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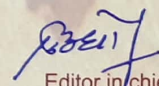
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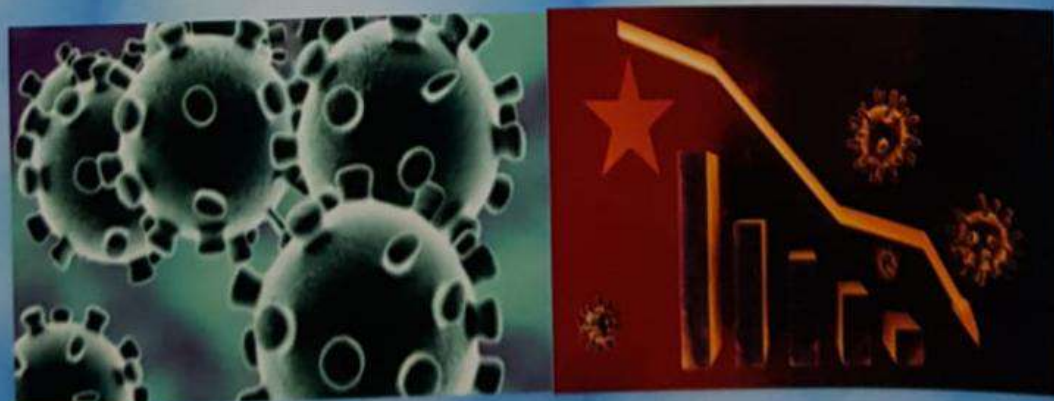
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On**

“COVID – 19 and Indian Economy”

Organized Jointly By

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Dr. Jyoti Thakur

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Impact of Covid 19 Pandemic on Global Economy as well as on Indian Economy with Special Reference to Financial Inclusion

Sumita Guha

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Mumbai

Abstract-

The Covid 19 Pandemic has become the greatest challenge for humanity at present. This pandemic is far more than health crisis, it has potential to create devastating impact on global economy as well as on Indian economy. Financial Inclusion is defined as the availability of equality of opportunities to access the financial services and products, it refers to easy and affordable access to financial products and services to all the section of the population including the poorest of the poor. This research paper will analyze the impact of Covid 19 pandemic on global economy. It will explore the impact of Covid 19 pandemic on Indian economy. It will also examine the impact of Covid 19 pandemic on digital financial inclusion. It will focus on the impact of Covid 19 pandemic on Financial Inclusion. Finally it will recommend suitable strategies so that the Covid 19 pandemic can have some positive impact on Financial Inclusion.

Key words- Covid 19 pandemic, Global Economy, Indian Economy, Financial Inclusion, Digital Financial Inclusion.

Introduction-

The Covid 19 Pandemic has become the greatest challenge for humanity currently. More than 30 million people have been infected in

188 countries and territories with over 957,000 deaths, 21 million people have recovered till date. This pandemic is far more than health crisis, it has potential to create devastating impact on global economy as well as on Indian economy. Financial Inclusion is defined as the availability of equality of opportunities to access the financial services and products, it refers to easy and affordable access to financial products and services to all the section of the population including the poorest of the poor. In India the concept of financial inclusion was first familiarized in the year 2005 by R.B.I while releasing annual Policy Statement. Financial Inclusion includes poorest of the poor people in the formal banking industry with the objective of saving their minimal finances for future purposes. Many poor people are cheated and exploited by rich landlords as well as unlicensed money lenders due to their vulnerable conditions. Financial inclusion can change this serious and hazardous condition. Financial inclusion strengthens the financial system of the country. It assures the availability of economic resources. Most importantly it strengthens the concept of savings among poor people living in both rural and urban areas. This way it contributes towards the progress of the economy. Financial inclusion promotes economic development. An efficient financial system in a country plays a crucial role in smooth and efficient functioning of the economy.

