We think these measures will stabilize market functioning and ease financial conditions. Once the government decides on the final fiscal package, we'd expect more steps from the RBI, including how to manage the bond supply.

Recovery with Different Landscape

While administrative lockdown is necessary to avert a public health crisis, it'll come at a significant economic cost as it has disrupted activity in most sectors. Under the current lockdown assumptions, it is expected that an output loss of 6.0 percent to 8.0 percent of annual GDP and a higher fiscal deficit as tax collection should be lower. It is believed that the economic recovery will be gradual because a certain amount of social distancing will continue over the medium term to avoid another wave of infection. In turn, this will cause an uneven recovery across different sectors. Businesses that depend on the gathering of people, such as retail, hospitality, tourism, cinemas, exhibitions, and construction sites, may see ongoing restrictions and weaker activity. On the other hand, sectors that cater to social distancing, including personal mobility, packaged foods, telecom, and home improvement, automation, white goods, and consumer electronics, are likely to recover faster.

Existing Cyclical Slowdown of the Informal Economy

Despite the favourable long-term backdrop for Indian equities, the economy faced specific cyclical challenges even before the COVID-19 pandemic:

- Government reforms have bolstered the formal sector over the past few years; however, income levels in the informal areas have suffered as a result.
- Credit growth among nonbanking financial companies has steadily declined due to a freeze in the wholesale money market during most of 2019. This has affected overall credit growth, particularly in the informal sector.

The ongoing lockdown in India will amplify these existing cyclical challenges. Unless the economy is supported by adequate stimulus measures from the government, the sudden stop in economic activity will affect income and savings.

Complementary fiscal and monetary policies

Before COVID-19, the government and the RBI had already started to address the cyclical challenges. The government focused on longer-term structural policies to encourage investment and job creation, while the RBI offered support with monetary policies to cut rates and push out liquidity to the real economy.

Fiscal measures that focus on the long term:

- A reduction of corporate tax rates on new investments to incentivize capital formation and attract foreign investment.
- The removal of the dividend distribution tax to encourage private sector investment.
- A simplified personal income regime with reduced rates a move that's in line with the streamlining of the tax code.
- Expansion of the PM-KISAN scheme, which directly transfers money to farmers in a targeted way.
- Higher spending on long-term initiatives, such as rural roads, irrigation, warehousing, and transportation, to improve the productivity of the economy.

Supportive Monetary Measures

Operation Twist: In mid-December 2019, the RBI announced a simultaneous purchase of long-term bonds and sale of short-term government bonds under its open market operations program. This is a tool that closely resembles Operation Twist that was used by the U.S. Federal Reserve from late 2011 to the end of 2012 to manage the yield curve, a policy that effectively brought down long-term rates.

Long-term repo operation: At its policy meeting in February, the RBI announced the long-term repurchase of one-year and three-year bonds, a program that amounted to INR 1 trillion (0.5% of GDP) to keep short-term rates aligned with the recently cut policy rate. Coupled with Operation Twist, these policy initiatives should not only lower rates but also inject more liquidity out to the real economy.

Targeted Credit Easing: Despite higher liquidity and rate cuts by the RBI, credit transmission has remained a persistent issue over the past few quarters in both quantum and the pricing of credit. Against a policy-rate reduction of 135 bps (until February 2020), the weighted average lending rate of banks on fresh rupee loans had declined by only 69bps. To ease this situation, the RBI lowered reserve requirements for auto loans, lending to micro, small, and medium enterprises, and allowed banks some flexibility, delaying classification of commercial real estate loans by one year where the projects were deferred due to reasons beyond the control of developers.

The situation should gradually improve, but some unconventional measures are necessary due to COVID-19. Despite these two short-term challenges, we retain our long-term view on India. Indeed, we have detailed in our past commentary that our constructive Indian equity outlook is founded on the structural reforms that the current administration undertook in its first term. These measures laid the foundation for a formalization-led growth. It is also argued that with these fundamental building blocks in place, the re-elected Indian government has a unique opportunity to revitalize economic growth through:

Recycle: Funding government spending needs through the privatization of state-owned enterprise assets.

Rebuild: Aggregating savings by providing tax cuts to the private sector and households.

Reinvest: Providing incentives for manufacturing firms to reinvest such savings to substitute imports and increase the country's global market share of exports.

At the same time, some elements of these may face delayed implementation due to COVID-19, such as recycling (the privatization of state-owned enterprises). In our view, policymakers will need to adopt innovative solutions to bridge the gap, which we believe they will find through increased government spending and other policy measures. "Our estimates suggest that each US\$10 drop in crude oil prices helps the country's current account balance by roughly US\$13 billion." Indian policymakers are in a relatively good position to accomplish this due to the country's ample foreign exchange reserves and the low level of short-term foreign debt, which lends to a robust capital account. In addition, the country's inflation outlook remains benign, and while the fiscal situation could deteriorate, the recent sharp fall in crude prices could turn the current account deficit to a surplus. Perhaps, the sharp correction in crude oil prices should remain a key positive catalyst for markets, as India is a large importer of crude oil. India will benefit from a lower import bill and improved current account balance. Our estimates suggest that each US\$10 drop in crude oil prices helps the country's current account balance by roughly US\$13 billion. This translates into higher domestic savings and provides room for the RBI to remain accommodative, as a US\$40 fall in oil prices could result in approximately US\$50 billion of total savings.

Conclusion

World economy is in new crisis. It is new because not like others. The case is with much uncertain, more risk. Governments have a challenge of maintaining balance between virus pandemic and economic stability. This situation is due to market failure, science failure and suddenly erupted without any time for any preparation to face the worst conditions. Governments have to join together to find vaccine to control the virus and health is the priority of public expenditure.

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Women During COVID-19 Pandemic: Some Suggestive Measures

Dr. Atul Pratap Singh

Abstract

In India, pandemic condition due to COVID-19 has already completed three quarters of the year 2020. However, it is not a matter of celebration at all. This paper is an attempt to explore the situation of women during COVID-19. It speaks about the grim scenario of domestic violence against women during lockdown period. The paper examines that the safety of women and girls during the course of time has been seriously threatened and an adverse effect of lockdown on women's access to essential services was witnessed. An attempt is also made to offer some policy recommendations that can be implemented during pandemic condition and in its aftermath.

Key Words: Women Employment, Domestic Violence, Safety of Women and Girls, Threats to the Safety, Effects of Lockdown

Introduction

Gender equality is central to the realization of Sustainable Development Goals. Gender equality, leading to increased work opportunities, enhanced capacities for livelihood developments, enhanced social protection and overall increasing voice may enable women to participate equally in productive employment, contributing to women's development leading to economic growth of the nation. No nation can afford development without considering women who constitute about half of the stock of human resources. Thus, engendering growth has been internationally recognized instrument of development by incorporating gender perspective and concerns at all levels and stages of development planning, policy, programmes and delivery mechanisms. The development issues related to women in a large country like India will not only be inappropriate but sometimes even misleading. Women specific and women related legislations have been enacted to safeguard the rights and interest of women, besides protecting against discrimination, violence, and atrocities and also to prevent socially undesirable practices. In past, government of India has undertaken a large number of schemes aimed at the socio-economic development of women under various Five Year Plans.

Policy approaches to women and development in India have changed over the years of planned development. However, the shift from 'welfare' to an

'empowerment' approach has remained more in the realm of the rhetoric. The approach to the Twelfth Plan also exhibits insufficient awareness of the specific problems of women, their unpaid labour and their distinctive economic contribution to the nation's economy. Thus, the major shift through this initiative was to move the engendering of public policy into the macroeconomic space. The policy approach underlying both the Eleventh and Twelfth plans expects to promote economic growth through creating opportunities for the entrepreneurial class by liberalizing domestic and global markets. Empowerment of women is a socio-political ideal, encompassing notions of dignity and equality, envisioned in relation to the wider framework of women's rights. It is a process of gaining control over self, over resources and over existing societal perceptions and attitudes and would be achieved only when an improvement in the 'condition' of women is accompanied by an advancement in their 'position' by enlarging the economic, social and political freedoms and choices available to them. Women continue to face discrimination in terms of their socio-economic empowerment. This manifests itself in both the increasing violence against women as well as increasing feminization of poverty. Women have limited access to and control over resources. Lack of ownership of land limits their access to credit. The Government has introduced a number of flagship programmes to enhance employment and income opportunities for poor people with special targets for women.

On March 25, 2020, India entered into the first phase of the nationwide lockdown followed by a series of unlocks till date to prevent the transmission of COVID-19 pandemic. The adverse effects of COVID-19 has been very hard to women and girls those who are already experiencing gender & caste-based 'social distancing' and lack of access to essential services, such as - water, sanitation facilities, education and health care etc. The burden is perhaps the heaviest on women in general, single women and widows, sanitation workers, domestic workers, sex workers, daily wage earners, the homeless, the incarcerated, disabled people, women and girls in urban informal settlements. In fact, it is a manifestation of power relations as women are much more likely to be the victims because of their existing vulnerability, insecurity, and social conditioning to accept discrimination in silence.

Women Employment

Women have been traditionally underestimated, under-valued and subject to gender based discriminated in terms of disparities in wages, access to and control over resources, lack of infrastructural support and, above all, non-recognition of unpaid care work. This lockdown and a series of unlocks has added much quantum to it. It is also true that their employment activity is governed by ideological and gender considerations. But, with the increase in urbanisation and industrialisation, women employment has also gradually increased over the period. As we know that informal sector is generally a larger source of employment for women in the developing world. The International Labour Organization (ILO) and NSSO Report, 2013 estimates that in India, almost 94% of total working women are engaged in the informal sector, of which about 20% work in the urban centers^{1,2&3}; and nearly 50% of these women workers are sole supporters of their families (NSSO Report, 2013). But, most of these women workers lack proper training. They have very few options to avail gainful jobs. As a result, women workers engaged in informal sector are poor, uneducated, weak and helpless. Estimates from the National Domestic Workers Movement suggest that the number of domestic workers in India range from official estimates of 4.2 million to unofficial estimates of more than 50 million.⁴ A study by Papola (1981: 92) shows that the urban labour market discriminates against women much more than the rural labour market. Though, the lockdown might have been necessary, the impacts on the lives of female workers in the informal sector have been disturbing.

