

COVID-19 LOCKDOWN DIMENSIONALLY & TECTONICALLY AFFECTING INDIAN BUSINESS, FINANCE, ENTREPRENEURSHIP, INTERPERSONAL RELATIONSHIPS DIGITAL DEPENDENCE, AND HUMAN LIVELIHOOD

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INTRODUCTION

COVID-19 pandemic lockdown in India

1.1. The term lockdown connotes a prison protocol that confines and prevents people, information or objects from leaving an area. The Covid-19 lockdown required people to stay where they are to "stay-safe" and "keep-social-distance", to avoid specific risks to their and others' health through physical proximity or free contact, the only means to prevent spread of the Corona pandemic virus.

1.2. India's first case of Corona virus disease was confirmed on 30 January 2020 in Kerala, when a medical student from Wuhan, China, returned to home in Kerala. The Indian Prime Minister declared *Janata Curfew* on 22nd March 2020 and on 24 March, 2020 "stay-at-home" nationwide lockdown from midnight of that day, for a period of 21 days as the only solution to control the spread of Corona virus was to break the cycle of transmission through social distancing.

2. PROBLEM STATEMENT

2.1. Any coherent research study on challenges of after-effects thrown in universally by lockdown has to begin with issues such as losses of jobs, impacts on education sector, tourism industry, street vending business, terrific contraction of GDP to more than Minus 27, income loss for vulnerable section, increased suicide rates, socio-cultural challenges, problems faced by migrant workers and impact on mental health of people.

2.2. Incidentally, these were the specific reasons and also difficult circumstances under which special efforts to start interaction with the concerned had to be taken to probe into and study afresh the situation in its totality and use such primary and secondary research data to derive inferences and evidences to support the arguments in this research paper.

3. RESEARCH OBJECTIVES

3.1. The primary objective of this study is to analyze the prevalent and evolving trends dimensionally affecting interpersonal relationships, concepts and habits of food, family, leisure, livelihood, entrepreneurship and digital dependence during Lockdown with reference to its benefits and the various challenges faced. Also the study will analyze:

- Changes in existing trade and vendors' business ventures
- The business of luxury goods
- Increase of digital interface dependence
- Overall financial Position
- Increase in crime rates
- Changes in livelihood earnings styles and methods
- Change of attitude of people on home remedies instead of allopathic medicine and hospitals for minor ailments
- Psychological impact on children below 12 years due to online-classes, instead of normal classrooms
- Changes in food habits and orientation towards immunity boosting food
- The steps to ensure discipline of day to day life
- New dimensions in having own family relationship

4. SIGNIFICANCE OF THE STUDY

4.1. This research attempts to highlight the challenges of lockdown and how this lockdown influenced the day to day life of the people by examining, in a multi-faceted manner, the changes in livelihood earnings styles and ways to ensure discipline of day to day life, including the nationally ensued financial crises with its fall-out effects and increase in domestic and social crime and fraud, digital interface dependence and the changes in existing trade and vendors' business.

4.2. The new dimensions in rediscovering the sense of warmth of relationships within own family and of attitudinal changes on home remedies instead of relying on hospitals unnecessarily, food habits and orientation towards immunity boosting food also deserved deep studies.

5. METHODOLOGY

5.1. Data was collected from the various sectors of the society by sending exhaustive questionnaire through email. They were informed to feel free and give their unbiased, genuine and realistic responses. Most of the respondents understood the real purpose of the study and shared their feelings, ideas and opinions.

5.2. Sampling technique used was stratified random sampling technique. The Researcher has divided the entire population into 6 strata based on their activity and occupational status.

Strata 1: Students

Strata 2: employees in Gov. Sector

Strata 3: employees in Private sector

Strata 4: Software Professionals

Strata 5: Entrepreneurs

Strata 6: House wives

5.3. The samples were selected according to their proportionate representation in the population. The collected responses were scored based on established procedure and were tabulated accordingly.

6. SOCIAL BENEFITS OF LOCKDOWN

6.1. Reduction in carbon emissions in atmosphere: Our planet earth has been happily healing itself with a reduction in carbon emissions in atmosphere, air becoming cleaner, nature more pristine and unpolluted. The curbing of health risks is among the significant advantages of social distancing measures of lockdown.

6.2. The analysis conducted by Carbon Brief suggested: There has been a 15% – 40% reduction in the output produced by key industrial sectors and has led to a 25% depletion in the emission of Carbon di Oxide (CO₂) gases over the past few weeks. The local government is insisting on business to remain shut and to maintain the same policies.

6.3. NASA also released two images of China which showed Nitrogen Dioxide levels were recorded to be less than earlier: The first image reveals pollution over the cities and the other shows that it appears to have disappeared. NO₂ is closely related to fossil fuel burning and the average levels were seen to be 36% less than earlier.

6.4. Nature and everyone around the world is enjoying the break from pollution: Due to less human activities during lockdown, Nature is celebrating and enjoying the break from us. The canals in Venice, Italy are clear blue and the sky across the world is clear of smoke pollution too! Forests, rivers, oceans and wildlife of all types are enjoying the much-needed break from humans. Mother earth is breathing again.

6.5. Improved health & wellbeing: People enjoyed much more "me" time at homes or their private spaces, spending more time together with family, knowing and helping each other better, exercising etc. being restricted to home during the lockdown. Concentrating further in learning household skills, hobbies or social activities the possibilities of investing time in our physical and mental health became known and knock-on benefits leading to increased productivity in our roles, becoming more relaxed and motivated. With restrictions on travel, there were less stress of otherwise hectic morning and evening routines.

6.6. Flexible working pattern: Adapting non-standard working hours to accommodate family and other personal commitments, people have demonstrated that there is a work-to-life balance, whilst also ensuring productivity and delivery for the business and clients. With General attitude rethinking on Covid-19 circumstances, has become a catalyst for further progressive change. With work-from-home flexibilities ultimately make the 9 to 5 core office hours and costly office space obsolete.

6.7. Sustainability: With less travel comes less CO₂ emissions, beneficially impacting climate change and zero carbon policies, and have such expenses and time on travel. People save money, travel time to and from workplaces and business meetings, reduce peaks hour traffic jam on private and public transport networks.

6.8. Changes in how we practically use technology: The realisation that not all meetings require to be held face to face, digital visual interactions become smarter way of getting things. Time spent on otherwise avoidable personal or group meetings could be reduced and used more productively elsewhere, adding value and efficiency to project delivery and also reducing personal stresses.

6.9. Reduced overheads: The need of organisations for so much office space and such working ambience and environment right led to the traditional desk space being replaced with touch-down spaces and agile zones where anyone can collaborate with colleagues. This has also saved on project expenses and indirect office overheads.

6.10. Long distance collaborations: Field experts can be located anywhere in the world and still be in a position to serve the client / project requirements to their full potential. For a worldwide organisation, this change in mind-set brought massive benefit to business customers and clients with possibilities of new business collaboration to offer new services and bring added value for

clients. Ultimately, the meaning of work has changed of not just work for money. Many have realised that career is part of identity, a purpose or a symbol of independence that may not have always been appreciated. Life after lockdown has undergone dimensional and textural change.

7. PERSONAL LIFE CHANGES

7.1. More time for fitness: Restrictions on movements could be a reason for missing out on gym sessions, leading to body weight increases. But with more judicious time-management, focussing on our fitness has become conspicuous. Home workout, Zumba and Yoga gained popularity and burning calories from the comfort of the home was realised.