Objectives-

1. To analyze the impact of Covid 19 on global economy.
2. To explore the impact of Covid 19 pandemic on Indian economy.
3. To examine the impact of Covid 19 pandemic on digital financial inclusion.
4. To focus on the impact of Covid 19 pandemic on Financial inclusion.
5. Finally, to recommend suitable strategy so that the Covid 19 pandemic can have some positive impact on Financial Inclusion.

This is a descriptive study, it will be based on only secondary sources of data.

Secondary data- These are the data which are collected from some secondary sources that is, the data collected by one person or agency but used by other person or agency. The data related to this study will be gathered from various secondary data sources which will include information from books, journals, articles and internet.

Scope of the Study-

Impact of Covid 19 pandemic on Global Economy-

Due to this pandemic most of the countries will face recession in 2020 with the contraction of per capita income. According to the International Monetary Fund (IMF), the global economy is expected to shrink by over 3 % in 2020, the steepest slowdown since the Great Depression of the 1930s. Advanced economies are projected to shrink 7 %. Every region in the world affected by Covid 19 pandemic is subject to substantial growth downfall. East Asia and Pacific will grow by .5 % South Asia will contract by 2.7 % Sub Saharan Africa by 2.8% Middle East and North Africa by 4.7% and Latin America by 7.2%. These downturns are expected to reverse years of progress towards development goals and millions of people may back into extreme poverty. (Source-World Bank). Many emerging and developing economies were already facing less growth rate before this pandemic, the shock of Covid 19 will create more challenges to these countries.

According to IMF's estimate the global economy will grow at -3% in 2020 which will be far worse than the 2009 global financial crisis. Economies of US, Japan, U.K, Germany, France, Italy and Spain are expected to contract by 5.9%, 5.2%, 6.5%, 7%, 7.2%, 9.1% and 8% respectively in 2020. Advanced economies have been affected more and together they are

expected to grow by -6% in 2020. Emerging markets and developing economies are expected to contract by -1%.

Impact of Covid 19 on Indian Economy-

In India the GDP shrank by the steepest extent ever 23.9% in the April- June quarter and that is the sharpest contraction since 1996 when the Covid 19 pandemic brought the country to a standstill. India's real GDP fell to 26.9 lakh crore in constant terms, 23.9% lower than last year. (Source-Ministry of Statistics and Programme Implementation). Nominal GDP fell to Rs.38.08 lakh crore, 22.6% lower than the same period last year. In gross value added terms, the economy contracted 22.8%. Lockdown has resulted in unprecedented slow down to Indian economy. All the sectors, including manufacturing, construction and services except the agricultural sector faced steep decline. Once India was among the fastest growing economy in the world experiencing the sharpest quarterly decline in GDP in Asia as it becomes global hotspot for Corona virus infection. Even before the Covid 19 pandemic Indian economy which is the Asia's 3rd largest economy has been experiencing slowdown.

Covid-19 has posed an unprecedented challenge for Indian economy. Due to the large size of the population along with the precarious situation of the economy, especially of the financial sector during the pre-Covid-19 period, and the economy's dependence on informal labour, lockdowns and other social distancing measures are turning out to be very disruptive.

According to the RBI, transport services, hospitality, recreation and cultural activities are mainly affected in this 42.8 trillion economy. The shock to demand is so severe that it will take quite some time to regain the pre Covid 19 momentum (Source-RBI Annual Report). A full year decline of 5.6 % is expected by Bloomberg survey.

Source-Govt of India, Bloomberg

The impact of Covid 19 pandemic on Digital Financial Inclusion-

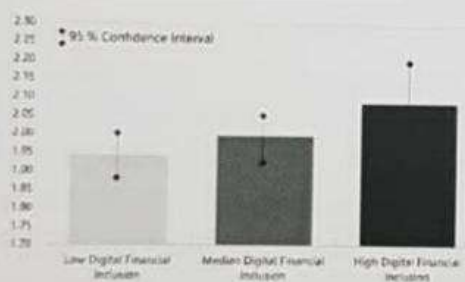
Financial inclusion is beneficial for economies and societies as a whole. Extending traditional financial services to the low income households and firms increase economic growth and will reduce income inequality. Study by Ulric Eriksson Von Allmen,, Purva Khera, Sumiko Ogawa, Ratna Sahay finds that digital financial inclusions also associated with higher GDP and economic growth.

