

HIND BUSINESS REVIEW

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EDITORIAL

Welcome to the 7th issue of our departmental annual research journal *Hind Business Review* (HBR) in 2021. The first issue of this journal was published in 2015 and thereafter it has been published regularly on annual basis. To acquire best benefits out of the diversified fields of contemporary issues in business studies, we support more empirical research and practice-based articles, and vital review articles. This will help us in scoring high in performance measures and moving up in journal ranking lists.

Though our journal is improving continuously over the years, we cannot really ignore the importance certified to the ranking exercises. It is time for us to look at the journal as truly competitive and continue to work hard to help the journal in climbing up the ranking ladder. We should find better papers that discuss new ideas and research directions, original articles that can produce deep interest in the readership of the journal and content that the researchers do not desire to overlook. It requires a lot of endeavor and dedication of the Editor to do this appraisal.

My heartiest thanks goes to all the faculty members of the Department for their constant support and encouragement. I thank the entire editorial advisory board and reviewers for all their support. Together we would work towards making the journal a truly influential publication.

Last but not the least, I sincerely convey my thanks to Mr. Punyapriya Choudhury of Silchar Sungraphics for his co-operation and support during the publication and printing task of the journal.

Dr. Parag Shil
Chief Editor

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Human Traits of Bank Employees: An Empirical Study

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Abstract

Employees' skills and competence are the key factors in a service sector like Banking. The whole organization depends on how the employees deliver the services to the customers. In this context there arises a great need to have highly skilled and competent employees in banking sector with the right blend of the traits which will help the organization to achieve newer heights in the long run. Thus, the study is focused on two types of personality traits i.e., 'Attitudinal' and 'Psychological', a total of 10 traits under these heads have been identified and 5-point questionnaire has been used to collect responses from 52 employees of Public Sector Banks of Silchar town. Statistical tools like Mean, Standard Deviation and Rank have been used to arrive at the findings of the study.

Keywords: Personality traits, Attitudinal Traits, Psychological Traits, Recruitment.

Introduction

In this era of internationalization, every industry, be it manufacturing or service, faces competition while catering to the needs and the aspirations of its customers. The service industries like banking had to face a more delicate challenge while dealing with its customers of varied socio-demographic background. In this context it becomes necessary to have a strategic approach in managing employees to achieve the organizational goal(s) especially in a competitive situation (Greene & Puetzer, 2002). The most critical part of it is to leverage people's capabilities that they possess which will bring competitive advantage to the organization.

Reaping the gains of the competitive advantage(s) has got one of the pre-conditions in the present-day context and that is identifying the qualities and traits adequately that the employees entail in them and also ensuring that the same are dovetailed with the job(s) they are put to work. This is taken care of at the time of recruitment and selection process while considering the claims of the job aspirants by ensuring the entry of rightly educated, skilled, experienced and trained personnel(s) having such attitudes and aptitudes which are required to attain the goals of the organization, often strategic one(s) (Barclay, 1999).

In India, being a country with vast population, it is not difficult to have personnel with certain specified educational qualifications with the desired technical and other specialized qualification. But the problem, lies in locating the employees having a blend of the requisite quality. In many organizations psychometric tests are conducted to assess if the candidate possesses requisite traits in him/her (Bateson, 2014). It is this reason that the work behavior which is an important component of the performance also is put under scan. It is one of the primary duties of a Human Resource Manager to have such qualified employees in the organization who have right skills and knowledge to perform efficiently and effectively and also exhibit appropriate behavior that are consistent with the organization's culture and values so as to meet the requirements of the organization. In banking sector where customers are dealt directly by the employees especially the ones who are working in the

front desks, have to have certain personality traits in them which will help the organization to attain its objectives in the long run (Karatepe & Aga, 2012).

Review of Literature

Human traits being a broad term includes all kinds of characteristics and qualities a person possesses. However, personality traits are the ones which have a great bearing on a person's behaviour, interest, decision making and future course of action. Several theories have been developed to identify the personality traits of a person like Galen's Personality Theory, Sheldon's Personality Theory (Sheldon & Stevens, 1942), Eysenck's 3 Dimensions of Personality (Eysenck, 1991; 2008), Bandura's Personality Theory (Bandura, 1999), Big Five trait theory of personality (Crae & Costa, 1999), etc. These theories help in identifying the personality traits of a person. Later developments include measuring the degree of such traits in a person; hence several tools have been developed like Myers Briggs Type Indicator (Myers, 1962), Minnesota Multiphasic Personality Inventory (MMPI) (Hathaway & McKinley, 1951), Sixteen Personality Factor Questionnaire (16 PFQ) (Cattell & Mead, 2008), Rorschach Inkblot Test (Exner Jr, 1993), Thematic Appreciation Test (Murray, 1943), etc.

The relevance of the present study can be attributed to the past trait theories which focus on the attitudinal traits as well as their psychological traits. Attitudinal traits have a great bearing on a person's way of doing a particular task. Hall & Farkas (2011) revealed that attitudinal variables also influence the type of job as well as its pay. A positive effect has been found between attitudinal traits and wages. It cannot be denied that a person with strong psychological state has a great command over their job as well as subordinates with whom they have to deal on a day-to-day basis to accomplish organizational objectives. May (2011) found that psychological traits significantly affect labour market however it doesn't determine wages, especially in males but self-assessed intelligence matters in females. Loretto (2005) revealed that personal, environmental and work factors affect the psychological well-being of an employee as well as impacts the work-life balance. Liao and Lee (2009) used big five personality traits to find the influence of personality traits in job involvement. It was found that neuroticism relates negatively whereas extroversion, openness, agreeableness and conscientiousness relate positively to job involvement. Ijaz, Muhammad and Khan, Azhar (2015) studied the impact of personalities of individuals and its associated traits on job satisfaction. Findings revealed that openness and extraversion had significant correlation with job satisfaction, neuroticism had strong negative correlation and no significant correlation was found in case of agreeableness and conscientiousness.

The above review of past researches gives a broad idea about various personality traits and its influence on various issues of a banker. Some of the influential personality traits belonging to category of attitudinal and psychological, that are expected to be present in a banker, especially for those who are above the rank of sub-staff, has been outlined in the study.

Objectives of the Study

1. To identify the attitudinal and psychological human traits required to be there in the bank employees above the rank of Sub-Staff in a Public Sector Bank.
2. To study the relative worth of the select attitudinal and psychological traits required in the bank employees above the rank of Sub-Staff in the opinion of the bank officers of PSBs working in Silchar town.

Research Methodology

The study aims at attaining the objectives by conducting an extensive review of literature and in-depth personal interview with senior bank employees for identifying the human traits belonging to 'Attitudinal' and 'Psychological' traits category that are capable of influencing the performance of bank employees above the rank of Sub Staff. Altogether 5 traits under 'Attitudinal' and 5 under 'Psychological' traits were identified and selected for the study. A 5-point scale structured questionnaire, ranging from Highly Required (5) to Least Required (1) has been used to ascertain the degree of requirement of the select personality traits in a Public Sector Bank (PSB) employee in the opinion of bank officers. Thus, a total of 52 bank officers has been surveyed based on convenience sampling. Statistical tools like Mean, Standard Deviation and Rank have been used to arrive at the findings of the study.

Table 1: Profile of Respondents

Gender	Number	Percent	Years of Experience as Bank Officer		
			Number	Percent	
Male	36	69.23	Up to 10 years	39	75.00
			More than 10 and up to 20 years	8	15.38
Female	16	30.77	More than 20 and up to 30 years	3	5.77
			More than 30 years	2	3.85
Total	52	100	Total	52	100

Source: Field Survey

Table 1 delineates the profile of respondents by Gender and by years of experience as Bank Officer. A total of 52 bank officers have been surveyed from different PSBs of Silchar town. About 69.23% of the respondents were male and 30.77% were female respondents in the survey. According to the years of experience as Bank Officer, 75% of the respondents were having experience below 10 years of experience, 15.38% had more than 10 and up to 20 years, 5.77% had more than 20 and up to 30 years and 3.85% had more than 30 years of working experience as Bank Officer.

Scope of the Study

- Only the officers, working in the Public Sector Bank branches within Silchar town, were consulted to note their perceptions about the traits required to be there in a bank employee above the rank of sub staff.
- Such traits which in any way may be required to be present in an employee in its full degree or for that matter in a degree equal to nil have not been included for the purpose of study in this work.

Limitations of the Study

- The study is confined to only select human traits which were considered to be more applicable to bank employees.
- The possibility of sampling error(s) cannot be completely ruled out; hence the findings of the study may not reflect accurately the opinion of the population concerned.

Result and Discussion

With the outcome of review of literature and discussion with senior employees, ten (10) human traits have been identified and selected for the study which were broadly classified into two equal groups i.e., 'Attitudinal' and 'Psychological' traits. The second objectives as specified to find out the relative worth of the select human traits in terms of its requirements in bank employees above the rank of Sub-Staff with reference to the employees of Public Sector Banks in Silchar town is also made.

Table 2: Relative Importance of the traits under the group 'Attitudinal Traits'

Traits	Mean	Rank	SD
Achiever	4.135	3	0.929
Ambitious	4.000	4	1.205
Competitive	4.154	2	1.109
Goal Oriented	4.346	1	0.988
Selfless	3.750	5	1.135

Source: Field Survey

Table 2 portrays the relative worth of the traits under the group 'Attitudinal Traits'. It depicts the mean, standard deviation and ranks of select traits. The trait 'Goal Oriented' has been found most important trait with a mean score of 4.346 followed by 'Competitive' with 4.154 and 'Achiever' with 4.135 mean score. 'Ambitious' and 'Selfless' have been found least important with 4.0 and 3.750 mean score. In terms of SD, consistency of data is more pronounced in 'Achiever' which has the lowest SD of 0.929 and 'Ambitious' has highest SD of 1.205 which reveals very high variability in respondents' opinions.

Table 3: Relative Importance of the traits under the group ‘Psychological Traits’

Traits	Mean	Rank	SD
Confident	4.538	1	0.874
Determined	4.481	2	0.828
Inquisitive	4.115	3	1.078
Insightful	3.981	4	1.057
Passionate	3.827	5	1.216

Source: Field Survey

Table 3 depicts the mean, SD and ranks of the select traits under the group ‘Psychological Traits’. The trait ‘Confident’ has been given the highest rank with 4.538 mean score followed by ‘Determined’ and ‘Inquisitive’ with mean score of 4.481 and 4.115. ‘Passionate’ has been found least important having mean score 3.827 followed by ‘Insightfulness’ with 3.981 mean value. In terms of SD, consistency in respondents’ opinion could be seen for the trait ‘Determined’ with SD of 0.828, whereas it varies more for ‘Passionate’ having SD of 1.216.