There are an estimated 1.5 million to 4 million waste pickers in India, who pick up, clean, sort and segregate recyclable waste and sell it further up the value chain (Dandapani, 2017). They deal with 62 million tons of waste generated annually and recover 56 percent of India's recyclable waste (Bhaduri, 2018). The sector, growing at a fast pace, closely deals with solid, sewage, hazardous, wet, medical or even electronic waste and subsequently faces serious occupational hazards but yet provides huge environmental and public\ health benefits. It is to be noted that most waste pickers belong to the social and economic deprived caste and are already on the margins of existence. Many of the workers are very poor, with pregnant women, old parents and small children in their families. The women waste-pickers majorly sort and segregate the waste collected by men but their hard-labour intensive work remains as unpaid and unrecognized family labour (Indo

Global Social Service Society, 2020). Due to the COVID- 19 pandemic, informal waste-pickers are playing a crucial role in fight the pandemic as they are at the frontline of managing waste and are extremely vulnerable to contracting the virus. States have taken initiatives for BPL families, daily wage labourers, construction workers and street vendors. But no state has mentioned waste pickers in this regard. No State has recognized or issued any circular regarding the waste pickers' livelihood and this is keeping them away from the livelihood benefits As per data available from International Labour Organization, there are over five crore domestic workers in India, most of them are women. Nearly 90 percent of domestic workers in India are women. They are engaged in tasks such as cooking, washing, and cleaning, which are traditionally seen as women's work and considered unproductive in nature. In India, the stigma linked to domestic work is heightened by the caste system, since tasks such as cleaning and sweeping are associated with the people belonging to the 'so-called' low castes. There are widespread reports of domestic workers in India being underpaid, unregulated, overworked and abused by their employers (Indo- Global Social Service Society, 2020). Many domestic worker unions reports that the majority of employers have not made payment for the duration of lockdown. When domestic workers ask for wages for the lockdown period, they are plainly denied and ask to leave the job. Even after the lockdown, many domestic maid servants were not allowed to join their work in fear of the virus infection. States like Andhra Pradesh, Arunachal Pradesh, Bihar, Rajasthan, Tamil Nadu and Telangana took an initiative to provide benefits to them having legal documents like BPL and PAN cards. Several states have announced this benefit for registered street vendors and construction workers but domestic workers are absent from such initiatives. Meghalaya Government has announced that employers to refrain from eviction of domestic workers during lockdown. Violation will result in penal action. This kind of assurance is a good start for the protection of domestic workers' livelihood.

Grim Scenario of Domestic Violence

India has witnessed an unprecedented spike in the reporting of intimate partner violence in the lockdown situation. The National Commission for Women (NCW) registered an increase of at least 2.5 times in domestic violence complaints during the nationwide lockdown, according to official

data (The Hindu, June 15, 2020). Between March 25 and May 31, the NCW received 1,477 complaints of domestic violence. Nearly 727 of these complaints were received on its WhatsApp Helpline (+91-7217735372) set up in April to ensure women, who couldn't access e-mails or send complaints by post, could receive help (The Hindu, June 15, 2020). According to a rapid study of Martha Farrel Foundation, New Delhi, many woman workers have reported being physically beaten for violating lockdown rules and on several occasions when they were refused entry into villages.³ Even, during informal conversation with frontline health workers, it has also been reported that they were harassment by landlords and neighbours who suspect them of carrying the Corona virus. In addition, women with no access to digital or online services find themselves helpless in filing formal complaints. Additionally, with the under-resourced and over-worked police department, it is difficult for survivors of violence to file complaints and expect urgent action which is quite obvious actually. Violence against women and girls is increasing globally as the COVID-19 pandemic combines with economic and social stresses and measures to restrict contact and movement. Crowded homes, substance abuse, limited access to services and reduced peer support are exacerbating these conditions (UN, 2020).

Threats to the Safety of Women and Girls

The typical patriarchal gender roles at home that were dismantled may have been reinstated while people are in the crisis management-mode. It was witnessed that a returning migrant woman being sexually abused in an isolation ward in a hospital in Gaya by three men who posed as doctors (she died after three days).⁶ Safety of women in isolation wards, shelter homes and quarantine centers is of concern. Violence against women and girls may be considered as 'silent epidemic' during the Corona outbreak. Young girls are in a fear that this crisis will reverse the progress that they have made in equalizing gender relations at home and in public spaces. Working at great personal risk, frontline health workers have reported multiple accounts of obstruction while performing their duties. The situation is severe for the women who are currently out of work and dependent on family members for their survival. The situation is also horrible for female domestic workers who are often the sole earning members of their families. The feeling of insecurity while walking long stretches due to unavailability of public

transport services during lockdown was reported by domestic workers as mentioned by Martha Farrell Foundation.⁷ Sexual harassment of women at workplace has taken on new forms and expressions as the workplace boundaries have been redefined in the new work-from-home situation.

Gender Implications for Health

Health vulnerabilities are especially related to disease exposure in the short-term. There is a larger share of women in the health sector, and as home and family caregivers, which makes them more exposed to contagion. Occupational sex-segregation might also bring different levels of exposure. The shift in resources towards addressing the public health emergency can entail disruptions to key health services for women and girls, such as reproductive and sexual health services. There is for instance evidence of increases in both teenage pregnancy among out-of-school girls and maternal mortality due to lack of critical resources in similar crises. Pregnant women can be particularly vulnerable in this context (World Bank, 2020). Social and gender norms will play a role in educational investment decisions. Intra-household allocation of resources for home schooling and/or at the community-level might be redirected to boys over girls. These dynamics need to be considered in efforts aimed at offering home-schooling, and in related social messaging. Targeted measures for the most vulnerable girls (i.e. with no access to ICTs) will also be necessary. The disruption of services with school closures can lead to an increase in the burden of care-related tasks - likely impacting girls more than boys in many contexts. This will affect their ability to stay engaged in education in the longer term (World Bank, 2020). During the 2014 Ebola outbreak in Nigeria, nurses, traditional birth attendants, and cleaners/laundry workers in health facilities (most of whom were female) were not provided with the same amount of protective gear given to (male) doctors and other high-ranking hospital officials (Fawole et al., 2016). Women are also vulnerable in more informal parts of the health workforce, such as home health care, aids or community health workers. Indeed, and as part of the response to the COVID-19 crisis, some countries are mobilizing large unpaid community health care forces. Health pandemics can make it more difficult for women and girls to receive treatment and health services. This is compounded by multiple or intersecting inequalities, such as ethnicity, socioeconomic status, disability, age, race, geographic location and sexual orientation, among others which influences access and decision-making to critical

health services and information about COVID-19. Globally, women make up 70 percent of the health workforce and are more likely to be front-line health workers, especially nurses, midwives and community health workers (WHO, 2019). They are also the majority of health facility service-staff – such as cleaners, laundry, catering – and as such they are more likely to be exposed to the virus. In some areas, women have less access to personal protective equipment or correctly sized equipment. Despite these numbers, women are often not reflected in national or global decision-making on the response to COVID-19 (UN, 2020).

Women's Access to Essential Services

The impact of the COVID-19, especially on especially on women and girls will be more prominently visible after it is lifted absolutely as we are still in a lockdown situation. There has been a severe lack of focus on women's sexual and reproductive health services. This means that maternal, pre-natal and post-natal services have been severely affected in our country that registers an average of 50,000 births a day. Due to shut down of most of the hospitals and lack of public transport services, pregnant women were unable to go to hospitals for regular check-ups. During the Ebola outbreak in 2014, maternal health clinics across West Africa were closed for the same purpose, resulting in a 70% increase in maternal mortality rate in the region. Due to the economic crisis within families, nutritional needs of women and girls in families are being neglected. Lack of basic facilities of hygiene (including menstrual hygiene) and sanitation at the isolation centers will put women at risk who are housed in these spaces. Access to government-sponsored relief and entitlements for women such as - old age and widow pensions, direct emergency cash transfers to bank accounts, dry ration collection is especially challenging for women as it requires travelling out of their homes. Not only this, in rural areas, 37.03 percent of the bank accounts are held by female population while in Semi-Urban, Urban and Metropolitan areas, the percentage is around 34% (Ministry of Statistics and Programme Implementation, 2019). So, what is the reality of direct emergency cash transfers, one can understand. The COVID-19 pandemic poses devastating risks for women and girls in fragile and conflict-affected contexts. Disruptions to critical health, humanitarian and development programmes can have life and death consequences where health systems may already be overwhelmed or largely non-existent. More than 50 per cent

of all maternal deaths occur from complications in pregnancy and childbirth in countries affected by fragility, further impacts on the health sector are likely to drive this number up even further. In settings across the conflict landscape, women – be they displaced, refugee, rural, poor or otherwise marginalized – face isolation, the concerted spread of misinformation and a lack of access to critical technologies (United Nations, 2020).

Some Key Observations

Based on the informal interactions with all concerned such as - women themselves, their family members, neighbours, representatives of NGOs, a few Corona warriors, administrative personnel, policemen, etc.; the author has prepared a brief account of facts in the form of observational points, which are as follows:

1. The situation in high density urban slums or informal settlements is vastly different from that in rural areas.
2. Household dynamics are changing, informal workers, women farmers and small business owners are threatened with a loss of livelihood.
3. Women's sudden lack of resources and mobility restrictions changes power dynamics in the house, decreasing women's decision making role while increasing their vulnerability to abuse.
4. A cursory survey of the Policy Task Forces at the District, State and National levels reveals a lack of women in the leadership of COVID Crisis Management.
5. Lockdown measures and restrictions on mobility are having an uneven impact on women.
6. The paucity of authentic data on the same is a glaring gap that threatens to disregard the experiences of women.
7. Being at the frontline while taking care of family and the sick persons makes them vulnerable and at greater risk for contracting the corona virus.
8. With the pandemic, the focus has shifted from sexual and reproductive rights and health to COVID management.

