COVID-19 – THE IMPACT ON THE LIFE OF A COMMON MAN

Dr. JISHA S. KUMAR

Assistant Professor

Sree Krishna College, Guruvayur, Thrissur- Kerala

Abstract - The COVID-19 has its impact in the world in a massive way, especially due to nationwide lockdowns which have brought social and economic life to a halt. There is a multi-sectorial impact of the virus as all the economic activities of nations have decelerated down. Service industries such as tourism, hospitality, and transportation have undergone substantial losses due to reduction in mobility. Owing to the coronavirus lockdown the GDP growth of India is slumping since it created major disruption across multiple sectors. The study was undertaken with the objective to study the effect of pandemic, attitude of people and how to overcome the situation. For the study a sample of 100 respondents were taken from the state of Kerala. The major findings include atmospheric air quality was increased, noise pollution was decreased due to lockdown. ANOVA test results show that different age group has difference of opinion on wearing masks and lockdown. Adequate support from the government machinery is needed to overcome the present situation. Social distancing, wearing masks can reduce the impact of Covid-19.

keywords - Lockdown, Tourism, Positive Effect, Attitude.

1. Introduction

The outbreak of COVID-19 has massively impacted the world, primarily due to nationwide lockdowns that have brought to halt social and economic life. COVID-19 has not only become a global pandemic and public health crisis; it has rigorously disturbed the world economy and world financial markets (Ibn-Mohammed et al., 2021). There is a multi-sectorial impact of the virus as all the economic activities of nations have decelerated down. In the Service sector, industries like tourism, hospitality, and transportation have undergone substantial losses due to a reduction in mobility (*Covid pandemic keeps services sector in India constrained in July*, n.d.). The COVID-19 is creating devastation for the Indian economic industry too. Due to the coronavirus lockdown, the country's GDP growth is slumping since it created major disruption across

multiple sectors (Das & Patnaik, 2020). The spread of COVID-19 is likely to continue distracting economic activity and negatively influence manufacturing and service industries, especially in developing countries; we expect that financial markets will continue to be volatile (Bora & Daisy Basistha, 2020). Increased confidence in technology, technical performance, and online payment sectors are instigating a change in consumer behavior away from traditional methods. This forces us to familiarize ourselves with new trends, such as working from home and transfer to a future that could be free of brick-and-mortar offices at large.

2. Review of Literature

Albertine Weber, Flavio Iannelli, Sebastian Gonçalves (March 2020), in their study"Trend analysis of the Covid 19 pandemic in China and the rest of the world," stated that Coronavirus (COVID-19) that happened in China has already been spread in all the continents. The recent spread in countries like Italy, Iran, the US, and Spain shows clear exponential growth. The study calculated the exponential growth of the most affected countries, showing the evolution along time after the first local case. The study identified different patterns in the analyzed data and gave interpretations and possible explanations for them. The summary of the analysis and conclusions of the study is helpful to the countries where cases are increasing to curb the impact of the Covid-19 pandemic(Weber et al., 2020).

Omer Tontus (May 2020) Prediction for future: How coronavirus pandemic will change the world? The study illustrated that the COVID-19 pandemic created an extreme global crisis in the world as its depth and scale are massive. Apart from the much causality that has wretchedly ensued, the pandemic triggered a large-scale fiscal and social jiggle. The Covid-19 pandemic could source a seismic blow that will permanently change the systems and balance of power as we go through it. Furthermore, the consequence of the pandemic is not uniform for all countries. Therefore, the challenge is to forecast a new normal of life for a global manner (H. Omer Tontus, 1390).

Peterson kozilli , , Thankom Gopinath Arun. (March 2020) "Spillover of covid 19: Impact on the global economy" the study highlighted the spread of the virus encouraged social distancing, which led to the closure of financial markets, corporate offices, businesses, and events. The study assessed the restrictive measures, monetary policy measures, fiscal policy measures, and public health measures that were adopted during the period. The findings revealed that the increasing number of lockdown days and travel restrictions rigorously affected the level of economic activities. The imposed restriction on international movement and fiscal policy measures had an impact on the level of economic activities, though the growing number of confirmed cases did not have a substantial consequence on the level of economic activities (Ozili, 2020).