7.2. Family Togetherness: Hectic work life that involved long hours of commute to the office had left no time for personal life. The lockdown and self-isolation period has given us more time for our family. With schools closed and many young couples working from home, the current scenario has brought families closer than before. Mothers have a respite from tiring household chores as children and other family members are sharing the burden of cleaning and cooking. It is one of the noticeable benefits of staying at home

7.3. Improvement in Sleep Hygiene: Sound sleep is essential for boosting our immunity, thus helping our body fight deadly viruses. Earlier, sleep was the last thing we focused on in our effort to meet other priorities in life. Waking early and rushing to our offices had become a regular feature of our daily schedules. As people are staying at home and bound to work from their homes, they are now able to get sufficient sleep.

7.4. Focus on Health: The lockdown has brought general focus on personal health and healthcare at home. The intrinsic nutritional value of food that we eat has increasingly been given more thought of and popular menu or the so-called junk food or fast food with taste makers and harmful preservatives are frowned upon. The increasing fads of eating out and munching street food just for a change eating styles have been subjected to vigorous re-examination. Immunity is being given preference when choosing food, even in cases of home-made food. The increasingly found "intrusion" of men folk into kitchen in Indian rural and urban residential space, hitherto dominated by housewives, is another feature

7.5. Urge for financial security: This crisis had also highlighted the need to be financially prepared with insurance coverage, when the possibility of medical emergency strikes unexpectedly. Many people are now realising the importance of buying a health insurance policy, which is a safety net that keeps a family worry-free to a large extent.

7.6. Discipline and Hygiene: The outbreak of COVID 19 and the lockdown measures have converged popular attention to the importance of personal and also civic hygiene and disciplined lifestyle. The ultimate plus points of simple way of living, healthy practices like washing hands more often, for the sake of good health is a tell-tale development socially.

7.7. Home Cooked Food: Being confined to homes also implies no visits to restaurants or other popular food-joints, which really has been a blessing in disguise both expense-wise and our digestive systems. Gastro-enteric ailments and even spread of contagious diseases could record an all-time low level of incidence. Staying at home has highlighted the needs for healthy eating, which go a long way in enhancing and reinforcing our body's immune system.

7.8. Home Care: With the lockdown restrictions on movement emerged the erratic availability of both contractual and free-lance domestic help as well as outsourcing of work that can be accomplished self and at home. Self-dependence became a need and necessity by getting things done own selves, wherever and whenever possible, including common chores of housework, which is one of the most productive ways to keep busy and not get bored. Personally investing energy time and other available resources, like cleaning own home means doing a much better job ending up with a much cleaner living space. Besides, works like sweeping and mopping of floor, dusting and cleaning cobwebs are all ways to burn extra calories.

7.9. Suicide Rate: The on-going pandemic has affected people's mental health majorly. According to the data compiled by a group of researchers at Jindal Global School of Law, suicide was the leading cause of over 300 non-coronavirus deaths reported in India from March 19 till May 2 due to the distress triggered by the nationwide lockdown.

8. BENEFICIARY ASPECTS FOR STUDENTFOLK

8.1. Doing Non-School Activities : Most students have gained extra time during the lockdown by not having to travel to schools and colleges or other educational or training institutions began to be used for a variety of productive and constructive purposes that can help in their personality development, academic or otherwise. This can include gardening, cooking, reading non-curriculum books, doing art and crafts activities, playing indoor mind games, recycling old clothes and enjoying some activities, both recreational or productive.

8.2. The absence of physical training and efforts in reinforcing the learning processes: Due to online classes the absence of efforts in reinforcing the learning processes such as laboratory experiments, monitored physical exercises, excitement of playing together and mingling with friends have hindered the development of their personality and social consciousness

8.3. Self-paced Learning: In the absence of a strict school timetable that needs to be followed, students could plan it themselves and choose the subjects they want to study on that particular day of the week. With no pressure to keep pace with the rest of the students, each student could practice self-paced learning and enjoy his / her time with the books.

8.4. Extra Attention to Tough Subjects: Learning the first lessons of time management, students could plan the completion of lessons according to their own learning capabilities, as one may take more time for those complicated topics. Lockdown is an

excellent time to finish such lessons those might have found hard to keep on with, when the school were running. While at home, they can master all the subjects by giving extra attention to their weak areas.

8.5. Improving Creativity through Storybooks: Stories is an effective way to embed creativity in children. Suggest new books to young students and read alongside them. Let's use this time to give them a break from the otherwise boring school books. In case you don't have enough books in stock, check out the numerous e-books and audible stories available for free online.

8.6. One-on-One Attention: While at school, it generally gets hard for the teacher to focus on every kid individually. However, with online classes and extra time in hand, educators can now use this platform to give more attention to vulnerable students who might open up during a one to one interaction.

8.7. Absence of Pressure aka Peer Comparison : The student community at large could feel a certain kind of non-competitive stress and reduction of pressure or achieving targets fixed for them by teachers throughout their academic life. It is inevitable that they will compare their performances with fellow classmates and feel lagged behind. Good news is that during the quarantine period, no such pressure was felt.

8.8. The importance of family, friends and community: One of the most significant outcomes of this lockdown reset is perspective modifications on the importance of loved ones – family, friends and the people in the local and wider communities. The importance of a hug, a handshake, get-together parties, gatherings, nights out at the pub, even visiting loved ones in hospital etc. Having become impossible in view of the lockdown restrictions of social distancing and movements, the psychological stress and mental strain engendered is an aspect for serious contemplation.

8.9. People have become more and more aware and grateful to our key-workers: Keyworkers such as the people who work in all our care sectors, our engineers, transport drivers, construction workers, shop keepers et. This new appreciation of the people in our life will enhance all our relationships when life is back to normal, hopefully with the knock on effect of more peace and harmony across the globe.

9. NATIONAL ADVERSE EFFECTS OF LOCKDOWN

9.1. Losses of jobs: According to the Centre for Monitoring Indian Economy (CMIE) about 24 million salaried employees had lost their jobs during April- December 2020. There were 86 million salaried jobs in India during 2019-20. In August 2020, the count was down to 62 million after 3.3 million jobs were gone in the particular month, mostly among the industrial workers and white collar workers, as per the CMIE. The government says that green shoots are appearing, while economic data gives mixed signals

9.2. Economic Impact: India had already been experiencing a prolonged economic slowdown. In the first quarter of the financial year 2020-2021, this number went into negative. The GDP growth rate for April-Dec. 2020 was -27.9%, which happened to be the worst-ever in history.

9.3. Education sector: The pandemic has disrupted the education sector as people are forced to stay at home. The schools and colleges remain closed ever since the nationwide lockdown was imposed. Many children are struggling to keep up with the challenges of online classes. Many educational institutions found it difficult to tackle with the reduction in fees paid. Students and teachers in cities, towns and villages scramble to cope with the demands of the times.

9.4. Impact on mental health: Studies from Wuhan and Australia show high levels of depression among frontline healthcare workers and people in communities with high infection rates. Such anticipatory stress and anxiety, along with loneliness, had not only affected the mental health but lead to a decline in lifestyle quality and, ultimately, one's health choices. Depression is a known risk factor for sleep disorders and eating disorders.

9.5. This pandemic has affected people's mental health majorly. According to the data, suicide was the leading cause of over 300 non-Covid-10 deaths reported in India from March 19 till May 2 due to the distress triggered by the nationwide lockdown.