9. Change in 'self-perception' like - loss of dignity due to inhumane condition in quarantine was also reflected.

Policy Recommendations

The COVID crisis is a multi-dimensional in nature. There is a lot of work to be done in upcoming months, especially during unlock situation and after it is lifted absolutely. Keeping in view the best interests of the women and society as well, the recommendations have been formulated so that future strategies may be developed. The author has taken into consideration his visits to various places, informal interactions with women, interaction with other stakeholders, including neighbors, Govt. officials, doctors & other professionals, representatives of NGOs and observation made as per his own assessment. The following recommendations have been offered:

Measures to be adopted during COVID-19

1. First of all, being in academics, we must encourage a gender focus in all COVID-19 based research studies.
2. We must adopt a gender sensitive approach and all the advisories for COVID-19 measures should be gender sensitive and must include protection of women and girls from violence as an essential service.
3. Increased availability and delivery of healthcare services, proper medical supplies, and medication for women must be ensured during this crisis.
4. It is essential to contend with the issues of alcoholism.
5. There is a need to ensure gender disaggregated information of the economic and social impacts within households, among returning migrants, the homeless, the informal workers, among front line defenders of the health crisis.
6. Local Governance institutions (urban and village panchayat), women's groups, students and youth leaders must be enabled to ensure the safety of women.
7. Many women workers in the villages are dependent on economic activity which has stopped. Ward Panchayats, and Gram Panchayat (GP) leadership must ensure food and shelter for all in the coming period. GPs have to make use of whatever is available

locally and have to come up with innovative & thoughtful ideas in this regard.

8. The leadership of women in self-help groups, girls, and health workers must be recognized, promoted and nurtured and they must also be capacitated to address issues of safety and violence with empathy and compassion.
9. The protective framework should enable safe accommodation, health insurance, safe transport and home care assistance for frontline health workers.
10. Strengthening the structure and equipment for frontline health workers is imperative and more attention needs to be paid towards their protection and safety as 70% of them are women.
11. In response to this Covid-19 pandemic and the subsequent Lockdown, a Mega 'Atmnirbhar' Package of Rs. 20 lakh crore was announced by our hon'ble Prime Minister. It includes additional allocation to MGNREGA, new reforms in agriculture & allied sectors, PM Garib Yojana, One-Nation-One Ration Card, credit facility to small vendors etc. Women must be a priority in this regard.

Post-COVID-19 Measures

In the post-COVID phase, some special measures for women and girls must be adopted to prevent them in a long-term manner:

1. We must keep in mind that women's entry into the labour market is an important route to their development and empowerment.
2. Therefore, wages and income of women informal workers, women farmers, self-help groups and small businesses owned by women must be protected.
3. There is a need to ensure that economic investment in the post-lockdown is focused on those sectors where women work heavily. But, it requires research.
4. Panchayats need to be at the center of future social and economic development planning. This can only be effective, when the

Panchayats take responsibility for activities other than just rural development.

5. The pandemic is teaching a larger lesson which is that PRIs need to be strengthened and enabled to take action even after the pandemic. The economic emergency will continue as there has been a loss of livelihood for a large number of people, especially migrant women workers.
6. Civil society organizations (CSOs) need to intervene in many parts of the country for capacity & confidence building and motivation at the Panchayat and Municipality level to enable them to use the financial resources provided by the State and Central governments to face this pandemic.
7. Social capital at the local level needs to be nurtured and at this time, there is a need to look at options that are locally rooted, locally workable and locally feasible in the economic, health and social field.

The shocking effects of the COVID-19 outbreak have been felt across the world. The degree of damage that the lockdown has had on women's lives is quite difficult to estimate. In addition, the impacts of the lockdown, quarantine period and a series of unlocks till date also pose challenges to those women who work from home as they experienced doubled edged burden.

End Notes

¹<http://www.ipeidr.com/vol4/106-M00051.pdf>

²https://shodhganga.inflibnet.ac.in/bitstream/10603/225415/13/13_chapteriii%20unorganized%20sector%20women%20workers%20problems.pdf

³https://www.ilo.org/wcmsp5/groups/public/---dgreports/dcomm/documents/publication/wcms_626831.pdf

⁴<http://ndwm.org/domestic-workers/>

⁵<http://www.marthafarrellfoundation.org/blog/domestic-worker-ruhima-bibi-reports-from-burdwan-about-her-covid-challenges/>

⁶<https://www.indiatimes.com/news/india/migrant-woman-dies-of-excessive-bleeding-after-allegedly-being-raped-in-isolation-ward-in-bihar-510562.html>

⁷<http://www.marthafarrellfoundation.org/blog/domestic-worker-ruhima-bibi-reports-from-burdwan-about-her-covid-challenges/>

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The Learning Journey- A Frontline COVID Warrior **Ms. Seema Singh**

I have been working with Disaster Management Department, Government of Bihar since 2016 to provide support in implementation of Disaster Risk Reduction (DRR) activities identified in the Bihar DRR Roadmap (2015-2030) in key sectors. My journey over last four years with Disaster Management Department has given an insight of diverse aspects of disaster handling. A recent crisis of COVID19 pandemic is lifetime experience for me at professional as well as personal level, it was just after an emergency meeting wherein I was also a part, Disaster Management Department, and Government of Bihar was activated as a frontline COVID warrior.

Disaster risks in Bihar emanate from the interplay of multiple contributing factors. The state is prone to natural hazards including floods, earthquakes, drought, cyclonic storms, fire, hailstorms, lightning, heat wave, and cold wave (see maps below). The prevalence, frequency and severity of these hazards vary across the 38 districts. Out of these 38 districts, 28 districts are flood prone with major flood events occurring in 2004, 2007, 2011, 2013, 2017 and a breach-induced flooding in 2008. Areas typically not experiencing floods hitherto in the state have also started experiencing occasional floods especially in areas lying in southern Bihar. A unique paradox is witnessed in Bihar wherein flood and drought events occur in the same year (2013) and sometimes in the same district. Though districts lying on the south of Ganges are considered drought prone, of late the incidence of drought has even spread to North Bihar as evidenced from drought being declared in 26 districts in 2009, all 38 districts in 2010 and 33 districts in 2013.

Year 2015 emerged as a landmark year for ongoing efforts towards disaster risk reduction. The 3rd World Conference on Disaster Risk Reduction (3RD WCDRR) was held in March, 2015 in Sendai, Japan. The conference was attended by representatives from 187 countries who deliberated on the post-2015 agenda for disaster risk reduction and adopted the Sendai Framework for Disaster Risk Reduction (SFDRR)ⁱ. Building upon the experiences of implementing the Hyogo Framework for Action (2005), the International Strategy for Disaster Reduction (1999), the Yokohama Strategy for a Safer World (1994), and the International Framework for Action for the

International Decade for Natural Disaster Reduction (1989), the SFDRR is a comprehensive 15 year (2015-30) framework with 7 global targets and 4 priority areas.

Present situation of COVID19 pandemic poses a major challenge to manage the transit of huge number of migrants who have been coming in from various parts of the country. This daunting task was carried out in a mission mode and was successfully executed on ground by officials with timely and decisive actions and effective use of technology. The whole process of management of migrants was being monitored in real time keeping in mind the risks of spread of pandemic. Fortunately, I am part of the team which is managing the State Emergency Operation Center, GoB (The war room) to mitigate the risk of spread of CORONA infection. It was an enriching experience while carrying out close coordination with Ministry of Railways and respective States for effective management for flow of migrant's laborers and Students who are travelling through special trains. The whole team worked round the clock in close co-ordinations of State Govt. and the district Administrations relentlessly.

It is worth mentioning here that approximate 3 million migrants have moved in till 30th May 2020. Disaster Management Department, Government of Bihar did a meticulous planning and well-coordinated execution. They formed a core team of efficient administrative officials and strategized the plan of action. Our main focus was on monitoring of migrants travelers, we mapped out each and every migrants traveler using our in house developed online portal and GPS tracking through a mobile app GARUDA Chakshu. All migrants were kept in 14 days' quarantine at block level, places have been made reasonably comfortable. They have been provided healthy food, facility to Yoga Sessions and regular health check-up. Now the Government has leveraged this situation as an opportunity to resettle them and build employment in the state. They are planning to create some employment locally for the labourers. Already skill mapping is going on through the online data base available with us, data was also shared with policy makers to provide further benefits to the eligible migrants labourers. Bihar became the first state to launch DBT support to strand outside the state.

On 22 March 2020 GoB announced a state-wide lockdown until March 31. There was a mandatory nationwide lockdown imposed under the Disaster

Management Act, 2005 for containing the spread of the disease. After the subsequent extension of lockdown in four phases altogether, the lockdown was incrementally relaxed followed by unlocking (barring containment zones) from June 1, 2020. As per the Act, while the NDMA is the nodal body for coordinating disaster management, and lays down policies, plans and guidelines for the management of disasters, the state, district and local level authorities are responsible for on overall management of emergencies including COVID-19 pandemic. In the **chequered** hazard context of Bihar, with a wide range of natural and manmade disasters, including floods, droughts, earthquakes, fires, heat waves, cold waves and road accidents, all have had myriad effects, emerging at different moments and with different degrees of severity. Being the third most populous state in India, with an estimated population of over 120 million people, administrative challenges in dealing with an unprecedented situation like the COVID-19 pandemic were huge. The overall management was strengthened through close administrative and political coordination, by the State Government with the Central Government, other departments within State Governments, Disaster Management Authorities within the state and other stakeholders. Effective engagement with representative structures at the field level including village panchayats and community based institutions helped in the ground-level implementation of the decisions taken. Additionally, prior experiences of managing various other disasters mainly flooding, year after year, served as a steady base for quick decision making by the government. Further, as early as 2015, Bihar had taken key steps towards institutionalizing Disaster Risk Reduction (DRR) through its Bihar Disaster Risk Reduction Roadmap (2015- 2030) that set out pathways for the GoB for initiatives to build a disaster-resilient Bihar. Government departments were mandated to implement development programmes from a disaster lens, integrating DRR aspects in their sectoral work. In the last few years, they have made substantial progress in this direction. Based on the trends and developments of the global COVID-19 pandemic, the Disaster Management Department (DMD) of the GoB laid out the preparedness actions and key response activities to be undertaken. Migrant workers stranded in other parts of the country started returning home. Many of them tested positive for corona virus when they were in quarantine in the respective quarantine centres of the state. To tackle the outbreak of coronavirus in an effective and structured manner, the Ministry of Health and Family Welfare has classified the country's districts in three different zones; Red, Orange, and Green, based on the severity of outbreak in those areas.

