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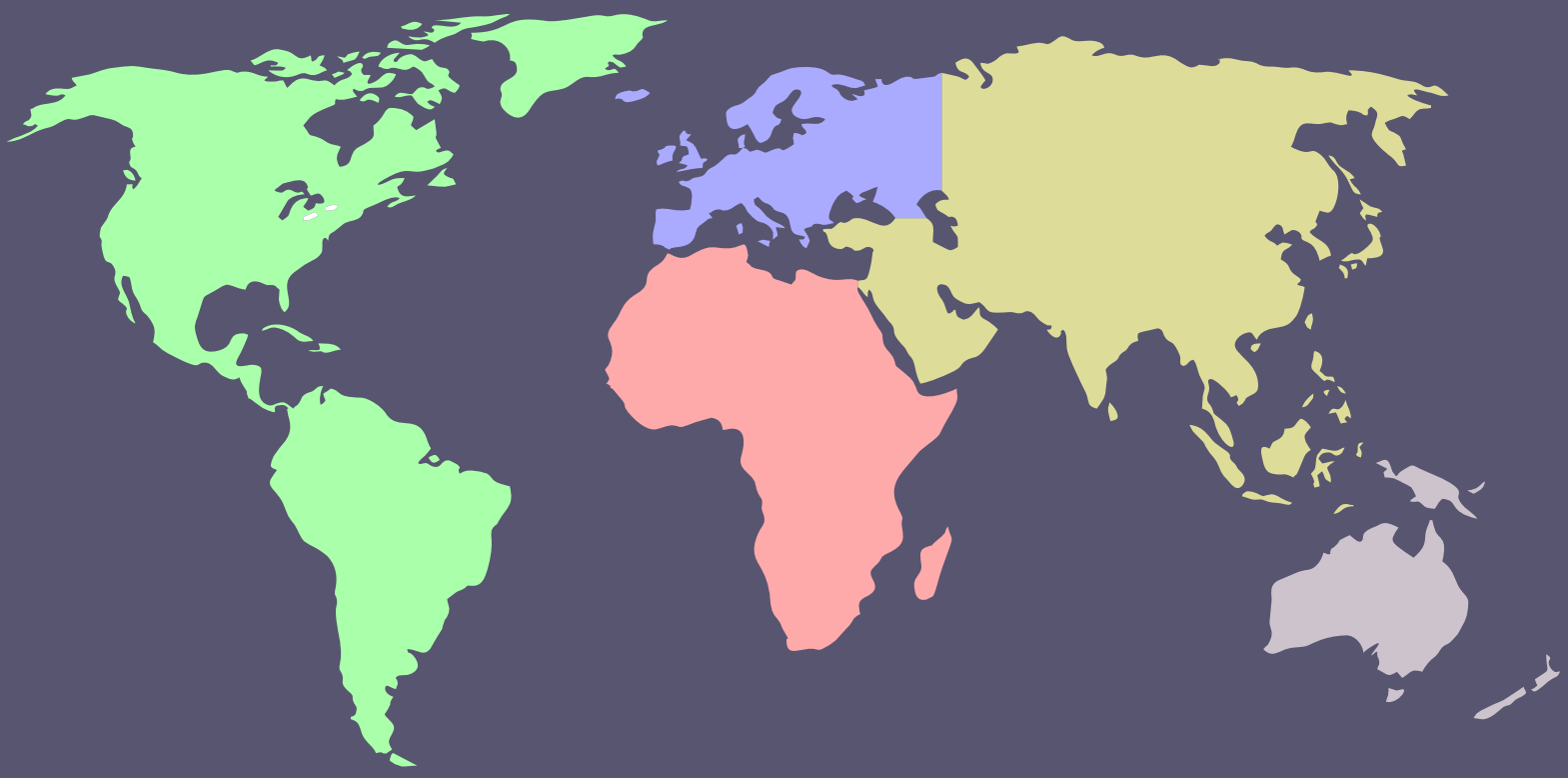

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Manuscripts will be evaluated by referees on the following criteria (criteria will be selectively applied, based on the nature and type of the manuscript):

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2.Quality of treatment of the relevant existing literature
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Vol. XVI No. 1 & 2 (Bi Annual) (Jan 2021 - Jun 2021 & Jul 2021 - Dec 2021)

ARTICLES **Page No**

1. THE IMPACT OF MICROFINANCE ON THE SUSTAINABLE ECONOMIC GROWTH OF MSMES OWNED BY WOMEN ENTREPRENEURS POST COVID-19 LOCKDOWN 1-8
- Mr. V.Vivek, Dr. K. Chandrasekar

2. A PARADIGM SHIFT IN CUSTOMER'S BEHAVIOUR TOWARDS BANKING SERVICES DURING COVID-19 9-18
- Ms. James Shoba Kamala

3. STRESS IMPACT DUE TO COVID-19 ON PARENTS 19-28
- Dr Sabina R Harold, Dr Swetha Suram, Dr Vanapatla Anuradha

4. COVID 19 LOCKDOWN AND ITS IMPACT ON LEARNING STATUS OF UNDERGRADUATE STUDENTS WITH REFERENCE TO TELANGANA SOCIAL WELFARE RESIDENTIAL DEGREE COLLEGE FOR WOMEN, MAHABUBNAGAR 29-32
- Mrs.T. Sowjanya

5. EFFECT OF WORKING FROM HOME IN COVID-19 PANDEMIC ON EMOTIONAL WELLBEING OF THE EMPLOYEES 33-42
- Mrs. Jyoti Udaynath Panda, Dr. Elizabeth Mathews

THE IMPACT OF MICROFINANCE ON THE SUSTAINABLE ECONOMIC GROWTH OF MSMES OWNED BY WOMEN ENTREPRENEURS POST COVID-19 LOCKDOWN

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ABSTRACT

An attempt is made in this paper to study the impact of micro finance on the sustainable growth of women owned MSEs while considering availability, accessibility and awareness on micro finance products. It concludes that 74.5% impact is there on MSMEs through micro finance.

Key words: MSMEs, Women Entrepreneur, Covid-19, Athmanirbar Bharath, Abhiyan, Sustainable Economic Growth.

Introduction

Microfinance has grabbed the attention of researchers and policymakers in recent years as it is one of the vital sources of financial services for entrepreneurs of small businesses. However various issues and impacts of microfinance on the sustainable growth of MSMEs have not been addressed, particularly the sustainable growth of MSMEs run by women entrepreneurs. The impact of the Covid-19 pandemic on business was disproportionately higher for women-owned enterprises compared to Enterprises owned by male counterparts(Wenham et al., 2020). Women entrepreneurs have sustained their business growth in the longer run amidst the pandemic-induced lockdown in the nation. This study is very relevant as the growth of women entrepreneurs is a part of women's empowerment and a priority on the agenda of sustainable development.

Women entrepreneurs are more personally and economically empowered (Balasundaram, n.d.). Women's Entrepreneurship is one of the influential ways of developing rural women, empowering people, and solving other social problems. Women entrepreneurs play a crucial role in promoting economic, social, and environmentally sustainable practices for sustainable development(Ambepitiya, 2013). Women entrepreneurs are significant in the economic development of the nation. Financial issues on support from the banker, managing working capital, and lack of credit resources are steady issues faced by women entrepreneurs. Women entrepreneurs are socially influential and it is important to study how micro finances help them to have sustainable economic growth(Ambepitiya, 2013).

Promoting the growth of MSMEs is one of the prime priorities of the government as MSMEs aids in tackling the problem of unemployment and poverty. The government of India is trying to bring in Social Microfinancing institutions(MFI) to help people to venture into small businesses.

The gross loan portfolio of Microfinance institutions grew from Rs.1.79 lakh crore in March 2019 to Rs.2.32 lakh crore in March 2020. Non-banking financial companies (NBFC) owned MFIs and scheduled commercial banks to hold a combined share of 72% of the nation's microfinance portfolio (Reserve Bank of India - RBI Bulletin, n.d.).

Covid-19 presents new financial risks for the government. There is a decline in economic activity during the lockdown and it made MSMEs one of the worst-hit sectors. Despite Government announcing measures to improve credit availability, 50.7 million enterprises are not having access to traditional lending channels. The decline in the business during lockdown has threatened the continuity of business.

Reserve bank of India called in for financial institutions to adopt cash flow-based lending to address the capital needs of MSMEs. It also allowed NBFC to avail bank funding under targeted long-term repo operations to promote incremental lending to leverage the affected sectors. The Union Budget 2021-22 has brought relief to the capital needs of MSMEs by influencing Rs.15,700 crores for the sector. The government had initiated various measures under Athmanirbar Bharath Abhiyan. MSMEs were also benefited from Rs.3 lakh crore Emergency credit line guarantee scheme(MSME: Ways for MSMEs to Emerge Stronger after the Covid Pandemic - The Economic Times, n.d.).

Economic sustainability is an integrated part of sustainability and it strongly impacts entrepreneurship development(Zimmerman, 2009). Long-term economic sustainability depends on the present and future value of natural resources, products, investments, consumption, and the global economy.

This study aims to analyze the perception of women entrepreneurs on how microfinance programs have helped them to develop towards Economic sustainability of their business.

Theoretical background

Theoretical construction on microfinance options for women-owned MSMEs and their impact on long-term sustainable economic development is reviewed and a theoretical model to be validated and developed.

Microfinance for Micro, Small and Medium Enterprises (MSMEs)

Microfinance is a category of financial services targeting individuals and small businesses (Sanyal, 2009). Microfinance in India can be categorized chronologically into four phases during 1900 to 1960s it started as a cooperative movement and developed into a state-driven movement from1969 to 1991, continued with the SHGs banks linkage program from 1992 to 2000, and leading to the commercialization of Microfinance today(Ashta et al., 2021). Micro Finance Institutions have a variety of services like credit, saving, insurance, and training programs to assist entrepreneurs.

MSMEs are important strategic sector to create sustainable social and economic development and it plays an important role in regional development, employment generation, and poverty eradication (Rathnayake et al., 2019).

Microfinance is the key aspect of the development of MSMEs. Availability of Microloans and HDI are the two variables significantly influencing the development of MSMEs(Christanto & Prasetyo, 2019).

Limited access to credit inhibits the growth of MSMEs in developing countries. The education level of the entrepreneur, duration of business, household size, place of the business, and provision for a personal guarantor is influencing MSME's accessibility towards credit facilities from Microfinance institutions. The amount of credit disbursed is based on the availability of collateral, business income, availability of bank statements, and sales level of the business (Danso-Abbeam et al., 2014).

Microfinance awareness and entrepreneurial attributes are significantly related to business performance. Access to Microfinance is found to mediate between microfinance awareness and MSMEs performance (Shamudeen et al., 2015).

Microfinance and women-owned MSMEs

The promotion of women entrepreneurs is required for all economic growth and women-centric initiatives are needed to support women entrepreneurs (Dr. AmanDeep Singh & Manisha Raina, 2013). Financing women entrepreneurs have an incremental effect on employment generations through improvement in business activities(Taiwo et al., 2016). MFIs have met their client needs however total effect of microfinance on the business of women entrepreneurs cannot be determined(Ahmad, 2012).

Covid-19 impact on women-owned MSMEs

Covid-19 is one of the largest disruptions known in history. Having spread in over 200 countries around the world has triggered the worst economic depression in the nations (IMF, 2020)

MSMEs are the enterprises are extremely affected by pandemic and followed by pandemic induced lockdown (World Bank,2020). Women-owned MSMEs suffered a huge blow, Businesses took a last list of priorities for women, and business resources were diverted to health and home care (United Nations,2020).

Further research on women-owned ventures will help in ascertaining the impact of Covid-19 on women-owned ventures will help in ascertaining (Kaberia & Muathe, 2021).

MSMEs and sustained economic growth

Entrepreneurs of small businesses are influenced by its core strengths and look for a favorable economic environment, Entrepreneurs of MSMEs feel that Inadequate financial infrastructure, high tax, restricted access to bank finance, and government regulatory measures pose threat towards sustainable development of this sector (Sharma, 2015).

A business strategy, Human resources, Information technology, products, promotion, cooperation, and corporate social responsibility are the seven aspects to achieve competitive advantage (Vivek, 2019). Innovative approaches in operations are required for sustainable development(JATMIKO, 2021).

Financial literacy is positively influenced MSMEs' characteristics, It is a significant moderator for MSMEs' sustainable economic growth. MSME owners with financial literacy are ensuring sustainable economic growth for the business (Prasetya et al., 2021).

Accessibility to microfinance depends on factors such as household income, availability of information technology, the distance of microfinance institute, transaction cost, level of education, training, and availability of collateral (S.P.Premaratne, 2009)

Research Methodology

This study is exploratory research and the quantitative method is used to fulfill the objective of the study.