During Covid 19 lockdown digital financial services enables Govts to provide quick and secure financial support to hard to reach people and businesses.

Good for the economy

Digital financial inclusion is associated with higher GDP growth.

Impact of Digital Financial Inclusion on Growth (in Percent) at Annual GDP Growth



Source: IMF Staff calculations.

Note: Annual GDP growth rates for countries with low (20th percentile) median, and high (70th percentile) levels of digital financial inclusion are shown, holding other explanatory factors of growth at their median levels.

INTERNATIONAL MONETARY FUND

(Source- IMF)

The impact of Covid 19 pandemic on Financial inclusion-

Financial Inclusion is the key to reduce poverty and enhancing prosperity of the people. According to the World Bank more than half of the world's adult population access to basic financial services. In Asia and Africa hardly 15 % of adult population has a bank account. In India still more than 30 % of adult population do not have access to banks.

Govts of almost all the countries in the world have announced stimulus measures which include providing cash payments amongst other measures to help the most vulnerables in the society as households and businesses severely impacted by the economic slowdown caused by

Covid 19 pandemic. For example Singapore's latest stimulus package is \$ 42 billion which is 12 % of it's GDP, the Japan Govt package is \$1.67 trillion or 1/5 of their GDP. Govt to person (G2P) facilitates financial inclusion. Traditionally G2P payments were made in cash but with the technological progress transfers are made electronically. This is an effective method to create formal relationship between low income individual and a financial service provider. But unfortunately more than half of developing countries still settle G2P payments in cash. This pandemic may push Govts to develop their digital payments infrastructure in order to enable G2P payments.

It should be worth mentioning that due to this pandemic digital payments will be increased but at the same time we have to remember that digital payments are not financial inclusion's panacea.

Conclusions-

1. The impact of Covid 19 pandemic is enormous on global as well as on Indian economy.
2. The Covid pandemic has created positive impact on digital financial inclusion.
3. The impact of Covid 19 pandemic on financial inclusion may not be positive as digital payments are not financial inclusion's panacea and repayment of loans by the households and business firms will be very difficult due the slow down of economic activities as the result of lockdown associated with Covid 19 pandemic.

Recommendations-

In order to create positive impact of Covid 19 pandemic on financial inclusion the rate of interest on loans given to the vulnerables and MSME should be kept very low and concessional so that it will be easier for them to repay the loans which will create financial inclusion in true sense.



PARADIGM SHIFT AND THE NEW DIGITAL PEDAGOGY OF ENGLISH LANGUAGE TEACHING AND LEARNING

Editors

Dr. Anitha Devi Pillai | Dr. J. John Sekar

Associate Editors

Dr. K. Kanthimathi | Dr. K. Kaviarasu

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PLATFORMS OF EXPERIENTIAL E-LEARNING OF ENGLISH LITERATURE AND LANGUAGE

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Abstract

An educator can never be substituted by any tool or machine. However, it is prerequisite for the teacher to use effective teaching approaches to meet the requirements of the learners. One such method is e-learning. It should be noted that platforms of e-learning complement learning. The blend of classroom learning and in-class e-learning can be a constructive technique of teaching English literature and language. In this paper, I explore the possibility of experiential e-learning of English literature and language. Teacher is not a productive and inclusive term when it comes to teaching English. The English teacher has to be a facilitator since learning any language is a voluntary and constant process. A language cannot be acquired only in the classroom or through a lecture. And in case of a foreign language, a learner has to take efforts on her/his own. Therefore, experience-based learning is obligatory in language learning. The cynosure of such learning in this article is primarily adult learners or what we can call 16+ or 18+ learners. Only traditional lecture tack does not assist students to attain English language skills and know the English language inside out. To obtain the English language, it is indispensable for the learners to learn through experience. Moreover, it develops students' decision-making ability. In addition to this, I propose two categories of experiential e-learning: 'In-Class' and 'Off-Class' and also enlist few 'in' and 'off' class experiential e-learning platforms.