Today we are in the throes of a global pandemic, with no clear end in sight as yet. Our time, energy and resources seem fixated on health and safety in these turbulent, tumultuous times. But the human spirit is a marvelous thing; we have fought calamities, survived holocausts and triumphed over immeasurable odds, time and again. And this too we will overcome, if not today, then surely tomorrow. But what then? Are we ready for a future beyond COVID-19? The pandemic that has changed the way the world is, will also affect all of humanity. More affected will be those who live at the sidelines, dependent on their daily earnings to live a life of security and dignity. Of these, it is the migrants who may be even more damaged as the economy slips and probably suffers an unprecedented downfall. And they are the ones who would need the maximum help, they comprised of a whopping 38 percent of the total people returning home.

Aware of this possible scenario, the Bihar government has begun to utilize this period to train the migrants and develop their skill sets to enhance their wage-earning capabilities in a post-pandemic world. In today's often changing scenario, it is this fast learning and adaptability that will help them get back on their feet faster and ensure that the effects of this ongoing disruption are minimized as far as possible. The first step in this direction was to know the professions and skill sets possessed by the migrants who had returned to their home state. At the BQC, these details were collected by the official in charge and assimilated in the COVID Bihar portal. This skill profiling helped the government understand the needs of the returnee migrants better, and prepare them for the road ahead. Given that nearly 65 percent of the returnee migrants were working on construction sites, it was decided to upskill them into similar skill areas. So, training in toilet construction began in earnest at these camps. This transformation and new skills acquired can benefit the worker for a post-pandemic period, even as they hone their existing skill sets. And this process to hire these home returned migrants by the government has already done. As a frontline warrior and senior professional I had to shoulder a load of responsibilities while leading from front at the helm of the affairs. Having gone through all this I cannot forget that I have my 14 years old son at home along with his father and my elder son who was in other part of country and all I could do for them is that I distanced myself from them for their safety and focused on my work, which, at this juncture was more crucial for me and I had to take call between choosing to stay at home or be part of the battle, being from an Army family I chose to fight the battle along with my team and still fighting dauntlessly. My family always encourages me and support me to discharge my duties towards our nation.

Fisheries Sector Based Livelihood Opportunities as a Strategy to Overcome the Impacts of COVID 19 Pandemic

Ms. S. Sai Tejaswini

Abstract

Fisheries sector contributes to food security of the country and also overall development of the economy, exports, employment etc. Further, this sector plays a significant role in elimination of hunger, promoting health, and reducing poverty by providing food and Nutritional security to the vast majority of our population. India is the 3rd largest producer of fish after China and Indonesia and 2nd largest in aquaculture in the world next only to China. Moreover, it is home to more than 10% of the global fish diversity. Novel Coronavirus COVID 19 has impacted all sectors and fisheries sector no exception. The pandemic has given a health and economic shock not only to our country but also to the entire World. Due to lock down, restrictions on travel, disrupted supply chain, poor inland marketing and export to other countries etc the fisheries sector was affected to a greater extent. This sector in our country already had suffered due to floods, cyclones and to an extent due to monsoon fishing ban. The COVID hit the sector immediately after floods and cyclone when fishermen were eagerly waiting for going to fishing and come with bumper harvest. There are many potential activities like integrated fish farming technologies, cage culture, fish culture in water re-circulatory systems etc., which can act as implementable solution to overcome the impacts of COVID 19. Diversification is need of the hour for sustainability of other sub sectors like inland and brackish water fisheries also.

Keywords: COVID Integrated fish farming, Cage Culture, Brackish Water Fisheries

Introduction

'Fisheries' is one of the crucial sectors of our Nation's economy, which contributes to food, economy, exports and employment. This sector is contributing in elimination of hunger, promoting health, and reducing poverty by providing food and Nutritional security to the vast majority of our population. India is the 3rd largest producer of fish after China and

Indonesia and 2nd largest in aquaculture in the world next only to China. Moreover, it is home to more than 10% of the global fish diversity. But, compared to any other section of our population, the socio-economic condition especially literacy, health and earnings of the fisher folk is pitiable and backwardness has been the hall mark of this community, far lower than their agriculture counterparts. Aquaculture is an important revenue-oriented activity in the path of fulfilling the nation's vision of "Blue economy" in days to come. PMMSY aims at enhancing fish production to 220 lakh metric tons by 2024-25 from the present 137.58 lakh metric tons (2018-19), increasing fisheries export earnings to Rs.1 lakh crore by 2024-25, doubling of incomes of fishers & fish farmers, reducing post-harvest losses from 20-25% to about 10% and generation of additional 55 lakhs direct & indirect gainful employment opportunities in fisheries sector and allied activities (GOI 2020).

Novel Corona virus COVID 19 has impacted all sectors and fisheries sector no exception. The pandemic has given a health and economic shock not only to our country but also to the entire World. Due to lock down, restrictions on travel, poor marketing including export to other countries etc has affected the fisheries sector to a great extent. This sector in our country already had suffered due to floods, cyclones and to an extent due to monsoon fishing ban. The COVID hit the sector immediately after monsoon ban when fishermen were eagerly waiting for going to fishing and come with bumper harvest.

It is a fact that this sector is underutilised and Central and State governments do take lot of initiatives for promoting employment opportunities. Blue Revolution, the *Neel Kranti Mission* as well as Pradhan Mantri Matsya Sampada Yojana (PMMSY) are few examples where the vision is to achieve economic prosperity of the country and the fishers & fish farmers as well as contribute towards food and nutritional security through full potential utilization of water resources for fisheries development in a sustainable manner, keeping in view the bio-security and environmental concerns especially after COVID 19. The need of the hour is to create employment opportunities and livelihood.

Impact of COVID on Fisheries Livelihoods

The COVID 19 had impacted the development of the fisheries sector in many ways.

- Fish and fishery products are one of the most traded food products in the country. Their supply got disrupted and this resulted in sales and income of fishermen
- Lockdown in the fishing harbour and fish landing centres impacted negatively on the livelihood on not only the fishermen but also all associated with it. Micro Small and Medium Enterprises (MSME) units selling ice, water, food items etc were shut down in the harbour. During lockdown the fisherfolk could not venture into the sea.
- The culture activities were affected as March to June was peak season for culture. Non availability of seeds and other inputs, migration of farm labour and closure of fish markets resulted in loss of income to fish and prawn farmers.
- The consumers' preference and demand fell and had severe impact on income of the fishermen and fish farmers in the country.
- The restrictions on travel shut down processing and export units had resulted in poor sales of fish and negatively impacted on the income of fisher-folk.
- Ancillary units like local fish market, transporters, primary processing centres, and net and engine repair centres fuel merchants, engine service stations etc were shut down putting many unemployed.
- Execution on developmental programmes of both Central and State governments were delayed

The COVID 19 pandemic had impacted the supply chain and this had resulted in loss of income to fishermen and fish farmers. There is a need to create awareness among the stake holders on the solution to this issue so that the sector can jump back to normal at the earliest. The fisheries sector is underutilised sector and pose many new opportunities to the fishermen as alternate opportunities to cope with the loss/ impact due to COVID 19. The following are few of them.

The Possible Solutions

Inland Fisheries

Small farmers traditionally depend on rain-fed agriculture for their livelihood. Farmers have been affected by flood, cyclone and due to COVID to a great extent. To increase livelihood options, especially after COVID 19 situations, small farmers can explore fish culture in small ponds as available

option in common water bodies, in many places, leased out by Gram Sabha and Gram Panchayat level. More over after migration of labourers, there is shortage of labour and we need to use modern technologies like digitising and digitalising farming activities through Internet of Things (IoT) during post COVID situations. New models need to be developed. An innovative project "Building Adaptive Capacities of Small Inland Fishers for Climate Resilience and Livelihood Security" is being implemented in Madhya Pradesh under Adaptation Fund Board (NABARD 2020), for addressing the vulnerabilities, by making the inland fishery sector adaptive to variability, through enhancing water retaining capacity of fish tanks, temperature regulation, fish species diversification, developing institutional linkages, and promoting evidence based climate resilience building practices. The adaptive strategies aim at preventing risk (e.g. modification of pond design for longer water retention); transferring risk (e.g. weather based insurance that absorbs losses from climate change) and by terminating risk (e.g. changing fish species or by introducing alternative technological options by evolving appropriate fish-nursery systems). The expected outcomes are climate-resilient pond designs, institutional arrangements between farmers and traditional fishermen and insurance schemes which will provide farmers with options for adapting more effectively with climatic variability and also develop and field test the adaptive strategies to create models that could be replicated and up scaled through government policies and programmes to combat the losses created due to COVID.

Integrated Fish Farming with agriculture, Horticulture and animal husbandry is yet another viable opportunity for increasing farmers income. Integrated fish farming with livestock & horticulture has shown high potential for adoption due to the higher efficiency of resource utilisation and also low risk due to crop diversification. As the system involves recycling of wastes or by-products of one farming system as the input to the other systems the cost of production remains rather low. Fish-cum-pig farming is one of the most effective integrated farming systems in the North Eastern areas due to the preference of pork as a source of animal protein. Production level of 2-3 tonnes/ha/year is achieved from a pig farming unit of 30-40 animals. Duck-cum-fish culture, poultry-cum-fish culture are also proven technologies with an assured production level of 3-4 tonnes / ha per year. These practices help solving the competition among various sectors for water and add value to the farmer through supplementary income. Here

“waste to wealth concept” really works in management of common resources. These systems are effectively tried in the rural households of Orissa and some tribal belts of Gujarat also with fairly good success rates acting as adaptive measures. This is another option to address post COVID situations.