Conclusion

The study was aimed at identifying the human traits required to be there in a Bank employee above the rank of Sub-Staff of the Public Sector Banks. Thus, 10 human traits clubbed under ‘Attitudinal traits’ and ‘Psychological traits’ have been identified in the study. The study also aimed at finding out the relative worth of the select human traits in terms of its requirement in the bank employees above the rank of Sub-Staff in the Public Sector Banks. In terms of relative worth, the traits namely, ‘Goal Oriented’ and ‘Competitive’ were found as the top two traits under the category of ‘Attitudinal Traits’ that are required to be there in the Public Sector Bank employees above the rank of Sub-Staff. While the traits, ‘Confident’ and ‘Determined’ are the top two traits in the category of ‘Psychological traits’ that are required to be there in the Public Sector Bank employees above the rank of Sub-Staff.

This study will help the employers in conducting the recruitment process smoothly as identification of the required traits in a bank employee as well as ensuring the right blend of the most important traits need to be known before starting any recruitment process. Since banking is a service industry, employees with proper blend of personality traits are needed for the benefit of the organization as well as customers and other stakeholders.

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Direct Benefit Transfer: A Digital Platform for Fund Transfer under Government Schemes and its Impact during Pandemic

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Abstract

Before the introduction of Direct Benefit Transfer (DBT), there was involvement of numerous middlemen in the implementation of various government schemes in India. Huge expenditures were recorded under Centrally Sponsored Schemes before 2013 but there were lot of ambiguity in the accounting of funds under these schemes. As such, Govt. of India on 1st January, 2013 came up with Direct Benefit Transfer (DBT) with the main focus to transfer funds pending to the beneficiaries into their Aadhaar seeded bank accounts directly with involvement of least or no middlemen. One of the important dimensions of DBT system was that all the funds will be routed electronically through a portal called Central Plan Schemes Monitoring System which is also known as CPSMS, until it reaches the bank accounts of the people for whom these schemes are meant to be. CPSMS is presently modified and renamed as Public Financial Management System (PFMS). During the outbreak of pandemic in 2020, DBT proved to be a blessing for all the citizens, especially the economically marginalized people who were partially or fully jobless due to lockdown. This paper discusses about the working of direct benefit transfer and how DBT, through the portal PFMS, provides economic support to those who were most affected by COVID-19.

Keywords: CPSMS, PFMS, Aadhaar, Beneficiaries, Pradhan Mantri Jan Dhan Yojna

Introduction

Before the introduction of Direct Benefit Transfer (DBT), there were bureaucratic delays and involvement of numerous middlemen in the implementation of various government schemes in India. Huge amount of expenditure was recorded under Centrally Sponsored Schemes before 2013 but there were lot of ambiguity in the accounting of funds under these schemes. As such, Govt. of India on 1st January, 2013 came up with Direct Benefit Transfer (DBT). Under DBT system all the funds will be routed electronically through a portal called Central Plan Schemes Monitoring System, shortly known as CPSMS, until it reaches the bank account of the people for whom these schemes are meant. It is a digital initiative by government to track down the fund movement and accounting of the same under various schemes electronically.

Objectives

1. To discuss about the Direct Benefit Transfer (DBT) and its working.
2. To study the impact of various schemes under DBT during COVID-19.

Research Methodology

This paper is of descriptive nature based on secondary data which have been compiled from various existing literatures available related to the subject in focus, newspaper articles, government websites of DBT, PFMS, etc.

Review of Literature

Paramasivan and Kumar (2018) in one of their research papers have given a brief overview of Financial Inclusion with respect to DBT in India and discussed about the achievements of Financial Inclusion in our nation, especially due to introduction of Direct Benefit Transfer (DBT). It is an important part of Digital India initiative. Sakthivel & Mayilsamy (2018) have made a study on impact of introduction of DBT on transferring

LPG subsidies to the beneficiaries. This study was carried out with the objectives to know about the awareness and satisfaction level among the beneficiaries about LPG PAHAL Schemes. Joy (2018) discussed about the evaluation of DBT in India in context with the Aadhaar System. Another objective of the study was to find out the relationship between transferring of public funds unconditionally and increase of inflationary pressure. Also, the paper highlighted the criticism of cash transfers without any conditions in terms of inflationary pressure.

What is DBT?

DBT is an initiative of Government of India to directly transfer funds and subsidies under various schemes into the Aadhaar seeded bank accounts of the vendors and beneficiaries. It was initially launched in 43 districts of India, in a phased way, covering scholarship programs and social security pension schemes. It was rolled out with 26 numbers of Centrally Sponsored and Central sector Schemes. Presently, one has been dropped. The primary motive of this system is to target the actual beneficiaries of various government schemes, avoiding the ghost beneficiaries and thus ensuring reduction of leakages due to corruption. One of the most important advantages of DBT is involvement of CPSMS portal, which is presently known as Public Financial Management System or PFMS.

Categories of Schemes under DBT

Cash Transfer: This category includes those schemes in case of where benefits in the form of liquid cash are directly transferred to the accounts of individual beneficiaries.

Scheme Category	Type of Schemes
1. Cash Support	MGNREGA, PAHAL, NSAP, Scholarship Programs, Pension Schemes, PM-JDY, etc.
2. In-kind Support	SSA, Mid Day Meals, PDS, etc.

Source: Internet (<http://dbtbharat.gov.in/>)

In-kind support (IKS): Under this category, those schemes are included where in benefits in the form of any kind or services, are given to the beneficiary through some intermediate agency, by the government. IKS are provided either zero cost or at some subsidised price. (Vikaspedia, n.d., para. 6)

Process of Fund Movement under DBT Schemes

- The first step under DBT is the preparation of a list containing all necessary details regarding the beneficiaries as per the format so prescribed in excel sheet. This is done by the Implementing Agencies (IAs) and the same is then uploaded in the PFMS (earlier known as CPSMS) portal after validating the list for the amounts entered against each of the beneficiaries and digitally signing by the concerned authority.
- Once uploading is done, Programme Division (PD) will be responsible for making the e-sanction. There are two types of operators under PD who have different login details for the portal, one is maker and other is the approver. The maker will verify the list so uploaded by the IAs and provide all relevant data in PFMS such as sanctioned amount, heads of account, sanction order number, IFD approval, etc. The PD approver will validate all inputs given by the maker and will sign the e-sanction and the beneficiary list digitally in the portal. The file will then be reflected to the DDO in CPSMS portal for making the e-bill.
- The DDO shall verify the e-sanction and issue e-bill accordingly. It will be submitted to the PAO after digitally signing it on PFMS.
- At PAO level, the e-bills are verified thoroughly and digitally signed by the authorized signatories in the portal itself for forwarding the file to the accredited banks. Accordingly, the banks will transfer the amount to the beneficiaries account directly.

Importance of PFMS in DBT

PFMS is a website which was developed and implemented by the Controller General of Accounts (CGA), Ministry of Finance. It was designed for performing the job of monitoring the social sector programmes, and the funds so sanctioned and released. It ensured that the funds are properly utilized for the pre-defined objectives of

the Indian Central Government and provided with an efficient and effective accounting for the same. Not only this, PFMS plays a key role of decision support system.

In fact, PFMS acts as the main online platform for the registration of the implementing agencies, vendors and beneficiaries. PFMS shares interface with 90 Indian banks including both private and public sector banks. Through this portal the bank account details of the beneficiaries or the vendors are validated so as to ensure that the amount is directly credited to the correct bank details only and that there is no scope of misdirection of the payment. It facilitates automatic generation of Utilization Certificate (UC) for tracking and monitoring the funds sanctioned from Consolidated Fund of India (PFMS, O/o of Controller General of Accounts, n.d., para. 2).

Impact of Direct Benefit Transfer during Covid-19

Due to emergence of COVID-19 pandemic in India, and announcement of lockdown, it would have become impossible for the government to reach millions of such citizens whose livelihood was badly affected. In such a situation, it was DBT in collaboration with Public Financial Management System that made it possible for the government to implement new schemes and continue the existing ones too. One of the most important achievements of PFMS was the highest recorded transactions on 30th March, 2020 that accounts to 2.19 crore transactions. Under various Central Schemes (CS) & Centrally Sponsored Schemes (CSS), DBT payments through PFMS amounted to Rs. 27,442.08 crore credited directly into the bank accounts of 11.42 crore numbers of beneficiaries in case of Centrally Sponsored Schemes and Central Sector Schemes, between 24th March and 17th April, 2020. During the same period Rs. 9717 crore was disbursed under State Schemes to 4.59 crore beneficiaries. The number of beneficiaries kept on increasing even when the crisis was deepening & lockdown period was extending. Total of 47 crore beneficiaries were brought under the purview of DBT relief till 9th Oct., 2020 which amounted to Rs. 1,41,714 crores of transactions (PIB, Ministry of Finance, 2020, para. 4). In a report titled “Direct Benefit Transfers: Status & Challenges Ahead” by V Anantha Nageswaran, who is a member of the Economic Advisory Council to the PM, over Rs. 5,52,527 crores of payment via 603 crore DBT transactions have been made during April 2020 to March 2020.

Various Schemes under DBT Effective during Pandemic

There were various schemes that became very effective during COVID-19. These broadly include Mahatma Gandhi National Employment Guarantee Scheme (MGNREGS), PM-KISAN YOJNA, Prime Minister Matru Vandana Yojna (PMMVY), National Social Assistance Program (NSAP), National Rural Livelihood Mission (NHLM), etc. Some of the most important are discussed below:

Pradhan Mantri Garib Kalyan Yojana (PM-GKY)

On 27th March, 2021, the government pulled off the curtain of its first pandemic specific relief package in the form of Pradhan Mantri Garib Kalyan Yojana (PM-GKY) of Rs.1.7 Lakh Crore to cure the economic crunches brought by the Covid-19 in our country. This entire package can be further classified in 2 parts i.e., direct benefit transfer (DBT) in cash support and in-kind support (IKS).

✓ The DBT in cash support includes following sub-parts:

1. Pradhan Mantri Kisan Samman Nidhi (PM-KISAN):

Under this scheme, an Installment of Rs.2,000 was transferred directly into farmer’s accounts on April, 2020.

2. Pradhan Mantri-Jan Dhan Yojana (PM-JDY):

Under this Yojna, three installments of ₹500 each were credited to 200 million women who have PM-JDY accounts with bank. An amount of Rs. 9930 crores was transferred to all such active accounts by 13th April, 2020. Moreover, three installments of ₹1,000 were also disbursed for 30 million people who belong to the category of widow, senior citizens or disabled persons.

3. Pradhan Mantri Ujjwala Yojana (PMUY):

PMUY provided three installments of DBTs to 80 million numbers of beneficiaries for purchasing LPG cylinders, for a period of 3 months.

- ✓ IKS schemes such as the Pradhan Mantri Garib Kalyan Anna Yojana were aimed to provide 750 million people with ration items, for a period of next three months.

International Food Policy Research Institute (IFPRI) made research in some of the rural districts of Rajasthan, Madhya Pradesh and Uttar Pradesh to measure the extensive impact of the PM-GKY scheme focusing on the hands of DBT in reaching the vulnerable or affected sections of society during pandemic. The study found that 112 million eligible farmers received the benefits of the scheme in actual by the end of the month April,2020.

MGNREGS

Under cash component of the relief package of Rs.20 lakh crore provided by the government during the pandemic, there is a scheme popularly known as Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGS), where wages so provided, was hiked from Rs. 182 to Rs. 202 per day. This was availed by 136 million beneficiary families under the mission called DBT.