9.6. Impact on Street Vendors: Livelihoods of street vendors which depend on being in public places have been hit hard by the unprecedented lockdown. With the absence of people during the lockdown, the city's vendors lost their source of income. Many were unable to feed their families, which led to starvation and deprivation. Even after the lockdown restrictions were lifted, many street vendors reported a drastic decrease in income as compared to the times before the pandemic outbreak. However, despite of all these challenges peoples are fighting hard for their day-to-day life keeping all these issues aside.

10. CONSPICUOUS SHRINKING OF G.D. P.

10.1. In the first 3 quarters of the fiscal year 2020-2021, India's Gross Domestic Product collapsed by 27.9 per cent: The pandemic has led to an unprecedented shutdown of business, industries and services. From manufacturing to real estate, hospitality to mining has been impacted as the economy records its sharpest drop in 41 years.

10.3. Income Loss for Vulnerable Section: The lockdown has impacted the disadvantaged groups with a greater magnitude. According to an analysis, during the first two months of the lockdown, India's vulnerable section lost incomes amounting to as much as Rs 4 lakh crore or nearly 2 per cent of the country's annual GDP.

10.4. Travel & Tourism Industry: Indian travel and tourism industry is one of the worst-impacted sectors by the coronavirus pandemic. According to the Confederation of Indian Industry (CII) and hospitality consulting firm Hotelivate, Tour operators including both online and offline as well as inbound and outbound will lose \$4.77 billion. The entire value chain linked to Travel & Tourism is likely to lose around 5 lakh crores or US \$65.57 billion, with the organized sector alone likely to lose US \$25 billion.

10.5. Socio-cultural challenges: The social fabric of India thrives on interdependence, both emotional and economic, within families, relatives and friends. Close physical interactions like living in crowded housing and other places, pushing and jostling are extremely common and are deterrent to 'social distancing' as dictated during this pandemic. Despite the lockdown, crowding has been observed in religious places, during travel (e.g. 'herds' of migrants on buses), or even while purchasing liquor at the shops. While 'vertical distancing' is the cause of inequalities in India, the 'horizontal distancing' put in place has further exacerbated these inequalities.

10.6. Problems of migrant workers: With factories and workplaces shut down, millions of migrant workers had to deal with the loss of income, food shortages and uncertainty about their future. Following this, many of them and their families went hungry. While government schemes ensured that the poor would get additional rations due to the lockdown, the distribution system failed to be effective. With no work and no money, thousands of migrant workers were seen walking or bicycling hundreds of kilometres to go back to their native villages.

11. CHANGES IN EXISTING TRADE AND VENDORS

11.1 COVID-19 has disrupted international trade and global supply chains for essential and non-essential goods and services.

11.2. Measures to reduce the negative impact on vulnerable populations: Many countries have tried to keep trade open to reduce the negative impact on vulnerable populations around the world. For example, they have announced policy measures to ensure supply of essential goods and maintain supply chain connectivity.

11.3. Inward-looking measures to protect domestic markets: However, many countries have implemented inward-looking measures to protect their domestic markets in the form of export bans, import restrictions and subsidies to import-substituting industries to reduce dependence on imported goods and improve self-reliance.

11.4. Remote digital teamwork becomes the norm: People have been working remotely — or as we are now calling it, working from home — for many years already. Web conferencing got started before the turn of the century. Email and remote access over VPN dates back even further.

11.5. Conferences go virtual: People have been trying to run virtual conferences since the mid-2000s, but it never really caught on. There was never any great incentive to invest in a virtual alternative when everyone was still willing to endure the huge cost and travel disruption of the traditional trade show or vendor conference. Suddenly virtual events are all the rage because travel and large gatherings have been abruptly vetoed. Every event planned since early March has either been put off or else switched to online with varying degrees of success.

11.6. Education goes on-demand: Just as the move to remote working was held back by existing structures and habits that have suddenly and forcibly been abandoned, so too with the transformation of the education sector.

11.7. Most IT projects go agile: At times of crisis, the time horizon for action is short. Nobody at the moment is thinking about multi-month IT projects, unless it's how to put them on hold. Instead, IT leaders should be looking at much shorter timelines, falling into two waves. The first priority is rapidly redeploying resources for immediate needs, whether that means putting in tools to support people working from home, accelerating information gathering and analysis to get in front of stresses in the business, or switching to lower-cost alternatives.

11.8. Need to connect to customer success: The other huge trend now getting accelerated to the mainstream is one that builds on the connected digital infrastructure that's come out of earlier waves of SaaS and cloud adoption. This is a trend called the XaaS Effect, because it takes the lessons of SaaS and applies them to every other industry, in other words Everything-as-a-Service (XaaS).

11.9. SaaS goes beyond customer satisfaction: What SaaS providers discovered very early on, was that their continuous digital connection to customers meant that they could stay engaged with them, monitor how they were using the products or services and then make improvements to deliver better outcomes. Note that this goes beyond customer satisfaction or experience at the time of purchase. Through digital connection, real-time analysis and dynamic teamwork, it's focused on understanding what the customer.

12. IMPACT ON BUSINESS & TRADING

12.1. Luxury goods:

12.1.(a). The lockdown adversely affected every business growth and sustainability including those of luxury goods. In this critical situation the first priority of every company was to protect its most critical capital, the human resource. Their health and safety, including customers, clients and business partners, who were directly at risk of existence, were secured. Other material factors were secondary and not in direct risk. In case of luxury goods manufacturers the risk of trade growth through personal selection and customer satisfaction cannot be effectively replaced through online trading means. According to Brain Company (Management Consultant firm) Global Luxury Sales could drop up to 35% by the end of 2020.

12.1.(b). The top luxury products such as expensive watches of the brand like *Dior, Audemars Piguet, Rolex*, etc.; vehicles of brands like *Daimler, Ford Motor, Fiat, Chrysler*, etc. are affected because people are more focussed to purchase necessities goods such as medicine, grocery items, milk, vegetables, cereals etc.

12.1.(c). The consumption of top luxury players such as *Apple, Mercedes, Gucci, Zara*, etc may slump as people ought to save their money for the future.

12.1.(d). Due to social distancing many of luxurious Five-star hotels and malls where these items are sold -- *Emporio Mall, Phoenix Palladium, Bergamo Mall, Indira Gandhi International Airport*, etc. -- are shut down.

12.1.(e). With the key luxury markets across the globe now affected, the pandemic poses serious threat to the sector. Some nations like China are predicted to see the rapid rebound, while others nations like Europe and the US could experience an extended impact.

12.1.(f). Apart from market giants such as *Louis Vuitton, Yves Saint Laurent, or Chanel* with a large share of the market, there are many other family-based producers that are less renowned. Small businesses don't have millions of *Instagram* or *Facebook* subscribers and have always focused on offline promotion strategies. Since the digital marketing competition is crazy and not easy to enter, they need to find new ways to market offline.

12.1.(g). Hence, the lockdown marketing of luxury goods looks more local rather than globally focused. It's also heavily based on alternative offline channels that allow business owners to offer a personalized approach to local consumers and encourage them to support the local economy.

12.2. Other business ventures:

12.2.1. Everywhere social distancing measures are taken due to Covid-19 which leads to shutter down of all malls, showrooms, big stores, etc. that will be a threat to more and more luxury business.

12.2.2. During lockdown People strive to fulfil their basic needs with whatever they already possess or otherwise easily manage from within household, like vegetables, fruits etc., avoiding travel and other shopping interactions reduced to the bare minimum because they cannot simply afford or generate enough revenue, thanks to the accelerated pace of general economic recession and fall in GDP

12.2.3. Pre-orders are another great option both for marketers and business owners. Whereas marketers can rely on this model to position the brand as sustainable and eco-friendly, business owners will avoid an excess of inventory. Thanks to the pre-order customer experience, luxury brands will produce, ship, and store only the items that already have their buyers.