Marine and Brackish Water Areas

To assist the coastal farmers with alternate livelihood opportunities, a project “Promotion of Integrated-farming system of Kaipad and Pokkali in Coastal wet lands” is being implemented in Kerala under NAFCC- National Adaptation Fund for Climate Change (NABARD 2020), for developing viable models for paddy cum fish/prawn farming. This will also address climate change issue of increasing atmospheric temperature across Kerala by 2°C by 2050 and sea level is estimated to rise by 1 m inundating 169 km coastal region surrounding Cochin. The paddy production in the state is projected to drop by 6 percent with each degree rise in temperature. The model will promote integrated farming system of Pokkali and Kaipad where saline tolerant paddy is cultivated along with integration of fishery as an opportunity to upscale climate resilient farming practice, ensure food security, and promote livelihood opportunities (NABARD 2020). The models could be easily replicated during post COVID.

Another Project Conservation and Management of Coastal Resources as a Potential Adaptation Strategy for Sea Level Rise is being implemented under AFB -Adaptation Fund Board (NABARD 2020) for addressing the vulnerabilities and empowering coastal communities against climate change through demonstration of Integrated mangrove- fish farming systems in Andhra Pradesh. The rehabilitated mangroves would serve as cyclone shelters besides increasing the population of edible fish & crabs mangrove cover, fodder for livestock, biodiversity, alternate livelihoods for people thereby giving a boost to local incomes. The aquaculture ponds are modified in such a way to provide about 40 percent of the area for raising mangrove plantation and 60 percent of the water area for fish cultivation. The native multiple mangrove species are grown to avoid ingress of sea water, coastline stabilization, and livelihood protection. This is also another option to help fisherfolk with employment opportunity post COVID 19.

Cage culture is one more area where the common water resources are better managed and will create adaptive attitude among fishermen. Many cages

were damaged due to floods and cyclones. They need to be rebuilt. Cage is an enclosed space to rear fish/prawn in water that maintains free exchange of water with the surrounding water body. The cages are generally enclosed on all sides, except an opening at the top for feeding and handling the stock. Cage culture both in sea and brackish water areas not only increase fish production through environmentally sustainable and socially inclusive means but also provide additional income and improved standard of living for one of the weakest sections of our society.

Suggestions

- A study needs to be conducted to quantify the loss of income due to COVID 19 in fisheries sector in our country
- Awareness needs to be created among the fishermen and fish & prawn farmers to explore the new livelihood opportunities
- Suitable subsidy assistance and adequate and timely credit facility should be extended to the farmers
- Special compensation packages need to be evolved to ancillary industries which are mostly by small and poor farmers
- Good infrastructure support need to be created both for forward and backward linkages. The immediate need is clean and hygienic fish markets.
- Start-ups to be encouraged to address basic problems in the sector
- Toll free number help line may be created and tie up can be arranged with Agricultural Universities/ KVKs etc to register the training needs of farmers/entrepreneurs.

Conclusion

One of the major challenges of rural economy of our country has been to develop gainful and productive rural employment opportunities to a large rural populace. It is the fact that rural employment and income generating activity-based livelihoods is on decline in agriculture sector it is timely to promote new sectors like fisheries sector during post COVID 19 with a focus on poor farmers. There is a need for awareness creation and capacity building at all levels, to implement all these alternate livelihood opportunities and regain confidence and cope up with loss made during COVID 19 pandemic in fisheries sector. 'Fisheries' is one of the promising sectors of Indian economy. Government of India has come out with many new initiatives like Blue Revolution Mission, PMMSY (Pradhan Mantri

Matsya Sampada Yojana) with subsidy assistance and FIDF (Fisheries and aquaculture Infrastructure Development Fund) to develop infrastructure to the sector in a big way. Various projects explained in this paper, are expected to yield results in finding suitable adaptive models in fisheries sector which can be alternative opportunities to combat the impacts created by COVID 19. Whenever calamity of pandemic hit agriculture sector we need to motivate the farmers to take up alternate livelihood opportunities which are available in ample number in sectors like fisheries. Central and State Governments should come out with suitable support to promote and encourage the suffering farmers. Convergence of government programmes, leveraging Corporate Social Responsibility (CSR) resources, skill developments, rural start-ups etc will certainly bring holistic development of our rural areas.

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Role of Edu-warriors in Higher Education Wellness during COVID 19: An Analysis

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Abstract

COVID 19 has become Pandemic of Mass Distraction (PMD) that thrown the higher education out of gear worldwide. Fortunately, the powerful constituent of Corona Warriors - the scientific community - has invented the vaccine that may restore the societal health equilibrium in the immediate near future. In this hindsight, shedding the infection-fear from mind-space of Edu-warriors for resurrection of higher education is much sought after to cater to the needs of society inter alia the corporate sector. This paper makes an impressionistic assessment of changing role expectations of Edu-warriors - institutional leadership, the faculty members, student and parent community, and the society at large - in recouping time lost for 'quality edu-service delivery' during PMD. It is argued that Edu-warriors - can be noted a team disconnected from normalcy and yet asked to achieve the main goal with hands tied - exhibited right calibre to meet the mutual role demands of different stakeholders: institutional leadership, teachers, students, parents, funders, employer community, the State and society at large.

Key words: Edu-Warriors, Higher Education Wellness, COVID -19

Introduction

These days, when the term 'Vidyadaana' turned outmoded and 'Vidya' can be secured at a price, ensuring quality education receives significance. For instance, the "FICCI Vision 2030 for Higher Education in India" outlines Higher Education Infrastructure that would create high quality, yet equitable and affordable Indian Higher Education System. Educational Service quality can be ensured when: one, the educational administrators (the management, the university and the government) show institutional leadership for funding and infrastructure development; two, the faculty members (teachers) are fine-tuning themselves exhibit scholarship in

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teaching and research; three, above two are partnering to meet the challenges of changing times by reframing technology-enabled instructional strategies (curriculum and pedagogy) in reaching the students; and four, the student community that exhibit 'yearn to learn' against odds to become industry ready. Unfortunately, the corona virus – the Pandemic of Mass Distraction (PMD) has affected the wellness of the higher education stakeholders – institutional leadership, the faculty members, student community, parents, funders, employers and the society at large. They are Edu-warriors in the sense that the Edu-team members are disconnected from their normalcy and are asked to achieve the main goal with their hands tied.

This paper makes an impressionistic assessment of changing role expectations of Edu-warriors - institutional leadership, the faculty members, student community and the society at large – in recouping time lost for 'quality service delivery' during PMD. It is argued that Edu-warriors exhibit right calibre to meet the mutual role demands of different stakeholders: institutional leadership, teachers, students, parents, funders, employer community, the State and society at large.

The paper begins with a sketch of changing educational scenario and concept of wellness in the context of COVID 19 -the PMD. Thereafter, it moves on to understand the role of Edu-warriors in Higher Education Wellness Post COVID 19. The third section briefly explains the wellness mantra for post Covid-19 period, followed by conclusion.

Changing Educational Scenario

According to UNESCO's Report of the International Commission on Education for the Twenty-first Century, education must be organised around four fundamental types of learning: the four pillars of knowledge - *learning to know* i.e. acquiring the instruments of understanding; *learning to do*, so as to be able to act creatively in one's environment; *learning to live together*, so as to participate and cooperate with other people in all human activities; and *learning to be*, an essential progression which proceeds from the previous three (Delors, 1996). Formal education covering – primary, secondary and tertiary or higher education - has traditionally been focused mainly, if not exclusively, on learning to know and to a lesser degree on learning to do. Learning to live together has become an essential part of the socialisation process of formal education during the PMD days. Moreover,

the strategy to reduce the 'screen time' of younger generation in the coming days may be the tough one the educationists need to sort out.

India has a well-sanctified educational tradition i.e., Gurukula. For centuries founding educational institutions is the prime privilege of philanthropists to satisfy their 'self-actualisation' needs (in Maslow's terms). They have the 'spirituality' push rather than pull of 'lucre'. For many of them, creation of workable 'surplus' itself is taboo; leave alone making sizeable 'profits.' However, the Covid 19 – the PMD turned the innocuous Latin saying "*Nemo dat quod non habet*" (One cannot give what one doesn't possess) a hard reality as their cash flow estimates went tailspin. At this juncture, for better sense-making and value judgment it is necessary to have an idea of wellness that is needed for different stakeholders for all time space in India.

Concept of Wellness

These days 'Wellness' is a topic of intellectual studies world over. Wellness is an active process of becoming aware of and making choices toward a healthy and fulfilling life. Whatever it may be the definition of wellness may be an inherently personal one for every individual of any age, nationality or gender (Baier, 1999).

Hatfield and Hatfield (1992) state that wellness can be defined as a "conscious and deliberate process by which people are actively involved in enhancing their overall well-being - intellectual, physical, social, emotional, occupational, spiritual." This definition supports a proactive, rather than reactive approach to wellness, and involves a philosophy of self-care and self-respect that nurtures its ongoing process (Baier, 1999).

"...a state of complete physical, mental, and social well-being, and not merely the absence of disease or infirmity." - The World Health Organization.

"a conscious, self-directed and evolving process of achieving full potential." - The National Wellness Institute of USA.



Poulin (2001) had focused on the traditional 4-quadrant Medicine Wheel recognizing physical, emotional, mental and spiritual well being as being important components to integrate with mindfulness. Soloway (2006) expanded upon the Medicine Wheel's teachings and created a 7-quadrant wheel that integrates traditional knowledge from Yogic traditions. The wellness wheel thus integrated physical, social, emotional, ecological, vocational, mental and spiritual aspects of well-being (see above figure 1). Soloway coined the term "Mindfulness-Based Wellness-Education and the program was first piloted in the winter of 2006. It is interesting to note that this program goes beyond Wallace and Shapiro's (2006) recent focus on the contribution of Buddhist thought to understanding and fostering mental well-being.