Dr. Kishore Kumar Das, Shalini Patnaik (May 2020) "The impact of covid 19 in the Indian economy – An empirical study" discussed the adverse impact on Indian business like the slowdown in the domestic demand, erosion of purchasing power due to job losses or pay cuts, and slowdown effect of deferred demand would

have a longer-lasting impact on different sectors. India's real GDP is low to its bottom in over six years during 2019-20. Despite this, the virus has been able to isolate us all in our homes. The COVID 19 has disordered major sectors, like tourism & aviation, telecom, the auto sector, transportation, etc. (Das & Patnaik, 2020).

Ravindranath K, Shanthi Subramanian (December 2020). "Covid 19- A micro virus rewriting the rules of the board governance": The pandemic has distorted everything for everyone; the corporate world has not been spared either. Uncertainty is inherent, but the extent and scope of the crisis that came along this time and the chaos that has been created have been beyond what the business community as a whole around the globe has seen so far. This black swan event has tested the best of business insight and managerial skills to an excellent degree.

Monika Chaudhary, P. R. Sodani, and Shankar Das (2020) "Effects of covid 19 on the economy in India: some reflection for policy and programs". The study focus on assessing the impact on affected sectors, such as aviation, tourism, retail, capital markets, MSMEs, and oil. International and internal mobility is restricted, and the revenues generated by travel and tourism declined, Aviation revenues came down, oil has plummeted to an 18-year low, Rupee is continuously devaluing, MSMEs will undergo a severe cash crisis. The crisis endorsed a horrific mass emigration of such floating population of migrants on foot, amidst countrywide lockdown due to loss of job, daily ration, absence of a social security net, etc. Amidst COVID 19 delivered some unique opportunities to India, like participating in global supply chains as multinationals are losing trust in China (Chaudhary et al., 2020).

Amith Ronald Charan and Anshita Kaur (September 2020) "India: impacts of covid 19 on project financing and banking transactions" stated that the industry has been finding it difficult to manage the present economic slowdown in spite of fiscal, monetary, and other support from the Government. The lockdown underlined implementation challenges even where businesses were able to get the loans sanctioned like obtaining documents stamped, notarized, getting approvals from bureaucratic authorities, the compulsory physical presence of the parties and document registration and so on have become tedious, accompanied with social distancing protocols, the reduction in the number of available officials and the frequent closure of offices. The present crisis has, however, helped in uniting all the stakeholders involved in financing transactions in calling for complete digitization such as the processing of loan applications and credit appraisals, and the execution, stamping, notarization, and registration of documents (*Impact Of Covid-19 On Project Finance And Banking Transactions - Finance and Banking - India*, n.d.)

3. Research problem

The Covid-19 exerted an adverse impact on the Indian economy, like the decline in domestic demand due to lockdown, which has been able to isolate us all in our homes. It has caused severe disruption for the major economic sectors such as tourism & aviation, telecom, automobile, transportation, etc. The retail industry is shutting down their business, and the livelihood of the workers are at optimum risk (*Coronavirus impact: 30% of modern retail stores face closure if lockdown prolongs*, n.d.). The Government of almost all countries has extended support to the employers to pay salaries to their employees. Nevertheless, COVID 19 has also offered some unique opportunities to our country. i.e., There is an opportunity to participate in global supply chains as multinationals are losing trust in China (*Indian can attract global supply chains away from China, says Mike Pompeo | Business Standard News*, n.d.). Against this backdrop, the present study is undertaken to study the impact of COVID 19 in various sectors with the following objectives.

4. Objectives of the study

The main objectives of the study are
1) To understand the positive and negative impact of Covid 19 on the economy.
2) To examine the attitude towards lockdown.
3) To study the effect of lockdown and how to overcome the situation.