Table 1: Payment Details for the period from 24th Mar 2020 to 17th Apr 2020 under various CSS and CS Schemes through Direct Benefit Transfer

SI No.	Scheme Name	Amount Transferred (Rs. In Crores)
1.	PM-Kisan Yojna	17734.00
2.	Indira Gandhi National Old Age Pension Scheme	999.00
3.	Indira Gandhi Widow Pension Scheme	159.00
4.	NRHM	281.00
5.	National Social Assistance Program (NSAP)	31.00
6.	Pradhan Mantri Matru Vandana Yojna	209.00

Source: PIB (<https://pib.gov.in/Pressreleaseshare.aspx?PRID=1616022>)

Table 2: Year wise comparative analysis of fund transfer under various cash benefit schemes of DBT

Schemes	Fund transfer in the F.Y. 2019-20 (Rs. In Crores)	Fund transfer in the F.Y. 2020-21 (Rs. In Crores)	Percentage of increase or decrease
1. PAHAL	24822 .00	15054.9	-39.35
2. MGNREGS	46046.08	67218.29	45.98
3. NSAP	8114.48	7230.56	-10.89
4.Scholarship Schemes	7011.19	9121.29	30.10
5. PMAYG	43883.45	48251.15	9.95
6. Others	109852.32	149701.44	36.28

Source: Internet (<http://dbtbharat.gov.in/>)

Conclusion

DBT ensures that the cash benefits are credited into the accounts of the beneficiary without any illegal divergence. More than Rs 36,660 crore has been already disbursed to the needed people under the umbrella of DBT that is to with the help of digital engineering by Public Financial Management System (PFMS) in the bank accounts of 16.01crore beneficiaries, as it was the best possible way for the Government to offset the negative financial impacts by COVID-19.It was all due to digital transformation of DBT payments due to the cooperation extended by PFMS portal that actually made it possible for the government to provide various pandemic induced relief packages to the citizens who are mostly hit by the adverse impacts of COVID-19. Benefits of DBT can be summarised in the form of term “CARE”: which means- Curb Duplication, Accuracy in targeting the actual beneficiaries, Reduction of unnecessary delays in payment procedure, Electronic platform for easy and quick benefits transfer and readily available MIS influencing decision making process.

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Challenges of COVID-19 Pandemic on Restaurant Business: A Study with Special Reference to Silchar

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Abstract

The world faces a global threat from the COVID-19 pandemic. The various sectors of the economy have been paralysed due to lockdown, quarantine and curfew are some precautionary steps adopted by the government. Due to the whole country's lockdown, it affects more than 55% of the economy. The growth rate of India in 2020-2021 is contracted by 7.3%. It has hugely affected the Tourism and Hospitality industry. The restaurant industry is a part of the tourism sector, cannot be escaped from the attack of COVID-19. The study has been conducted to shed light on the impact of Covid-19 in the restaurant industry. The purpose of this study is to examine the problem faced by the restaurant operators and measures taken to overcome it. A survey was conducted on 35 restaurants of Silchar town by preparing a survey schedule using a convenient sampling method. It was found from the survey that the condition of the restaurants is terrible. COVID -19 has a direct impact on their sales volume. Sales of the restaurants have been fallen drastically, thus large financial crisis have been seen which has negatively affected the profit margin to a great extent.

Keywords: COVID-19 Pandemic, Tourism Sector, Restaurant Industry, Sales, Sustainability.

Introduction

Covid-19 has led to an unprecedented situation across the country where normal work comes to a standstill, hitting people's livelihood and economies seriously. The restaurant sector is the third-largest industry after retail and insurance sector is considered as a part of the tourism and hospitality industry, got hit harder than any other industry during the pandemic. The dining rooms of the restaurants remained closed for their customers during the initial phases of COVID-19. Takeaway and delivery became the new normal. This study has been conducted to shed light on the impact of COVID-19 in the restaurant industry.

Review of Literature

Bartik, Bertrand, Cullen, Glaeser, Luca, Stanton (2020) in their study revealed that in addition to the impact of COVID-19 on public health, it had a major impact on the economy and many businesses became financially weak. B M, L., & P, D. S. (2020) in their study revealed the importance of food quality and hygiene which become very crucial to sustain in the COVID-19 pandemic. Another finding of the study is that people choose to order online depending on food delivery services, as restaurant hours are decreased. Sinulingga, S (2020) in his study discussed the problems faced by the tourism industry due to COVID-19, where the key indicator that measures the impact was economic social environmental factors. Another finding was that through time, change, and quality of tourism the impact can also be assessed. Vigilia, Portana, Santos, Salamanaca, Cruz (2021) in their study explored the impact of the covid-19 on the restaurant business and the coping mechanism they adopted amidst the situation. The study revealed that sales of the small restaurants were tremendously decreased, loss of income and jobs was also found. The coping mechanisms adopted by restaurants, according to the study, were online marketing of the product, selling of ready-to-cook raw material, shifting employee work hours, reducing the size of employees, and introducing delivery service.

Objectives of the study

This study aims to analyze the challenges of the COVID-19 pandemic on the operation of the business, the notable changes they have faced in Silchar town.

Research Methodology

The study is carried out in the Silchar Town of Cachar district of Assam which is the headquarter of Cachar district and the same is the second most populated city in Assam after Guwahati. The restaurant population in Silchar town is 250 including both the Organised and Unorganised sectors. The survey was conducted amidst the COVID-19 pandemic so only 40% of these restaurants i.e., 50 restaurants were chosen randomly as the sample size for the study from the total population of 250 restaurants in Silchar. Out of these 50, data could be collected from 35 restaurants only as the remaining 15 restaurants did not respond to the call made. Tools for Data Collection: A structured google formed Survey Schedule was prepared and used for the collection of data.

Implications and Limitations of the Study

The study depicts how restaurant operators react to the COVID-19 pandemic and how they have managed themselves to deal with the changing environment. This study draws a picture of the challenges and crisis restaurant operators have faced due to the pandemic and constant lockdown imposed by the government and the same may be able to know the current and true picture of the restaurant industry during the pandemic. This study is having some major limitations that can't be neglected because the survey was conducted amidst the COVID-19 pandemic, various COVID-19 protocols had to be maintained during a survey for safety purposes. Due to the pandemic situation, the data could not be collected as per the desired sample size, only 35 samples had been collected out of 50. Again, all the data could not be collected by visiting restaurants individually but only 20 samples were collected by visiting restaurants and the rest 15 samples were collected via phone calls, due to the curfew imposed by the State Government. Some of the respondents did not feel comfortable sharing their personal information via phone calls because they thought it might be fraudulent activity.

Table 1: Profile of Respondents

Designation	No. of Respondents	Percentage
Manager	12	34.3
Owner	18	51.4
Staff	5	14.3
Total	35	100.0

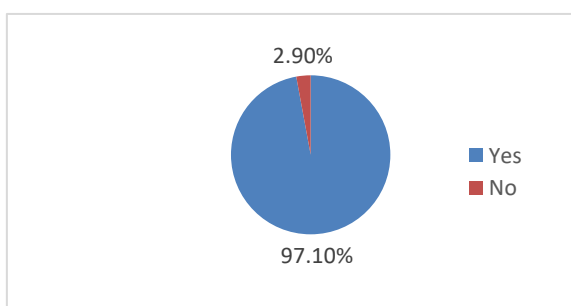
Source: Field survey

It is inferred from table 1 that data has been collected from a total of 35 respondents out of which 18 respondents (51.4%) are the owner of the restaurants, 12 (34.3%) are managers, and the remaining 5 (14.3%) are the staff of restaurant business. So, it can be said that most of the information has been furnished by the owners of the restaurants.

Analysis and Interpretations

The study on the challenges of the COVID-19 pandemic on the operation of the restaurant business is an attempt to shed light on the impact of COVID-19 in the restaurant industry. The purpose of this study is to examine the problem faced by the restaurant operators and measures taken to overcome it.

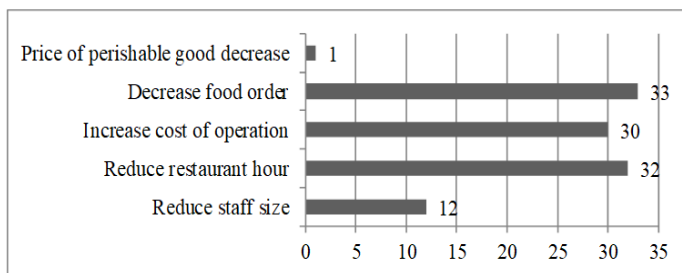
Fig 1: Affect of Covid-19 on the Operation



Source: Field survey

It is inferred from Fig.1 that 97.1 percent of the respondents claimed that COVID-19 has affected the operation of their business. Interestingly, 2.9 percent of the respondents have responded that their business remained unaffected during the pandemic. It can be concluded from the above fig that most of the restaurants have found it difficult to operate their business.

Fig.2: How COVID -19 affect the Operation of Business



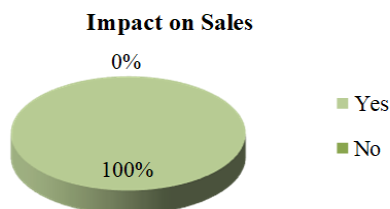
Source: Field Survey

operation for 30 restaurants has increased. On the other hand, it is found that 32 restaurants are affected due to the reduction of restaurant hours, while 12 restaurants have reduced their staff size to prevent the spread of COVID-19; and 1 restaurant was affected due to a decrease in the price of perishable goods as the restaurant has to sell it with low price. The food order compared to pre-pandemic has decreased largely.

Having known that the COVID-19 pandemic had affected the operation of the business, how the pandemic affects the operation of the business, the responses are given in fig. 2.

Fig. 2 shows in how many ways COVID-19 has affected the operation of the business. It is found that out of 34 respondents; for 33 restaurants, food order has been decreased; whereas, the cost of

Fig. 3: Percentage Regarding Impact of Covid-19 on Sales Volume



Source: Field Survey

Fig.3 shows the impact of Covid-19 on sales volume. There are 35 restaurants and 100 percent of the respondents have responded that sales volume has been affected due to Covid-19.

Table 2 shows that out of 35 restaurants, 85.7 percent of the respondents have reported a major decrease in their sales during the pandemic in comparison with the pre-pandemic sales; and the remaining 8.6 percent and 5.7 percent have reported of medium decrease and slight decrease respectively in their sales during the pandemic in comparison with the pre-pandemic sales. None of the respondents have reported of increase made in their sales during the pandemic. The volume of sales has decreased during the Pandemic, having found from the responses in table 2 that there was a 100 percent decrease in sales during the pandemic., an attempt was made to identify the range in the volume of decrease in sales. The responses are furnished in Table 3.