12.2.4. Every product or service should switch to the local market. This is particularly true for luxury brands, which used to receive 20-30% of revenue from consumers coming from other countries. It was a nice tradition to buy a pricey dress, purse, or suit in the country of its origin. Given that the industry lost Chinese consumers that made around 150 million trips every year and other tourists, local buyers have become highly valuable.

13. INCREASE USE OF DIGITAL INTERFACES

13.1. One of the devised pandemic control strategies everywhere has been to shut down economic and social activities and to impose social distancing with varying degrees of strictness. India's lockdown, imposed in the last week of March 2020 was among the most stringent.

13.2. Lockdown has caused many small and medium industries to shut down, in phased manner or at least to reduce volume of trade and also, consequently, the number of employees. These include most of all the goods and service based industries, entertainment sector and the educational institutions.

13.3. **Work from Home:** But the IT sector has continued their work even in the lockdown as they opted for "Work from Home". Digitalization has helped them to regain their work force to back at work even in this pandemic situation. The employees could

complete their work sitting at their home with cozy comforts. This caused the overall rise in the productivity. Some companies have become so much adapted that this has been becoming an addiction plan to ask their employees to continue their work from home for some more time.

13.4. Online Education: Shutting of educational institutions caused a big drawback for the students. Online education has shown the solution for the students to attend their academic classes. Attending online classes everyday has become the 'new normal' for students during the lockdown in India. As schools were shut because of the lockdown to contain the spread of corona virus, online class have taken center stage in students' life now.

13.5. Despite the lockdown, many schools have taken timely steps to continue the flow of education by holding online classes for students.

Interestingly, these online classes have helped students during lockdown more than ever before.

➤ **Learning at comfort of home:** Students need not to run to school daily. They can study and learn at the cosy ambience of their home and submit their assignments online. In online classes, there is less physical activity and more mental activity which makes students more academic oriented.

➤ **Students become more tech-savvy:** Another positive effect of online education is students have become more tech-savvy. They got to know more about various apps and programs. Apart from academic learning, there is so much of technological learning happening in students during lockdown. Their knowledge about computers, smart-phone, radio and television are getting enhanced.

➤ **Relevant information at one platform:** In online classroom system, students have access to all relevant information at one platform. Teachers can easily share all useful information over the internet and keep it securely preserved in an electronic archive. It makes the process of interaction so much easy between the school, teacher and students. It also ensures that if students need further explanations, they can easily view these records and resolve doubts instantly.

14. OVER-THE-TOP PLATFORMS

14.1. The term OTT or "over-the-top" is used for the delivery of film and TV content via the internet, for which users don't need to subscribe to a traditional cable or satellite pay-tv service, the market for which has revolutionized considerably in a way the content is created, distributed, and streamed.

14.3. People constantly want a variety of content and especially during the lockdown, OTT catered to this demand magnificently with the perennial additions of varied content. Some film makers had decided to release their new cinema releases were through OTT platforms

15. OTHER DIGITAL USES EMERGED

15.1. Game Space: To reduce their boredom, one of the activities people tend increasingly to spend time in during the Covid-19 lockdown was playing online games that resulted into phenomenal growth of online gaming market in India, witnessing a skyrocketing increase in user engagement. Due to postponement of IPL and other live sporting events, fantasy sports gaming players like Dream11 and MPL have seen a major hit, while some of the trending gaming mobile apps during the lockdown were Ludo King, Carrom, Hello etc.

15.2. Online investing: With investments through submission of physical applications got disrupted during the lockdown, people go online to invest in mutual fund (MF), National Pension System (NPS), Unit Linked Insurance Plan (ULIP) as well as to take advantage of market crash due to stalled economic activities during the initial period of lockdown.

15.3. Online grocery: As people were fearful of venturing out during the spread of highly infectious COVID-19, online grocery market has seen a massive growth trajectory, owing to increasing demand and wider client reach to consumers. Families, especially with infants and the elderly, prefer to stay indoors and place grocery orders online which has resulted in a massive surge in terms of the number of new users that are resorting to online applications for the delivery.

15.4 Fitness & Health

As people refrained from going out for walk or visiting gyms during the lockdown, health and fitness apps have come up with new alternatives for people to remain fit while they stay indoors.

15.5. Online Classes: Most educational institutions, from primary to university level, opted for online classes so the academic year doesn't get affected and students still have a chance to learn from home.

15.6. Increase in the digital banking services: An enormous increase in the digital banking services, digital payments were also witnessed in Indian Diaspora instead of physical money, E-Commerce business providing services to their customers even in the pandemic situation. This is possible only because of the digitalization.

16. FINANCIAL POSITION CHANGES AND CHALLENGES

16.1. The economic impact of the 2020 coronavirus pandemic lockdown in India has been largely disruptive. India's growth in the fourth quarter of the fiscal year 2020 went down to 3.1% according to the Ministry of Statistics. The Chief Economic Adviser to the Government of India said that this drop is mainly due to the coronavirus pandemic effect on the Indian economy.

16.2. Recently, India has also been witnessing a pre-pandemic slowdown, and according to the World Bank, the current pandemic has "magnified pre-existing risks to India's economic outlook". In India up to 53% of businesses have specified a certain amount of impact of shutdowns on operations as per FICCI (Federation of Indian Chambers of Commerce and Industries) survey.

16.3. By April 2020, the unemployment rate had increased nearly 19% within a month, reaching 26% unemployment across India, according to the 'Centre for Monitoring Indian Economy'. Around 140,000,000 (14 crore) Indians lost employment during the lockdown. More than 45% households across the nation reported an income drop as compared to the previous year.

16.4. Various businesses such as hotels and airlines cut salaries and lay off employees. Revenue of transport companies such as Ola Cabs went down nearly 95% in March–April resulting in 1400 layoffs. It was estimated that the loss to the tourism industry will be ₹15,000 crores for March and April 2020 alone. CII, ASSOCHAM and FAITH estimate that a huge chunk of the workforce involved with tourism faces unemployment. Live events industry saw an estimated loss of ₹3,000 crore.

16.5. The Indian economy was expected to lose over ₹32,000 crore (US\$4.5 billion) every day during the first 21 days of the lockdown, according to *Acuité* Ratings. Barclays said the cost of the first 21 days of shutdown as well as the previous two shorter ones will total to around ₹8.5 lakh crore (US\$120 billion).

16.6. Confederation of Indian Industry (CII) had sought an economic fiscal stimulus package of 1% of India's GDP amounting to ₹2 lakh crore, which is presently under government consideration. The situation appears really bleak and more tacit and tangible intervention by the government of India has become imperative

16.7. Compared to other developed nations, the fiscal package and fiscal policies approach of Germany, Brazil and Japan, the Indian governmental strategies are highly insufficient to accelerate economic recovery. Jefferies Group said that the government can spend ₹1.3 lakh crores (US\$18 billion) to fight the impact of coronavirus. Bloomberg's economists say at least ₹2.15 lakh crores (US\$30 billion) needs to be spent. Former CEA Arvind Subramanian said that India would need a ₹10 trillion (US\$140 billion) stimulus to overcome the contraction.