Objective of the study

To study the impact of Micro Finance on the sustainable growth of women owned MSMEs.

Sampling

All Micro, Small, and Medium Enterprises owned by women entrepreneurs in Tamilnadu and Kerela were considered for the study. The sample was selected using the snowball sampling technique from the districts of Tamilnadu and Kerela. Entrepreneurs were contacted by email and the digital questionnaire was circulated among their groups on social media. A total of 512 companies have responded while a valid response of 503 has been considered for the study.

Data Collection

Data was collected using a structured questionnaire sent to women entrepreneurs in the districts of Tamilnadu and Kerela and circulated among the Entrepreneurs in Microfinance groups of that districts. Then the collected data was reviewed and a pilot study was conducted with initial 65 respondents for reliability and validity of the questionnaire

Reliability and validity

The following table shows the research variables and they are measured. The research variable is obtained from studies of (S.P.Premaratne, 2009) (Prasetya et al., 2021) (Abdelkader & Salem, 2013) (Obadeyi, 2015) (Akao & Managi, 2006) (Grade, 2020) (Fargly et al., 2018) (Nabi et al., n.d.) (in & 2012, n.d.) (Shamudeen et al., 2015)

Research variable	Scale of measurement		CA	CR	AVE
Microfinance program – Acceptability (Abdelkader & Salem, 2013) (Obadeyi, 2015)	1. Microfinance finance development programs help me in improving my business	AC1	0.804	0.871	0.783
	2. Procedure and requirements of microfinance are easy to fulfill.	AC2			
	3. Government programs were implemented in Microfinance institutions and it is supporting my business.	AC3			
Microfinance program - Availability (Nabi et al., n.d.) (in & 2012, n.d.)	1. There are various channels of distribution for me to access Microfinance	AV1	0.923	0.892	0.712
	2. Microfinance is available for all entities in the business	AV2			
	3. Credit availability in Microfinance institutions meet my requirements for business.	AV3			
Microfinance program – Awareness (Shamudeen et al., 2015)	1. There is proper awareness about microfinance opportunities to help me in developing my business	AW1	0.956	0.924	0.728
	2. I get the necessary information on microfinance products and their procedures.	AW2			
	3. I am aware of the local social networks for mobilizing my fund requirement	AW3			
Sustainable economic growth (Akao & Managi, 2006) (Fargly et al., 2018)	1. There is a notable achievement in meeting my company's financial goals	EG1	0.869	0.806	0.765
	2. Access to needed credit gives me a competitive advantage	EG2			
	3. There is an improved coopretion with my suppliers and customers	EG3			
	4. Production of my company has improved	EG4			
	5. My company effectively uses the resources available	EG5			

Discriminant validity

		1	2	3	4
1	MF program – Acceptability	0.826			
2	MF program - Availability	0.536	0.859		
3	MF program – Awareness	0.315	0.106	0.831	
4	Sustainable economic growth	0.432	0.581	0.229	0.864

The above table gives the validity and reliability test of all variables in the study AVE (Average variance Extracted) is used as a scale of valid variables and a valid variable must have a score of more than 0.50. All AVE scores in the table are more than 0.50 and the Discriminent validity scores are the root squared values of AVE which are mentioned in bold diagonally. The discriminant validity scores should be more than 0.7. The table values show that all variables are discriminantly valid. The reliability analysis is done through CA(Cronbach's Alpha) and CR(Composite reliability). CA and CR scores should be more than 0.7. As the table values are more than 0.7 it indicates that all the variables are reliable.

Hypothesis

H_1: There is a significant relationship between microfinance and the women-owned MSMEs economic growth post-Covid-19.

Results and Findings

The results of the Structural equation modeling (SEM) in AMOS are tabulated below which shows the impact of Microfinance on the economic growth of women-owned MSMEs.

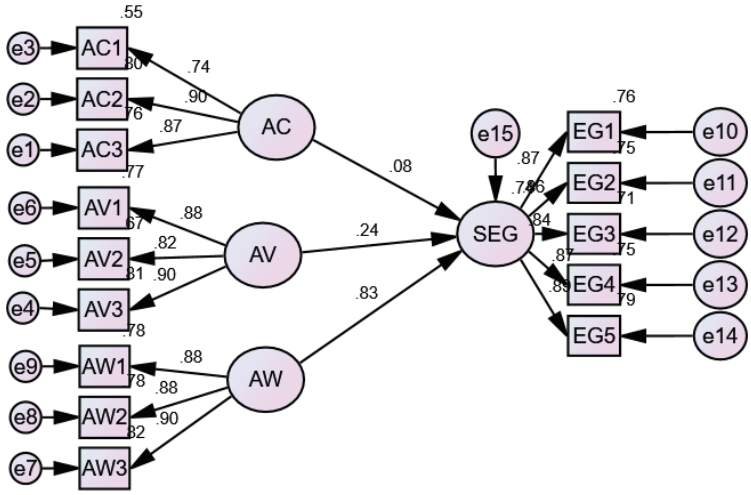
The model fit Indices CMIN/df = 1.426, GFI=0.941, CFI=0.974, AGFI=0.912 and RMSEA =0.24 which are all within the accepted levels (Hair 2014).

It could be observed from the below table that there is a positive significant impact of Microfinance features Accessibility, Availability, and Awareness on Women-owned MSMEs economic sustainability post-Covid-19 lockdown. The estimates are 0.062, 0.178, and 0.709 respectively the P values are less than the significant value of 0.05 and the R-square value is 0.745 which suggests that the model explains 74.5% of the variance in economic growth.

Impact of Micro Finance

	Estimate	P-Value	R squared
Sustainable economic growth ⟵ MF Acceptability	0.062	0.036	0.745
Sustainable economic growth ⟵ MFAvailability	0.178	***	
Sustainable economic growth ⟵ MF Awareness	0.709	***	

Hence the hypothesis there is a significant relationship between microfinance and the women-owned MSMEs economic growth post-Covid-19 is fully supported.



Discussion and Conclusion

This study attempts to study the impact of microfinance on the sustainable growth of women-owned MSMEs. And how availability, accessibility, and awareness of microfinance products create an impact on the company's sustainable economic growth. The findings suggest that the model created is effective and shows that there is a 74.5% variance in sustainable economic growth.

This paper attempts to have a clear idea of the role of microfinance on the sustainable economic growth of women-owned MSMEs. The result of this study provides research-based findings and suggests that microfinance has a huge impact on the sustainable economic growth of organizations. Women entrepreneurs should have closely watched the developments in Microfinance and make use of its benefits for further growth of the company.

Research Limitations

This study was conducted after the Covid-19 lockdown in 2020, Women entrepreneurs accessing microfinance served as one of the main sources of finance for their enterprises. The study was not differentiated between women entrepreneurs owning service or manufacturing businesses. The time of the study was very limited to observe the impact of microfinance on other factors of sustainability growth dynamics.

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A PARADIGM SHIFT IN CUSTOMER'S BEHAVIOUR TOWARDS BANKING SERVICES DURING COVID-19

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ABSTRACT

Banking industry plays a vital role in the development of both developed and developing country across the world. Banking industry's contribution especially during the COVID-19 is tremendous which is unimaginable. Due to social distancing during the pandemic period, bank alone can connect the general public for their financial needs through its technology. The usage of technology in banking services has increased rapidly during the corona-virus pandemic period. Because of the vulnerable disease, customers stopped visiting the bank physically and in fact, banks were not allowing their customers in their premises. The relationship between bank and its customers must be a permanent and enduring one which needs to be maintained with good banking services during this pandemic situation. This research intended to study the shift of consumer behaviour towards banking services during the period of COVID-19.

Key words: Banking, Customer Behaviour, Covid-19, Digital Services, Plastic Money, E-Banking Technology.

Introduction

The banking industry's financial position was much stronger before the COVID-19 and even during the financial crisis of 2008. Over the years bank has placed importance in simplifying the procedures by introducing and adapting new technology which has paved the way to Digital Banking. Though the digital banking was prevalent before COVID-19 but the adaption and usage of Digital banking services seem to be predominately increased more during the COVID-19 period. Due to strict adherence of standard operating procedure for maintaining social distancing during the pandemic situation, digital banking becomes more relevant and inevitable. The pandemic situation has witnessed an increase in the usage of digital banking services by the customers.

Review of Literature:

Eleanor Bensley, (April 2020) Delivering on customer experience will be an integral part of how banks reassert their positive role in society during the coronavirus crisis. By addressing new customer needs and concerns while improving their own efficiency and effectiveness, banks will be a stabilizing force in a very uncertain environment.

Dr. Kerstin Braun, (April 2020) "We can expect that consumer spending will be muted for some time and will only come back as jobs return and uncertainty fades. Companies engaged in exports of both goods and services should expect strong competition and even protectionist measures as governments do whatever they can to shore up domestic economies."

Importance of the Study:

Banks play a vital role to reduce the spread of COVID-19 by helping customers make better use of exiting digital banking services and remote channels. Banks have tried to lower the impact of coronavirus pandemic by

extending their financial services to manage customers debt (Moratorium) and thereby helped them to adjust their budgets. This pandemic situation seems to gave a shift in accessing to the varied banking services. Thus, it is an attempt made by the researcher to study the shift in customers behaviour towards banking services during COVID -19.

Objectives of the Study:

Considering the impact of the pandemic in the banking industry with reference to shift in customers behaviour towards banking services in the selected area, the following objectives are kept in mind while preparing the entire research project.

1. To understand the concept of Digital banking Services.
2. To study the customer experience using digital banking during COVID-19.
3. To study the various challenges faced by customer during COVID -19
4. To examine whether the customer satisfaction towards the services provided by the bank during COVID-19.

Research Methodology:

Research methodology creates a framework towards study area specifically with proper direction with planning, which helps in conducting the research work. Hence, the main purpose is to highlight the problem statement of the research, sample population and sample size, methods of data collection, data analysis and statistical test and tools used for the research.

Methods of Data Collection: The research is based on primary and secondary data. The primary data are collected through structured questionnaire and the secondary data are collected from various sources like, newspapers, magazines, bulletin, journals, theses and various internet websites.

Area of the study: The universe of the study is Navi Mumbai Region. The data are collected within the area of Navi Mumbai Region.

Sampling: The sampling technique used is simple random sampling and the sample size taken for the research study is 102 bank customer's from Navi Mumbai Region.

Data Analysis: Data analysis has been analyzed using Reliability Test, frequency tables, charts, bar diagram, graph and using SPSS method to arrive at conclusion.

Hypothesis:

1. H_0: There is no significant impact in the banking services during COVID-19 among the gender in the study area.
   H_1: There is no significant impact in the banking services during COVID-19 among the gender in the study area.
2. H_0: There is no significant difference among the customer's satisfaction among during COVID-19 towards banking services in the study area.
   H_1: There is significant difference among the customer's satisfaction among during COVID-19 towards banking services in the study area.

Limitation of the Study:

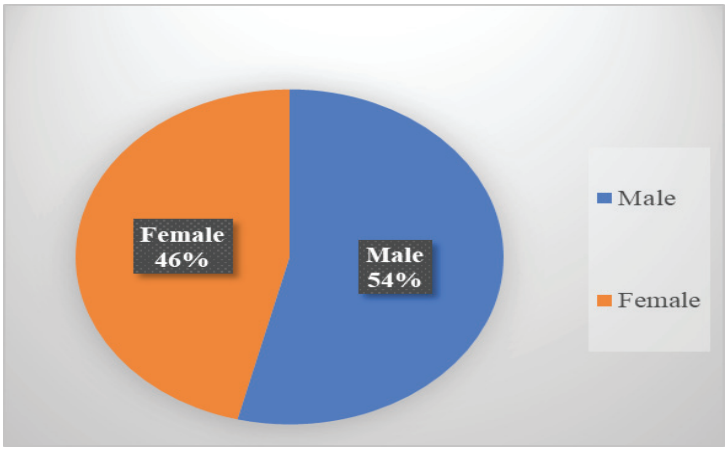
1. The study is restricted to Navi Mumbai region only.
2. The sample size is also not enough to give full and concrete suggestion for the study.
3. The Collection of Data is done using google form due to pandemic situation.
4. Though there are many variables to study in detail, Gender variable only is taken for detailed analysis of the topic with the help of statistical tools.

Observation from the Study:

The following are the observation which reflect the responses on the research topic paradigm shift of customer behaviour towards banking services.