Under this definitional analysis, one can note that the chief characteristics of wellness are expressed through the 'five life tasks' of spirituality, self-regulation, work, love and friendship. These life tasks dynamically interact with the life forces of family, community, religion, education, government, media, and business/industry. Wellness is not a static endpoint; rather, wellness fluctuates and varies around defined upper and lower limits. These limits set the range of normal variability within which there is constant dynamic fluctuation (Baier, 1999). A short description of Gallup Hathway wellness wheel has seven dimensions is as follows:

- Vocational (Occupational/purpose) wellness is about enjoying one's occupational endeavours and appreciating contributions. This dimension of wellness defines the purpose and encourages personal satisfaction and enrichment in one's life through work.
- Social wellness helps one to perform social roles effectively and comfortably, and create a support network. This dimension of wellness allows one not only develop encouraging relationships with peers, but

also intimate relationships with romantic partners.

- Emotional wellness relates to understanding one's feelings and coping effectively with stress. It is important to pay attention to self-care, relaxation, stress reduction and the development of inner resources so you can learn and grow from experiences.
- Physical (Resourceful/Financial) wellness relates to maintaining a healthy body and seeking care when needed. Physical health is attained through exercise, eating well, getting enough sleep and paying attention to the signs of illness and getting help when needed.
- Environmental (Ecological) wellness encourages you to respect the delicate balance between the environment and yourself. Respect for other living things in our environment is just as necessary as respect for the physical environment itself.
- Intellectual (Mental) wellness involves having an open mind when you encounter new ideas and continuing to expand your knowledge. It encourages active participation in scholastic, cultural and community activities.
- Spiritual wellness allows one to develop a set of values that help that person to seek meaning and purpose. Spirituality can be represented in many ways, for example, through relaxation or religion. But being spiritually well means knowing which resources to use to cope with issues that come up in everyday life.

Within this framework, ground reality of human wellness can be checked: whether community members are: **Thriving** (Wellness strong and consistent), **Struggling** (Wellness moderate and inconsistent) and **Suffering** (Wellness low and inconsistent) in five areas:

- **Vocational/purpose** (liking what one does each day and being motivated to achieve one's goals),
- **Social** (having supportive relationships and love in one's life),
- **Financial** (managing your economic life to reduce stress and increase security),
- **Physical** (having good health and enough energy to get things done daily), and
- **Community** (liking where one lives, feeling safe, and having pride in one's community).

Unfortunately, during these Corona times, the global community, covering all higher educational stakeholders, suffered to a large measure and is still **suffering** on all five counts.

Role of Edu-Warriors in Higher Education Wellness Post- COVID 19

Given the above setting, it is necessary to note the stakeholders' struggle during PMD and their endeavours to regain the higher education sector equilibrium: **Institutions:** Liberalised new world-order has changed educational scenario from cosmopolitan cities down to hamlets. Higher education sector, being no exception, provides a rich tapestry of institutions – the universities - State funded as well as private-owned; affiliated institutions and autonomous; grant-in-aided or private funded; city-centric to rural-based and so on. Both horizontal and vertical growth of physical infrastructure has given birth to multi-storied buildings of educational empires. Educational sector became the battle field of entrepreneurs (doing something new) for securing a share of the education market pie. Of course, industrial entrepreneurs dabbled into educational sector as a part of community social responsibility (CSR). Good Samaritans in certain spaces, no doubt, enriched their campuses with AC rooms, LCD facility, smart boards, centres of e-learning, gizmos and related gadgetry. Online classes conducted thru different platforms like Microsoft Team or CISCO Zoom and others helped the needy students to keep abreast of lessons online. Lectures on Demand (LOD) facility or access through YouTube was introduced wherein students can refer back their lessons during their free time. The push for use of internet technology to its brim for augmenting the social capital (that suffered most during PMD) received accolades world over. As mentioned earlier, 'economic-surplus' generation may remain as a dream. And focus of many institutions for the PMD days may be to have simple break-even and survival on bracing the onslaught of bad-press of mass-media.

The Faculty Members: Unfortunately, dichotomy persists here: when public-funded teachers are decently paid (fixed by civil service rules), the faculty members in self-financing educational institutions e.g., management schools and colleges faced severe cash crunch during PMD days. In the process, when economic wellness tumbled, all other components of wellness too went topsy-turvy. Fortunately, those who are strong in both hard and soft skills s/he acquired super specialization in a chosen branch of knowledge managed to deliver the contents even on online which they were not familiar with. Corona times opened a window for many of them to work even work from home – WFH.

Students: Most of the students – existing and newly enrolled - as rational human persons, joined the institutions of higher learning with a mental projection that they may secure a best corporate placement offer when they signoff a terminal semester. The blackout days decreased the GDP progress, in turn, the human resource requirement of organised sector. In the classroom learning process too suffered in the bargain. Most of them are still off campus including the newly enrolled, and during the preceding months they were asked to stuff enough for their brain than muscle. The denial of *tete-a-tete* with their faculty members and chit-chatting with classmates created an uneasy state of mind. However, with the advent of broadband internet that can be accessed thru even smart-phone, they secured knowledge at finger tips, attended online classes, faced on-line exams and kept abreast of happening elsewhere. Of course, many of them experienced high degree of psychological pressure in and out of screen classrooms.

Parent Community: Parents have a Hobson 's choice – when educational institutions were asked to shut down temporarily during mid-March 2020 and their wards were asked to pack off to native places. Their priority is 'being negative from Corona' rather than 'positive in academics'. Securing a sustainable bandwidth for their wards became a challenging task for many hailing from rural and remote areas, when online teaching started to cover up the syllabus. Parent community concurred that 'edu-service quality' is negative, yet they believed in the philosophy - 'first let us cross the river and rest under the shade of trees.'

Employer Community and Funders: Though Indian corporate world – popularly IndiaInc – frightened at the total shutdown measure of the State to deter the infection rate, it clutched on to the acronym WFH - work from home. In the industry circles, thinking is gaining ground that WFH will become a new normal and outworkers of gig economy will increase manifold. In the context of Funders of higher education, the ripple effect of PMD can also be expected in an increase of default cases of repayment of edu-loan scheme, that is a powerful policy instrument in removing the entry-barrier to professional and post-graduate education.

Wellness Mantra for post COVID-19 Period

Even when the thumb rule is applied, all the stakeholders of higher education are suffering during PMD days. Fortunately, the world scientific

community shown its maturity in developing a vaccine to arrest the onslaught of PMD. Apart from the provision of vaccine, it is necessary to have a pragmatic and durable public health standard operating procedure (SOP) that ensures wellness of all stakeholders of higher education. Here are some pragmatic steps that can be taken to ensure wellness of all stakeholders:

- The educational institutions shall disseminate information, build awareness, provide health education, and support health-promoting activities that focus on skill development and lifestyle behaviour change for staff members, students and ministerial staff.
- Faculty Members and the Staff shall have access to facilities that meet employee wellness needs and interests. The staff wellness programmes shall be integrated into institutional structure and culture.
- Social and physical environments shall be safe and supportive, supported by management's expectations of healthy behaviours and implementation of policies that promote health and safety and reduce the risk of disease.
- Staff wellness programs shall be linked to related programs such as employee assistance programs, emergency care, and programs that help employees balance work and family life. The institutions shall conduct an evaluation to inform the improvement of the staff wellness program's effectiveness and efficiency.

Conclusion

Lord Macaulay introduced the modern college education in which landed gentry had privileged entry into the portals of colleges mainly based in cities. His police State had a very small measure of welfare content and hence both the ruralites and the less-privileged had limited access. Mandate was clear: English education must be for culturing the Babus (*read, ICS*) to beef up revenue collection and for rolling out the clerks meant for civil and accounting services. Those who were strong in hard skills – technical/subject skills that were imparted in classrooms – secured high percentages in degree-qualifying exams, sailed smoothly into the civil service and served or still serving till their superannuation. Largely these mandarins enjoy STD benefits from State exchequer. The present-day development machinery consisting of faceless, tongue-stitched, file-filling and paper-minded bureaucracy without requisite 'people skills' reminds us the Macaulay's legacy. Ironically, even after several decades of independence, Macaulay's schema still remains under the university

controlled higher education system, of course, with occasional cutting and pruning, throwing a blind eye on whatever is happening in labour market. These days, when the state is receding from the lives of people even from the provision of quality education, edu-entrepreneurs have a role to play. During this trying time of corona virus, the civil society expects a lot from them in developing healthy, democratic and egalitarian global community. PMD has opened a new window to rededicate all stakeholders to regain the original state of wellness and tread a new path during the post COVID days.

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An Evaluation of Customers' Knowledge, Attitude and Perception Towards Pradhan Mantri Bharathiya Jan Aushadhi Pariyojana

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Abstract

Indian healthcare sector is at a crossroad, on one hand there are emerging opportunities for growth and on the other hand, there are challenges in ensuring consistently uniform facilities to all. Wide gaps exist in the enforcement, monitoring and evaluation, resulting in a weak public health system. This is partly due to poor financing for public health, lack of leadership and commitment of public health functionaries and lack of community involvement. Revival of public health regulation through concerted efforts by the government is possible through updating and implementation of public health laws. "Jan Aushadhi" is the novel project launched by Government of India in the year 2008 for the noble cause – Quality Medicines at Affordable Prices for all. By applying mixed research approach, present study is designed to evaluate customers' knowledge, attitude and perception towards Janaushadhi in Dakshina Kannada and Udupi districts. Respondents and /or family members who are consuming Jan Aushadhi products agree to continue their usage which indicates that there are no side effects of medicines. Availability of cheaper alternative medicines facilitated the consumers to reduce the cost of medical expenses. Since majority of the respondents had limited or no source of income during the pandemic COVID-19, the Janaushadhi medical stores played a major role in maintaining health at a minimum cost.

Key words: Healthcare, Knowledge, Attitude, Perception, Family Income.