17. OVERAL ECONOMIC RATINGS AND G.D.P. ESTIMATES

17.1. Contraction of GDP: A research of SBI predicts a contraction of over 40% in the GDP in 2020- 2021. For the states, the total loss due to COVID-19 is estimated at 13.5% of the total Gross state domestic product. India's GDP estimates for Q4 FY20 at 3.1% while the overall GDP for FY20 is 4.2% and added a growth slowdown to 3.1% in Q4 FY20 This is mainly due to the pandemic effect on the Indian economy. It also pointed out that the ratings of over 30 countries have also been downgraded.

17.2. Exports and imports: India's exports in April 2020 fell by -36.65% year-on-years, while imports in April 2020 fell by -47.36% as compared to April 2019.

17.3. Stock markets: On 23 March 2020, stock markets in India posted the worst losses in history. SENSEX fell 4000 points (13.15%) and NSE NIFTY fell 1150 points (12.98%). However, on 25 March, one day after a complete 21-day lock-down was announced by the Prime Minister, SENSEX posted its biggest gains in 11 years, adding a value of ₹4.7 lakh crores (US\$66 billion) crores for investors. On 8 April, following positive indication from Wall Street that the pandemic may have reached its peak in the US, the stock markets in India rose steeply once again. By 29 April, Nifty held the 9500 mark.

17.4. State income and expenditure: State governments incurred huge losses to the extent of having to cut capital expenses as well as government plans in the near future and finding alternate ways to pay salaries. The Delhi government has fallen 90% short in tax collection as compared to 2019 and is planning to take loans and raise taxes in certain sectors. Maharashtra put a hold on all new capital works till March next year; spending under government development schemes has been reduced by 67% for the current fiscal. The income of the Madhya Pradesh government has fallen by 85% in April and borrowing has increased. The Delhi government as well as the Andhra Pradesh government imposed a 70%-75% "corona" extra tax on liquor. Excise duty on liquor is the third largest source of income for a number of states, nearly 10-15% of total tax collection for some states. The ban during the lockdown affected alcohol sales, in turn having a major effect on the state revenue.

17.5. Economic recovery : On 24 July 2020, the Finance Secretary of India, said that the "Indian economy could revive sooner than we expect" while Tarun Bajaj, the Economic Affairs Secretary said that he expects a v-shaped recovery. Localised intermittent shutdowns in July were seen to negatively affect aspects of the country's economic recovery. On 29 July 2020, the Cabinet of India passed the National Economic Policy 2020 aimed at strengthening the economy. By 13 September 2020, Nomura , India's Business Resumption Index showed that economic activity was nearly back to pre-lockdown levels.

On 24th September 2020, Economic Times reported that while speaking at the ET Global Summit, Kevin Sneader, global managing partner of McKinsey and Co. said that, "many economists have been talking about 'V', 'U' and 'K' shape recoveries ever since the COVID-19 pandemic began. Yet, in all likelihood, there could be an 'X' shaped recovery for global economies, including India." Thus many claims of economic status are mutually conflicting and can hardly be any type of reliable indication

18. FUND FOR MIGRANT LABOUR FORCE

18.1. Soon after the nationwide lockdown was announced in late March, Govt. of India announced a ₹1.7 lakh crores (US\$24 billion) spending plan for the poor. This consisted of cash transfers and steps to ensure food security. To help provide jobs and wages to workers, the average daily wages under the MGNREGA were increased to ₹202 (US\$2.80) from the earlier ₹182 (US\$2.60), as of 1 April.

18.2 Government of India further announced free food grains for the migrant workers, targeting 80 million migrant workers by spending ₹35 billion. The extent to which such declared assistances are actualized remain to be seen as there appears not even any sort of palliation to the woes of migrant workers

19. INCREASE IN CRIME DURING LOCKDOWN

19.1. Basically the restrictions of movement of people both inter-state and intra-state has consumed a lot of time and energy of law enforcement forces in the nation. This has unfortunately led to offshoot germinations of criminal and economic fraudulent temptations to many of the unscrupulous elements of the society. Many health and hygiene advisory tips were released through all possible means in order to make people aware and alert of such tempting snares and also and also to contain the spread of virus as much as possible.

19.2. During those tough times, it has been observed that COVID-19 caused a reduction in many types of crime around the world. The COVID-19 pandemic has impacted crime and illicit economic offences such as organised crime, terrorism, street crime, online crime, illegal markets and smuggling, human and wildlife trafficking, slavery, robberies and burglaries.

19.3. **Counterfeiting and fraud:** Counterfeit fraud occurs when a criminal skims or copies the data held on the magnetic stripe of a legitimate credit or debit card and uses this data to create a fake plastic card, which contains the real cards details – this is known as a counterfeit card. The COVID-19 pandemic has given rise to a new pernicious threat: fraudsters, who prey on vulnerable individuals/organisations and seek to exploit this dreadful humanitarian crisis for their own benefit. Organisations will therefore need to be vigilant and build robust mechanisms to thwart fraud in these difficult times. Demand could also take a hit as salary cuts and job losses constrict the purchasing power of consumers in the wake of the virus outbreak. Rising cases of COVID-19-related fraud, in turn, could impact the overall governance and transparency, distort markets and shake the trust of the investment community.

19.4. **Cybercrime:** During this period of the lockdown, people are accessing social media websites such as Instagram, Facebook, Twitter, etc., more frequently in addition to watching movies and series by subscribing to web channels like Netflix, Amazon, Hot Star, Zee 5 etc. and also indulging in online games by installing various applications. People tend to provide and/or give permissions to access their personal information readily available on their phones, laptops and/or social media accounts in order to use the services provided by the applications.

19.5. Many a times, in order to purchase apps or access online services, financial information too is shared by the users. Additionally, in view of the 'stay home, stay safe' government notification, people have become more dependent on various payment gateways to pay their utility bills, premiums, recharge their mobile phones, buy medicines and essential commodities online and indulge in various such online activities. All these activities have opened the door for spyware and ransom ware attacks. A spyware steals sensitive personal data of the user while, ransom ware takes control over the login and other vital credentials of a person. These attacks may result into huge losses to people not only financially but also otherwise.

19.6. **Domestic violence:** In fact, with COVID-19 lockdown in place, there has been a surge in cases of domestic violence. All over the world, victims of domestic violence are more vulnerable and at risk to a frighteningly new degree of violence. Domestic violence involves a pattern of psychological, physical, sexual, financial and emotional abuse. Acts of assault, threats, humiliation, and intimidation are also considered acts of violence. In addition to violation of human rights, victims of domestic violence can face several physical and mental health difficulties such as risk of chronic disease, depression, sexual disorders, PTSD (post-traumatic stress disorder) and substance abuse.

19.6. **Hate crimes:** Hate crime referrals rose 62% over the summer as intimidating behaviour from neighbours during lockdown. Local lockdowns are also making it more difficult for people to escape abuse, making the impact of hate crime more acute.

19.7. **Communal hatred and incitements:** Hatred towards the particular groups and ethnicity was observed, cases like tablighijamaat was used to be on the headline and was the hot topic in the beginning of this lockdown and in many countries the ill treatment towards the Asiatic looks was observed.

19.8. **Crime against women in India:** It is observed to increase crime against women in the same period across the state. According to statistics available with The New Indian Express, over 1,500 cases of crimes against women were reported in the state between March 24 and May 30 in the state. What's more disturbing is that a total of 64 rape cases and 38 dowry deaths were reported.

19.9. It is further point out that over 716 molestation case 176 cases of cruelty and 215 cyber-crimes against women were reported in April and May. There were 120 cases of attempt to murder women during the lockdown, which is high compared to the cases reported in the state in the corresponding months of the previous year.