Table and Figure No.1: Respondents by Gender:

Gender	
Male	55
Female	47

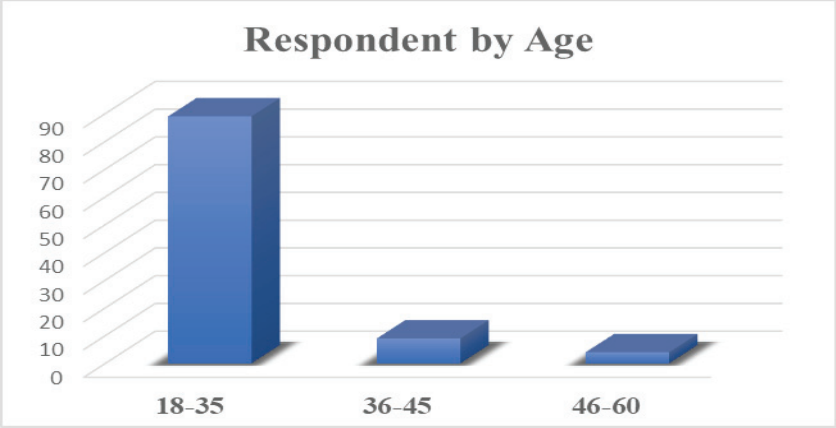


Source: Primary Data

Table and Figure No.1 exhibit the distribution of respondents by their gender. It is observed from the study that 46% (47) respondents are female and the remaining 54% (55) respondents are male. The majority contribution is made by male respondents in the study.

Table and Figure No.2: Respondents by Age (In Years):

18-35	89
36-45	9
46-60	04

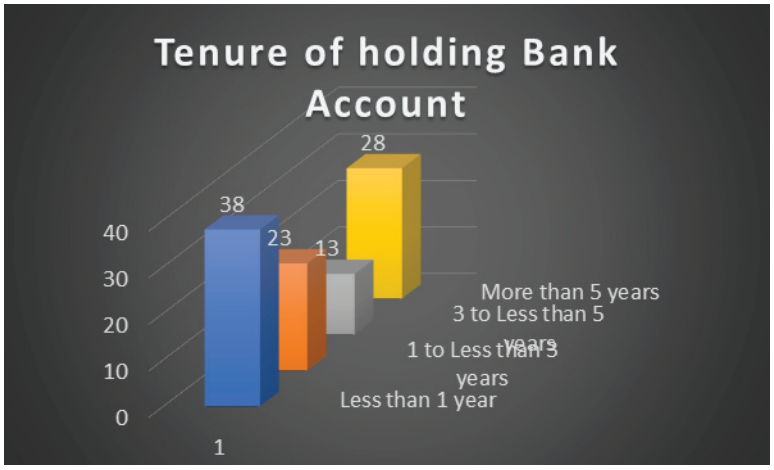


Source: Primary Data

Table and Figure No.2 illustrates the distribution of respondents by their age in years. Out of 102 respondents, 82.25% respondents (89) are belongs to 18 to 35 years category, 8.82% respondents (09) are belongs to 36 to 45 years category, 3.92% respondents (04) belong to 46-60 years. It is observed that youngsters (82.25%) are more dominating in the study.

Table and Figure No.3: Tenure of holding bank account by the respondent

Less than 1 year	38
1 to Less than 3 years	23
3 to Less than 5 years	13
More than 5 years	28

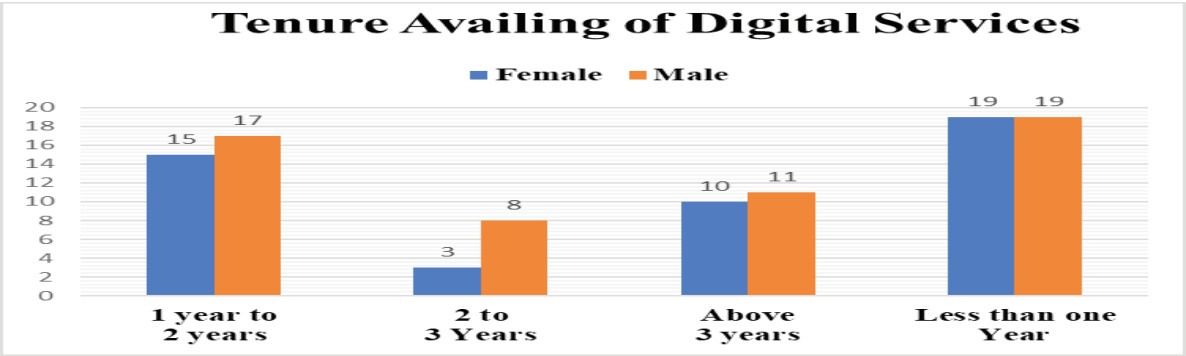


Source: Primary Data

Table and Figure No.3 demonstrate the distribution of respondents availing bank account tenure. From the study, it is understood that 37.25% (38) of the respondent has availed the banking service less than one year, 22.54% (23) of the respondent has availed the bank services from less than one to three years, 12.74% (13) of the respondent has availed the services from three to less than five years and 27.45% (28) of the respondent has availed the bank services for more than five years.

Table & Fig No.4: Availing Digital Services (In years) by the respondent

Gender	1 year to 2 years	2 to 3 Years	Above3 years	Lessthan one Year	Total
Female	15	3	10	19	47
Male	17	8	11	19	55
Total	32	11	21	38	102

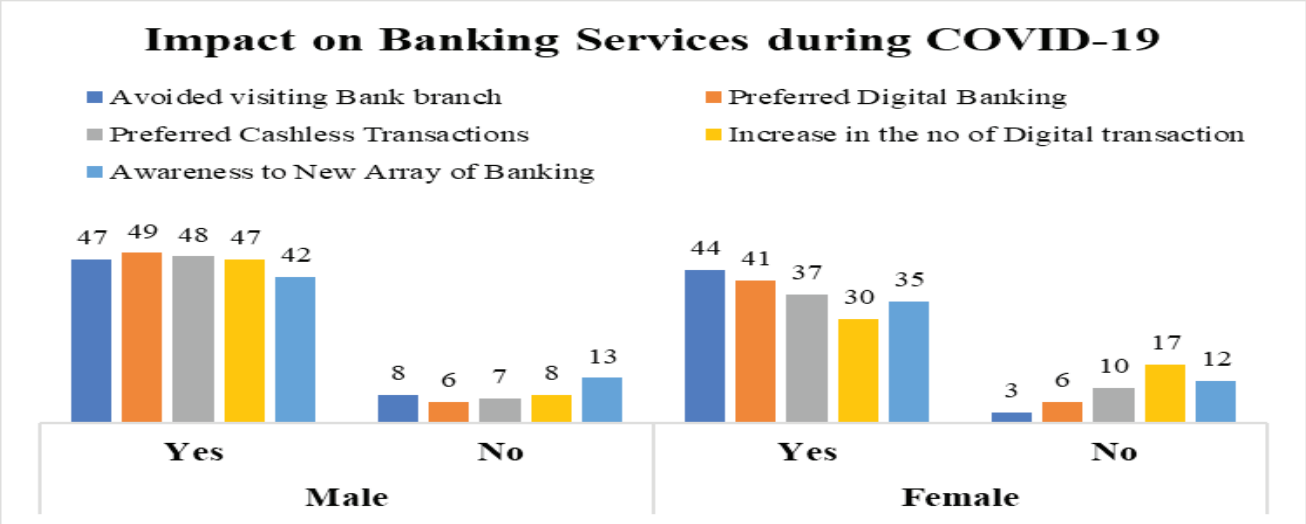


Source: Primary Data

Table and Figure No.4 demonstrates the distribution of respondents availing Digital services from various banks. There were four options less than one year, one year to two years, two to three years and above three years given to the respondents to give their response. In that, as far as availing digital services is concerned, out of 38 respondents (37.25%) who said availed digital services less than one year category, both male and female availed category said they have availed the services less than one year were 50%. Out of 32 respondents (31.37%) who said availed digital services one to two year category, 46.87% of Female and 53.13% Male has availed the services in this category. Out of 11 respondents (10.78%) who said availed digital services two to three year category, 27.27% of Female and 72.73% Male has availed the services in this category. Out of 21 respondents (20.59%) who said availed digital services one to two year category, 47.61% of Female and 52.39% Male has availed the services in this category.

Table & Fig No.5: Impact of Banking Services during COVID-19 by the gender respondent.

Response / Gender	Male		Female	
	Yes	No	Yes	No
Avoided visiting Bank branch	47	8	44	3
Preferred Digital Banking	49	6	41	6
Preferred Cashless Transactions	48	7	37	10
Increase in the no of Digital transaction	47	8	30	17
Awareness to New Array of Banking	42	13	35	12



Source: Primary Data

Table and Figure No.5 exhibits the distribution of respondents' opinion on Impact of Banking services during COVID-19 by gender. In this five categories of option were given. Out of 102 respondents, 89.2% respondents (91) said that they avoided visiting bank branch, followed by 88.2% (90) said they preferred digital banking, and they remaining 83.3% (85) said they preferred

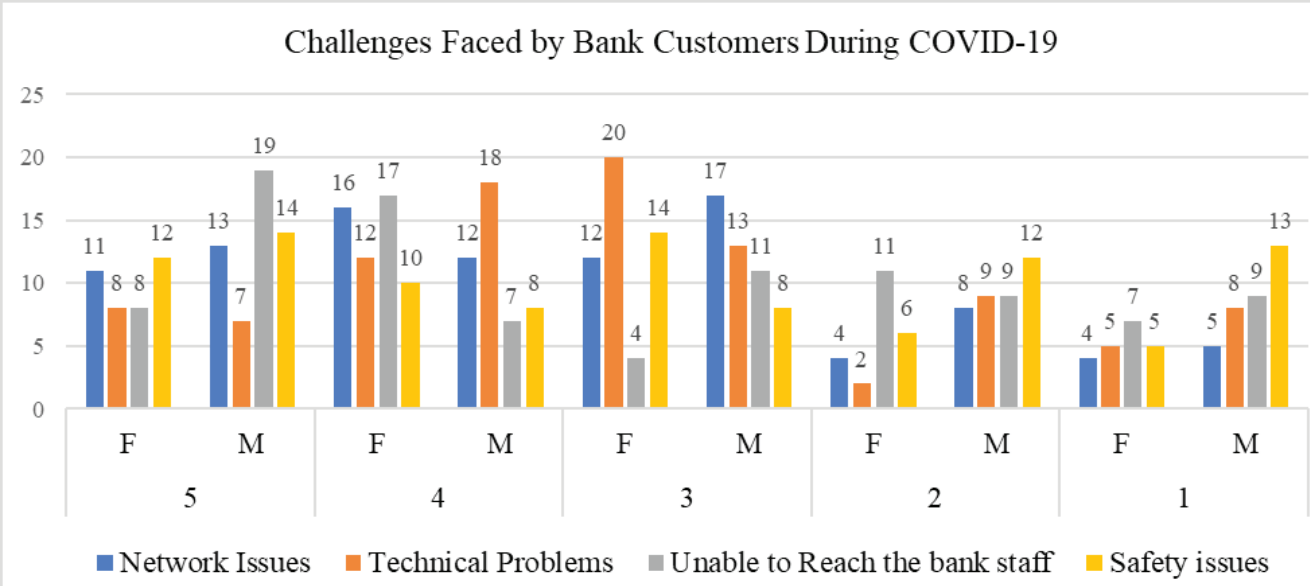
cashless transaction. Overall it has been observed that the impact on banking service during COVID-19 is more among the male respondent than the female respondent.

Table No.6: Challenges faced by Bank Customers during COVID-19 respondent as per gender.

	5		4		3		2		1	
	F	M	F	M	F	M	F	M	F	M
Network Issues	11	13	16	12	12	17	4	8	4	5
Technical Problems	8	7	12	18	20	13	2	9	5	8
Unable to Reach the bank staff	8	19	17	7	4	11	11	9	7	9
Safety issues	12	14	10	8	14	8	6	12	5	13

Source: Primary Data

Figure No.6: Challenges faced by Bank Customers during COVID-19 respondent as per gender.