Introduction:

Healthcare is a growing industry in India and is valued at nearly \$40 billion. The private sector accounts for more than 80 percent of the total healthcare spending, which is mostly out-of-pocket. Increasing population, longer life-expectancy, decline in infant mortality, more disposable income and therefore, ability to afford private healthcare facilities, and Government's

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emphasis on eradicating diseases have triggered this growth. Indian healthcare sector is at a crossroad, on one hand there are emerging opportunities for growth and on the other hand, there are challenges in ensuring consistently uniform facilities to all. Important issues that the health systems must confront are lack of financial and material resources, health workforce issues and the stewardship challenge of implementing pro-equity health policies in a pluralistic environment.

A good system of regulation is fundamental to successful public health outcomes. Wide gaps exist in the enforcement, monitoring and evaluation, resulting in a weak public health system. This is partly due to poor financing for public health, lack of leadership and commitment of public health functionaries and lack of community involvement. Revival of public health regulation through concerted efforts by the government is possible through updating and implementation of public health laws, consulting stakeholders and increasing public awareness of existing laws and their enforcement procedures.

It is a well-known fact that branded medicines are sold at significantly higher price in India. Given the widespread poverty across the country, making available reasonably priced quality medicine in the market would be benefit for everyone, especially poor and the disadvantaged. This has been always a major concern for Government of India. "Pradhan Mantri Bharathiya Janaushadhi Pariyojana" is a noble project launched by Government of India in the year 2008 for the noble cause- Quality medicine at affordable price for all. The Pariyojana was undertaken through sale of affordable generic medicines through exclusive outlet namely "Pradhan Mantri Bharathiya Janaushadhi Kendra" in various district of the country. The first "Pradhan Mantri Bharathiya Janaushadhi Kendra" was opened on 25th November 2008 at Amritsar in Punjab. Initially, it was supposed that Pradhan Mantri Bharathiya Janaushadhi Pariyojana would be implemented during 11th five-year plan period starting from 2008-2009, with the target of at least one Pradhan Mantri Bharathiya Janaushadhi Kendra in each of the 630 districts of the country, and further to be extended to sub-divisional levels as well as major towns and village centers by 2011. It was envisaged that the scheme would run on a self-sustaining business model, and not to be depending on government subsidies or assistance beyond the initial support.

"Jan Aushadhi" is the novel project launched by Government of India in the year 2008 for the noble cause – Quality Medicines at Affordable Prices for All. The campaign was undertaken through sale of generic medicines through exclusive outlets namely "Jan Aushadhi Medical Store" in various districts of the country. The first "Jan Aushadhi Medical Store" was opened on 25 November 2008 at Amritsar in Punjab. In September 2015, the 'Jan Aushadhi Scheme' was revamped as 'Pradhan Mantri Jan Aushadhi Yojana' (PMJAY). In November 2016, to give further impetus to the scheme, it was again renamed as "Pradhan Mantri Bharathiya Janaushadhi Pariyojana" (PMBJP). The branded (Generic) medicines are sold at significantly higher prices than their unbranded generic equivalents, though are identical in the therapeutic value. Given the widespread poverty across the country, making available reasonably priced quality generic medicines in the market would benefit everyone. Kendra's helped to save Rs 1668 crore to the citizens of country. The Minister of State for Road Transport and Highways, Shipping and Chemicals and Fertilizers, Mansukh L. Mandaviya has informed the Rajya Sabha that as on 31 December 2018, 4677 'Pradhan Mantri Bharathiya Jan Aushadhi Pariyojana' (PMBJP) Kendra's are functional in 35 States/UTs of the country.

The unbranded generic medicines worth Rs 417 crores (MRP) have been sold through PMBJP Kendra's from inception of the scheme till the end of December 2018. This sale is roughly equivalent to sale of Rs 2085 crores of the branded medicines. Thus, PMBJP has resulted in the saving of approximately Rs 1668 crores to the citizens of country. PMBJP was launched by the Department of Pharmaceuticals, Ministry of Chemicals and Fertilizers, Government of India with an objective of making available quality generic medicines at affordable prices to all. Under this scheme, unbranded generic medicines of good quality are made available through outlets called PMBJP Kendra's. In order to ensure quality of medicines sold through PMBJP Kendra's, the medicines are procured only from WHO-GMP certified manufacturers, the Minister stated. The product basket of the scheme covers more than 800 medicines and 154 surgical & consumables covering all 23 major therapeutic groups such as Anti-infective, Anti-diabetics, Cardiovascular, Anti-cancers, Gastro-intestinal medicines, etc. The Maximum Retail Price (MRP) of a medicine sold through PMBJP outlets is fixed in such a way that it is at least 50% below the average MRP of corresponding top three brands of that medicine. The Minister stated that in some cases, the MRP is fixed at such a low rate that it is 90% below the

MRP of corresponding branded medicines. Thus, quality generic medicines are made available to people of the country at a much cheaper rate against the prevalent market rate of branded medicines.

Review of Literature

Increased health-care expenses remain a major concern worldwide, especially in underdeveloped and developing countries where majority of the people are unable to meet them and India is no exception. The WHO survey performed in the year 2011 documented that 3.2 per cent of Indians live below poverty line and lack of the health insurance further compounds to the above situation. According to one of the estimates (Sadiq S, Khajuria V, Khajuria K, 2013), per cent of Indian people spend their 10-20 per cent of total income has health expenses and adds up to their financial difficulties. The rising health-care expenses remain a serious concern for the health-care system worldwide. As reported by the WHO, in many developing countries out-of-pocket expenses may go up to as high as 80 per cent of total health-care expenditures. The cost incurred on medicine is one of the major concerning components of that expenditure.

Since the new drug development is a lengthy and costly process. New drugs are granted patents as a reward for the breakthrough of the innovator company, which allows them a period of marketing exclusivity. Once the patent ends, other companies are permitted to manufacture and market the generic version of that innovative medicine, if they can show bioequivalence. The reason of proving bioequivalence is to show equivalence between the generic and the innovative medicine, to accomplish bridging of the preclinical and clinical testing carried out on the innovative medicine. Bioequivalence is proved if the rate and extent of absorption of generic medicine is not significantly different from that of the innovative medicine. Once generic version of the innovator medicine is launched, the price of that medicine decreases substantially, which gives greater access to the larger number of patients. The generic medicines, being bioequivalent to their innovator version, are regarded as safe, efficacious, and cost-effective.

Generic medicines are one of the hot topics of discussions and deliberations in India nowadays because of their lower prices. According to the United States Food and Drug Administration, "A generic drug is identical or bioequivalent to a brand name drug in dosage form, safety, strength, route of administration, quality, performance characteristics and intended use."

Generic drugs have been known to minimize the health-care costs. According to Cameron *et al.* study, generic drugs may reduce the costs for an individual country in the range 9%–89%. Many governments in the world are encouraging the use of generic drugs. In this regard, the “Jan Aushadhi (People's Medicine) Scheme” (JAS) was launched by the Government of India in 2008 to make low priced quality medicine available for the people through dedicated stores. However, by March 2017, there are only 1008 JAS available in the country, which are definitely not enough to meet the medicine – demands of the whole country. Therefore, it is important to know whether the current JAS are working well or not and whether the shop owners have any hurdle while running the shop. Further to add, it is suggested in Vaidya study that JAS should be assessed for functioning for time to time.

Objectives of the Study

The objective of the study is as follows:

- 1) To know the awareness about Jan Aushadhi Scheme among the general public.
- 2) To identify the determinants that affects the medicine buying decisions of consumers from Jan Aushadhi stores.
- 3) To examine the change in buying behavior of Jan Aushadhi customers.
- 4) To analyses the impact of Pradhan Mantri Bharathiya Jan Aushadhi Pariyojana on the consumer's family income.

Research Methodology

Present study applied mixed research approach. Descriptive research approach is applied to describe a population, situation, or phenomenon of the consumers of Janaushadhi. It focuses on answering the research questions framed based on the objectives. The descriptive research approach is applied to understand the description of the statement of the problem and exploratory approach is applied to explore the perception of the consumers towards the Pradhanamantri Bharathiya Janaushadhi Scheme. To assess the knowledge, attitude and perception of the consumers of Pradhanamantri Bharathiya Janaushadhi scheme, a structured questionnaire was developed which includes questions from all the dimensions to access and analyze the attitude and perceptions and to draw the conclusion. The respondents who visits regularly to buy the medicine from the Janaushadhi store are considered for the interview. Respondents

from Dakshina Kannada and Udupi districts were selected randomly. Judgmental sampling under non-probability sampling techniques is used. Where the researcher selects the units to be sampled based on their knowledge and professional judgment. The primary data collected through sample method by adopting random sampling technique. The primary data collected through structured questionnaire. The questionnaire method of data collection is best suited due to its application in collecting data at large scale. The secondary data collected from various published and unpublished sources.

Data Analysis and Interpretation

Applying statistical tools, data collected through structured questionnaire were analyzed.

Demographic Profile of the Respondents

Around 5.69 percent of the respondents from the age group of 15-24 years, about 8.24 percent of the respondents from 25-30 years of age group, nearly 40.28 percent of respondents from 31-40 years of age, about 32.7 percent of the respondents are from 41-50 years of age group and 12.79 percent of the respondents are in the age group of 51 years and above. About 68 percent of the respondents are male and around 38 percent are female. around 3.31 percent of the respondents have Lower Primary, about 4.27 percent have higher primary education. Nearly 6.64 percent respondents have high school education, around 22.28 percent respondents have pre-university education, Around 24.64 percent respondents have bachelor's degree qualification, about 20.37 percent respondents are Masters, nearly 4.7 percent respondents are Diploma / I.T.I holders and 3.79 percent respondents are Professional degree holders. Nearly 72 percent of the respondents are Above Poverty Line (APL) and around 28 percent are Below Poverty Line (BPL). About 8.53 percent of the respondents have annual income of Rs10000-50000, about 38.39 percent of the respondents have annual income between Rs 50001- Rs 100000, around 36.49 percent of the respondents have annual income of Rs100001- Rs 150000, nearly 12.80 percent of the respondents have annual income of Rs 150001- Rs 200000, around 3.79 percent of the respondents have annual income of Rs 200000 & above. Therefore, it is clear that majority of the respondents' (74.88percent) have annual income between Rs 50001- Rs 150000. Since majority of the respondents are educated, they are aware of the Janaushadhi medical store. An attempt was made to analyze the sources from which the information was gathered by the respondents about the Janaushadhi.