20. INCREASE IN FRAUDS, PIRACY & OTHER CRIMES

ONLINE BASED

20.1. **Online piracy:** Large scale online piracy has increased by 62% from January to June, according to the half-yearly report published by a regional data research and protection company from Noida. It is true that there is a surge of the release of several films and series on the web platform lately as this is only feasible at the present moment, but there is a sharp rise in downloading X-rated contents as well. Pornographic content viewing and downloading has increased by 95% during the pandemic, triggering complex psychological effects on the under aged and youths.

20.2. **Rise in online drug trafficking:** The UN Office of Drugs and Crime has expressed concern that the pandemic could give rise to increased use of drugs and narcotics. As people are locked in their homes and are facing various mental health issues, they often resort to taking drugs to boost their mood. Rising unemployment and lack of opportunities would push people to opt for the consumption of illicit drugs, the agency said.

20.3. **Counterfeited Medications:** According to the Operation Pangaea report by Interpol, in 90 different countries, there has been a rise in fake medical products related to the outbreak of COVID-19 disease. Participating authorities seized counterfeit facemasks, substandard hand sanitizers, and unauthorized antiviral medication. The data reports seizures of 4.4 million units of medical products, worth 14 million USD, 121 arrests, and more than 2,500 websites taken offline, over the participating nations.

In India, the first report emerged from Palghar, Maharashtra, where two doctors were found guilty of selling fake COVID-19 curing drugs.

OFFLINE CRIMES:--

20.4. **Liquor Smuggling:** As there has been a shortage of liquor in the lockdown period, many cases of suicide due to unavailability of liquor have been reported, and so have been the cases of cross state liquor smuggling. In this lockdown, many cases of illegal selling of liquor from neighbouring states have been reported.

21. CHANGES IN LIVELIHOOD EARNINGS & STYLES

21.1. Most of the accepted and established sources of livelihoods for rural Indian population have been severely hit by the COVID-19 lockdown. In addition to the existing, which are mostly supply chains disruptions lockdown induced, the sector has also suffered from the rumours of animal to human transmission of corona virus, reduction in demand due to income loss, and collapse of exports.

21.2. The pandemic has severely burdened our existing private and government public health systems and policymakers are focused on effective containment of this deadly virus. To prevent the spread of this pandemic within communities, the Government of India announces lockdown since March 21, 2020. This lockdown has already disrupted supply chains and has completely change the landscape of economic activities, including food production, processing, distribution and trade, and consumption. A significant shock to the economy, the lockdown has hurt every sector, though with varying magnitude and intensity.

21.3. Livestock sector, in particular, is confronted with both unprecedented demand and supply stocks. The effects of COVID-19 on the sector, though yet to be quantified, are expected to be one of the worst hit sub-sectors because of the perishable nature of its products.

21.4. About 102 million agricultural households derive supplementary income from livestock, and 22 million agricultural workers are engaged primarily in rearing some species of livestock.

21.5. Crop output is subject to climate and market uncertainties, and millions of farmers mitigate this risk by turning to the livestock sector. This enhances food and nutritional security and agricultural growth, reduces rural poverty, and mitigates the vulnerability of farm households to agricultural production.

21.6. **Poultry and dairy goods :** The poultry industry has been severely hit in the country, with poultry shops shutting down due to limited consumption caused by misconceptions of transmission of virus from animals to humans, and restrictions on inter-

state movement. Due to drastic fall in the demand of poultry meat and eggs, chicken prices have sharply dropped to 60% below cost of production. The Ministry of Animal Husbandry, Dairying and Fisheries has estimated that the industry was losing Rs 1,500-2,000 crore daily during February and early March. Low consumption of milk products due to the lockdown, largely due to supply and demand issues, has been of serious concern.

21.7. Supply chain disruptions of feed industry: The billion worth feed industry are reeling under unprecedented crisis as it continues to face the aftermath of restrictions on logistics imposed under the lockdown. In addition, the prices of raw materials, primarily soya meal, have went up by nearly 10-15% during April, which could be because of low supply caused by fewer plants in operation. The problem for the industry has compounded as additional costs of logistics and raw material cannot be passed on to the end users.

21.8. In such situation, it is the ultimate goal of any government to meet the food and nutritional needs of vulnerable sections of the population. The government has expanded emergency food assistance and enhanced the safety nets by extending free ration for three months, direct cash transfers, food camps offering regular meals to daily wage earners and other vulnerable communities. However, it had not addressed concerns of the livestock sector so far.

22. ATTITUDE CHANGES TOWARDS HOME REMEDIES INSTEAD OF ALLOPATHIC MEDICINE AND HOSPITALS FOR MINOR AILMENTS

22.1. It was totally a new experience for us when we first heard the news of the outbreak of this disease and were bound to stay in our home and maintain social distancing to prevent the chain of its spreading. Initially staying home all day long without any workload and stress seemed to be the most coveted wish coming true, but the reality was vastly different. We all have changed our daily routine to maintain social distancing, this change created a shift in the metabolism of our body; as a result, it impacted our mental and physical health to a huge extent.

22.2. Many social influencers are promoting healthy habits and inculcating them in reorienting their life-style also. Everyone is moving towards medicines with fewer or no side effects and trying to avoid visiting a crowded place like a hospital for minor ailments that can be easily treated at home. Now people are appreciating more the potential of yoga, Ayurveda and physical exercises.

22.3. This lockdown has triggered the switching from Allopathy to other substitutes, and probably this shift is a good change, and hopes all the good habits stay with us throughout our life. One thing to note though is that while natural home remedies cure certain illness, modern medical treatments are still far better if you are treating major diseases. Since lockdown attitudes has greatly changed towards home remedies for minor ailments, peoples has started relaying more on home remedies .

22.4. Utilization of natural substances during the lockdown has increased for minor diseases, because of their easy availability without prescription and cost of consultation and appointment with health care professionals. The belief that natural substances / home remedies have less adverse effects as compared to allopathic medicines, home remedies are highly preferred by people instead of going to hospitals.

22.5. As during lockdown availability of vehicles to reach hospitals/ pharmacy was negligible, people started relaying on home remedies for treatment of minor diseases. There has been an exponential growth in the ground of herbal medicines/home remedies during this lockdown.

23. FOOD HABITS CHANGES AND ORIENTATION TOWARDS IMMUNITY BOOSTING FOOD

23.1. Corona virus has made ripples of impact to many nations across the globe, bringing them to a virtual standstill. Most countries have implemented a nationwide lockdown in some form or the other to combat the spread of the epidemic and has made severe changes to our lifestyle, thereby, indirectly affecting our physical and psychological well-being. Apart from all these changes, the food industry experiences a shift towards consumer preferences.

23.2. Quarantine and self-isolation imposed on people has got them shifting back to local, homegrown ingredients with minimal risk involved in eating. With little or no options to eat out, the trend of cooking at home and eating home-cooked food is clearly growing.

23.3. Preference of Home-Cooked Food: Most of the people plan to eat at restaurants less often due to Covid-19. The result is understandable given the home-bound people in self-isolation who have no option but to eat at home. This will slowly become a preference rather than a mere compulsion in future.

23.4. Healthier Eating: The craze around healthy eating has been on the rise, and the Corona virus epidemic will further fuel it. People will seek to boost their immune system in response to the outbreak by eating healthier and taking great care in choosing what goes inside their system.

23.5. Healthy eating also comes with the caveat of being safe and hygienic. Covid-19 has led to elevated fear about food safety, which will be the priority for people while purchasing ingredients. Packaged or canned goods will see a rising preference among general public.