Table-2: Sales during Pandemic in Comparison with Pre- pandemic Sales

Status of sales	No. of Responses	Percentage
Slight decrease	2	5.7
Medium decrease	3	8.6
Major decrease	30	85.7
Increase in sales	0	0
Total	35	100.00

Source: Field Survey

Table 3: Volume of Sales Decrease during the Pandemic in Comparison with the Pre- pandemic Sales

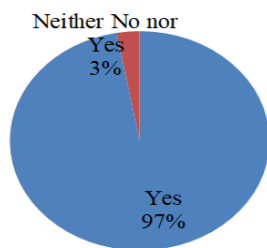
Range of decrease in sales volume	No. of Responses	Percentage
Below 20%	1	2.86
20 – 40%	1	2.86
40 – 60%	2	5.71
Above 60%	31	88.57
Total	35	100.00

Source: Field Survey

Table 3 shows the range of decrease in sales volume in percentage during the pandemic in comparison with the pre-pandemic sales. It is found that 88.57 percent of the respondents have responded that their sales have decreased above 60%; whereas, for 5.71 percent of the respondents, their sales volume decrease during the pandemic lies between 40-60% range. The range of 20-40% and below 20% of the decrease in the sales volume has 2.86 percent each of the respondents.

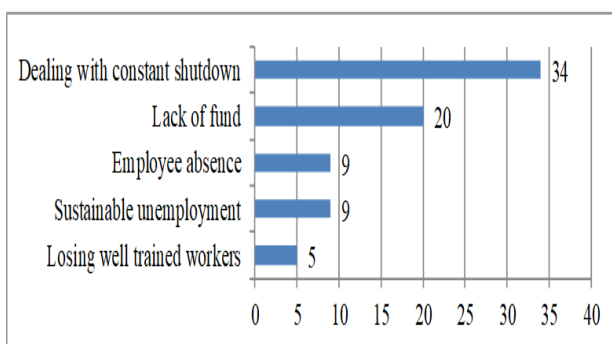
Pandemic Challenges: Respondents are asked to find whether they face the challenges of the COVID-19 pandemic. Their responses are given in Fig. 4 below.

Fig. 4: Did you face challenges during the pandemic?



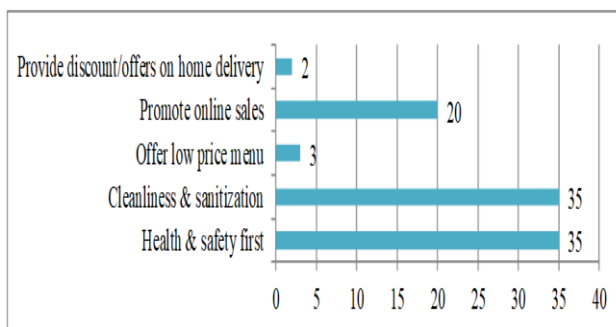
Source: Field Survey

Fig 5: Challenges Faced by Business



Source: Field survey

Fig.6: Measures Taken to Overcome the Challenges



Source: Field survey

Fig.4 shows that 97 percent i.e., 34 of the respondents faced challenges of COVID-19 pandemic; whereas, the remaining 3 percent of the respondents have neither responded ‘No’ nor ‘Yes’.

The next attempt is made to know the kind of challenges faced by the restaurant operators during the pandemic from the 34 respondents. Their responses are given in Fig.5.

Fig. 5 shows the classified challenges faced by the restaurant operators during the COVID-19 pandemic. Out of the total respondents, 5 restaurants have lost well-trained workers, 9 restaurants have faced sustainable unemployment, another 9 restaurants have faced the absence of employees due to covid-19; whereas, 20 restaurants have faced lack of funds during the pandemic and 34 restaurants have faced challenges to deal with the constant lockdown. It can be seen from the above fig that all of the restaurants have faced challenges due to constant lockdown imposed by the govt.

Respondents are asked to know the measure taken by them to meet the challenges; the responses are shown in fig 6. It shows that all the respondents have furnished that they have taken care of health and safety first along with cleanliness and sanitization to attract more customers during the pandemic. Whereas, 20 respondents have promoted online sales during a pandemic; 3 respondents have offered a low-price menu and 2 respondents have provided a discount on their home delivery. It is seen from Fig.6 that all of the restaurants give priority to cleanliness, sanitization, and health/safety to attract customers.

Conclusion

The scourge of COVID-19 has been so damaging that it has jolted the entire tourism industry and the restaurant business is one of the major victims of this pandemic. The impact of a sudden outbreak of COVID-19 is shocking and inevitable for the restaurant business. The entire restaurant industry is in the grip of the COVID-19 over the last two years. The operation gets distraught during the pandemic period. This situation is a perfect storm for the restaurant business. It has been found from the above analysis that the majority of the restaurants are fine dining and they are in a state of massive loss because of the restriction of public gatherings. So, to sustain in this situation, most of the restaurants have started to offer home delivery service pick up via different food delivery platforms. A large-scale financial crisis has been faced by the restaurant business during COVID-19. The fear of infection leads to lower demand in restaurants during COVID-19 which hurts the sales volume of the business. The sales of the business are decreased by 60%. This leads to the closure of many restaurants

and some of them are bound to shift their business. So, to find out the impact of COVID-19 is important for the restaurant operators as it provides them a basis to examine the current situation so that they can adapt to new changes accordingly.

The finding of this study is also important for the general public as these days people have become more concerned regarding their health and safety. The restaurant business can keep their regular customers by providing them with proper hygiene. It can be said from the study, to recover from losses, it needs to have proper strategic planning and adopt crisis management tools. For this, restaurants may change their business model. Businesses should adopt new and innovative strategies like establishing a team to focus on food hygiene and safety, reduce their costs where possible, mostly the labour cost. Restaurants should provide a large portion as a takeaway for the employees who work in banks and commercial establishments. Government intervention is very important for the restaurants to retrieve it from this state. Government should focus on the restaurant business by providing financial help. Suggested that government should reduce GST and charge on LPG for the restaurant business.

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Revival Strategies of COVID Disrupted Economy of Select Countries with Special Reference to India

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Abstract

The COVID-19 pandemic has brought the global economy to a standstill. All the major sectors have been adversely affected with the loss of livelihood of many. The announcement of lockdown by the respective countries to curb the spread of the virus has caused a negative impact on the economic growth. Even though the pandemic is far from over, every country has devised and implemented their own strategies to revive their respective economy and return to normalcy. The present paper gives an overview of the economic revival of some of the most affected countries. This paper also mentions the revival strategy adopted by India through the implementation of the Atma Nirbhar Bharat Abhiyan along with the progress made by the campaign in the year 2020. The present study also highlights the series of revival measures announced to combat the 2nd wave of the COVID-19 pandemic

Keywords: COVID-19 pandemic, revival strategies, Atma Nirbhar Bharat Abhiyan, economy.

Introduction

The COVID-19 pandemic has disrupted millions of lives across the globe and has caused a negative impact on the global economic growth since 2020. The resultant lockdown to curb the spread of this deadly virus has severely impacted the livelihoods of many. Jobs, businesses and education came to a standstill due to the announcement of lockdown in almost all the countries of the world. The first ever case of COVID-19 was detected in Wuhan, China in December 2019 (Wu, et al., 2020). As this deadly virus spread from its originating country to 20 other countries over a time period of 6 weeks of the new decade, the World Health Organization (WHO) declared it as world health emergency in January 2020. The viral outbreak was officially declared as a pandemic on 11th of March, 2020. Since then, the pandemic has caused global public health and economic crisis affecting the \$90 trillion global economy in a way beyond imagination. By early March 2020, the infections shifted from China to various countries of Europe, the most affected being France, Italy, Russia, UK, Spain and Germany. By April 2020, the United States of America saw a steeping rise in the number of COVID-19 cases as a result of which the Government had to shut down its borders and announced a complete lockdown in the country.

The spread of the virus started in India when the first case was detected on 30th January, 2020. Gradually, the number of cases started increasing from the mid of March. To contain the spread of the virus and to maintain social distancing amongst the masses, a nationwide lockdown was announced on 24th March, 2020 by our honorable Prime Minister. The lockdown affected the functioning of the economy and shattered all the important economic sectors; thereby causing the GDP to cripple towards the bottom. The governments adopted policies to uplift the economy in a phase-wise manner. The imposing of lockdowns had inadvertently created a global economic recession and an adverse drop in the economic activities. In the first phase, a series of monetary policies was adopted to stabilize the financial markets and to ensure a steady flow of credit. The next phase was attributed to fiscal measures aimed at sustaining economic growth. The final phase comprised of

policies related to development, procurement and distribution of vaccines so that people can be inoculated at the earliest and protect themselves from this deadly disease.

Review of Literature

The COVID-19 pandemic has caused an imbalance in the functioning of the economy of many countries across the globe. A careful study of the literature available to analyze the economic disruptions has been presented below:

Guan et.al (2020) have analyzed the global supply-chain effects of COVID-19 measures using a set of idealized lockdown scenarios. The modelled scenarios exhibited the potential for large number of losses in the countries affected by the pandemic wherein there were variations in the number of countries, the duration and strictness of lockdown including the manner in which the restrictions were relaxed. The results suggested that the supply-chain losses with regards to the initial lockdown was dependent on the number of countries imposing lockdown. Losses are also found to be more sensitive towards the time duration rather than the strictness of the lockdown. Nicola et.al (2020) summarized the socio-economic implications of the pandemic by taking into account the three sectors of the economy i.e., primary, secondary and tertiary. The pandemic has caused an unprecedented crisis in the industries involved in the extraction of raw materials. The global manufacturing industries had to delay their activities due to disruptions in supply-chain and slowdown in predicted growth. The negative impact of COVID-19 was also observed in the tertiary sector including education, finance, healthcare and pharmaceutical industry, hospitality, tourism and aviation, Real Estate and Housing, Sports industry, IT, media, Research and Development and Food Processing industry. It was also observed that the lockdown and social distancing measures to curb the spread of the virus, has given rise to the cases of domestic violence. As a result of the stay-at-home orders by the government, individuals could be seen resorting to online gaming which gave a boost in revenue to many companies. Ackigoz and Gunay (2020) identified the early impact of the COVID-19 on the world economy along with a focus on the consequences of the pandemic on the Turkish economy. The discussions are projected towards the negative impact of the pandemic towards the global tourism industry, petroleum and oil industry, labor market and the global stock market. The paper also points out that Turkish economy will not sustain in the long run like many other countries if it is not able to contain the spread of the virus. Successful containment measures will result in sustainable growth with the accelerating rise in manufacturing exports, tourism revenue and foreign investment in the short run. Alanezi et.al (2020) made a comparative study to analyze the mitigation and suppression strategies adopted by United Kingdom, India, Italy, China and Saudi Arabia to combat COVID-19. The results suggest that amongst the 5 countries under study, China is the only country that has been able to flatten the curve pertaining to the cases of COVID-19 by strictly adopting a containment and suppression strategy in accordance with WHO recommendations for extensive testing. On the other hand, UK, Italy and Saudi Arabia had only managed to marginally decrease the number of daily cases while India's daily active cases continued to rise even after imposing the lockdown. The reasons attributed to this increase are sudden implementation of the lockdown and the violation of the Covid protocols by the public.

Objectives of the Study

The objective of this paper is to study the economic disruptions caused by COVID-19 in some select countries and their revival strategies with special reference to India.

Research Methodology

The present study is descriptive in nature based on secondary sources of data and existing literature.