5. Significance of study

The rising and extensive COVID-19 pandemic has distorted the world's economy in unpredictable and ambiguous terms. But it significantly indicated that the current situation seems primarily different from recessions of the past which had shaken the country's economic order (Ramey, 2019). Whereas the countries, multinationals, establishments continue to understand the magnitude of the pandemic, it is undoubtedly the need of the hour to prepare for a future that is sustainable, structurally more viable for living and working. Therefore the study has its own significance in the present scenario.

6. Research methodology

6.1 Research design

The data for the study was mainly based on Primary Data, and in order to supplement the study, additional data from secondary sources were also collected. In this study, the descriptive research method is adopted.

6.2 Sample Size

A convenient sampling method is used for selecting the samples. The sample taken for the study is 100 from Kerala.

6.3 Data collection

The primary data for the study was collected by administering a pre-structured questionnaire. The questionnaire is administered among the respondents through google forms. In the first part of the questionnaire, responses relating to the demographic characteristics were collected, and in the second part, responses related to the positive and negative impact of Covid, attitude towards lockdown, and effect of lockdown are collected in a five-point scale ranging (5,4,3,2, and 1) for Strongly Agree, Agree, No Opinion, Disagree and Strongly Disagree respectively.

6.4 Tool for Analysis

Statistical tools used are percentages, weighted mean, and one-way ANOVA. ANOVA was employed to study the relationship between Age and attitude towards lockdown, the Relation between Occupation and effect of lockdown, and finally Relation between Occupation and how to overcome the impact of lockdown.

7. Scope of the study

The study has a wide scope as the risk of a global recession due to COVID-19 is expected to be extremely high, as it has been observed that the shutdown of all economic activities production, consumption, and trade to control the spread of the pandemic is imminent. The nature of shutdown is unique due to a supply drop, a demand drop, and a market drop. The retrieval in the economy depends on the timings and magnitude of government support as well as the level of corporate debt and how the companies and markets cope with their lower demand. Government assistance to those who are in utmost need is a critical measure to save many lives.

8. Limitations of the study
➢ Some of the respondents may not be ready to express their opinion.
➢ Respondents may give biased information.
➢ Since the respondents had to fill the questionnaire while busy with their hectic schedule, many people were reluctant to answer.

9. Results and Discussions

The analysis was done in two phases. In the first phase, data relating to the demographic characteristics were analyzed using percentages, and in the second phase, data relevant to the study were analyzed with the help of the ANOVA test.

9.1 Demographic profile of the respondents

Here a humble attempt is made to study the demographic characteristics of the respondents such as Age, Gender, Educational Qualification, Occupation, etc.

Table 1 Demographic profile of the respondents

Particulars	Gender	No of respondents	Percentage
Gender of the respondents	Male	43	43
	Female	57	57
Total		**100**	**100**
Age of the respondents	Below 30	67	67
	30 - 40	12	12
	40 - 50	7	7
	Above 50	14	14
Total		**100**	**100**
Educational Qualification	SSLC	14	14
	PLUS 2	17	17
	DEGREE	40	40
	P G	29	29
Total		**100**	**100**
Occupational Status	Government employee	21	21
	Private employee	27	27
	Self employed	24	24
	Others	28	28
Total		**100**	**100**
Residential Status	Rural	57	57
	Semi rural	30	30
	Urban	13	13
Total		**100**	**100**

Source: Primary data

From Table 1, it is clear that 43% of respondents are male, and 57% of respondents are female. 67% of respondents are in the age group below 30. 14% of respondents are above 50, 12% are between 30 to 40, and 7% are between 40 to 50. 40% of the respondents are graduates and following by 29% postgraduates, and 17% of respondents are plus two qualified, and left 14% are SSLC qualified. 27% of the respondents are private employees, and 24% are self-employed people, and following 21% of respondents are government employees, and 28% fall in the category of others. 57% of the respondents are from a rural area, and 30% from a semi-rural area, and left 13% are from urban areas.

9.2 Positive Effect of Covid 19

Irrespective of the consequences, the Covid-19 pandemic produced some positives like reduced pollution, social distancing, etc.