Keywords: experiential e-learning, blended learning, facilitator, MOOCs, SWAYAM.

Introduction

Traditionally a teacher is understood in terms of the one who instructs students in what to do and what not. Students' partaking is infrequent if the teacher's teaching approaches are conventional. Here the teacher fails to lead the students towards autonomy and teaching remains mechanical rather than a two-way process. It is also misconstrued that only the teacher teaches and students learn. However, it should be noted here that teachers too, learn from students and they should admit that. In recent years the role of the teacher is varying from simply an educator to a facilitator. A facilitator assists the learner, encourages

self-learning or in other words learning by doing or experiential learning makes the learning process easier and ushers them to self-sufficiency. However, in today's digital world that too is sparse. There is abundant learning material obtainable online and learning remains unaccomplished if the learners fail to access or do not access and use e-learning material.

Blended Learning

I am afraid to surmise here that English language and literature cannot be learnt barely through the traditional lecture method. 'Blended learning', a concoction of established as well as the modern method of learning, is imperative. Online dictionary 'define____' explicates 'blended learning' as: "a style of education in which students learn via electronic and online media as well as traditional face-to-face teaching." Since teaching occurs in the formulaic structure and the teacher addresses conventional set-up learners, blend of online as well as offline platforms of erudition is essential to make teaching-learning productive. Solely e-learning would not be of any help here since the mode of learning gets altered entirely. In case of e-learning, the physical environment is not accessible since learning becomes virtual, therefore, it becomes crucial to blend the two modes in the classroom and to achieve that goal the teacher has to become a facilitator and mentor. The task of the facilitator is first to activate and then to optimize learning. Each student's experience would be different and also what she/he takes away while learning would also be varied.

Experiential Learning

Even though there is no universal definition of experiential learning some scholars have tried to define experiential learning. For example, in the words of Lewis and Williams:

In its simplest form, experiential learning means learning from experience or learning by doing. Experiential education first immerses learners in an experience and then encourages reflection about the experience to develop new skills, new attitudes, or new ways of thinking. (p. 05)

It can be argued that experiential learning is learner-centred since the learner has to learn by doing and through experience and also has to assess her/his learning process. In a way, the learner becomes a critic of her/his learning. For example, in my First Year B.A class I make students bring Oxford Pocket/Mini Dictionaries in the class and whenever they ask me the meaning of words, I ask them to check in the dictionary. Here they learn two things. First is how to use a dictionary and also the part of speech of that particular word along with meaning and synonyms. Sometimes I ask them to use their mobile internet and find meaning on the online dictionary that is 'define____'. Here they learn through experience. They make errors while searching in a dictionary or using an online dictionary but they learn through this 'trial and error' method. I just guide them how to look for words and they search on their own. This can be considered one of the platforms of experiential learning and use of online dictionary for meaning and pronunciation is one of the ways through which experiential e-learning of English language can take place. I also make them download a mobile dictionary which helps them to find meaning quickly

without spending much time. In case of the comprehension passages from prescribed stories from the short story collection *The Inner Courtyard: Stories by Indian Women* edited by Lakshmi Holmstrom prescribed in BA II and B.Com III classes, I give them a task of framing questions and answers on their own and ask them to ask me whenever they get confused and then I check their notebooks. This 'in-class' activity can be a part of experiential learning. Here, they have to overcome their habit of picking up words from questions and searching them in the passage.

Much ink has already been spent on theorising experiential learning; therefore, it seems a prerequisite to me to spend more time thinking on how to incorporate experiential learning rather than what it is and what it is not. It is unfeasible to teach all the topics from the syllabus through experience since it is time-consuming. However, certain language skills can be taught through experience. The use of an online dictionary in class enables to contend that it is workable to use the mode of e-learning in a conventional classroom. Usually, experiential learning is categorised into two clusters: 'field-based' and 'classroom-based'. As I have exemplified earlier, experiential e-learning in the prevalent set-up of learning is practicable and it can be classified into: 'In class' and 'Off Class' experiential e-learning.