Economic Revival: Global Review

Several post COVID economic reforms were adopted by countries throughout the world to revive their disrupted economies. Reforms adopted by some select countries have been highlighted below:

China: The first virus outbreak was reported from Wuhan in early January 2020. In order to contain the spread, strict containment measures were put in place by the Chinese government which restricted movement at national

level, social distancing norms and a mandatory 14-day quarantine period to be undergone by returning migrant workers. As a result, the growth rate decreased by 6.8% in the first quarter of 2021. Following a brief decline in the number of cases from mid-February 2020, the government removed certain restrictions including reopening of specific industries and businesses and prioritizing essential sectors. Education resumed in physical mode but social distancing norms remained in place at the micro level. In order to contain the spread of imported cases, inter-city travel and foreign entry was subjected to stricter testing and rigorous quarantine. Following the early lockdown, the Chinese economy started yielding a positive growth gradually. It has also ramped up the vaccination process with an aim to vaccinate 70-80% of its population by end of 2021 or beginning of 2022.

The fiscal measures include increased spending on epidemic prevention and control, production of medical equipment, support to migrant workers and tax relief. The Chinese Government also implemented various monetary policies to ensure financial market stability through open market operations. Its main focus remains on reviving the financial position of MSMEs. Expansion of re-lending and re-discounting facilities in order to support manufacturers of medical supplies and daily necessities, MSMEs and agricultural sector was put in place and a subsequent decrease in their interest rates. New instruments were introduced to support lending to MSMEs. There was a cut in targeted Reverse Repo Rate (RRR) for large and medium sized banks that lend financial support to MSMEs. Multiple measures were taken to provide financial relief to households, corporates and regions facing repayment difficulties by extension of loan repayment deadline. Increased lending to SMEs was further encouraged along with other credit support measures to eligible SMEs and households.

Italy: The first COVID-19 case was detected on 21st February, 2020. The country is one of the worst affected nations by this pandemic. Around 1,27,500 people have succumbed to this deadly virus. As active cases dipped, the economy started opening up in a staggered manner. Commercial activities resumed and travel restrictions were also lifted up, allowing people to travel within their own region and re-opening of international borders as well. As infections started to rise from early August, some containment measures had to be re-introduced. Wearing of face mask was made mandatory in public places up to end of January 2021. Strict quarantine rules and rapid COVID test was required for travelers coming back from other European nations. These tests were also authorized for use in schools to identify anyone infected by the virus; thereby avoiding the necessity to close the entire school. Additional containment measures have been extended until mid-May 2021.

As part of the fiscal policy measures, the Govt. adopted a “Cura Italia” emergency package. The focus was to boost the health care system and preserve the jobs and support those who lost their jobs. Measures to support businesses was also incorporated including tax deferrals and postponement of utility bill payments in most affected regions. The “Relaunch” package of fiscal measures was adopted on 15th May, 2020. It provided income support to families, fund for healthcare system and financial support to businesses and SMEs. The third package included extension of the moratorium on debt repayment of MSMEs and the time to pay back tax obligations. Further packages adopted focused on providing fast relief to the sectors affected by the latest COVID-19 measures. The monetary policy adopted includes moratorium on loan repayments for households and SMEs affected by the pandemic. Large and medium sized companies which require finance to improve their financial position can avail support from state development banks which have been given state guarantee to support lending and liquidity. Italian Govt. has also come forward with several schemes for injecting capital into business whose finances have been affected by the pandemic such as “thee SME Capital Strengthening Scheme”, “Relaunch Fund”, “Fund for Startups and Innovative SMEs”, “National Tourism Fund” and a fund for restructuring corporates.

France: Along with Italy, the coronavirus had significantly affected France. The first confirmed case was reported on 24th January, 2020. The containment measures remained in place for a larger part of 2020, as infections continued to soar high. In order to minimize the spread of infections, the Govt. ramped up the inoculation process with 33 million people vaccinated with at least one dose of the vaccine until June 2021. Primary schools, shops and industries resumed their activities in a phase wise manner and by following all COVID-19 protocols. Travel restrictions were lifted as of June 2020. Subsequent lockdowns had to be imposed on August and October 2020 due to recurrent surges. A third partial lockdown was introduced in March 2021,

first regionally and then extended nationwide. As cases started showing a declining trend, the partial lockdown was lifted and the reopening of the economy commenced from May 2021; international travel restrictions for select countries were still in place.

Revival measures adopted include stimulating the health insurance for the sick and increased expenditure on health and medical supplies. Postponement of tax payment, rent and utility payments for the companies, enterprises and SMEs affected by the pandemic, hence providing liquidity support. Financial support was provided to the workers under short-time work scheme, microenterprises, independent workers and sectors hit hard by the pandemic. The period for expiring unemployment benefits scheme was expanded until the end of the lockdown. The fiscal package contained key elements necessary to revive the downsizing French economy.

United Kingdom: UK reported its first confirmed case on 31st January, 2020. The months of April and May witnessed an initial incline and after weeks of decline, the cases again saw a sharp increase. The economy was adversely affected, as the govt announced a series of measures to curb the spread of the virus on 23rd March. The economy slowly started to reopen as the govt. eased the lockdown in England. A three-step reopening process was undertaken with educational facilities reopening in September. On November 5, a second country-wide lockdown was put in place owing to the rise in the number of cases. A new string of the virus was detected in January, due to which Prime Minister Boris Johnson imposed a third coronavirus lockdown urging the people to stay safe at home. The lockdown was lifted in phases from March, even though the full reopening was postponed from June to July on account of the Delta variant.

The fiscal measures included support to households and families through tax and spending measures. Three separate loan schemes were launched by the govt. to facilitate business access to credit. The govt. also extended support by deferring VAT payments, payment of earnings of self-employed and laid-off workers. Support was also extended to firms involved in innovation and development through a package of 1 billion euro. Subsequent series of measures were announced on July and September meant for the creation of jobs as well as to boost the economic recovery process. A 6-month Job Support Scheme (JSS) was implemented for the betterment of the workers whereby both the govt. and the employers would work towards sustaining the livelihoods of the employees. As the second lockdown was imposed, the govt. extended most of the measures and schemes earlier implemented. When the country again went into a lockdown at the onset of 2021 owing to a steeping rise in the number of cases, a package extending support to the struggling UK companies was announced. An additional fiscal stimulus of 59 billion euro was announced which approximated to 2.6% of GDP.

The monetary measures included reduction of bank rate, expansion of the central bank's holding of the govt. bonds, introduction of a new Term Funding Scheme, enhancement of the provision of liquidity, activation of the contingent term repo facility amongst others. In March 2020, the supervisory body, Prudential Regulatory Authority (PRA) set out guidelines for the banks to initiate suspension of dividends and buybacks and deferment in payment of cash bonuses to senior staff.

United States of America: The United States of America reported its first confirmed case of the coronavirus in January, 2020. The number of cases declined after an enormous outbreak in March and April. Since then, there was a gradual increase and decrease in the number of new cases until September, when again it started showing an upward trend continuing until January. As the vaccination process sped up, the new cases began declining since mid-January. The reopening began state-wise as the containment measures varied by state and geographical area. The rapid vaccination process resulted in lifting or easing of compulsory mask wearing, relaxing restrictions on businesses, reopening of schools in a hybrid mode etc. The fiscal measures adopted included a relief worth of \$ 1844 billion announced in the month of March, 2021 which focused on investing in the public health response and providing assistance to families, communities and businesses. In addition to this the plan also included providing support to eligible individuals and state and local government. The relief package also added resources to the vaccination program and increased funding for school reopening.

The monetary and macro-financial measures included lowering of federal fund rate, adequate purchase of treasury and agency securities, expansion of overnight and term repos, lowering cost of discount window lending, offering temporary repo facility for foreign and international monetary authorities. To support the flow

of credit, the Federal Reserve introduced the following facilities: i) *Commercial Paper Funding Facility* ii) *Primary Dealer Credit Facility* iii) *Money Market Mutual Fund Liquidity Facility* iv) *Primary Market Corporate Credit Facility* v) *Secondary Market Corporate Credit Facility* vi) *Term Asset-Backed Securities Loan Facility* vii) *Paycheck Protection Program Liquidity Facility* viii) *Main Street Lending Program* and ix) *Municipal Liquidity Facility*. The federal banking supervisors also initiated supervisory and regulatory action as part of their monetary measures.

Revival Strategy adopted by India: Atma Nirbhar Bharat Abhiyan

India too devised its own revival strategy to fight the COVID-19 pandemic which had disrupted and dismantled the overall economic activity of the country. Atma Nirbhar Bharat Abhiyan or the Self-reliant India campaign is the vision of new India contemplated by the Hon'ble Prime Minister Narendra Modi. As a propaganda to fight the virus, our PM kickstarted the campaign by announcing a special economic and comprehensive package of Rs. 20 lakh crores which is equal to 10% of India's GDP on 12th May, 2020. The sanctioned amount was distributed across five phases benefitting businesses and MSMEs, migrant workers and street vendors, agriculture and allied sectors and lastly civil aviation, coal and mining, defense, space and atomic energy etc. The focus remains on making the country self-reliant by vocalizing for local through local manufacturing, local market and local supply chains. The Prime Minister proposed several bold reforms to negate the impact of COVID-19 in the future. These reforms include supply chain reforms for agriculture, rational tax system, simple and clear laws, capable human resources and a tough financial system.

Table 1: Overall Stimulus provided by Atma Nirbhar Bharat Package

Sl. No	Item	(Rs. Crore)
1.	Part 1	5,94,550
2.	Part 2	3,10,000
3.	Part 3	1,50,000
4.	Part 4 & 5	48,100
	Sub-total	11,02,650
5.	Stimulus from earlier packages	
	Revenue lost due to tax concessions since March 22 nd 2020	7,800
	Pradhan Mantri Garib Kalyan Package (PMGKY)	1,70,000
	PM's announcement for health sector	15,000
6.	RBI Measures (Actual)	8,01,603
	Sub-total	9,94,403
	GRAND TOTAL	20,97,053

Source: Ministry of Finance, Govt. of India

Table 2: Sector wise allocation under Atma Nirbhar Bharat Scheme

Sector	Banking (RBI measures)	State Borrowing	Business & MSME	Agriculture	Social Sector (Including PMGKY)	Power	Housing	Taxation	Health	Total
Allocation (Rs lakh crore)	5.22	4.28	3.675	3.48	2.08	0.9	0.7	0.5	0.15	20.986
Allocation as % of total package	24.4%	20%	17.2%	16.3%	9.7%	4.2%	3.3%	2.3%	1.8%	100%

Source: PRS Legislative Research

Five pillars of the Self-reliant India campaign

The Prime Minister announced that the success of the campaign would depend on the five pillars which would serve as the foundation or base of the campaign. He stressed on the fact that it was time to make bold reforms which would push India towards becoming self-reliant and also root to make our local products global.

1. Economy

The economy had collapsed due to the pandemic. It had crippled towards the bottom and had shown a negative growth. Therefore, in order to resume the normal economic activities, the economy had to make a considerable stride rather than a gradual change.