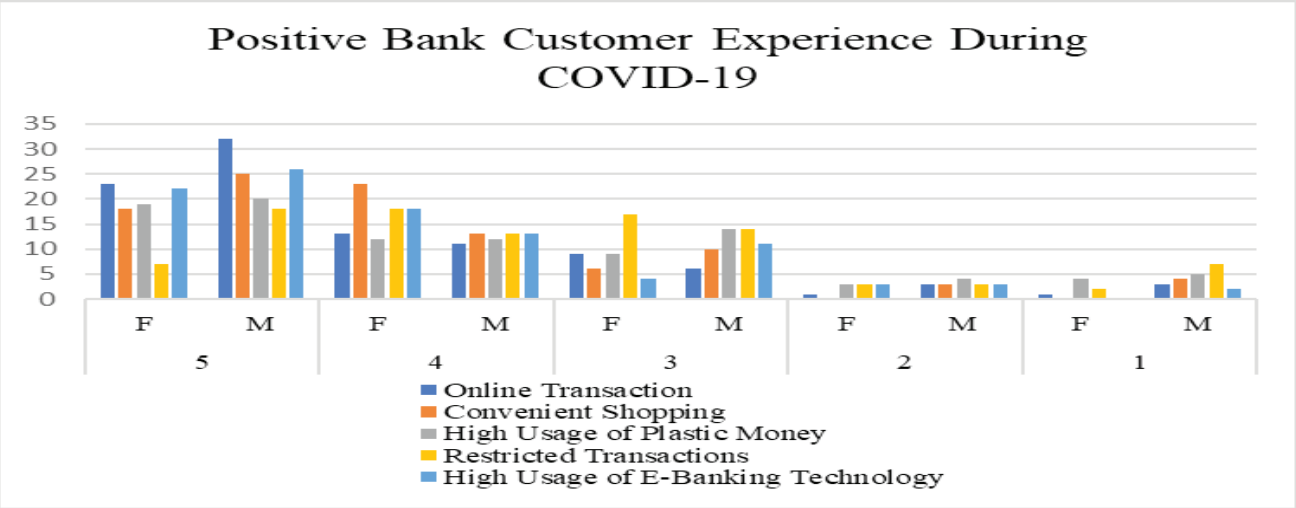


Source: Primary Data

Table and figure no.6 explains the Challenges faced by bank Customer during COVID-19 among gender. There were Four Challenges like Network issues, Technical Problem, Unable to reach bank staff and Safety Issues given to the respondens to give their response. In that, as far as challenges faced by respondent is concerned, out of 102 respondents, 32.4% respondents (33) & 28.4% respondents (29) were rated 3 for Technical Problem & netword Issues respectively. Out of 26.5% respondent (27), 34.5% male respondent (19) and 17% female respondents (8) were rated 5 for Unable to reach the bank staff, followed by safety issues.

Table and Figure No.7: Postive Customer Banking Services during COVID-19 among gender respondent.

Positive Customer Experience	5		4		3		2		1	
	F	M	F	M	F	M	F	M	F	M
Online Transaction	23	32	13	11	9	6	1	3	1	3
Convenient Shopping	18	25	23	13	6	10	0	3	0	4
High Usage of Plastic Money	19	20	12	12	9	14	3	4	4	5
Restricted Transactions	7	18	18	13	17	14	3	3	2	7
High Usage of E-Banking Technology	22	26	18	13	4	11	3	3	0	2



Source: Primary Data

Table and figure no.7 shows the respondents opinion on Bank Customers Positive Experience during COVID-19.There were five important statements like Online Transaction, Convenient Shopping, High Usage of Plastic Money, Restricted Transaction, High Usage of E-banking Technology.

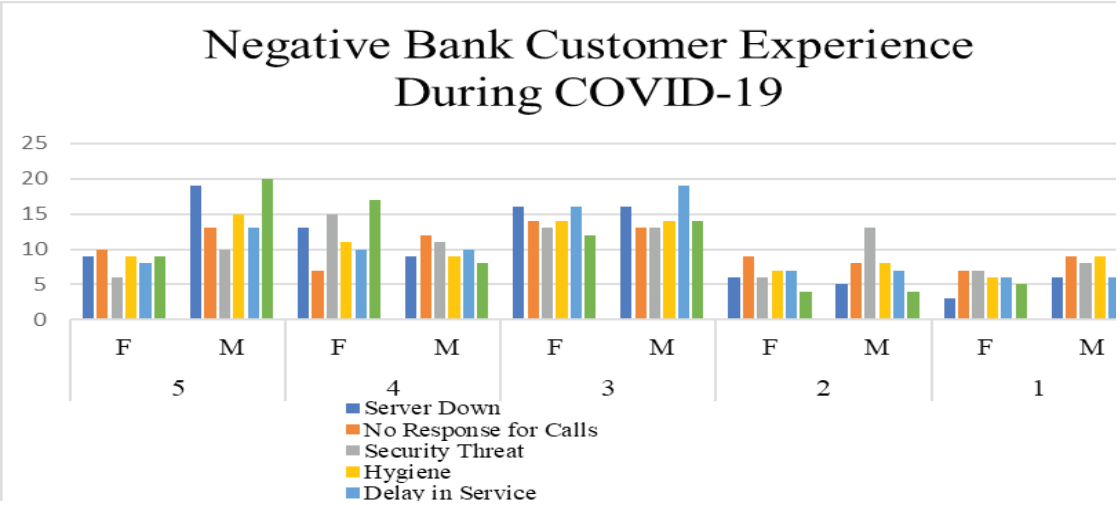
As far as Positive experience by respondent is concerned, out of 102 respondents, 53.9% respondents (55) for online Transaction, 42.2% respondents (43) for Convenient Shopping, 38.2% respondents (39) for High Usage of Plastic money, 24.5% respondents (25) for Restricted Transaction & 47.1% respondents (48) for High Usage of E-banking Technology were rated 5 as the highest positive experience by bank customers during the pandemic situation. In specific, Male respondent's opinion is greater than their counterpart.

Table and Figure No.8: Negative Customer Banking Services during COVID-19 among gender respondent.

Negative Customer Experience	5		4		3		2		1	
	F	M	F	M	F	M	F	M	F	M
Server Down	9	19	13	9	16	16	6	5	3	6
No Response for Calls	10	13	7	12	14	13	9	8	7	9
Security Threat	6	10	15	11	13	13	6	13	7	8
Hygiene	9	15	11	9	14	14	7	8	6	9
Delay in Service	8	13	10	10	16	19	7	7	6	6
Incovenient to Less Literate People	9	20	17	8	12	14	4	4	5	9

Source: Primary Data

Table and figure no.8 shows the respondents opinion on Bank Customers Negative Experience during COVID-19.There were five important options like Server Down, No response for calls, Security Threat, Hygiene and Delay in service.



Source: Primary Data

As far as Positive experience by respondent is concerned, out of 102 respondents, 15.7% respondents (16) for Security Threat, 27.5% respondents (28) for Server Down, 20.6% respondents (21) for Delay in Service, 23.5% respondents (24) for Hygiene & 22.5% respondents (23) for No response for calls were rated 5 as the highest negative experience by bank customers during the pandemic situation. In specific, Male respondent's opinion is greater than their counterpart.

Table No.9: Customer's Satisfaction towards Banking services by Gender.

Gender	Highly not satisfied	Not satisfied	Satisfied	Moderately Satisfied	Highly Satisfied	Total
Female	1	3	17	16	10	47
Male	0	4	16	22	13	55
Total	1	7	33	38	23	102

Source: Primary Data

Table no.9 shows the respondents Satisfaction towards banking services ny gender during COVID-19. Out of 102 respondents, 37.3% respondents (38) said they were moderately satisfied, 32.4% respondents (33) said they were satisfied, and 22.5% (23) respondent said they were highly satisfied towards banking services. Within the gender 17 female respondent said that they were satisfied and 22 Male respondent said that they were moderately satisfied towards Banking services.

Testing of Hypothesis:

Hypothesis Testing N0.1

Parameters	CHI-SQUARE TESTING			
	Value	df	Asymptotic Significance (2-sided)	Accepted Hypothesis
Avoided Visting Bank Branch	1.755a	1	.033	H1
Preferred Digital Banking	0.84a	1	.048	H1
Preferred Cashless Transactions	1.334a	1	.037	H1
Increase in the no of Digital transaction	6.405a	1	.248	H0
Awareness to New Array of Banking	0.049a	1	.324	H0

For the first Hypothesis all the above variable were individually tested, it was found that the variables like Avoided Visting Bank Branch, Preferred Digital Banking, Preferred Cashless Transactions, Awareness to New Array of Banking, the P value are 0.033, 0.048 and 0.037 which is less than the Significance level that is 0.05. Hence Null hypothesis is rejected.

It is found that the two variable increase in the number of transaction and Awareness to the new array of Banking, the P value are 0.248 & 0.324. which is more than the Significance level that is 0.05. Hence the Null hypothesis is fail to be rejected.

Since out of five parameter in three the researcher rejected the Null Hypothesis. Hence the Null hypothesis is rejected and alternate hypothesis is accepted i.e. “There is significant impact in the banking services during COVID-19 among the gender in the study area.”.

Hypothesis Testing No.2

Chi-Square Tests

Pearson Chi-Square	1.896a	4	.032
Likelihood Ratio	2.276	4	.005
N of Valid Cases	102		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is .17

For the Second Hypothesis

It is found that the P value is 0.032 which is less than the Significance level that is 0.05. Hence the Null hypothesis is rejected

Hence the researcher rejects Null Hypothesis and the alternated hypothesis is accepted i.e. "There is significant difference among the customer's satisfaction among during COVID-19 towards banking services in the study area."

Conclusion:

The research paper gives an outline to think about the shift in changing customers behaviour towards banking services. It also express an opinion about the impact of pandemic situation and also the varied experiences of the bank customer during this pandemic period. The following observations have been obtained from the study.

1. 46% (47) respondents are female and the remaining 54% (55) respondents are male.
2. 82.25% respondents are from the age group between 18 to 35.
3. 89.2% respondents (91) said that they avoided visiting bank branch, followed by 88.2% (90) said they preferred digital banking, and they remaining 83.3% (85) said they preferred cashless transaction.
4. 32.4% respondents (33) & 28.4% respondents (29) were rated 3 for Technical Problem & netword Issues respectively. Out of 26.5% respondent (27), 34.5% male respondent (19) and 17% female respondents (8) were rated 5 for Unable to reach the bank staff, followed by safety issues.
5. 53.9% respondents (55) for online Transaction, 42.2% respondents (43) for Convenient Shopping were rated 5 as the highest positive experience by bank customers during the pandemic situation. In specific, Male respondent's opinion is greater than their counterpart.
6. 15.7% respondents (16) for Security Threat, 27.5% respondents (28) were rated 5 as the highest negative experience by bank customers during the pandemic situation. In specific, Male respondent's opinion is greater than their counterpart.
7. Within the gender 17 female respondent said that they were satisfied and 22 Male respondent said that they were moderately satisfied towards Banking services.
8. Out of 38 respondents (37.25%) who said availed digital services less than one year category, both male and female availed category said they have availed the services less than one year were 50%

Hence, It is Observed from the study that ther is a paradigm shift in the customer's behaviour towards banking services during COVID-19.

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STRESS IMPACT DUE TO COVID-19 ON PARENTS

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ABSTRACT

For many the pandemic was and still is a terrifying experience. There wasn't a segment of people who remained unaffected by the pandemic. Human lives were affected both physically and psychologically- It was a change that was enforced upon, for many the adjustment is not an easy transition. The very young and the old were the most affected, if it was the frail health of the old, it was the inability of children to understand the pandemic. Stress overwhelmed all alike; it became like second nature.

Parents of the very young aged between one to twenty; were one such segment who experienced stress not only for themselves but also took the onus burden of stressing over their children. Many of them felt their children were on the brink of a lost childhood. This present study is conducted to study the stress levels that parents undergo both as an individual and as a parent.

Key words: COVID-19, Parents, Parenting Stress, Individual Stress, Demographics

Introduction

For over a century mankind thought it was invincible, with the turn of the century grappled with problems of terrorism, resource depletion, and nuclear war: came the unheralded pandemic COVID-19. The world came to a standstill; the invincible man realized that a virus the size of destroy all his belief system of invincibility. For many the pandemic was and still is a terrifying experience. There wasn't a segment of people who remained unaffected by the pandemic. Human lives were affected both physically and psychologically- it was a change that was enforced upon, for many the adjustment is not an easy transition. The very young and the old were the most affected, if it was the frail health of the old, it was the inability of children to understand the pandemic. Stress overwhelmed all alike; it became like second nature.

Parents of the very young aged between one to twenty; was one such segment that experienced stress not only for themselves but also took the onus burden of stressing over their children. Many of them felt their children were on the brink of a lost childhood. The demographics of an individual play an important role; studies indicate demographics such as gender, occupation, work

environment, age of children etc., to a great extent influence how stressed an individual is and how he copes with stress.

Stress if identified; in terms of what are the stressors (events or conditions in your surroundings that may trigger stress) and what levels of stress are the stressors causing then it would be helpful in finding coping mechanisms. With uncertainty looming over the end of the pandemic situation and the whole world is trying to cope with the same in the best way that one can. It becomes important that those segments that are involved in rising the future generations- Parents should be given due importance. In this context the present study is conducted to study the stress levels that parents undergo both as an individual and as a parent. The study would further enable finding coping mechanisms for the stress that ensues due to Parenting in these difficult times.