23.6. **Less Exotic Foods:** With the Wuhan 'wet market' being a probable origin of the virus, there will be less demand for exotic meat. Meat-eaters are likely to become more conscious of the dishes they choose to prevent illnesses arising from it.

23.7. **Local Eating Trend:** With more consumers caring about the source of their food, local eating will make a comeback. People will likely prefer eating hyper local foods, which are easily available. Skepticism around unknown, foreign foods is likely to increase with people choosing their local alternatives.

24. PSYCHOLOGICAL IMPACT ON CHILDREN BY ONLINE-CLASSES, INSTEAD OF NORMAL CLASSROOMS

24.1. Across India, Covid-19 has forced universities to suspend physical classrooms and shift to online classes. While this transition has been smooth for most private universities, the public ones are still adapting. There have also been debates on the nature of classes and the future of examination and evaluation whether they could be conducted online or not.

24.2. The teaching faculty grapple with new ways of managing this sudden transition to online education and students are left clinging on to their mobile phones and computer screens. Online classes typically have a greater capacity to monitor class performance and to check on assignment instructions. Professors in traditional classes may provide grade reports periodically or after tests. Online students usually have open access to their grades, which appear as professors enter them online. This provides ample opportunity for students to ask questions and express concerns about assignments grades.

24.3. Additionally, students who misunderstand a traditional class to get project instructions are normally out of luck. In online learning, students have access to class files and materials from the time they are provided to the deadline in most cases.

24.4. **Creativity and Flexibility:** Online learning is popular among working adults because they often can't take traditional classes, especially with kids at home. Working students usually have better success with Internet education, because they prefer to work independently with a combination of auditory, visual and hands-on activities. They also need the ability to schedule reading, school work and tests around work and family responsibilities.

24.5. **Limited Collaborative Learning:** Limited opportunities to learn from the experiences and backgrounds of class peers are a major shortcoming of online learning. In classrooms, students can share ideas, listen to peers and collaborate face-to-face on projects. Online classes normally use virtual discussion forums, but benefits of this format are limited in classes of 20 to 25. It is difficult to get deeply engaged in conversations with other students that lead to new ways of thinking and broader cultural and diversity awareness.

24.6. **Increased Time and Effort:** Ironically, successful online learning normally requires that students commit more time and effort than they would in a traditional class. Students typically complete readings and video assignments to make up for in-class learning. They also get assignment instructions and submit their work through the Web. The part that often takes more time is regular communication with other students and professors via e-mail and through discussion forums.

24.7. Thus, students need to effectively schedule quiet time for study and work. Demand for online courses has increased. This is especially true among adult workers who rely on flexible and convenient education to get a degree.

24.8. Online classes: demerits and inherent deficiencies

24.8.1. **Less Direct Contact:** Online classes do not offer the same immediate and regular access to instructors and classmates as traditional face-to-face classes. The communication typically takes place through e-mail and in virtual discussion forums. While this can aid in learning technology, it negatively impacts on students' ability to interact with professors, ask questions and get immediate help. It also takes away elements of social and team-building that occurs informally in college classrooms.

24.8.2. **Time Commitment:** Students sometimes misconstrue that online classes require less time and effort than traditional courses. Active and self-disciplined learners typically succeed. Students who struggle with traditional course rigor often have difficulty with the time commitment required for online class-work. Normally teachers have to schedule time each day to read assignments and complete quizzes and tests that is taken in class in a traditional setting. Online students also have to engage in class discussions and complete assignments, papers and projects. Team activities may also add to the time commitment in some classes, as students must often communicate with peers electronically and collaborate on work.

24.8.3. **Less Accountability:** Online students are not supposed to rely on as much instructor and peer feedback and accountability as the traditional courses sometimes offer. Instructors often update grades through virtual grade books but without the opportunity for regular informal feedback before and after classes. Additionally, students don't have regular contact with class peers, who can offer assignment reminders and encouragement to complete projects

24.8.4. **Higher Dropout Rate:** Tangibly, the most negative effect of online classes is the higher rate of class failure and dropouts. Course completion for traditional courses was 90 per cent, and for online classes, it was 82 per cent. Additionally, students in the study who took online courses were less likely to complete a degree or transfer to another college. Students studied in 2004 who took at least one fall online class were 34 per cent likely to drop out after one year compared to 26 per cent who only took face-to-face classes.

25. THE PROS AND CONS OF ONLINE CLASSES

(a) Pros:

25.1. **Fewer disturbances:** The disturbances and other nuisances typically of back benchers are not happening in online classes, simply because there are no back benchers.

25.2. **Lot of time saved:** Normally, at least ten per cent of the class duration would be devoted to lecturing and making the right ambience of classrooms. There is also nobody interrupting the teacher during the lecture for any work usually. So, almost all the time is spent studying.

25.3. **Introverts get to speak/chat:** Some people are shy in asking their questions in a class with judgmental eyes upon them. Though this may not be true for all, the virtual classroom helps some being franker and more open about their doubts and classes.

(b)Cons:

25.4. **Distractions:** Most people are using Zoom, and it is easy to just let the software run in background. Students should be encouraged or instructed to use better software like Microsoft Teams that helps keep an eye on the participants' activities,

25.5. **No Assured Productivity:** People can very easily make the excuse of bad internet and escape being productive during meetings. People are becoming lazier, waking up just before the Zoom call. However, some people function better at home.

26. STEPS TO ENSURE DISCIPLINE IN DAY-TO-DAY LIFE

26.1. Discipline during this lockdown period is very essential because it will ensure positivity in one's mind. It will help one inculcate good habits without losing hours of non-productivity. Self-discipline is necessary. The disciplinary activities involve:

(a)Have a schedule: Self-discipline starts with having a plan and sticking to it and keep up with concentration and motivation throughout. Maintaining and following a proper written schedule and sticking to it are very important.

(b).Take Regular Breaks: Regular breaks help a person to increase their effectiveness and concentration by honing up their intellectual faculties. As told by the specialist, what we wear affects how we behave. Likewise, when we put on our work garments or formal clothing types, it imparts a sign to the mind that it's an ideal time and opportunity for that purpose.

(c).Maintaining Your Health: During online classes, there is rarely any physical activity; no conference meeting rooms to walk to, no co-workers or colleagues to go on a tea break or lunch break with and no long hallways that lead to the ground or bathrooms. Sitting for excessively long period of time can be a health risk factor to maintain health, regular exercises, and meditation at certain time intervals can be a great use.

27. NEW DIMENSIONS IN HAVING OWN FAMILY RELATIONSHIP

27.1. The tagline in the pandemic 'stay home, stay safe' reinforces the nature and character of the family towards care, security and protection. The family can be termed basically feminine in nature as reflected by its values of birth (life-giving), trust, nurturance, caring, love, affection, sharing, cooperation, interdependence, safety and security. It is articulated that the concept of home grew as the by-product of family relationships and considered complementary to each other. The advent of nuclear families has given space and freedom to family members but it has also taken away traditional knowledge, sharing responsibility and joint security etc.

27.2. Though there are unconfirmed reports of increasing cases of domestic violence on women and children during the lockdown, yet the families and family members are immensely benefitted during the lockdown period. Normally, the positive side of any social phenomena attract negatives little slower than. In my family, it is the first time people are getting free time to spend with family members.

27.3. The conventional social roles informed by patriarchal social structure have witnessed some changes and gender roles are getting modified. Many have first time taken up household chores such as cleaning, cooking, washing, and many others. The quantity and quality time with family is one of the important aspects of relationships.