Experiential E-learning of English Literature and Language

Experiential e-learning can be attained through mobile apps, Kahoot, Moodlecloud, MOOCs, SWAYAM courses, and so on. The student can repeat the learning process as per her/his pace and speed and schedule. There is no time constraint in off class e-learning as the learners can take their own time to study topics. That's where platforms like MOOCs and SWAYAM help the learners. Any novice can access these online courses from anywhere, at any time in the world. It aids learners to come out of their comfort zones and learn English literature and language on their own. 'In Class' Experiential E-learning can take place through the following platforms:

'In-Class Experiential E-Learning'

S.No	Platforms of Learning Literature	Platforms of Learning Language
1.	Swipespeare(a mobile app to understand the use of language in Shakespeare's plays)	Online Dictionary: 'define_____'
2.	Project Gutenberg (online books of Literary Criticism in PDF)	Mobile Dictionary: Cambridge Advanced Learners Dictionary, Dictionary.com, Oxford Dictionary of English, Merriam-Webster App
3.	Marxists.org.in	Creating an email-id and writing emails
4.	etymonline.com	Mobile apps like: Hello English, Irregular Verbs, (for Beginners)
5.	Onlinewileylibrary.com	Mobile Apps like British Council IELTS Prep: Listening, Speaking, Reading and

		Writing, IELTS Speaking, BBC Learning English (for English medium students, for advanced learners)
6.	Story weaver: a website	Random word generator: a website
7.	Wikipedia, the free encyclopedia	Language Lab
8.	Movies based on English novels and short stories available on YouTube	Grammar quiz on Englishgrammar.org

'Off Class Experiential E-learning'

S.No.	Platforms of Learning Literature	Platforms of Learning Language
1.	MOOCS: courses related to literature especially periods of English and Indian English literature	MOOCS: courses related to English language and language skills
2.	SWAYAM.gov.in: courses related to communication skills	SWAYAM.gov.in
3.	1000 English Stories	Mobile Apps like English Phrases in Use, Cambridge 1500 English Conversation, English Essays
4.	Movies based on English novels and short stories available on YouTube	Duolingo: Learn Languages Free, English Grammar Test: 1200 tasks seventynx.com
5.	Audiobooks for English Language Learners	draw.withgoogle.com
6.	Stanford Encyclopedia of Philosophy	Englishgrammar.org

Teacher as a facilitator must create and provide ample opportunities for using the English language for the students from vernacular medium. Not only such classes but also in literature classes the learners entail being provided with latitudes in developing their analytical skills by making them analyse literary texts at their discretion. If the teacher renders handy analysis and summary then the learners just mug up and reproduce it in exams without attempting an interpretation voluntarily. Watching movies based on literary texts would make them think about the text, characters, setting, dialogues, language and so forth and assist them to understand the text in the absence of the teacher. This is how they will be involved in a creative process and it will encourage them to construe the text and develop their perspective. The mobile apps and websites help learners to learn how to build and improve vocabulary, etymology and development of words over the years, pronunciation, stress and intonation and so on.

Conclusion

Therefore, it can be reasoned that experiential learning creates plentiful occasions for the interested learners to link knowledge and experience and the facilitator should endeavour to accomplish a balance between the process of activity and the content. There should be an absence of criticism since the learners tend to make mistakes while learning. In addition to

this, it is also vital to design the experiential activities in such a way that they prove to be relevant in their daily lives. In other words, they should be able to make a connection between learning and the world outside the text. Until and unless the learning process is motivating and thought-provoking the learners will not be engrossed in learning by putting their efforts. The absence of experiential learning would make the learners perform their task mechanically. It appears to me that experiential off as well as in-class learning would aid the learners to learn to opt an atypical approach and with the best of their abilities.

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Impact of Covid-19 on Rural & Urban Life in India.