REVIEW OF LITERATURE:

Covid-19 Pandemic has changed the lives of all around the globe. The family environment has deeply changed. In the home environment, the parental role has become even more crucial than before. To support the child education in this pandemic which has shifted suddenly to online mode, the parent's role in supporting with the Childs education needs like homework's and projects has increased. Children have only their parents around them, to provide support with homework when necessary and promote a positive development and new learning experiences for toddlers and preschoolers (Wang et al., 2020). Moreover, we know that children have lower personal resources to deal with the many changes the pandemic is daunting on their life (Liu et al., 2020) and guidelines suggest parents should discuss and explain the situation with them, since correct information about what is happening and the reasons for the restrictions children have to face is vital to prevent negative psychological consequences (Dalton et al., 2020). Parents who report finding taking care of their children's education and learning, finding space and time for themselves, and for their partner, for the children overall development, and for the activities they used to do before the lockdown more difficult, are more stressed. This confirms that there is an effect of the limitations associated with quarantine on the well-being of adults (Brooks et al., 2020).

Literature regarding previous experiences all over the world that may have some aspects in common with the COVID-19 situation reported a high presence of psychological distress such as depression, stress, irritability, and post-traumatic stress symptoms associated with the quarantine (Hawryluck et al., 2004; Brooks et al., 2020) with long-lasting effects continuing for years after the event (Liu et al., 2012). The majority of studies conducted during previous pandemics and from the beginning of the COVID-19 outbreak examined psychological consequences on the general population, leaving the study of effects on parents and children mainly unexplored, with few exceptions (Brooks et al., 2020).

OBJECTIVES OF THE RESEARCH STUDY:

The main objectives of this study are:

1. To study the stress levels in parenting during the pandemic.
2. To study the stress levels that parent undergo as an individual.

HYPOTHESES:

1. H_1: There is no significant relationship between demographic variables and stress levels(Parenting and Individual)
2. H_2: There is no significant difference in the stress levels (parenting and Individual) among the various demographic variables

RESEARCH METHODOLOGY:

The data for this research is collected from parents through online surveys. The primary data for this research is collected through a structured questionnaire on parenting stress and individual stress containing 13 items (8 on parenting stress and 5 on Individual stress) which was shared via social media targeting parents basing on

convenience sampling. Parents were asked to indicate their stress levels on a 5 point Likert scale. The Secondary data for this research has been collected from various research articles published in Journals. The final sample providing information on all study variables consisted of 80 parents. The data is analyzed using SPSS Ver.28. The data collected has been analyzed using statistical methods like Cross tabulations, chi-square and Kruskal Wallis test. The Limitations of this study being the very small sample which has responded, so it can be expanded to wider study. Multiple studies going on this research topic might have lead to respondent indifference.

DATA ANALYSIS

The data has been collected from parents on a 13 item questionnaire consisting of stress levels in parenting and individual stress. Parenting stress is measured on 8 items like adjusting children to new routine, making children understand the pandemic situation, keeping socially distant from outsiders including extended family members, making children understand the precautions to be taken, dealing with children's online education, cop-parenting in this pandemic, taking care of the medical needs of the children, dealing with parent-child conflict that arose because of Covid-19. Individual stress is measured on 5 items like the stress the individual faced to protect children in pandemic, stress due to timing regulations imposed by the Government, to balance both work and children from the Home environment, because of the uncertainties that pandemic brought on them, because of missing out the normal life or childhood of their children. Basing on the literature review made for this study, the above items are measured on different demographic variables like: The type of family they are in like Nuclear or Joint, the type of work environment they have to deal with like Work from Home / Office/ Combination of both, the number of kids, age group of kids, employment status. Basing on the data collected the following analysis has been made.

The Demographic Profile:

		No. of Respondents	Percentage of Respondents
Type of Family	Joint	23	28.75
	Nuclear	57	71.25
Type of Work	Work From Home	22	27.5
	Office	35	43.75
	Combination	23	28.75
No. of Kids	1	26	32.5
	2	49	61.25
	3 or more	05	6.25
Age group of kids	0-5	27	33.75
	6-10	24	30
	11-15	18	22.5
	16-20	11	13.75
Family Employment Status	Single parent working	32	40
	Both parents working	48	28.75

a. To study the interrelationship between the demographic variables and Parenting and Individual Stress, the data has been studied through cross-tabulation.

I. Parenting stress

- Making children understand the precautions to be taken about covid19.
  - 52% of the respondents from joint family felt that it is manageable for them to make the children understand about precautions to be taken. Only 4% of the respondents from joint families felt it is stressful to do so. Whereas, 37% of the respondents from nuclear families felt it is stressful to make the children understand about precautions.
  - 28% of the respondents who go to office felt stressful about this, whereas only 17%of the respondents who work from home felt stressful about this.
  - 30% of the respondents whose kids are below 5 years were stressful, 29% of the respondents whose kids are between 6-10 years were stressful whereas 63% of the respondents whose kids are above 15 years dint felt stress.
  - 49% of the respondents where there is single parent working are not stressful, where as 26% of the respondents families in which both parents working dint felt stress.
- Adjustment to the new way of learning /online classes
  - 31% of the respondents from nuclear families felt stressful, whereas only 17% of the respondents from joint families were stressful about online classes.
  - 30% of the respondents who go to office were stressful about online classes, and 43%of the respondents who work in combination of office and home were stressful. Whereas only 13% of the respondents who work from home were stressful about online classes.
  - 41% of the respondents whose kids are in primary school education were stressful, where as 45% of the respondents whose children are above 16 years don't felt any stress about children online classes.
  - 50% of the respondents where one of the parents is not working dint experience stress, whereas only 30% of the respondents where both parents were working were free of stress.

II. Individual stress

- Stress an individual takes with the feeling of their child missing out the childhood / normal life as before pandemic.
  - 75% of the respondent felt stressful about this. 30% of the respondents from joint families were stressful whereas 38% of the respondents from nuclear families were stressful.
  - 19% of the parents who have single kid are more stressful whereas only 8% of the parents who have 2 kids were stressful
  - 82% of the parents whose kids are the age group of 6-10 are stressful.
- Work life Balance
  - 33% of the respondents from nuclear families are stressful in balancing work and children in this pandemic, where as 13% of respondents form joint families felt stress.
  - 27% of the respondents who are even working from home are stressful in balancing, whereas 19% of respondents who go to office were stressful in balancing work and children.
  - 38% of the respondent who have single kid don't feel stressed, 26% of respondents who have more than 2 kids were stress free in balancing work and children.
  - 40% of respondents whose kids are less than 5years are able to balance work and home without stress, whereas 24% of respondents whose younger kids' age group is 6-10 years were able to balance work and children.
  - Though 70% of the respondents feel stressful in balancing work and life.43% of the them feel manageable stress and 27% feel highly stressful, though either single parent is working or both parents working.

b. To study the interdependence of attributes chi-square test has been used.

Ho: There is no significant relationship between demographic variables and stress levels (Parenting and Individual)

A. Parenting Stress

In order to find out the association between parenting stress and demographic variables, Chi-Square test are conducted. The results of the tests are:

		Value	df	Asymptotic Significance (2-sided)	Null Hypothesis
Was it stressful making your children understand the pandemic	Family Type	12.186	4	.016	Rejected
	Type of Work	4.608	8	.799	Accepted
	No. Of Kids	3.277	8	.916	Accepted
	Age group of kids	14.585	12	.265	Accepted
	Employment status	3.558	4	.469	Accepted
Was it stressful to make the children understand the precautions to be taken because of Covid-19	Family Type	13.193	4	.010	Rejected
	Type of Work	8.959	8	.346	Accepted
	No. Of Kids	11.278	8	.186	Accepted
	Age group of kids	10.028	12	.614	Accepted
	Employment status	8.148	4	.086	Accepted
Was it stress full to settle children into the new routine during Covid-19	Family Type	10.786	4	.029	Rejected
	Type of Work	2.376	8	.967	Accepted
	No. Of Kids	4.434	8	.816	Accepted
	Age group of kids	23.991	12	.020	Rejected
	Employment status	4.760	4	.313	Accepted
Was it stressful to keep children socially distant from outsiders including extended family members	Family Type	8.292	4	.081	Accepted
	Type of Work	7.120	8	.524	Accepted
	No. Of Kids	2.528	8	.960	Accepted
	Age group of kids	14.492	12	.270	Accepted
	Employment status	1.381	4	.847	Accepted
Was it stressful to make your children adjust to the online classes	Family Type	4.806	4	.308	Accepted
	Type of Work	11.457	8	.177	Accepted
	No. Of Kids	8.188	8	.415	Accepted
	Age group of kids	16.693	12	.162	Accepted
	Employment status	8.284	4	.082	Accepted

Was it stressful to co-parenting	Family Type	14.061	4	.007	Rejected
	Type of Work	13.064	8	110	Accepted
	No. Of Kids	10.534	8	.230	Accepted
	Age group of kids	5.506	12	.939	Accepted
	Employment status	11.460	4	.022	Rejected
Was it stressful to take care of the medical needs of the children	Family Type	6.088	4	.193	Accepted
	Type of Work	4.625	8	.797	Accepted
	No. Of Kids	11.596	8	.170	Accepted
	Age group of kids	9.760	12	.637	Accepted
	Employment status	10.096	4	.039	Rejected
Was it stressful deal with the parent-children conflict that arose because of Covid-19	Family Type	8.616	4	.071	Accepted
	Type of Work	6.132	8	.632	Accepted
	No. Of Kids	10.742	8	.217	Accepted
	Age group of kids	14.109	12	.294	Accepted
	Employment status	12.747	4	.013	Rejected

From the above table, it can be inferred that

- **Family Type (Joint/Nuclear):** There is significant relationship between family type and Parenting stress with exception to variables such as maintaining social distance, child online education, medical needs of the children and parent-child conflict.
- **Type of Work Environment (WFH/Office/Combination):** There is no significant relationship between type of work environment and Parenting stress.
- **No. Of Kids:** There is no significant relationship between number of kids and Parenting stress.
- **Age group of kids:** There is no significant relationship between age group of kids and Parenting stress with exception to settle the children to new routine due to pandemic.
- **Employment status:** There is significant relationship between employment status of both the parents and Parenting stress with exception to variables such as making child understand the pandemic, making them understand the precautions, settling children to new routine and child online education.

B. Individual Stress

In order to find out the association between individual stress and demographic variables, Chi-Square test are conducted. The results of the tests are:

		Value	df	Asymptotic Significance (2-sided)	Null Hypothesis
Was it stress full to take the measures to protect your children to avoid Covid	Family Type	4.054	4	.399	Accepted
	Type of Work	18.399	8	.018	Rejected
	No. Of Kids	7.323	8	.502	Accepted
	Age group of kids	3.264	12	.993	Accepted
	Employment status	1.673	4	.796	Accepted

During Quarantine, were you stressed due to the timing regulations by the Government	Family Type	2.618	4	.624	Accepted
	Type of Work	15.096	8	.057	Accepted
	No. Of Kids	16.596	8	.035	Rejected
	Age group of kids	15.062	12	.238	Accepted
	Employment status	1.962	4	.743	Accepted
Was it stressful, to handle both work and children from the Home environment	Family Type	15.128	4	.004	Rejected
	Type of Work	7.381	8	.496	Accepted
	No. Of Kids	7.797	8	.454	Accepted
	Age group of kids	9.648	12	.647	Accepted
	Employment status	4.414	4	.353	Accepted
Were you stressful because of the uncertainties that Covid-19 brought on you.	Family Type	6.939	4	.139	Accepted
	Type of Work	7.762	8	.457	Accepted
	No. Of Kids	11.765	8	.162	Accepted
	Age group of kids	8.789	12	.721	Accepted
	Employment status	3.399	4	.493	Accepted
Were you stressful because your children are missing out the normal life adjusting to the Covid-19 Pandemic	Family Type	3.763	4	.439	Accepted
	Type of Work	18.488	8	.018	Rejected
	No. Of Kids	7.851	8	.448	Accepted
	Age group of kids	10.515	12	.571	Accepted
	Employment status	2.043	4	.728	Accepted

From the above table, it can be inferred that

- **Family Type (Joint/Nuclear):** There is no significant relationship between family type and Individual stress with exception to stress alleviated due to balancing both work and children.
- **Type of Work Environment (WFH/Office/Combination):** There is significant relationship between type of work environment and individual stress with exceptions to variables such as stress due to timing regulations, stress alleviated due to balancing both work and children, and uncertainties that covid bought.
- **No. Of Kids:** There is no significant relationship between number of kids and Individual stress with exception to stress to balance both work and children.
- **Age group of kids:** There is no significant relationship between age group of kids and Individual stress.
- **Employment status:** There is no significant relationship between employment status of both the parents and Individual stress.

c. **To study the significant differences between stress levels among various demographic variables, Kruskal-Wallis has been used.**