27.4. The lockdown has given us a chance to go back to the days when family time was the most important time of the day. Sitting together to eat as a family was one of the most important things that we stopped doing. However, with the lockdown and all the family members at home the tradition of eating together is back.

27.5. **Board games are back:** Most Board games and card games are back in vogue, is it physically playing the game with families or virtually with our friends.

27.6. **The simple joy of cooking:** Now is the time that everyone is coming together to experiment and try something new for dinner every day. Cooking is a good way to bring the family together.

27.7. **Pets are being cared for:** Being at home most of the time, pets are now getting the attention they deserve. It imparts a sense of belonging in minds which is reinforcement for human psychological health and people have become more empathetic family units have become closer than ever during this tough time.

27.8. **Telephone and internet visual communication methods are back again:** With the world having moved to texting, the touch of a voice or video call can rekindle the same warmth with voice calls giving us the opportunity to express better.

27.9. **Extra time for hobbies and rekindled friendships:** With everyone having lots of time on their hands, it became mentally refreshing to having to talk to old friends and people we forgot along the way.

27.10. **More time to spend with ourselves:** With lockdown restrictions people began to find more time available for themselves, perfect for some introspection and self-assessments, refining them and result in a better person.

28. FINDINGS

28.1. The world for the last hundred years of its latest history has not experienced a pandemic of such globally pervading devastation. The pandemic of Spanish Flu in 1918-1920 was not spread out to such wide geographic proportions. There was no known precedent for prevention, vaccine was slow to be developed and no national economy was spared from the tumble down.

28.2. The Covid-19 lockdown has had multidimensional impacts on both the population materially, socio-economically and also mentally. The restrictions in movement, containment zone confinements and tremendous fall in GDP.

28.3. On the other, constrictions in social mingling and intercourse, prolonged close-door life styles drastically and adversely affecting our psychological health, anxieties on livelihood earnings etc. having become a social syndrome, are the fall out effects of lockdown without precedent in India, both direct and indirectly emerging and also being continuously evolved.

28.4. The abrupt and evolving fall-out effects of Covid-19 can be summed up based on the salient features

Positive or benign impacts.

1. Many benefits like reduced carbon emissions in atmosphere and everyone enjoying the freedom from atmospheric pollution, traffic snarls, improved health & wellbeing due to flexible work-at-home pattern.

2. Lockdown paved way for reduced overheads in factories and offices. Such space has become often redundant and also led to much maintenance cost reduction.

3. In the absence of face-to-face or physical interactions, business transactions and client meetings became online, vastly depending on digital interfaces for communication, along with inculcating long distance collaborations.

4. Many personal life changes like obtaining more time for fitness and family togetherness, for focussing on personal health, discipline and hygiene and the resultant improvement in sleep patterns

5. The emotional quotient of being with family members in a closed environment, has fostered better filial and family attachments, resulting in better relations interpersonally and increasingly engaging in household chores, which otherwise were not adequately heeded to.

6. Students started self-paced learning by giving extra attention to tough subjects. They were found to be engaged more in non-school or extra-curricular activities and improving creativity through storybooks.

7. Lockdown was a blessing for students with stage fright as becoming free to clarify doubts and there was complete absence of pressure aka peer comparison

8. Increase use of digital interfaces was found. People started playing games online purchasing grocery and other things online .started investing online and joined fitness & health classes online and there was enormous increase in the digital banking services, digital payments.

9. The lockdown has given us chances to go back to the days when family time was the most important time of the day. Sitting together to eat as a family was one of the most important thing that did not most often happen due to the hectic pace of life.

10. However, with the lockdown with all the family members at home, the tradition of eating together has been restored. Eating out at street cooking hotspots and fancy restaurants became virtually impossible and the habit of junk food eating has also ceased

11. Some other good thing that happened was coming back of board games, the simple joy of cooking, people becoming more empathetic, pets are being cared for, telephone and internet visual communication methods are back again, extra time for hobbies and rekindled friendships and more time to spend with ourselves are obtained

12. Face masks became the in-thing and d a social imperative , which has had a blessing in disguise for those with respiratory ailments and pollution related allergies

Negative or adverse impacts

13. Lockdown was found to have many adverse effects also. Many people lost their jobs, it was observed to cause high levels of depression among frontline healthcare workers, law enforcement and civic cleaning workers because of continuous working hours and days.

14. People in slums in cities and even clustered high rise apartments, became communities with high infection rates.

15. Many educational institutions found it difficult to manage its day-to-day affairs with the reduction in fees received and to fill up the vacant seats in many courses, , and as a result there was negative impact on their economy.

16. India experienced a prolonged economic slowdown with restrictions in performing duties , creation of wealth due to production slowdown in factories and other work places.

17. The pandemic has led to an unprecedented shutdown of business, industries and services. From manufacturing to real estate, hospitality to mining has been impacted as the economy records its sharpest drop in 41 years, as a result there observed conspicuous shrinking of G.D. P. India's gross domestic product collapsed by 27.9 per cent which happened to be the worst-ever in history.

18. The lockdown has impacted the disadvantaged groups with a greater magnitude. There has been income loss for most vulnerable strata of Indian society.

19. With factories and workplaces shut down, millions of migrant workers had to deal with the loss of income, food shortages and uncertainty about their future Livelihoods of street vendors which depend on being in public places have been hit hard by the unprecedented lockdown.

20. According to an analysis, during the first two months of the lockdown, India's vulnerable section lost incomes amounting to as much as Rs 4 lakh crores or nearly 2 per cent of the country's annual GDP.

21. Indian travel and tourism industry is one of the worst-impacted sectors by the pandemic. The entire value chain linked to Travel & Tourism is likely to lose around 5 lakh crore.

22. There were conspicuous changes in existing trade and business of vendors due to lockdown. The service sector was also affected in the context of travel restrictions , and worker numbers unable to reach and attend personally to problems at the desired locations

23. Luxury goods market declined as people are more focused to purchase necessities. Most it projects went agile at the time of crisis; the time horizon for action is short. Remote digital teamwork became the norm and conferences have gone virtual.

24. Financial position of the country was highly challenged due to lockdown. On 23 March 2020, stock markets in India posted the worst losses in history. Sensex fell 4000 points (13.15%) and NSE nifty fell 1150 points (12.98%). State governments incurred huge losses to the extent of having to cut capital expenses as well as government plans in the near future and finding alternate ways to pay salaries.

25. There was substantial increase in crime during lockdown. Counterfeit fraud and cybercrime increased like anything. There has been a surge in cases of domestic violence. Hate crime referrals rose by 62% Local lockdowns also made it more difficult for people to escape abuse, making the impact of hate crime more acute.

26. Large scale online piracy was reported and there was a rise in online drug trafficking and counterfeited medications. According to the Operation Pangaea report by Interpol, in 90 different countries, there has been a rise in fake medical products related to the outbreak of the pandemic.

27. Authorities seized counterfeit facemasks, substandard hand sanitizers, and unauthorized antiviral medication. The data reports seizures of 4.4 million units of medical products, worth 14 million USD, 121 arrests, and more than 2,500 websites taken offline, over the participating nations.

CONCLUSION

In conclusion, the fall out effects of lockdown are not necessarily felt abruptly because post Covid-19 has started a chain reaction that has structurally and methodically impinged on humanity and the inevitable process of changes being evolved are both direct and indirect and both short term and have many still not-understood impacts which are sometimes elastic and restorable, while others are both transformative and far reaching on humanity.

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