Table 2 Positive Effect of Covid 19

Factors	SA	A	NO	D	SD	Grand Total	Grand Weight
Increased atmospheric air quality due to reduced transportation	280	100	36	8	3	427	0.854
Decreased noise pollution created by vehicles	250	112	36	16	2	416	0.832
Decreased household and industrial wastage	260	92	39	14	5	410	0.82
Decreased deforestation due to reduced construction	250	104	39	10	6	409	0.818
Decreased energy consumption due to the shut down of factories and industries	270	72	54	18	1	415	0.83
Average Total and Average weight						**410.8**	**0.8216**

Source : Primary data

Table 2 depicts that the grand weight is 0.8216. Three statements, **"**Increased atmospheric air quality due to reduced transportation," "Decreased noise pollution created by vehicles," "Decreased energy consumption due to the shut down of factories and industries," secured weight more than the grand weight; hence these statements are acceptable. Two other statements, **"**Decreased household and industrial wastage" and "Decreased deforestation due to reduced construction," stand rejected as they secured weights less than the grand weight of 0.8216.

9.3 Negative Effect of Covid-19

Table 3 Negative Effect of Covid-19

Factors	SA	A	NO	D	SD	Grand Total	Grand Weight
Medical waste is increased	265	96	39	12	4	416	0.832
Waste recycling is reduced	260	116	36	10	2	424	0.848
Increased landfilling	275	92	30	14	5	416	0.832
Increased use of hazardous chemicals	280	92	39	10	3	424	0.848
Increased risk due to the use of disinfectants	260	104	48	10	1	423	0.846
Average Total and Average weight						420.6	0.8412

Source : Primary data

Table 3, it can be interpreted that the grand weight secured is 0.8412. Three statements, "Waste recycling is reduced," "Increased use of hazardous chemicals," and "Increased risk due to the use of disinfectants," had weights more than the grand weight. Hence these statements are accepted, and the other two statements, "Medical waste is increased" and "Increased landfilling," stands rejected.

9.4 Opinion of Respondents on their Attitude Towards Covid- 19

An attempt is made to analyse whether there is any significant difference in the opinion of respondents based on their Age on their attitude towards Covid-19

Table 4 Opinion of Respondents on their Attitude Towards Covid- 19

Factors		Sum of Squares	DF	Mean Square	F	Sig.
Attitude on wearing masks	Between Groups	4.514	3	1.505	5.078	.003
	Within Groups	28.446	96	.296		
	Total	32.960	99			
Attitude towards Lock down	Between Groups	13.575	3	4.525	5.741	.001
	Within Groups	75.665	96	.788		
	Total	89.240	99			
Attitude towards social distancing	Between Groups	2.190	3	.730	1.349	.263
	Within Groups	51.970	96	.541		
	Total	54.160	99			
Attitude towards online services and home deliveries	Between Groups	4.083	3	1.361	2.636	.054
	Within Groups	49.557	96	.516		
	Total	53.640	99			
Attitude towards new digital payment technologies	Between Groups	8.418	3	2.806	2.856	.041
	Within Groups	94.332	96	.983		
	Total	102.750	99			

Source: Primary data

1. Relation between Age of respondents and attitude on wearing masks

Ho: There is no statistically significant difference in the opinion of respondents based on Age and attitude on wearing masks

The result of the analysis shows that the p-value obtained is 0.003, which is lesser than the significance value of .05. Hence the Null hypothesis is rejected. It can be concluded that there is a significant difference in the opinion of respondents based on Age and their "attitude towards wearing a face mask."

2. Relation between Age and the statement attitude towards lockdown

Ho: There is no statistically significant difference in the opinion of respondents based on Age and attitude towards lockdown

The result of the analysis shows that the p-value obtained is 0.001, which is lesser than the significance value of .05. Hence the Null hypothesis is rejected. It can be concluded that there is a significant difference in the opinion of respondents based on Age and their "attitude towards face mask."

3. Relation between Age and attitude towards social distancing

Ho: There is no statistically significant difference in the opinion of respondents based on Age and attitude towards social distancing.