Pradeep R. Gotad,

Abstract

Coronavirus has created a sense of existential fragility by exposing vulnerabilities of health systems across the Globe, in what has become a prolonged struggle for preserving life vs saving livelihoods. COVID-19 Pandemic affects National Economy, Agriculture, Education, Social and Religious System, Transport, Employment, Commerce and Business, Health, and Human being.

Keywords : COVID-19, Rural India, Urban India, Economy, Education, Unemployment, Anti-COVID vaccines

1. Introduction

The COVID-19 is worldwide pandemic caused by SARS-COV-2 caused by severe acute respiratory syndrome. India currently has the largest number of confirmed cases in the world. On 30 January, 2020 India reported first case in Kerala. Religious congregation of Tablighi Jamaat event in Delhi had emerged as a new virus super spreader after numerous cases across the India. The issue of Global Pandemic should be assessed both for its positive and negative consequences. The crisis has highly impacted the global economy including India.

2. Objectives

A detail analysis of the impact of Covid-19 crisis on Rural & Urban Life of the country and consider the best practices of countries to ascertain are plausibly more expeditious renaissance.

3. Impact of Covid-19 on India

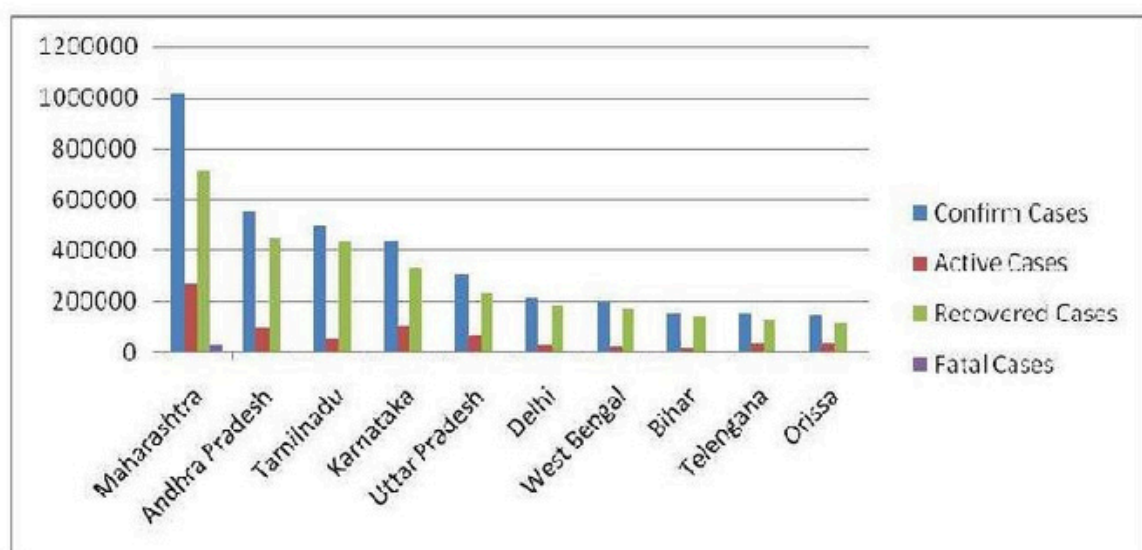
India which composed mainly of workforces in the unorganized sector implicated generous concerns over the rural half of the country. The mode of connectivity, absence of proper communication, poverty and lack of decentralized health systems find it difficult to implement public policies compositely. Indian Prime Minister Hon'ble Narendra Modi, announced a nationwide lockdown because India has exceptionally large cases of the virus. However, when compared to other countries like Italy, U. S., Gulf countries, U.K. Brazil, etc., the recoveries are reported to be 77.7%. More than 3.6 million patients of the Corona Virus disease has recovered across the country so far and most of them are from five states, including Maharashtra, Andhra Pradesh, Karnataka, Uttar Pradesh and Delhi etc.

Most Affected States in India

Maharashtra is leading the country in the prevention of COVID-19, with other States and Union Territories like Delhi. Most Affected states in India is Maharashtra, Andhra Pradesh, Tamil Nadu, Karnataka, Uttar Pradesh, Delhi, etc., as on date 12th September, 2020. Following 10 States Reported the Following COVID – 19 Cases (1).