2. Infrastructure

The identity of modern India can be reflected through a strong infrastructure. India can build a strong infrastructural base by investing heavily on manufacturing infrastructure. High manufacturing capacity will help achieve economies of scale and keep the prices of the products at bay. The manufacturers will particularly need an efficient transportation infrastructure such as railways and road to procure their raw materials and ensure timely delivery. In order to capacitate high manufacturing a skilled workforce will be necessary. Therefore, investment in education and research infrastructure is highly recommended. To ensure an uninterrupted functioning of the manufacturing sector, power generation, transmission and distribution infrastructure would play a pivotal role.

The agricultural production is the core of the Atmanirbhar Bharat campaign. Hence, a reliable irrigation infrastructure and a proper transportation and storage infrastructure would benefit both the farmers and the government.

3. Technology-driven system

The 21st century demands the system to be technology driven and not follow the policy of the past century. Digitization and innovation are the fundamental pillars of a technology driven Atmanirbhar Bharat. Digitization can be used across various sectors such as financial services, healthcare, commerce, education, agriculture, manufacturing, hospitality etc. The decision to ban 224 Chinese apps opens up an opportunity to put innovation to use to develop indigenous apps that are relevant from the Indian context.

4. Vibrant Demography

India's rich cultural diversity and vibrant working population are the strength and source of energy to make India self-reliant. India is gifted with the youngest and most dynamic working population with majority of its population currently under 35 years of age. To put to use this vibrant demography in the best possible way, Govt. of India has initiated various training and skill development program (under the Skill India Program) for the workforce to handle advanced and newer technologies dominating the job market. The growing middle class which is no longer an urban phenomenon only, with rural India accounting for a significant share has a range of skills to offer creating an avenue for entrepreneurship and commerce.

Since 2018, India's working population has expanded significantly, even larger than its dependent population. This phase of "demographic dividend" is expected to last for 37 years, i.e., until 2055. According to The United Nation's Population Fund (UNPFA) "demographic dividend" is the growth potential that results from shifts in population's age structure from dependents to working-age population. (India's Demography: Unity in Diversity (May 15,2020). Economic Diplomacy Division, Ministry of External Affairs

5. Demand

The power of Demand and Supply should be utilized to its fullest capacity. If the demand and supply channel become weak, the economy will eventually fall. The Prime minister primarily focused on strengthening all stakeholders in the supply chain to increase as well as cater to the fulfillment of demand.

Sectors benefitted from the Atma Nirbhar Bharat Package

Micro, Small and Medium Enterprises: Considered as India's economic backbone, MSMEs provide livelihood to a number of people in India and have a considerable share in GDP. To infuse liquidity, Rs.3 lakh crore collateral free loan and Rs.50,000 crore equity infusion for MSMEs through Fund of Funds was initiated.

Power distribution companies: Rs. 90,000 crore was allocated to revive the strained power sector and to provide relief to the power producers.

Migrant workers and street vendors: In order to allow migrant workers to procure ration, a scheme of 'one nation one card' was introduced. An amount of Rs. 3500 crore was allocated to provide free food grain for 2 months to the affected migrant workers. To support the street vendors, a special credit facility of Rs. 5000 crore was announced. The central government also directed the state governments to provide adequate food and shelter facilities to the returning migrant workers.

Agriculture and allied sectors: Rs. 1 lakh crore was allocated to the Agri Infrastructure Fund to facilitate setting up of cold storage houses and management of post-harvest activities. To expedite the recovery process of allied sectors including dairy, animal husbandry and fishery, the govt. allocated Rs. 15,000 crores to Animal Husbandry Infrastructure Development Fund. In addition, Rs. 20,000 crores were provided to the fishermen through Pradhan Mantri Matsya Sampada Yojana and a sum of Rs. 10,000 crores were administered to formalize and enhance the competitiveness of existing individual micro enterprises in the unorganized sector of the food processing industries under the Pradhan Mantri Formalization of Micro Food Processing enterprises (PMFME). Rs. 4,000 crore and Rs. 500 crore was specifically allocated to encourage bee-keeping and herbal cultivation respectively so that the local value-added products can have a global reach.

NBFCs/HFCs/MFIs: As part of the package, a special liquidity scheme for the NBFCs/HFCs/MFIs of Rs. 30,000 crore and a partial guarantee scheme for liabilities of NBFCs/HFIs amounting to Rs. 45,000 crore was announced to provide support to the weaker financing institutions.

Civil aviation and Mining sector: The fourth and fifth phase of governmental reform aims to maximize the utilization of the Indian airspace so that civilian flying becomes more efficient, reducing the travel time and savings on fuel. Allowance of commercial mining in the coal sector to facilitate growth by breaking the shackles of previous restrictions will definitely bring about a new change in the sector post Covid.

Overview of the progress made by the Atma Nirbhar Abhiyan Campaign in the year 2020

- i) The public sector banks had reported that up to December 4 2020, additional credit amounting to Rs. 2.06 lakh crore was sanctioned to about 80 lakh borrowers while about 41 lakh borrowers were benefitted with Rs. 1.58 lakh crore under the Emergency Credit Line Guarantee Scheme (ECLGS).
- ii) The public sector banks approved the purchase of portfolio of Rs 27,794 crore as part of the Partial Credit Guarantee Scheme (PCGS) for NBFCs, HFCs and MFIs up to December, 2020.
- iii) Out of the Rs.30,000 crore emergency working capital meant for small and medium farmers, Rs.25,000 crore was already allocated till December. The remaining amount of Rs.5000 crore under Special Liquidity was allocated by the Central Bank to NABARD for NBFCs and MFIs. According to the guidelines issued by NABARD, proposals amounting to Rs.690 crore was sanctioned to 6 NBFCs and MFIs out of the remaining amount of Rs.5000 crore. Rs.130 crore had already been disbursed till the end of the year.
- iv) Income tax refunds were made by the Central Board of Direct Taxes (CBDT) amounting to Rs. 1.45 lakhs to more than 89.29 lakh taxpayers between April and December.
- v) The Central Government Agencies and Central Public Sector Enterprises (CPSEs) had paid over Rs.21,000 crore as dues incurred by MSMEs since June.
- vi) An outlay of additional Rs.18,000 crore was announced under the Pradhan Mantri Yojana-Urban (PMAY-U) as an initiative to complete real estate projects meant for job creation and upliftment of the economy. As a result, 135 projects were approved with an outlay of Rs.13,200 crore.

vii) To boost the growth of MSMEs post pandemic, an announcement was made to infuse Rs.50,000 crore as equity.

viii) Rs.1,128 crore was sanctioned under the Agri infrastructure fund to over 2,280 farmer societies. The above-mentioned fund was approved by the cabinet in July and it was formally launched by the Prime Minister in August.

Conclusion

The road to success of the Self-reliant India campaign will depend on fruitful investment in the sectors that are of utmost importance and strategically reduces the dependence of the country during these trying times. The implementation of these broad sets of measures under the 'Atma Nirbhar Bharat' package has led to a gradual betterment in the overall economic recovery process. The Indian economy with continuous improvements in economic indicators portrayed a V-shaped recovery.

The Atma Nirbhar Bharat emphasizes on strengthening the five pillars of the campaign. The focus remains on channelizing the reforms towards attracting investment, promoting business and entrepreneurship through the Skill India Program, improving the local supply chain so that the products reach the global market through the Make-in-India. A significant progress was made by the various schemes under the campaign with the extension of a few for the next year. Subsequently, a series of measures were announced in 2021 to combat the disruptions caused by the 2nd wave of the pandemic across major sectors.

Last but not the least, an effective implementation of the reforms and fuller utilization of the amounts allocated in the package are important to revive the economy in the long run.

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Stress and its Causes during Covid-19 Pandemic: A Study on undergraduate Students in Assam

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Abstract

Covid-19 pandemic has ravaged every sector of the economy adversely. This deleterious effect of the dreadful virus has traumatized the people of different working classes. The financially deprived people have been the most engendered and adversely affected section of society. Consequently, stress has been the talk of the town during the covid period. Students' negative stress has also been a major concern during the period because of unprecedented obnoxious circumstances that suffered the students to struggle with the technology-driven education. Having this backdrop, it is significant to assess the perceived stress level among the students during the pandemic. The study addresses the issue of stress among undergraduate students across the different colleges in Assam. The study concludes that female students experienced a relatively higher degree of stress and health issue than male students followed by financial problems during the covid-19 study period.

Keywords: Stress, undergraduate Students, Covid-19, Assam

Introduction

In January 2020, the WHO declared the outbreak of novel coronavirus infection, COVID-19, as a public health emergency of worldwide concern (World Health Organization, 2020). On 15th March 2020, Assam Government announced a complete shutdown of educational institutions in the state and on 24th March 2020, the Government of India, declared a complete nationwide lockdown as a preventive measure against the COVID-19 pandemic. Since the early phase of announcing the outbreak of the novel coronavirus, social distancing and wearing of the mask have been the main slogan to fight against the pandemic as the preventive measure. The complete shutdown of educational institutions has engendered uncertainty of millions of students' futures. Thus, one particular area of concern for students in higher education is academic stress relating to their ability to succeed in this new environment (Hachey et al., 2012) because stress, among the other factors, directly affects the physical and mental health of a student resulting poor academic performance. Students faced unprecedented obnoxious circumstances of struggling to cope with the technology-driven virtual mode of learning inflicted by the pandemic. The majority of colleges and universities faced challenges with virtual learning (Talidad & Toquero, 2020). The lack of technology-driven learning experience and distractions in the home learning environment has been a significant challenge for college students learning from home during the pandemic period (Clabaugh et al., 2021). The present paper is a modest attempt to address the issue, particularly, among the undergraduate students across the different colleges in Assam.