Ho: There is no significant difference in the stress levels (parenting and Individual) among the various demographic variables

A. Parenting Stress

In order to find out the significant difference in the parenting stress levels and demographic variables, Kruskal-Wallis test is conducted. The results of the tests are:

		Parenting Stress: [Was it stress full to settle children into the new routine during Covid-19]	Parenting Stress: [Was it stressful making your children understand the pandemic]	Parenting Stress: [Was it stressful to make the children understand the precautions to be taken because of Covid-19]	Parenting Stress: [Was it stressful to keep children socially distant from outsiders including extended family members]	Parenting Stress: [Was it stressful to make your children adjust to the online classes]	Parenting Stress: [Was it stressful to co-parenting]	Parenting Stress: [Was it stressful to take care of the medical needs of the children]	Parenting Stress: [Was it stressful to deal with the parent-children conflict that arose because of Covid-19]
Family type	Kruskal-Wallis H	2.77	1.304	2.733	2.666	0.432	1.089	0.011	0.349
	df	1	1	1	1	1	1	1	1
	Asymp. Sig.	0.096	0.254	0.098	0.103	0.511	0.297	0.915	0.555
Type of Work environ-ment	Kruskal-Wallis H	0.918	2.112	1.554	2.237	2.91	0.337	1.197	1.319
	df	2	2	2	2	2	2	2	2
	Asymp. Sig.	0.632	0.348	0.46	0.327	0.233	0.845	0.55	0.517
No. of Kids	Kruskal-Wallis H	1.843	0.503	1.56	0.627	0.056	1.685	0.214	2.393
	df	2	2	2	2	2	2	2	2
	Asymp. Sig.	0.398	0.778	0.458	0.731	0.972	0.431	0.899	0.302
Age of Younger Kid	Kruskal-Wallis H	4.813	3.48	2.275	2.426	6.69	1.412	1.689	0.739
	df	3	3	3	3	3	3	3	3
	Asymp. Sig.	0.186	0.323	0.517	0.489	0.082	0.703	0.639	0.864
Employ-ment Status	Kruskal-Wallis H	0.307	0.145	0.868	0	1.68	1.187	0.1	0.427
	df	1	1	1	1	1	1	1	1
	Asymp. Sig.	0.579	0.704	0.352	0.992	0.195	0.276	0.751	0.514

From the above table, as the null hypothesis is accepted, it can be inferred that the stress levels are not different with the demographic variable variations irrespective of the subdivisions in the demographics

and Covid-19 stress seems to affect all parents equally.

B. Individual Stress

In order to find out the significant difference in the individual stress levels and demographic variables, Kruskal-Wallis test is conducted. The results of the tests are:

		Individual Stress: [Was it stress full to take the measures to protect your children to avoid Covid]	Individual Stress: [During Quarantine, were you stressed due to the timing regulations by the Government]	Individual Stress: [Was it stressful, to handle both work and children from the Home environment]	Individual Stress: [Were you stressful because of the uncertainties that Covid-19 brought on you.]	Individual Stress: [Were you stressful because your children are missing out the normal life adjusting to the Covid-19 Pandemic]
Family type	Kruskal-Wallis H	0.001	0.011	2.023	0.026	0.016
	df	1	1	1	1	1
	Asymp. Sig.	0.981	0.916	0.155	0.872	0.899
Type of Work environment	Kruskal-Wallis H	2.009	6.992	4.607	2.854	4.204
	df	2	2	2	2	2
	Asymp. Sig.	0.366	0.03	0.1	0.24	0.122
No. of Kids	Kruskal-Wallis H	1.102	0.247	2.082	0.1	0.401
	df	2	2	2	2	2
	Asymp. Sig.	0.576	0.884	0.353	0.951	0.818
Age of Younger Kid	Kruskal-Wallis H	0.346	2.157	0.614	0.069	2.524
	df	3	3	3	3	3
	Asymp. Sig.	0.951	0.54	0.893	0.995	0.471
Employment Status	Kruskal-Wallis H	0	0.356	0.117	0.618	1.088
	df	1	1	1	1	1
	Asymp. Sig.	0.991	0.551	0.732	0.432	0.297

From the above table, as the null hypothesis is accepted, it can be inferred that the stress levels are not different with the demographic variable variations irrespective of the subdivisions in the demographics and Covid-19 stress seems to affect all individuals equally with exception to type of work environment and the individual stress faced due to the timing regulations of the Government during lockdowns.

CONCLUSION:

In conclusion, the present study has helped us identify that irrespective of the demographic background, stress has affected all parents alike. The major concern of parents related to the covid-19 was how children would cope with the pandemic in terms of taking precautions to protect themselves. Concerns such as the above can be addressed if small measures such as wearing a mask, sanitizing, washing the hand regularly are inculcated in their every day routine irrespective of whether they are in the protective environment of home or elsewhere.

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COVID 19 LOCKDOWN AND ITS IMPACT ON LEARNING STATUS OF UNDERGRADUATE STUDENTS WITH REFERENCE TO TELANGANA SOCIAL WELFARE RESIDENTIAL DEGREE COLLEGE FOR WOMEN, MAHABUBNAGAR

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ABSTRACT

"Education is the most powerful weapon which you can use to change the world" – Nelson Mandela. *Education is fundamental for the economic development of any country. It plays a very crucial role for the development of a country. The education sector of India as well as world are worst affected by Covid19. The shutdown of all educational institutions due to the rapid spread of Coronavirus in the country has impacted the entire education sector in India. Since March 22nd 2020 when lock down was announced for the entire country educational institutions have been closed all over the country. Though gradually the economy is moving to unlock, still most of the governments decided to temporarily close of educational institutions in an attempt to reduce the spread of Covid 19. Although online classes are being organized by many educational institutions, many students face a lot of problems in attending such classes. So, to study the COVID-19 lockdown and its impact on Learning status of an online survey was conducted in the form of an online Google form and it was circulated to the students of Telangana Social Welfare Residential Degree College for Women, Mahabubnagar.*

A total of 85 students actively participated in this online survey platform. During the lockdown period, around 60% of students were involved in e-learning. Most of the students were used mobiles for attending online classes. Very few students are using Computers and Laptops. Students have been facing various problems related to poor internet connectivity, and uncomfortable study environment at home. This study suggests to create a positive flexible space for study among the students from the marginalized sections. "The time for action is now" It requires to build a resilient education system to develop the knowledge of the young minds.

Key words: Covid 19, Educational institutions, E-learning, Undergraduate students

Introduction

Students have been the worst hit due to the pandemic. Covid-19 had disrupted the normal life of the students and had forced them to stay home for months at a stretch. The closure of the educational institutions due to the outbreak of COVID-19 lead to an unprecedented impact on education. During the lockdown, teachers are instructed to teach through online learning

platforms. There has been a drastic change in their lives adapting to new learning process and home tied due to social distancing norms. Adapting to this new mode of learning as classrooms have gone the digital way and the teaching process has shifted suddenly from physical mode to digital mode.

Online education plays a crucial role in the current setting, where every student doesn't have the equal access of educational infrastructure. And there are several problems faced by students in attending online classes alike, lack of strong internet connectivity, sharing mobiles with siblings, and many more such problems are still needed to be addressed for a convenient access of quality education to students.

Understanding the E-Learning process in this crisis period is vital important to design effective measures for the smooth running of teaching and learning process. With this backdrop, the present study aims to identify the students understanding status, mode of learning, and problems related to study during this lockdown amidst the COVID-19 pandemic.

OBJECTIVES:

- To Study the Learning Status of Undergraduate Students
- To Find the availability of Mobiles and Laptops to attend online classes
- To know the conditions of the students
- To study the difficulties in attending online classes

RESEARCH METHODOLOGY:

The data has collected from primary source. An online survey-based study of the 85 undergraduate students studying in Telangana Social Welfare Residential Degree College for Women, Mahabubnagar. A structural questionnaire link using 'Google form' was sent to students' through WhatsApp and E-mail. A total of 85 students provided complete information regarding the survey.

Table 1: Displays the profile of the participants of 85 students, almost two-thirds of them were aged below 20 years (82.35%). Majority of the students belongs to Scheduled Caste (61.17%), Many of the students resided in rural areas (80 %), and had a family income of less than INR 1,00,000 (100 %). Most of the students were from the Arts academic background (65.88 %).

Table 1

Characteristics of the Participants: (n 85)

Characteristics	Frequency (n)	Percentage (%)
Age of students:		
20 years and below	70	82.35
20 years and Above	15	17.64
Social groups:		
General	02	2.35
Other Backward Classes	13	15.29
Scheduled Caste	52	61.17
Scheduled Tribe	18	21.17
Residential area:		
Rural	68	80.0
Urban	17	20.0
Annual income of the family (Rs.)		
Below 1,00,000	85 100	
Above 1,00,000	0	0
Stream of Study		
Arts and Commerce	56	65.88
Science	29	34.11

Table 2: Various questions were asked to trace out the learning status of students during lockdown which includes place residing during lockdown to attend online classes, modes of learning, coverage of syllabus, availability of text books, availability of mobile, availability of time for study, and separate study room at home, Internet

connectivity etc. Online classes are organizing under various platforms like Zoom, Google meet, Microsoft Teams, Go to Webinar etc.

In this lockdown period, 35 (41.17%) students were continuing their study through textbook reading and digital e-learning, while 19 (22.35%) students were studying through reading textbooks by own effort and not participated in e-learning. Majority of the students are attending online classes through mobiles (95.29%), only 46 students (54.11%) are having dedicated mobiles for attending online classes, remaining are sharing mobiles from their neighbours and family members. Out of 85 students, 76 (89.41%) had no separate reading room for the study.

Table 2

Learning and Understanding Status of Students during Online Classes:

Parameters	Frequency (n)	Percentage (%)
Modes of Learning:		
Attending Online Classes with Textbooks	35	41.17
Attending Online Classes without Textbooks	31	36.47
Self Study	19	22.35
Place residing during online classes:		
At own home	68	80.0
Relatives Home	17	20.0
Availability of Gadgets to attend online classes:		
Mobile	81	95.29
Laptop or Computer	4	4.70
Possess of Gadgets for online classes:		
Own	46	54.11
Sharing from neighbours	11	12.94
Sharing from family members	28	32.94
Good Internet Connectivity:		
Yes	42	49.41
No	43	50.58
Availability of time for Study:		
Same like Offline Classes	13	15.29
Less than Offline classes	52	61.17
More than Offline classes	20	23.52
Separate study room at Home:		
Yes	9	10.58
No	76	89.41

Problems related to study during lockdown:

Table 3: In this pandemic situation, it was reported that many of the students are suffering from stress, depression. The students were also facing problems related not having dedicated mobiles for attending online classes and poor internet connectivity followed by the absence of a favourable environment to study at home. Students residing in rural and remote areas may face poor internet connectivity. Moreover, poor economic conditions might be a reason for the unfavourable environment and lack of separate room for their study.

Table 3

Problems related to study during lockdown:

Problems	Frequency (n)	Percentage (%)
Feeling Stress	68	80
Don't have Textbooks or Material for Study	31	36.47

Don't have dedicated mobiles for online classes	39	45.88
Poor Internet Connection	43	50.58
No separate room for study	76	89.41

CONCLUSION:

The lockdown amidst COVID-19 has made significant disruptions in academic activities. The present study assessed the learning status of undergraduate students during this pandemic. Although a substantial proportion of students are using digital platforms for learning, many of them face huge challenges in online study. Our study has suggested the following recommendations to the government that,

As many of the students are from under marginalised families. There is a need to provide the equal educational infrastructure to the students for smooth running of online classes. Interventions should be initiated through a targeted approach to create a positive space for study among the students from the vulnerable section of society.

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EFFECT OF WORKING FROM HOME IN COVID-19 PANDEMIC ON EMOTIONAL WELLBEING OF THE EMPLOYEES

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ABSTRACT

Due to the COVID-19 pandemic, several measures are taken to curb the spread of the disease. Social distancing, washing hands and wearing masks are the three measures adopted universally. To maintain social distancing, government has taken measures like complete or partial lockdown in different parts of the world. Since then people are struggling to get adapted to this new normal. The nationwide lockdown in India was declared in March 2020. .

Key words: Pandemic, COVID – 19, Digital Media Marketing Organizations, Emotional wellbeing

Introduction

Local trains known as life-line of Mumbai is the main source of commuting for daily office-goers. Due to lockdown, local trains were shut. And then, the smaller to bigger organizations had to take quick decisions about various methods to keep the business running. While some organizations waited for some time for the situation to normalize, some geared up immediately to continue the business as it is, by providing work from home facilities for their employees. Initially it looked like a temporary arrangement both to the employees and employers, but it is almost more than a year and many organizations are still continuing to work from home. This paper intends to study the effect of emotional wellbeing of employees while working from home.