State	Confirm Cases	Active Cases	Recovered Cases	Fatal Cases
Maharashtra	1015681	271934	715023	28724
Andhra Pradesh	547686	96191	446716	4779
Tamilnadu	491571	47915	435422	8234
Karnataka	440411	98345	334999	7067
Uttar Pradesh	299045	67321	227442	4282
Delhi	209748	26907	178154	4687
West Bengal	196332	23461	169043	3828

Bihar	155445	15190	139458	797
Telangana	154860	31985	121925	950
Orissa	143117	30397	112062	658



a. Covid-19 and Impact on Indian Economy

Economic Slowdown in India is deep and structural in nature. It is not cyclical or temporary. This has been affirmed by the RBI which considers the slowdown as comprehensive and long term across sectors like manufacturing, trade, transport, communications, construction and agriculture.

As per the new reports, India could be among 15 most affected economies, with an estimated cost of production slowdown \$348 million. As per United Nations Conference of Trade and Development (UNCTAD) data, the epidemic is likely to cost the global economy \$1 trillion this year. (Economic experts are reported to have stated that COVID-19 has the potential to trigger worldwide recession).

The economic impact of Corona virus pandemic has been hugely disruptive. World Bank and credit rating agencies have downgraded India's growth for fiscal 2021 with lowest figures. IMF has projected India's growth at 1.9 per cent for the year 2021-22. Indian economy is expected to loss Rs 32000 Crore every day during lock down. (2)

b. Covid-19 and Impact on Agriculture

Indian agriculture provides employment to 56% of people, and accounts for 27% for gross domestic product (GDP). It contributes 21% of total exports and provide raw materials to several industries. COVID-19 outbreak is likely to have a lasting impact on farming. The labour shortage due to out-migration of workers, and need to observe health precautions necessitated by pandemic outbreak, have triggered several modifications in conducting farm operations. Ministry of Agriculture and Ministry of Rural development implemented various Central sectoral and sponsored schemes related to agriculture and rural development on watershed basis.

c. Covid-19 and Impact on Education

On 16th March, 2020, the union government declared a countrywide lock-down of schools and colleges. CBSE and JEE, NEET, MHT-CET and other examinations were postponed. Maharashtra Government cancelled examinations for class 1 to 8 standard and also college examinations excluding final year examination and promoted the students to the next classes. The way technology is being used in education, a new discipline, called education technology has emerged. SWAYAM, an acronym for study webs of Active Learning for young Aspiring Minds, is an online digital platform which hosts several courses offered by the teachers of universities, colleges and schools free of cost to the students living in any part of the country. During COVID-19 pandemic Technology driven online

education system like SWAYAMPRAKASH DTH Channels, DIKSHA platform, ePathshala play an important role in Indian education system. The Government's push for "One Nation, One Digital Platform for learning" has resulted into the creation of Digital Infrastructure for Knowledge sharing

d. Covid-19 and Impact on Employment

Shut down of Factories and workplaces, many migrant workers were left with no livelihood. They thus decided to walk hundreds of kilometres to go back to their native villages. The Corona Virus lockdown in India has left tens of millions of migrant workers unemployed. Since COVID-19 Lockdown Mahatma Gandhi National Rural Employment Guarantee Act, 2005 (MGNREGA) envisaged to alleviate poverty among the rural People by using their only Capital – Labour. In April, when COVID-19 lockdown was still on. MGNREGA registered the lowest job demand in five years. Situation changed from May as lockdown measures were eased. In May 2020 36.2 million. In June, 2020 44 million and in July, 2020 31.3 million households demanded Jobs under MGNREGA. 619,097 is the number of assets created across rural India in the four months since the COVID-19 Lockdown. (3)

e. Covid-19 and Impact on Health Care System

India's pandemic readiness is a major concern as the country fares worse than the top affected nations in key medical infrastructure and health care investments. Government announcements shutting down malls and other crowded places might well be a key to any chance of India managing the corona virus outbreak. India has fewer hospital beds and doctors per 1000 people than 10 top affected nations. According to 2017 data show that 50.7% of rural population does not have hand washing facilities, including soap and water while 20.2% of urban areas lack this facility. Overall about 40.5% of total population was found to lack of this facility.