The result of the analysis shows that the p-value obtained is 0.263, which is greater than the significance value of .05. Hence the Null hypothesis is accepted. It can be concluded that there is no significant difference in the opinion of respondents based on Age and "attitude towards social distancing. "

4.   Relation between Age and Attitude towards online services and home deliveries

Ho: There is no statistically significant difference in the opinion of respondents based on Age and their attitude towards online services and home deliveries.

The result of the analysis shows that the p-value obtained is 0.054, which is greater than the significance value of .05. Hence the Null hypothesis is accepted. It can be concluded that there is no statistically significant difference in the opinion of respondents based on Age and their attitude towards online services and home deliveries.

5. Relation between Age and Attitude towards new digital payment technologies

Ho: There is no statistically significant difference in the opinion of respondents based on Age and their attitude towards new digital payment technologies.

The result of the analysis shows that the p-value obtained is 0.041, which is lesser than the significance value of .05. Hence the Null hypothesis is rejected. It can be concluded that there is a significant difference in the opinion of respondents based on Age and their attitude towards new digital payment technologies.

9.5 Opinion on the Effect of Lockdown on Different Sectors

Here a humble attempt is made to study if there is any difference in the opinion of respondents based on their Occupation and opinion on the effect of lockdown on different sectors.

Table 5 Opinion on the Effect of Lockdown on Different Sectors

Factors		Sum of Squares	DF	Mean Square	F	Sig.
Educational Sector	Between Groups	.916	3	.305	1.016	.389
	Within Groups	28.844	96	.300		
	Total	29.760	99			
Health Sector	Between Groups	14.435	3	4.812	4.214	.008
	Within Groups	109.605	96	1.142		
	Total	124.040	99			
Travel and Tourism industry	Between Groups	3.379	3	1.126	1.744	.163
	Within Groups	62.011	96	.646		
	Total	65.390	99			
Small scale industries	Between Groups	.047	3	.016	.025	.994
	Within Groups	59.713	96	.622		
	Total	59.760	99			

Online shopping companies	Between Groups	2.113	3	.704	1.208	.311
	Within Groups	55.997	96	.583		
	Total	58.110	99			

Source: Primary data

1. Relation between Occupation and opinion on the effect of lockdown in the educational sector

Ho: There is no statistically significant difference in the opinion of the respondents on the effect of lockdown in the educational sector.

The result of the analysis shows that the p-value obtained is 0.389, which is greater than the significance value of .05. Hence the Null hypothesis is accepted. It can be concluded that there is no statistically significant difference in the opinion of the respondents on the effect of lockdown on the educational sector.

2. Relation between Occupation and opinion on the effect of lockdown in the health sector

Ho: There is no statistically significant difference in the opinion of the respondents on the effect of lockdown in the health sector

The result of the analysis shows that the p-value obtained is 0.008, which is lesser than the significance value of .05. Hence the Null hypothesis is rejected. It can be concluded that there is a significant difference in the opinion of the respondents on the effect of lockdown in the health sector.

3. Relation between Occupation and Effect of lockdown on Travel and Tourism Industry.

Ho: There is no statistically significant difference in the opinion of the respondents on the effect of lockdown in the Travel and Tourism Industry.

The result of the analysis shows that the p-value obtained is 0.163, which is greater than the significance value of .05. Hence the Null hypothesis is accepted. It can be concluded that there is no statistically significant difference in the opinion of the respondents on the effect of lockdown in the Travel and Tourism Industry.

4. Relation between Occupation and Effect of lockdown on small-scale industries

Ho: There is no statistically significant difference in the opinion of the respondents on the effect of lockdown in small-scale industries

The result of the analysis shows that the p-value obtained is 0.994, which is greater than the significance value of .05. Hence the Null hypothesis is accepted. It can be concluded that there is no statistically significant difference in the opinion of the respondents on the effect of lockdown in small-scale industries.