Review of Literature

Vala et al. (2020) conducted a study on the mental status and prevalence of anxiety, stress, and depression among medical students during COVID-19 period. The study observed anxiety, stress, and depression among medical students during the pandemic period. Further, the female students were found to be more anxious, stressed and depressed than male students. Baloran (2020) examined students' knowledge, attitudes, anxiety, and coping strategies during the COVID-19 pandemic in the Philippines. The study found that students were reluctant to adopt the Online-Blended Learning Approach due to poor internet connectivity, preference for learning inside the classroom and insufficient budget or finances for an online class and online submissions of requirements/tasks. Elsalem et al. (2020) evaluated the medical science students' experience of remote

electronic exams during the COVID-19 pandemic in Jordan. The study reported that exam duration, mode of questions navigation, technical problems and internet connections as the main factors contributing to stress during remote E-exams. Besides, personal factors like students' grades, colleagues' dishonesty and exam environment at home were also reported as important factors that increase stress during remote E-exams. Aguilera-Hermida (2020) explored college students' perceptions of their adoption, use, and acceptance of emergency online learning through analyzing factors, viz., attitude, affect, and motivation; perceived behavioural control measured in terms of ease of use of technology, self-efficacy, and accessibility, and cognitive engagement. The study reported that motivation, self-efficacy, and cognitive engagement decreased after the transition. Further, participants preferred face-to-face learning to online learning. Temiz (2020) determined the relationship between the anxiety levels and the coping methods of Turkey nursing students during the COVID-19 pandemic. The study concluded that nursing students experienced moderate anxiety and stress factors including economic, social life, educational, family and health issues were positively correlated with the anxiety level during the COVID 19 period. Chhetri et al. (2021) estimated the prevalence of stress among Indian students during the COVID-19 pandemic. Under the study, female students were found more stressed than males due to mental pressure because of stressful life events and apprehensive about their studies. Nurwulan et al. (2021) concluded that the amount of workload during online learning reduces student satisfaction levels. Further, the study also reported that female students have more stress levels than male students and no statistical significance of the influence of age, cohort, and sleep duration on the stress level of the students. Clabaugh et al. (2021) made an effort to capture the effect of Covid 19 on higher education through exploring academic perception, emotional well being, individual differences with a locus of control and Neuroticism and COVID-19 perceptions and behaviours of 295 college students in the United States. The study found that female students were worse emotional well-being compared to males. The students' high levels of uncertainty regarding their academic futures as well as significant levels of stress and difficulty coping with COVID-19 disruptions related to the higher levels of neuroticism and an external locus of control. Lee et al. (2021) investigated the prevalence of stress, anxiety and depression among U.S. college students during the early phase of COVID-19. The study found that the majority of students experienced psychological distress during the early phase of the pandemic. Further, the study concluded that female, rural, low-income and academically low-performing students were more vulnerable to psychological distress. Yang et al. (2021) examined the influence of academic workload, separation from school and fears of contagion on Chinese college students' psychology and physiological health including perceived stress as a mediator. The study concluded that academic workload, psychological separation from school, and fear of contagion were positively associated with the perceived stress and negatively associated with physical and psychological health.

Objectives of the Study

1. To assess the stress level of undergraduate students in Assam during the COVID-19 pandemic.
2. To analyse the stress level of undergraduate students in Assam during the COVID-19 pandemic across select demographic variables.
3. To investigate the association between perception towards stressors and stress level of undergraduate students in Assam during the COVID-19 pandemic.

Hypotheses of the Study

H₁: There is no significant difference across the stress levels of undergraduate students with regard to their Gender, Age, Stream, Course and Residential Area.

H₂: There is no significant association between stress level and perception of stressors among undergraduate students.

Scope of the Study

The scope of the present study is confined to the measurement of stress levels experienced by the undergraduate students in Assam as well as the degree of association of their perceived stress level and perception towards stress during the covid19 period. The data have been collected in September 2021.

Data and Methodology of the Study

The primary data of the study have been collected using the snowball sampling method with a structured online questionnaire in Google Form. The questionnaire has been shared through WhatsApp, Telegram, Messenger and Email. Total 133 students from nine colleges responded to the questionnaire during the period of data collection. Before, the final data collection, a pilot survey was conducted on fifteen numbers of students with unstructured questions over the phone. To measure stress level, 7 points Likert scale have been employed, where 1= Strongly Disagree; 2= Disagree; 3= Moderately Disagree; 4= Neither Agree nor Disagree; 5= Moderately Agree; 6= Agree; 7= Strongly Agree. The study has adopted the spirit of the questions from the Perceived Stress Scale developed by Cohen and Williamson (1988). However, to suit the context of the study the questions have been modified. Additional six statements have been framed to understand the students' perception towards their perceived level of stress experienced during the Covid 19 pandemic. The collected data have been described with the help of descriptive statistics, viz., mean, standard deviation and frequency. The study has employed Cronbach's Alpha for the reliability testing of the construct "stress". The normality of the data has been tested with the help of the Shapiro-Wilk test which has resulted in data to be not normally distributed. Therefore, the study has adopted non-parametric tests, Mann-Whitney U and Kruskal Wallis Test for testing the significant difference across the demographic variables, Gender, Stream, Course and Residential Area. Further, Spearman Rank Correlation and Kendal Tau Correlation have also been employed to test the degree of association between perceived stress level and perception towards their stressors.

Data Analysis

Table 1 presents stress prevalence among the undergraduate students in Assam during the Covid 19 pandemic. The table reports that all the five items of the construct are statistically reliable to measure the stress level of the students as Cronbach's Alpha value is 0.822. During the pandemic period, students experienced a composite stress level of 4.65 with a standard deviation of 1.61.

Table 1: Stress prevalence among undergraduate students in Assam

Statements	Strongly Disagree	Disagree	Moderately Disagree	Neither Agree Nor Disagree	Moderately Agree	Agree	Strongly Agree
During the Covid-19 period, I often got upset because of something that happened unexpectedly.	10 (7.52)	9 (6.77)	8 (6.02)	25 (18.80)	16 (12.03)	15 (11.28)	50 (37.59)
During the Covid-19 period, I often felt that I am unable to control the important thing in my life.	16 (12.03)	3 (2.26)	12 (9.02)	24 (18.05)	16 (12.03)	19 (14.29)	43 (32.33)
During the Covid-19 period, I often felt nervous and stressed	19 (14.29)	10 (7.52)	10 (7.52)	16 (12.03)	11 (8.27)	19 (14.29)	48 (36.09)
During the Covid-19 period, I often found that I am unable to cope with all the things that I have to do.	18 (13.53)	7 (5.26)	14 (10.53)	24 (18.05)	17 (12.78)	10 (7.52)	43 (32.33)
During the Covid-19 period, I suffered from Insomnia/inability to sleep	28 (21.05)	14 (10.53)	21 (15.79)	15 (11.28)	17 (12.78)	13 (9.77)	25 (18.80)
Cronbach's Alpha=0.822, No. of items=5 Composite stress level=4.65, Std. deviation=1.61, N=133							

Note: Figures in parentheses indicate the percentage of the respondents

Source: Based on Field Survey

The table shows that the highest percentage of 37.59 of the total respondents strongly agreed that during the Covid 19 period they got upset because of something that happened unexpectedly followed by 36.09 percent who strongly agreed that they often felt nervous and stressed and 32.33 percent who strongly agreed that they

felt that they were unable to control the important things in their lives and cope with all the things that they had to during the pandemic period. On the other hand, the highest percentage of 21.05 percent of the total respondents strongly disagreed that during the Covid 19 period, they suffered from Insomnia followed by 14.29 percent who strongly disagreed that they felt nervous and stressed. The range of the percentage of the students who neither agreed nor disagreed with their experience of stress during the pandemic is from 15.79 percent to 18.80 percent of the total number of respondents.

Table 2: Demographic variables wise Descriptive Statistics and Test Result of Composite Stress Level

Demographic variables	No. of Respondents (%)	Mean	Std. Deviation	Hypotheses Testing	
				Test Result	Acceptance/Rejection of Null Hypotheses
Gender					
Male	67 (50.4)	4.57	1.69	Mann-Whitney U= -.602, p=.547	H ₀₁ cannot be rejected
Female	66 (49.6)	4.72	1.53		
Age				Kruskal Wallis Test=.537, p=.765	H ₀₂ cannot be rejected
Below 20 years	75(56.39)	4.65	1.47		
21-23 years	56(42.11)	4.69	1.76		
Above 23 years	2(1.50)	3.60	3.11		
Stream				Kruskal Wallis Test=1.328, p=.515	H ₀₃ cannot be rejected
Arts	63(47.37)	4.62	1.64		
Commerce	62(46.62)	4.60	1.61		
Science	8(6.02)	5.23	1.46		
Course				Kruskal Wallis Test=.588, p=.745	H ₀₄ cannot be rejected
TDC 1st Year	28(21.05)	4.52	1.43		
TDC 2nd Year	42(31.58)	4.68	1.44		
TDC 3rd Year	63(47.37)	4.69	1.80		
Residential Area				Kruskal Wallis Test=1.516, p=0.469	H ₀₅ cannot be rejected
Rural	89(66.92)	4.53	1.44		
Semi-Urban	29(21.80)	4.91	1.75		
Urban	15(11.28)	4.88	1.64		

Note: Figures in parentheses indicate the percentage of the respondents

Source: Based on Field Survey

Table 2 depicts the demographic variables wise descriptive statistics and test results of composite stress levels. The total number of respondents of the present study consists of males of 50.4 percent and females of 49.6 percent. Gender wise composite stress level shows that Male= 4.57 and Female= 4.72. Thus, during the pandemic period, female students reported having more stress than males. The majority of the respondents, i.e., 75 percent are of age below 20 years. Students of the age group below 21-23 years reported composite stress level=4.69 followed by below 20 years =4.65. The majority of the respondents, i.e., 47.37 are from arts backgrounds followed by commerce with 46.62 percent and science with only 6.02 percent. The students of science background experienced a greater extent of stress with composite stress level=5.23 followed by arts students (4.62) and commerce students (4.60). The last year degree students experienced a greater extent of stress with composite stress level=4.69 followed by second-year students (4.68) and first-year students (4.52). Residential area wise composite stress level analysis shows that the majority of the respondents, i.e., 66.92 percent is from rural area followed by semi-urban (21.80 percent) and urban (11.28 percent). Interestingly, semi-urban located students were reported to have suffered from stress with a higher level of stress with composite stress level=4.91 followed by urban located students (4.88) and students residing in the rural area (4.53). The non-parametric test across the demographic variables shows an insignificant difference. Thus, all the students under study irrespective of gender, age, stream, course and the residential area experienced on average, the similar extent of stress during the pandemic period.

Table 3: Self-reported statement wise Descriptive Statistics and Results of Correlation Analysis

Statements	Mean	SD	Spearman Rank Correlation	Kendal Tau Correlation
Excessive use of mobile or other electronic gadgets has affected my health adversely	5.33	2.10	0.377*	0.301*
I often missed online classes due to a network problem in my area.	5.11	2.19	0.436*	0.349*
Parents got trouble financially due to my online mode of learning	5.13	2.05	0.513*	0.418*
I got too many academic assignments during the covid-19 period	4.92	2.02	0.498*	0.399*
I prefer offline classes to online classes because I could interact more with classmates and teachers in the offline mode of learning	4.48	2.32	0.352*	0.273*
I am not satisfied with the Open Book Text Examination because it does not assess the students' academic performance	4.85	2.08	0.373*	0.293*

Note: * indicates significant at .01 level of significance

Source: Based on Field Survey

Table 3 reports the self-reported statement wise descriptive statistics and the result of the Correlation Analysis. It is evident from the table that during the pandemic period, the sudden switch over from offline mode of learning to online mode has affected students adversely in different ways, viz., health issues, financial problems, network issues, enhancement of academic workload, e-learning and dissatisfaction with online examination system. Under the study, students reported some of the major problems they faced during the pandemic period, out of which prominent one is found to be the health issue due to excessive use of mobile or other electronic devices. The second major problem as they reported is that their parents got into trouble financially due to their online mode of learning followed by network issues. Further comparative analysis of the mean value of responses elicits that during the pandemic period, the academic workload of the students was enhanced followed by their dissatisfaction with the Open Book Text Examination because they think that it does not assess the students' academic performance. Students also expressed that they prefer offline classes to online classes because they could interact more with classmates and teachers in the offline mode of learning. All these reported problems might cause their perceived stress level. Therefore, the study has employed Spearman Rank Correlation and Kendal Tau Correlation analysis to investigate the association of these reported problems with their perceived stress level. The correlation analysis result claims the existence of a significant association between all the self-reported statements with their composite stress level.