Hospitals are preparing themselves but there are also loopholes. There should be a provision that the samples must be collected at the same place where the patient reported the disease. They send the infected persons from one centre to another, meanwhile the person infects others. They need to expedite the diagnosis procedure. As the cases are increasing, there may be shortage of beds if all patients are admitted, therefore mild cases need to be managed at home quarantine. The government has also come out with home quarantine policy so hospitalisation may be required for highly susceptible age group and where deterioration could be much faster or who are exhibiting more serious symptoms. In rural areas there are very difficult conditions to survive the conditions.

The Covid-19 lockdown is likely to render millions of children in India malnourished. Nearly half of India's children are already undernourished and the country's handling of the pandemic is expected to push many more to malnutrition. Anganwadis have not provided food to children since April 2020.

4. COVID's posers to our Planners and Academics

COVID-19 has given rise so many questions for our planners and social scientists. India is second in terms of population with population density of over 380 per sq. Km. Over 30 per cent of the Urban population living in informal housing. Besides there are millions who live their life on the pavement, under bridges and in railway stations, without any life support system. It will not be surprising if such areas become the hotspot of the pandemic.

5. Government Responses

Prime Minister's Citizen Assistance and Relief in Emergency Situation Fund (PM CARES Fund) was set up to provide relief to the affected people. Several large business groups and PSUs contributed to the relief fund. Finance Minister Nirmala Sitharaman announced free gas cylinders for three months to beneficiaries of Pradhan Mantri Ujjwala Yojana. The Government has focused on supplementing budgetary allocation and disbursement under the Pradhan Mantri Kisan Sanman Nidhi, Pradhan Mantri Krishi Sinchayee Yojana, etc such steps are likely to compensate for income losses due to the lockdown and help sustain rural demand. Pradhan Mantri Fasal Bima Yojana claims and sanctioning



loans under Kisan Credit Card saturation drive are likely to reduce farm distress, help avoid death traps.

India has launched its own Bluetooth and GPS enabled Contact tracing app, Aarogya Setu that endeavours to generate information about the health and COVID-19 safety status of an individual as well as her/his precinct.

6. Development of anti-COVID vaccines

With the announcement of COVAXIN by Bharat Biotech and ZyCoV-D Vaccine by Zydus Cadila the proverbial silver line in the dark clouds of COVID-19 appears at the horizon. India has emerged as one of the significant vaccine manufacturing hubs 60% of vaccine supplies made to UNICEF by Indian Manufacturers. Without Indian manufacturers involvement the production of required quantity is not going to be feasible for novel coronavirus vaccine.

Suggestions

India needs to develop efficient system of pooling and preparing the cost of healthcare for the entire population. Let Public investment build up peak health infrastructure like Medical colleges, nursing institutions, training for medical technicians, manufacture of medical equipments, combination of bioinformatics with traditional vaccine and drug development. An integrated structure of primary, secondary and tertiary care hospitals that use telemedicine to optimize utilization of capacity. Systematic and convergent planning and implementation across sectors could help to achieve a better revival. Facilitative legal framework will be created to enable farmers. India needs urgent malnutrition assessment. In the present situation Messaging system, Email system, Learning Management System, Tools for online teaching, Library Orientation play a vital role in Indian Education System.

Conclusion

By August 26 candidates vaccines for COVID-19 had entered clinical trials, with six in the final phase. While a vaccine may not be ready before the end of the year, rich countries have secured a billion of doses, raising worries that the rest of the world will be at the back of the queue in the fight against the pandemic. Everyone should keep a healthy lifestyle at home. healthy diet, sleep, social contact with our family and friends through the phone or internet.

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