5. Relation between Occupation and Effect of lockdown on Online shopping companies

Ho: There is no statistically significant difference in the opinion of the respondents on the effect of lockdown in Online shopping companies.

The result of the analysis shows that the p-value obtained is 0.311, which is greater than the significance value of .05. Hence the Null hypothesis is accepted. It can be concluded that there is no statistically significant difference in the opinion of the respondents on the effect of lockdown in Online shopping companies.

9.6 How to Overcome the Impact exerted by Covid-19

The pandemic Covid-19 has created too many consequences for the economy as well as the environment. These costs can be mitigated only with the support of government machinery.

Table 6 How to Overcome the Impact exerted by Covid-19

Factors		Sum of Squares	DF	Mean Square	F	Sig.
Adequate government assistance	Between Groups	.897	3	.299	.476	.700
	Within Groups	60.343	96	.629		
	Total	61.240	99			
Turn to digital mode	Between Groups	2.086	3	.695	.695	.557
	Within Groups	96.024	96	1.000		
	Total	98.110	99			
Providing more employment	Between Groups	.593	3	.198	.274	.844

opportunities	Within Groups	69.197	96	.721		
	Total	69.790	99			
Reducing tariffs and quotas of imported goods	Between Groups	2.780	3	.927	.957	.417
	Within Groups	93.010	96	.969		
	Total	95.790	99			
Supporting self employed persons	Between Groups	1.222	3	.407	.539	.657
	Within Groups	72.568	96	.756		
	Total	73.790	99			

Source: Primary Data

1. Relation between Occupation and how to overcome through government assistance

Ho: There is no statistically significant difference in the opinion of the respondents based on the Occupation of the respondents and how to overcome through government assistance.

The result of the analysis shows that the p-value obtained is 0.700, which is greater than the significance value of .05. Hence the Null hypothesis is accepted. It can be concluded that there is no statistically significant difference in the opinion of the respondents based on the Occupation of the respondents and how to overcome through government assistance.

2. Relation between Occupation and Turn to digital mode

Ho: There is no statistically significant difference in the opinion of the respondents based on the Occupation of the respondents and the statement turn to digital mode.

The result of the analysis shows that the p-value obtained is 0.557, which is greater than the significance value of .05. Hence the Null hypothesis is accepted. It can be concluded that there is no statistically significant

difference in the opinion of the respondents based on the Occupation of the respondents and the statement to turn to digital mode.

3. Relation between Occupation and providing more employment opportunities.

Ho: There is no statistically significant difference in the opinion of the respondents based on the Occupation of the respondents and providing more employment opportunities.

The result of the analysis shows that the p-value obtained is 0.844, which is greater than the significance value of .05. Hence the Null hypothesis is accepted. It can be concluded that there is no statistically significant difference in the opinion of the respondents based on the Occupation of the respondents and providing more employment opportunities.

4. Relation between Occupation and Reducing tariffs and quotas of imported goods

Ho: There is no statistically significant difference in the opinion of the respondents based on Occupation of the respondents and Reducing tariffs and quotas of imported goods

The result of the analysis shows that the p-value obtained is 0.417, which is greater than the significance value of .05. Hence the Null hypothesis is accepted. It can be concluded that there is no statistically significant difference in the opinion of the respondents based on the Occupation of the respondents and Reducing tariffs and quotas of imported goods.

5. Relation between Occupation and Supporting self-employed persons

Ho: There is no statistically significant difference in the opinion of the respondents based on the Occupation of the respondents and supporting self-employed persons.

The result of the analysis shows that the p-value obtained is 0.657, which is greater than the significance value of .05. Hence the Null hypothesis is accepted. It can be therefore concluded that there is no statistically significant difference in the opinion of the respondents based on the Occupation of the respondents and supporting self-employed persons.

10. Findings, Suggestions, and Conclusion.

Findings.

1. Demographic characteristics of Respondents

The Majority of respondents are male. The Majority, i.e., 67%, of respondents are in the age group of below 30. 40% of the respondents are graduates. 27% of the respondents are private employees, and 28% fall in the category of others. The Majority of the respondents, i.e., 57% of the respondents, are from the rural area.