Table No.1: Sources of Information about Jan Aushadhi

Sources	Percentage of Respondents
Newspaper, TV, Radio	36.01
Govt. Hospital	28.43
Friends & Family	22.27
Doctors Reference	5.69
Panchayat Meeting	0
SHG Meeting	6.64
Message from Ministry of Health	0.96
Total	100

Source: Primary data

From the table 1, it is clear that 36.01 percent of the respondents gathered information from Newspaper, TV & Radio, about 28.43 percent from Govt. Hospital, around 22.27 percent respondents from Friends & Family, nearly 6.69 percent respondents from Doctors Reference, no discussions at Panchayat Meetings, about 6.64 percent respondents from SHG Meeting, around 0.96 percent respondents through the message received on their phone from Ministry of Health.

Table No. 2: Frequency of visit to the Janaushadhi Medical Store

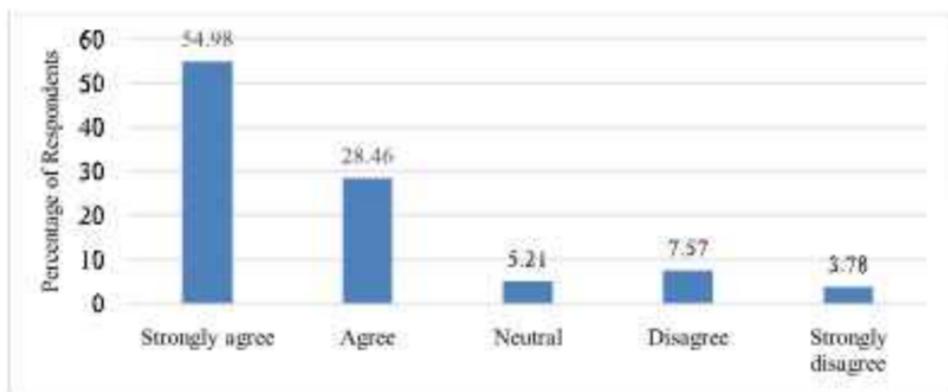
Frequency of Visit	Percentage
Once in a week	3.32
Once in fortnight	4.26
Once in a month	33.65
Whenever there is a need	58.77
Total	100

Source: Primary data

Table 2 indicates that about 3.32 percent of the respondents visit Janaushadhi medical store once in week, around 4.26 percent of the respondents visit Janaushadhi medical store once in fortnight, nearly 33.65 percent of the respondents visit Janaushadhi medical store once in a month, about 58.77 percent of the respondents visit Janaushadhi medical store whenever there is a need.

Figure 1: Respondent's continue to buy medicines from Jan Aushadhi Medical Store

Figure 1 indicates that about 54.98 percent of the respondents strongly agree, around 28.46 percent of the respondents agree, nearly 5.21 percent of the respondents are neutral, about 7.57 percent of the respondents disagree and nearly 3.78 percent of the respondents strongly disagree.



Source: - Primary Data

Table No. 3: Monthly Expenses on Medicine has Decreased Drastically Because of Jan Aushadhi Scheme.

Option	Percentage of Respondents
Strongly Agree	78.67
Agree	21.33
Neutral	--
Disagree	--
Strongly Agree	--
Total	100

Source: - Primary Data

Table 3 depicts that nearly 78.67 percent of the respondents strongly agree, about 21.33 percent of the respondents agree. Therefore, it is clear that majority of the respondents agree that monthly expenses have decreased because of Jan Aushadhi Scheme.

Findings and Implications of the study

Analysis of data and interpretation illustrates that the majority of the respondents are from the APL and are aware of the Janaushadhi program and gathered information from their friends, and family. Further they want to know about the cheaper alternatives of medicines to branded medicine. Respondents who are consuming Jan Aushadhi products agree to continue their use and indicate that there are no side effects of medicines. Availability of cheaper alternative medicines facilitated the consumers to reduce the cost of medical expenses. Since majority respondents had limited or no source of income during the pandemic COVID-19, the Janaushadhi medical stores played a major role in maintaining health with a minimum cost. Educated general public and public health workers and Asha workers (Social workers appointed on contract basis by the Government of

Karnataka) need to encourage the general public who are in the braces of below poverty line. Keep away all FMCG products from Jan Aushadhi Centre so that only medicines are more concentrated to sell.

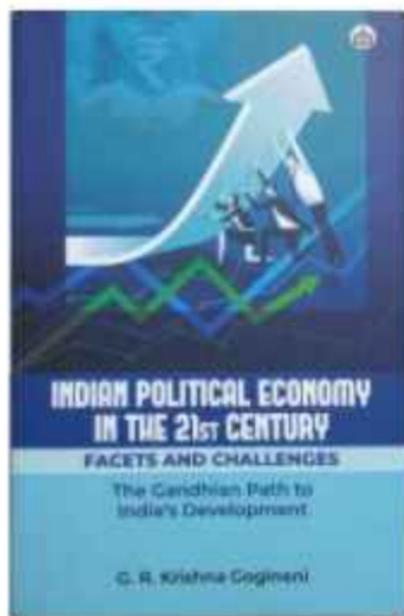
Conclusion

The research study results have demonstrated that some of the doctors are not convinced with the efficiency and promptness of the action of Jan Aushadhi generic medicines. Majority of the doctors do not prescribe generic medicine and do not make the patient aware of Jan Aushadhi scheme. Patients awareness about the Janaushadhi scheme help them to cut down their health expenditure cost.

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Indian Political Economy In the 21st Century Facets and Challenges [The Gandhian Path to India's Development]



**A Review by
Prof (Dr) Norbert Koubek**

Indian Economy and Society in the 21st Century: Facets and Challenges focuses on the Third Path Approach/ Gandhian Paradigm for development and poverty reduction. This book by Dr. G. R. Krishna is of absorbing interest. Dr. Krishna happens to be my good friend for past thirty years. More than that, he is a distinguished thinker and theoretician with strong convictions about India's development and the role of Gandhian thinking in it. Many chapters in this book are the keynote addresses meant for international and national conferences on particular topics. In fact, many of these papers were delivered in my presence (for Dr. G. R. K. and I happened to be co-speakers in those conferences) in Germany, UK, Thailand and India (at Pune, Bombay, Delhi, Mangalore and Manipal). Dr. Krishnamurthy is gifted in conceptualizing his ideas and arguments. He is an extraordinarily gifted communicator and speaker at conferences, where the participants become spellbound by his presentations. Of course, there is a strong conviction and unique honesty behind whatever he said and wrote, for he has a firm conviction in the relevance of Gandhian thinking for today's world. Dr. Krishna lived an extraordinarily simple and non-violent

life. The first part of the book deals with the vital sector of Indian economy: Agriculture and the role of women in redeeming agriculture. This part also discusses the role of SMEs and entrepreneurship in strengthening Indian economy. 8 Indian Political Economy in the 21st Century: Facets and Challenges The second part discusses on "Indian Economy and Society in transition, nay transformation". 1989 was a sort of turning point in India's development history in which P. V. N. Rao and Dr. Manmohan Singh have launched economic liberalization programme: (with deregulation, privatization and globalization policies). This was a land mark: -From 1989 to 2014, India has shown a fairly good performance. First NDA, first UPA, and second UPA governments have showed a reasonably good performance. During these 2 decades and half, Indian economy has created 150 to 200 million middle class population (about 20 crores) and lifted another 100 million (10 crore) population from below poverty line to the above. This development was quite impressive when compared to India's growth story, from 1948 to 1989. In the initial period of Indian Independence (1948-1989) Indian economy limped with 2 to 2 ½ percent growth rate, literally bordering stagnation. This part of the book discusses the impact of economic liberalization on social transformation in India. It also deals with the role of small producers and small industries in contemporary India's development. Compellingly important subjects like 'Inclusive growth', and problems of Dalits and leadership were also discussed in this part. It also focuses on the issues of human resource development (HRD) and its crucial importance to India in view of her population strength/demographic dividend. The third part discusses India's foreign trade and relations, particularly trade relations with ASEAN and BRICS countries. In this part, the author includes a paper on GST (Goods and Services Tax) which the author describes as "a silent revolution" launched by the present government of India under the dynamic leadership of Prime Minister Mr. Modi. The author argues, that this "one tax, one nation" approach could facilitate India's foreign trade very much in the coming years. The fourth part in the book is a sort of practitioner's manual. It spells out the operational strategy/ modus operandi for the resurgence of the Indian Economy. This part argues for restructuring the management education and for re-vitalizing the managerial class/bureaucratic class to manage India's development and governance. While doing so, it discusses the productivity in public sector undertakings (PSUs) and the change resistance management techniques in the companies. The last paper in the book is cardinal one. The paper discusses India's growth and development in relation to sustainable development. The paper candidly argues for the

third path approach or Gandhian paradigm/alternative/ model, which is basically different from both “totally free market based (capitalist) American model” and “totalitarian communist Chinese model”. In fact, Gandhian approach is the only way out for achieving sustainable development not only in India but also for the whole world at large. The book/ thesis is written with a conviction, clarity and candidness which are rare, now a days, in social sciences. The book is of immense use to policymakers, bureaucrats, NGO's and development activists. The book may also be of interest to all scholars and postgraduate students of MBA, M.Com, MA (Economics) and MA Development Studies. I commend the book for all those who are seriously interested in the development of India and her economy. As a great admirer of India and her development, and being a student of Indian economy, I feel that this book is a precious addition to the literature on India's development. Wuppertal, Germany Prof. Norbert Koubek Wuppertal University, Germany.

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