Review of Literature:

During this lockdown the physical interactions got completely replaced by digital interactions, starting from ordering the daily groceries to seeing the physician online and major source of entertainment remained binge watching of online content. (Gupta, G., & Singharia, K., 2021) This lead to a heavy consumption of OTT platforms. (Stieger, S., Lewetz, D. & Swami, V., 2021) Increased screen time, reduced interaction with people and reduced outdoor activity is certainly impacting the emotional wellbeing adversely. Online content boomed to a larger extent and Digital media marketing industry thrived than ever before. (Ayush, G & Gowda, R & K M, Rakshith Gowda, 2020), Traditional marketing faced the lockdown impact but Digital Media Marketing has seen a tremendous boost during COVID -19 pandemic. (World Health Organization) - Health is a state of complete physical, mental and social wellbeing and not merely the absence of disease or infirmity.

Significance:

While the arrangement of working from home is ensuring the safety of the employees from the corona virus, it is also taking a toll

on the emotional wellbeing of the employees due to extended working hour, lack of team proximity, lack of family time, unable to take leaves and breaks and many such reasons. Emotional wellbeing is a state of being in a good state of mind, happy, joyous and stable in normal conditions. The intention of this research is to deep dive to understand the problems faced by the employees and come up with possible solutions to overcome those problems. During this period when Digital Media Marketing Organization has got the huge responsibility to satisfy the growing demand of their customers, it is important to study the emotional wellbeing of the Employees of the Digital Media Marketing Organizations while they are working from home.

Objective:

1. To study the effect of regular working from home on the emotional wellbeing of the employees of the selected Digital Media Marketing Companies based in Navi Mumbai
2. To find out and suggest ways to cope up with any adverse effect found out of this study

Hypothesis:

H_o: There is no relationship between regular work-from-home practice and the emotional wellbeing of the employees of the Digital Media Marketing Agencies

H_1: There is an adverse relationship between regular work-from-home practice and the emotional wellbeing of the employees of the Digital Media Marketing Agencies

1. Research Methodology:

1. Primary data collected through questionnaires from the employees of selected Digital Media Marketing Organizations based in Navi Mumbai through simple random sampling method
2. Secondary data from literature and books related to work from home and its impact

2. Expected Outcome

1. To find out how and how much does the regular working from home practice is impacting the emotional wellbeing.
2. To suggest ways to cope up with the adverse effect caused on the emotional wellbeing due to regular work from home.

3. Benefits to the Society

1. Benefits for the Digital Media Marketing Organizations:
   The organizations will learn to help the employees to cope up with the adverse effect of long-term working from home practice, which in turn will cause the employee creativity and productivity to have a better quality which in turn will enhance the company performance because better quality will only lead to better quantity.
2. Benefits for the employees of the Digital Media Marketing Organizations:
   Employees will learn to cope up with the adverse effect of working from home on their emotional wellbeing, they will be able to deliver better quality work with a work-life balance by giving the required time for their family too.
3. Benefits for the families of the Employees of the Digital Media Marketing Organizations:
   When the employees will learn to cope up with the adverse effect of working from home on their emotional wellbeing, with the help of the employers they will be in a better position to spare time for their families thus creating good family values.
4. Benefits for the society who is dependent on the Digital Media Marketing Organizations:
   Better the quality of the Digital Media Marketing, better access and better products will be available for the society. Good family values will create a good society and a better place to live-in.

Primary data analysis:

Data collected from 50 employees of Digital Media Marketing Organizations:

Demography of the population is as mentioned below:

Table 1:

Work experience (Yrs.)	Total (%)
less than 5 years	28 (56)
5 to 10 years	19 (38)
11 to 15 years	2 (4)
More than 15 years	1 (2)
Grand Total	50 (100)

Qualification	Total (%)
Undergraduate	1 (2)
Professional	2 (4)
Graduate	17 (34)
Post Graduate	30 (60)
Grand Total	50 (100)

Gender	Total (%)
Female	18 (36)
Male	32 (64)
Grand Total	50 (100)

Source : primary data

Demographic profile of sample

It is observed from Tagble 1 is that 56% of the sample having less that 5 years of experience followed by 38% are having 5 to 10 years of experience and 60% of the sample are post graduates, followed by 34% are Graduates. Further 64% are male remaining 36 are female. It can be concluded that more number of males experienced and qualified are participated in the survey.

Working from home:

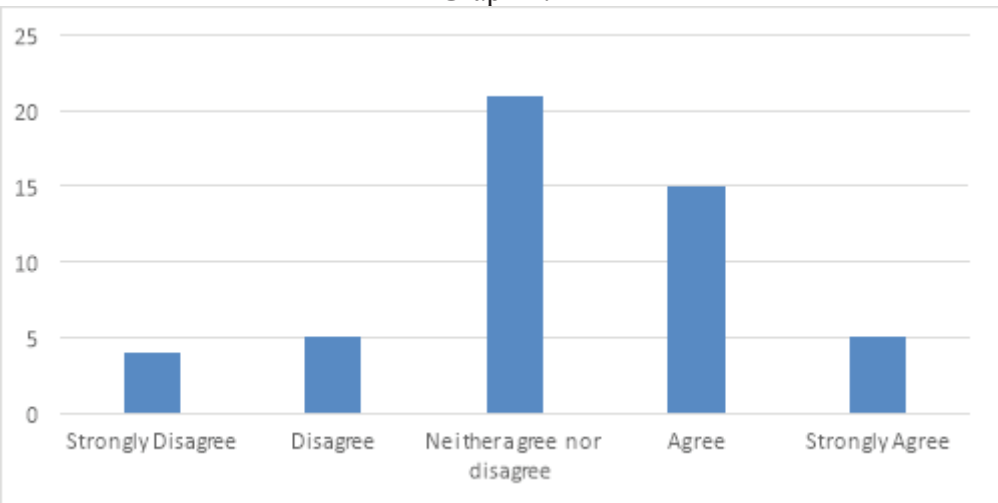
While working from home you can spend more time for activities like music, meditation etc. for mental peace.

Table 2: Opinion on working from home and spending time

Level of Agreement	Total (%)
Strongly Disagree	4 (8)
Disagree	5 (10)
Neither agree nor disagree	21 (42)
Agree	15 (30)
Strongly Agree	5 (10)
Grand Total	50 (100)

Source : primary data

Graph 1:



Maximum number of respondents neither agree nor disagree about availability of time for music, meditation or activities for mental peace.

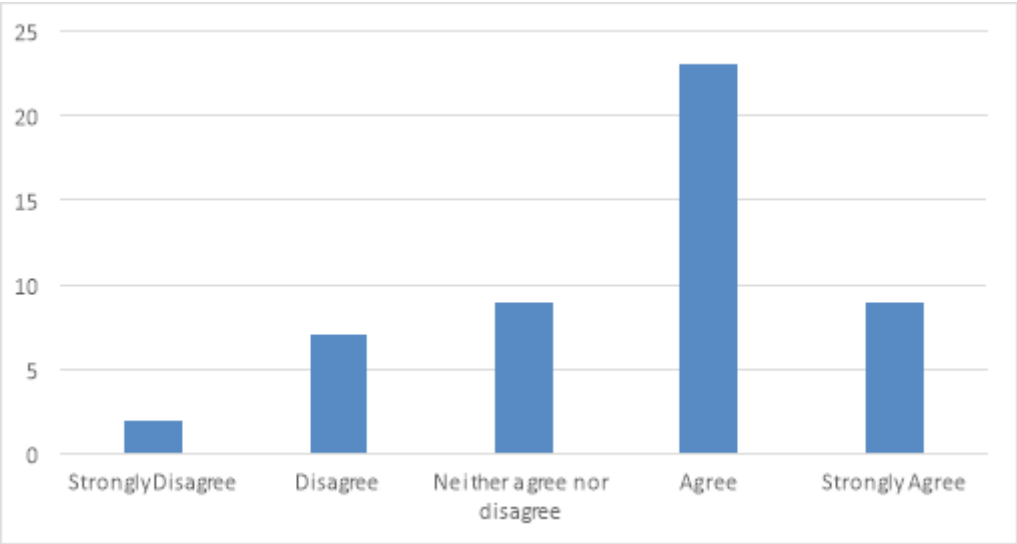
Working from home allows you more time for your entertainment / hobby / favourite activity.

Table 3: Opinion on working from home and hobby

Level of agreement	Total (%)
Strongly Disagree	2 (4)
Disagree	7 (14)
Neither agree nor disagree	9 (18)
Agree	23 (46)
Strongly Agree	9 (18)
Grand Total	50 (100)

Source : primary data

Graph: 2



Maximum respondents have agreed that while working from home, they have more time for their favorite activities, nurturing their hobbies, entertainment etc.

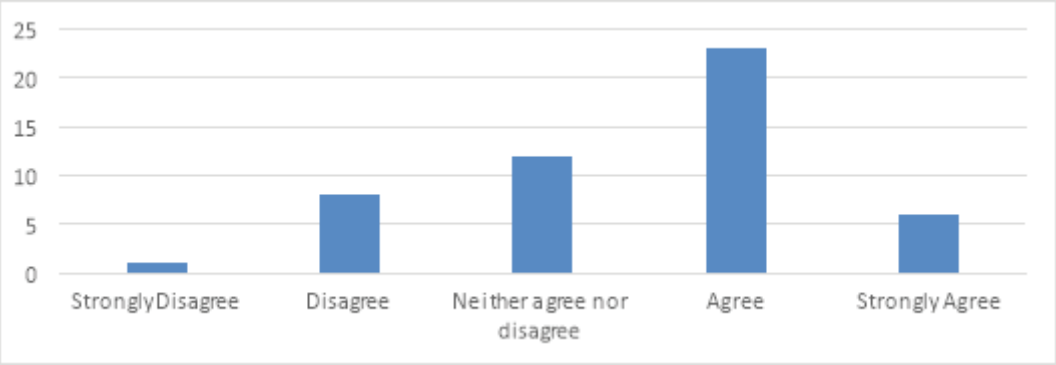
3. While working from home you can spend more time with your family:

Table 4: Opinion on working from home at spending more time with family

Level of agreement	Total (%)
Strongly Disagree	1 (2)
Disagree	8 (16)
Neither agree nor disagree	12 (24)
Agree	23 (46)
Strongly Agree	6 (12)
Grand Total	50 (100)

Source : primary data

Graph 3:



Maximum respondents have agreed that while working from home, they can spend more time with their family

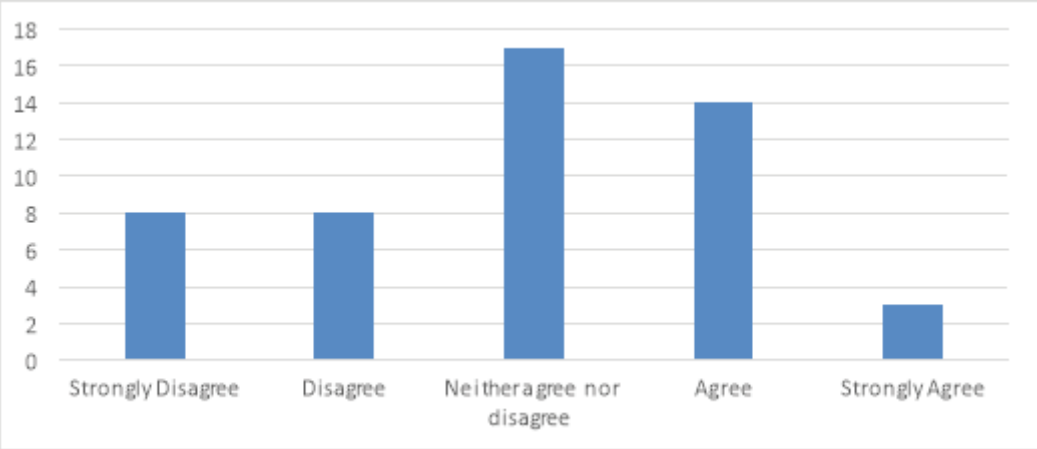
4. While working from home, you can choose your work timings as per your flexibility:

Table 5: Opinion on working from home at timings

Level of agreement	Total (%)
Strongly Disagree	8 (16)
Disagree	8 (16)
Neither agree nor disagree	17 (34)
Agree	14 (28)
Strongly Agree	3 (6)
Grand Total	50 (100)

Source : primary data

Graph 4:



Maximum number of respondents neither agree nor disagree about the flexibility of time while working from home.