2. Positive Effect of Covid-19

The statements **"**Increased atmospheric air quality due to reduced transportation," "Decreased noise pollution created by vehicles," and "Decreased energy consumption due to the shut down of factories and industries" secured weight more than the grand weight of 0.8216; hence these statements are acceptable.

3. Negative Effect of Covid-19

The statements "Waste recycling is reduced," "Increased use of hazardous chemicals," and "Increased risk due to the use of disinfectants" had weights more than the grand weight of 0.8412, and these statements are accepted.

4. The p-value obtained is 0.003, and the Null hypothesis is rejected, i.e., there is a significant difference in the opinion of respondents based on Age and their "attitude towards wearing a face mask."

5. The p-value obtained is 0.001, the Null hypothesis is rejected, i.e., there is a significant difference in the opinion of respondents based on Age and their "attitude towards face mask."

6. The p-value obtained is 0.263; the Null hypothesis is accepted that there is no significant difference in the opinion of respondents based on Age and "attitude towards social distancing. "

7. The p-value obtained is 0.054; the null hypothesis is accepted that there is no statistically significant difference in the opinion of respondents based on Age and their attitude towards online services and home deliveries.

8. The p-value obtained is 0.041; the Null hypothesis is rejected that there is a significant difference in the opinion of respondents based on Age and their attitude towards new digital payment technologies.

9. The p-value obtained is 0.389; the Null hypothesis is accepted that there is no statistically significant difference in the opinion of the respondents on the effect of lockdown on the educational sector.

10. The p-value obtained is 0.008; the Null hypothesis is rejected that there is a significant difference in the opinion of the respondents on the effect of lockdown in the health sector.

11. The p-value obtained is 0.163; the Null hypothesis is accepted that there is no statistically significant difference in the opinion of the respondents on the effect of lockdown in the Travel and Tourism Industry.

12. The p-value obtained is 0.994; the Null hypothesis is accepted that there is no statistically significant difference in the opinion of the respondents on the effect of lockdown in small-scale industries.

 13. The p-value obtained is 0.311; the Null hypothesis is accepted that there is no statistically significant difference in the opinion of the respondents on the effect of lockdown in Online shopping companies.

14. The p-value obtained is 0.700; the Null hypothesis is accepted that there is no statistically significant difference in the opinion of the respondents based on the Occupation of the respondents and how to overcome through government assistance.

15. The p-value obtained is 0.557; the Null hypothesis is accepted that there is no statistically significant difference in the opinion of the respondents based on the Occupation of the respondents, and the statement turns to digital mode.

16. The p-value obtained is 0.844; the Null hypothesis is accepted that there is no statistically significant difference in the opinion of the respondents based on the Occupation of the respondents and providing more employment opportunities.

17. The p-value obtained is 0.417; the null hypothesis is accepted that there is no statistically significant difference in the opinion of the respondents based on the Occupation of the respondents and Reducing tariffs and quotas of imported goods.

18. The p-value obtained is 0.657; the Null hypothesis is accepted that there is no statistically significant difference in the opinion of the respondents based on the Occupation of the respondents and supporting self-employed persons.

Suggestions

In order to survive the jolt created by the Covid-19 pandemic, it is mandatory for the authorities to change their policies and structures.

➢ Social distancing and wearing masks, lockdowns are new to the ordinary person, so proper awareness should be given.
➢ Another major problem is unemployment, so more employment opportunities the needed.
➢ More assistance and support should be given to the small-scale industries.
➢ More health awareness campaigns should be conducted at the ground level.

Conclusion

The pandemic COVID-19 has the potential to inflict severe economic costs on regional and global economies. The outbreaks of novel coronavirus are not likely to disappear in the near future; pre-emptive actions are required internationally not only to save lives but also to protect economic prosperity. Equal access to Health and Education is inevitable for equitable development. Adequate support to MSMEs, higher public expenditure on health and education, and making the labor force a formal part of the employee in the economy are some of the indicators that the nation has to achieve.

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