Conclusion and Suggestions

The present study is cross-sectional to explore the perceived stress level among undergraduate students in Assam during the pandemic period. The study has observed a moderate level of stress among the students. Further, demographic wise analysis shows that female students have been relatively more stressed than males during the Covid 19 period. However, there is a statistically insignificant difference across the demographics of the students in regard to their stress levels. Further, the investigation on the association of students' perceived stress and their perception toward stressors related to Covid-19 has resulted in a significantly positive association. From these findings, it can be concluded that the present study conforms with the existing literature that the pandemic has affected the mental as well as physical health of the students. Poor health conditions, financial problems, the lack of technology-driven educational infrastructure, poor internet connectivity, academic workload, preference of face-to-face learning over e-learning and challenges associated with online examination have been the major concern for the students under evaluation. This recency external environment has manifested new normal conditions to strive for devising new teaching and learning methods to save the future of millions of students. The new changes in the education system brought in by the pandemic may hinder the successful implementation of the new education Policy framed during pre-covid times. Thus, the success of

the blended mode of learning, the new paradigm shift in the teaching and learning landscape or any other innovative mechanism adaptable to the current situation will rest upon the receptive attitude and coping strategy of the learners as well as collaborative initiatives of the educational institutions and government.

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An Overview of Distance Education in India

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Abstract

In India there are 45 universities including four deemed universities offers distance education till now. The concept of distance education or distance learning mainly concentrated on flexible timing for learners and gives them opportunity to pursue their higher education at a very low cost. The popularity of distance or non-formal education system is increasing nowadays as in this type of education physical present is not compulsory. So, the learners can continue their studies who are engaged in some work or professions. The current study discusses the concept and nature of distance learning institutions in India. This paper includes history of distance education in India as well as in Assam. This paper studies the difficulties faced by the students, teachers and distance learning institutions while offering such type of education. The various importance and shortcomings of distance education are also discussed.

Keywords: Distance Education, regular education, Learners, courses, India.

Introduction

Distance education is the modern and alternative mode of regular education system. It made a major contribution towards increase in the literacy rate of the country. Earlier many students drop studies because of various constrain in the formal education system. With the development of open learning system students from different areas able to pursue their higher study, mainly the students from rural areas as in this system attending regular classes is not mandatory. It also encourages working persons and those who cannot complete their study because of personal and family obligations. It gives an opportunity to various learners to learn throughout their life as there is no age limit for such education. It also plays a very important role in field of country's higher education.

History of Distance Education in India

In India distance learning for higher education started in the form of correspondence courses in 1962. In the late sixties three and during seventies twenty one more Institute of correspondence courses were introduced. In the early eighties seven more universities started correspondence studies. Currently 45 universities along with four deemed universities are there offering such courses. India's first open university is the Andhra Pradesh Open University established at Hyderabad in the year 1982. Now the university renamed as Dr. B.R. Ambedkar Open University. The IGNOU at New Delhi started in the year 1985. It serves as a central institution for guiding and coordinating the workings of all distance education institutes and state open universities in India. Three more state open universities were established in the late eighties these are Kota Open University in Kota (Rajasthan), Yashwant Rao Chavan Maharashtra Open University at Nasik (Maharashtra) and Nalanda Open University at Patna (Bihar). Madhya Pradesh and Karnataka have also established their own Open Universities.

Distance Education in Assam

Distance education was started in Assam at higher level studies with the setting up of regional center at Shillong by IGNOU in 1986. This centre was looking for all the eight states of North-East alone. With due to course of time IGNOU's Guwahati regional centre was established in the year of 1996. Guwahati regional centre of IGNOU was covering Arunachal Pradesh, Assam and Sikkim. It is functioning only for Assam from February, 2001. In Assam correspondence education is also given by the two formal universities Gauhati University and

Dibrugarh University. The Post Graduate Correspondence School (PGCS), Gauhati was established in May, 1998. This institute has changed its name as Institute of Distance and Open Learning (IDOL). It only provides different post-graduate degree programs. The Krishna Kanta Handique State Open University (KKHSOU) was established by the Assam Legislative Assembly by an act (xxxvii of 2005) in 1995. It formally started its working from 11 December 2006. It was the first Open University in the entire North-East.

Objective of the study

- i) To study the changes between formal education and distance education.
- ii) To study the various challenges faced in distance learning programs by students, teachers and distance education universities/institutions.
- iii) To study the significance and shortcomings of distance education in India.

Review of literature

Srivastava et al. (2020) studied to explore the research trends on distance education system in India as well as abroad during last decade from 2010-2019. It was found that most of the research was done on distance institutions which were affiliated to Indira Gandhi National Open University in India. Doley (2018) analyzed the growth of open and distance education in Assam and to explore the potentialities of open learning system in encouraging higher education. In this study primary and secondary data were used. It was found that open and distance learning helped in providing need based programs and courses, producing materials, promoting research work, cost effectiveness etc. It was also solving the problems of time and schedule and overcoming physical distance. It can be concluded that this type of learning System plays a vital role in higher education in India as well as in Assam. Chowdhury & Khatun (2013) studied to assess the role and contribution of distance education towards higher education. It was found that the need and importance of distance education is increasing day by day. Nowadays, most of the students choosing this education system for its flexible timing, low cost, adoption of modern technologies like internet, videoconferencing, web conferencing and overcoming physical distance through this system. It was also found that the non-formal education is playing an important role for providing quality education in schools, colleges, universities and so on. Hazarika & Kalita (2012) studied to assess the quality of higher education provided by various institutions in Assam with a case study on quality concerns and practices in Institute of Distance and Open Learning (IDOL), Guwahati University, Assam. This paper was deal with the quality of higher education provided by the various distance learning institutions in Assam. It was found that Dibrugarh University, Gauhati University, KK Handiqui State Open University and recently Tezpur Central University offered various courses under distance mode but it took time to reach the standard of formal education system. Moreover, other Indian and foreign universities also opened their study centers to cater higher education services in Assam. Ghosh et al. (2012) studied to analysis the current challenges and opportunities, concept, recent trends in non-formal education system and its contribution towards learners, teacher training programs etc. It was found that IGNOU played a vital role in the field of non-formal education system and because of the advancement of technologies in the area of distance education; this system was growing very fast in India. Panchabakesan (2011) studied the improvement of distance education and revealed that these systems of education also effective like formal education. In this study it was found that with the help of non-formal education system many learners get opportunity to continue their study which was not possible because of personal, professional or family problem.

Concept of Distance education

Distance education is a new version of irregular or non-formal education system. It is also known as distance learning. This learning system is very helpful to those learners who may not be able to physically present in the regular classroom. Under this learning system student collects study materials and learn through online lectures, virtual classes etc. Earlier under this learning system classes are conducted either on weekends or in the evenings. Nowadays, under this system of education classes are conducted through online mode like, video conferencing, email, websites, chat sessions, teleconferencing etc and also with the help of electronic media. In distance education mostly teachers and students communicate with each other through online lectures, virtual

classes and limited face to face contact sessions organized at study centres.

Changes between Regular Education and Distance Education

- *Classes:* In regular education, the classes are conducted regularly on a daily basis. While, in distance education classes are conducted either on weekends or in the evenings. This helps the working professionals to pursue higher education and develop new skill.
- *Examination:* In regular education system the examinations are conducted offline or online as per the schedule fixed by the college or university. But in distance education, the examinations may be offline or online and the students have an option to choose the time and date of examination as per their feasibility.
- *Cost:* The cost of regular courses is much higher than distance education courses. In regular education, the students also have to spend on traveling to college or university or staying in a hostel if away from home. All these costs are saved in distance education.

Difficulties faced by distance learners

- Most of the distance learner do not get support from their family, employers for that they facing problem to carry on their study properly.
- Lack of face-to-face communication and interaction with teachers and classmates for that learner do not get opportunity to improve or develop their oral communication and presentation skills properly.
- Lack of proper knowledge about using technologies which is very important for students while attending the virtual classrooms.
- Learners are facing problem due to unavailability of properly designed course materials, tutors, academic planners, schedulers, books, study materials, etc.

Difficulties faced by teacher

- Teachers are facing difficulties because they have to do overwork regarding design of learning materials for formal classrooms as well as distance education.
- A teacher also facing challenges because of poor internet connectivity as they give lectures in online mode without face-to-face contact and also interacting with students.
- In this type of education system there is no age restriction for students as a result most of the students are adults for that, teachers may require changing the style of teaching.

Difficulties faced by open university/institution/study centres

- Shortage of funds is the major problem that faced by study centres and open institutions. Funds are mainly needed for development of infrastructure; adopt latest technologies, recruitment of skilled and knowledgeable professionals etc.
- Lack of skilled teaching professionals and staffs is a major problem that faced by study centres.
- Another major difficulty of study centres is that improper internet connectivity or poor network. Because of poor network proper communication and interaction is not possible.

Significance of Distance Education

- *Take up an Important Job:* Under this system learners can study without discontinuing their profession, work or jobs as it is not important to attend regular classrooms.
- *Less expensive:* In this system various course are available at low cost with books and study materials. It is less expensive because travelling expenses, hostel expenses, tuition fees are not required.
- *Helpful to women learners:* In India many women learners are forced to drop their study because of costly education system, personal problems or may be for marriage. Distance learning encourages women learners to complete their study and fulfil their dreams.

- *No age limit*: Another significance of distance education is that there is no age limit. For that benefit learners can start their study at any age and upgrade themselves.

Shortcomings of Distance Education in India

- *Inadequate in using technology*: In this system of education classes is mostly conducted on online mode as a result various latest technologies are use. But most of the teacher and distance learners especially students from rural areas may not properly use such technologies because lack of knowledge.
- *Unavailability of proper infrastructure*: One of the major shortcomings of this education system is that lack of proper infrastructure. For that, institutions are facing problems in conducting classes, examinations, especially for new courses.
- *Shortage of skilled and knowledgeable teachers*: Another limitation of this system is that shortage of skilled and knowledgeable teachers for learners in the near study centre.
- *Lack of desired course in the near study centre*: Under this education system study centres are facing difficulties to provide practical based subjects which required fixed laboratory set up. And also there are some courses are not available through this system such as, nursing, clinical etc.

Conclusion

Distance education plays a significant role in higher education system. The popularity of distance learning is growing tremendously in India and as well as all around the world. The main aim of this education system is to provide learning opportunity to those learners who are unable to pursue their higher education through regular education system. In this system learners get opportunity to study throughout their life without being present in the regular classrooms. It attracts those learners who engaged in profession and wish to pursue higher education. The distance education is also made a major contribution in the area of teacher training program. At the same this mode of education facing various difficulties such as poor network connectivity, lack of skilled and knowledgeable teachers, lack of proper infrastructure, lack of knowledge about technologies, unavailability desired courses near study centres and so on. Thus, by minimizing the challenges or difficulties that are facing distance education system will get more success in the higher education sector and leads to increase in the literacy rate of the country.

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