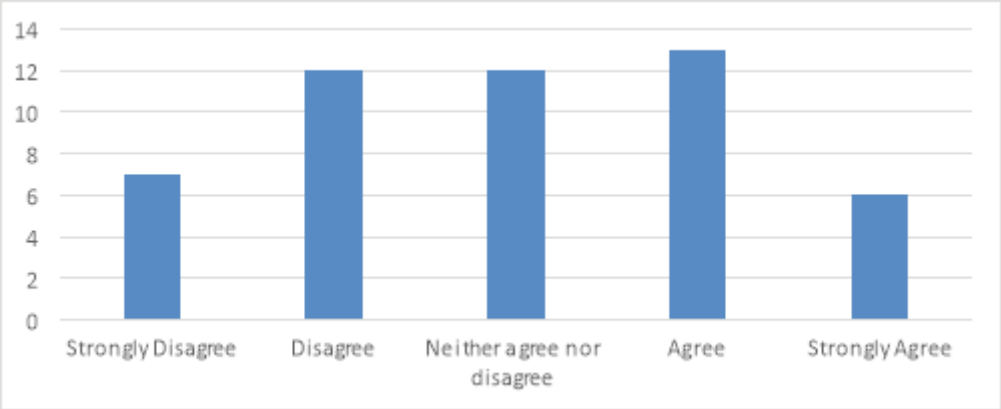
Disadvantages of working from home:

1. While, working from home, one is left alone to struggling for solutions / ideas:

Table 6: Opinion on working from home and struggling for solutions

Level of agreement	Total (%)
Strongly Disagree	7 (14)
Disagree	12 (24)
Neither agree nor disagree	12 (24)
Agree	13 (36)
Strongly Agree	6 (12)
Grand Total	50 (100)

Graph 5:



Maximum number of respondents agree that working from home leaves them alone to struggle for ideas and solutions.

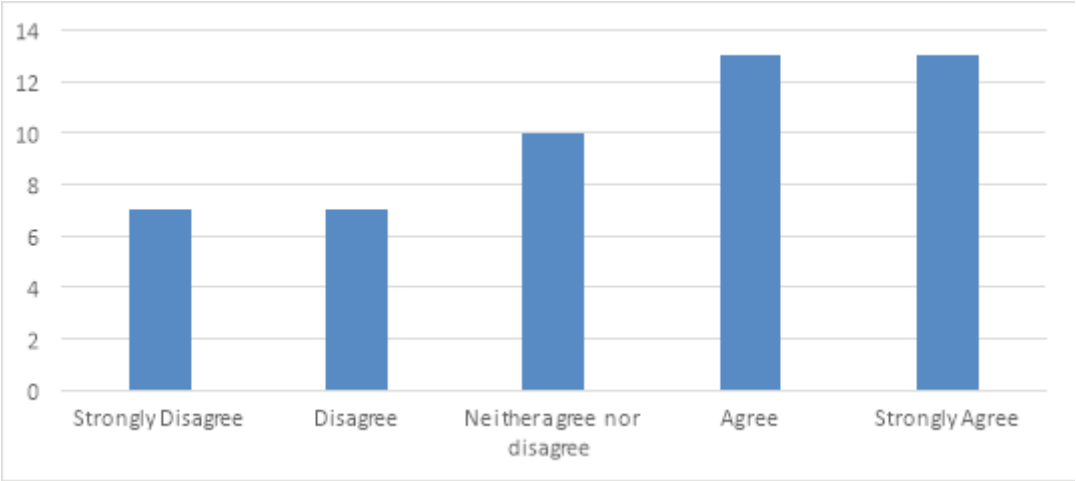
2. Working from home without the colleagues leads to mental lethargy, boredom, irritation, stress, etc.

Table 7: Opinion on working from home & stress

Level of agreement	Total (%)
Strongly Disagree	7 (14)
Disagree	7 (14)
Neither agree nor disagree	10 (20)
Agree	13 (26)
Strongly Agree	13 (26)
Grand Total	50 (100)

Source : primary data

Graph 6:



Maximum number of respondents agree and strongly agree that Working from home without the colleagues leads to mental lethargy, boredom, irritation, stress, etc.

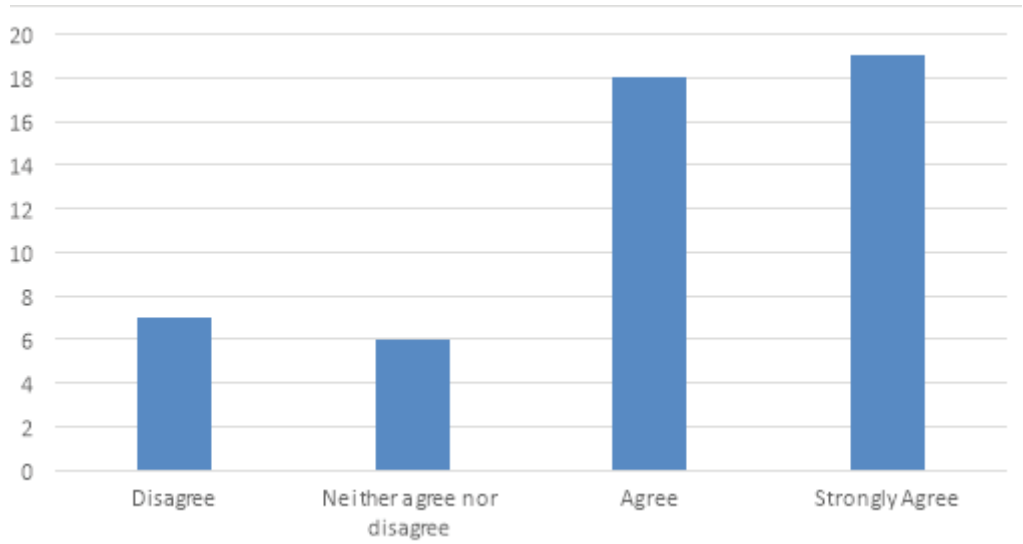
3. While working from home the office related worry has become a part of your personal life.

Table 8: Opinion on working from home & personal life

Level of agreement	Total (%)
Strongly Disagree	0 (0)
Disagree	7 (14)
Neither agree nor disagree	6 (12)
Agree	18 (26)
Strongly Agree	19 (38)
Grand Total	50 (100)

Source : primary data

Graph 7:



Maximum number of respondents agree and strongly agree that while working from home the office related worry has become a part of your personal life.

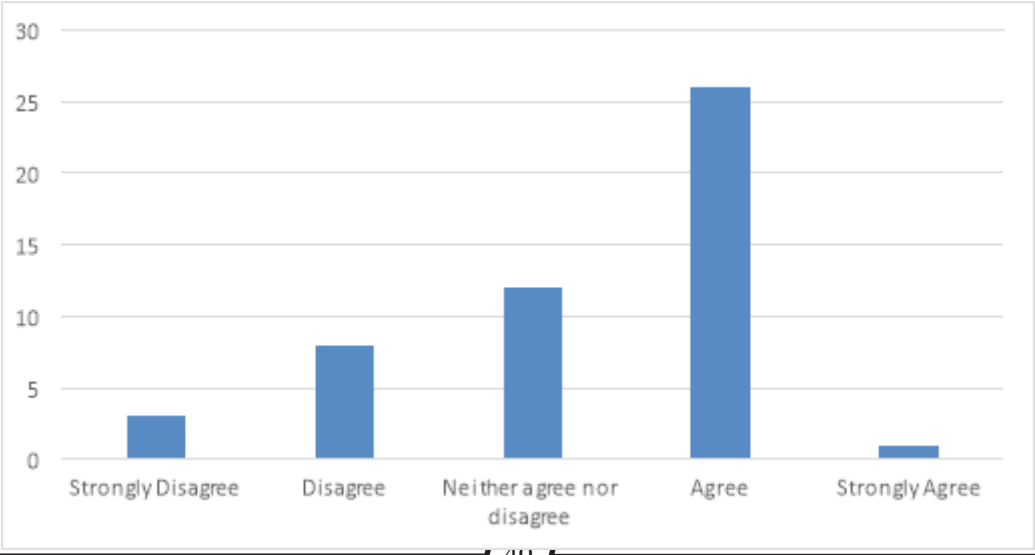
4. While working from home, extended working hours leads to strained family relations:

Table 9: Opinion on working from Home & Family relations

Level of agreement	Total
Strongly Disagree	3
Disagree	8
Neither agree nor disagree	12
Agree	26
Strongly Agree	1
Grand Total	50

Source : prmary data

Graph 8:



Maximum number of respondents agree that while working from home, extended working hours leads to strained family relations.

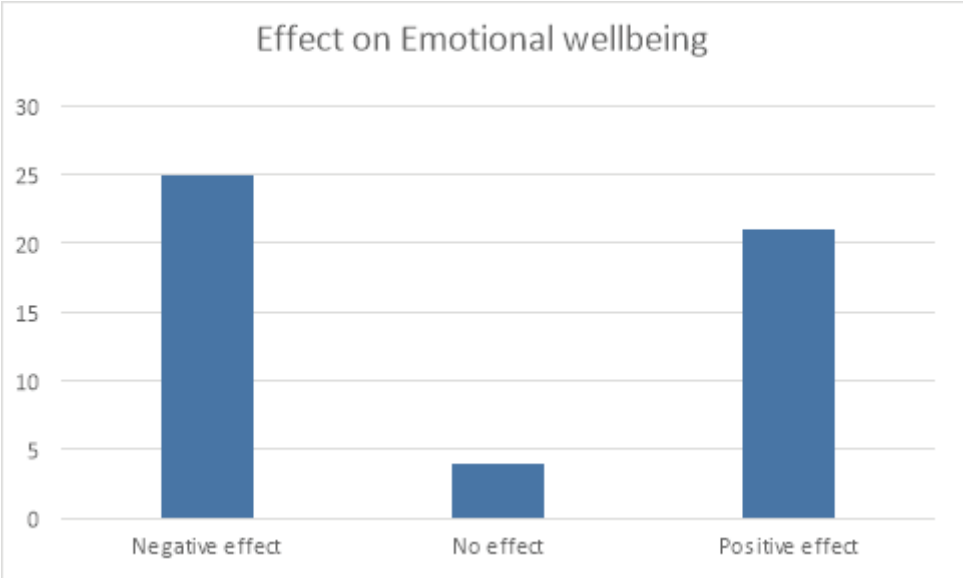
Effect of working from home on Emotional wellbeing – Frequency Table

Table 10: Opinion on working from Home & Well being

	Frequency	Percent
Negative effect	25	50
No effect	4	8
Positive effect	21	42
Total	50	100
	Grand Total	50

Source : primary data

Graph 9:



50% of the respondents mention negative effect of working from home while only 42% mention positive effect while 8% mention neutral effect of working from home on emotional wellbeing. Hence percentage of respondents with negative effect is larger compared to positive effect and no effect.

Interpretations:

As observed above,

Ho: There is no relationship between regular work-from-home practice and the emotional wellbeing of the employees of the Digital Media Marketing Agencies – REJECTED

H1: There is a relationship between regular work-from-home practice and the emotional wellbeing of the employees of the Digital Media Marketing Agencies – ACCEPTED.

Though there is an agreement by majority of respondents about getting time for family and time to spend on their favorite activity and hobby but non showed agreement on flexibility of time while working from home. Instead majority mentioned that it leaves them all lone to struggle

for work related ideas or solutions without having team members working in close vicinity with them like it was while working from office. Majority have also agreed on having issues like mental stress, lethargy, boredom because of not being able to discuss or work closely with the team members. While working from office the probability of carrying work related stress to home was less compared to the situation of working from home. While working from home, it is difficult to keep work related stress separate from personal life. While working from home, the work timings also get extended leading to strained family relations.

Suggestions:

Employees will need to make conscious efforts to maintain the difference between work life and personal life by limiting the office-work to office hours. During office hours, one need to be in constant touch with team members to maintain cordial relations with the team members even while not sitting in the same office space. This will help to maintain the level of integrity and transparency for each other. Make maximum use of technology to remain connected with colleagues, subordinates and reporting managers. Upgrade your skill sets to be able to use the technology for its best use.

Employers will need to provide the basic infrastructure to employees like laptop, internet, and separate sim card so that they can keep the office life and personal life separate and build a culture where even while working remotely they feel the moral support of the employer.

Families will also have a bigger role to play while assuming that though the employee is at home physically, during his / her working hours it is difficult for him / her to be available for family. They will have to assume that virtually the employee is still in office at least during the working hours. Understand his struggle and co-operate to succeed him in this struggle.

Nobody knows, how long we will have to struggle with this pandemic. This pandemic is new and tough for all, but mutual cooperation and understanding may reduce the damages.

Limitations

This study is restricted only to the selected Digital Media Marketing Organizations based in Navi Mumbai.

Future Scope

There is a scope to conduct this study at a larger scale with more organizations of various sectors of different locations for the benefit of the larger section of the society.

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