IMPACT OF COVID 19 ON LIFESTYLE AND ECONOMIC CONDITIONS WITH SPECIAL REFERENCE TO VELLORE

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ABSTRACT

The Covid-19 has impacted every segment and in each part of the universe especially life style and in commercial activities like education, economy, religion, transport, tourism, employment, entertainment, food security, sports etc. The wave is a major weaken threat to the global economy. Economist intelligence unit has forecast that markets will remain unstable until a clearer image emerges on the potential outcomes. The lockdown during Covid-19 in India had a sizeable impact on the economy mainly on consumption which is the biggest component of GDP.

INTRODUCTION

The virus that causes Covid-19 is mainly spread through droplets generated when an unhygienic person coughs, sneezes, or breathe out. These drops are too heavy to hang in the air and quickly fall on floors or surfaces. You can be affected by breathe in the virus if you are within close nearness of someone who has Covid-19 or by touching a unclean surface and then touches yours eyes, nose or mouth.

SECTOR WISE IMPACT OF COVID-19 PANDEMIC IN INDIA

1. **Migratory Labour**

   International Labour Organization (ILO) in its report clearly stated that the corona virus pandemic as the worst global crisis since World War – II. In India 76.2% of the total workforce are at a threat of falling deeper into poverty due to terrible penalty of the virus. As half of the world is in lockdown it's going to be a loss of 195 million full time jobs seasonal migration of work force from rural to industries, urban markets and farms. The Covid-19 may also increase inequality, ban unfairness and global unemployment in the medium and long term.

2. **GDP growth rate**

   GDP growth of India for the present economy is projected to decline to 4.8%. Economists including those at the Reserve Bank of India certified the recovery to built-up demand after a strict lockdown imposed

in Mach to contain the Covid-19 outbreak hit the consumption of goods and services. While inventory re-stocking will strengthen business activity in the coming months, the improvement might still not be enough to prevent Asia's third-largest economy from contracting in the financial year to March 2021. CRISIL has revised its real GDP forecast for the year 2021 form -5% projected in May this year to -9%. A hit to the rural economy is likely to worsen India's overall GDP forecast for 2021. Global growth is assumed to progressively decline from 3.7% in 2021 to 2.1% in 2050 reflecting a reduction off of growth in emerging market economies as they catch up toward the income levels of advanced economics.

3. Impact on MSME sectors

MSME enterprises which have the potential to contribute 30% of the GDP by created more than 90% of job in India. They are in risk of having a severe cash crisis many of them are not able to pay EMIs for loan and some of them are disappear due lockdown their cash cycle is disturbed and make to need a pause for loan repayments. RBI has released funds to non-banking financial corporations, some of whom provide finance to MSMEs. Government will have to make funds available to this sector, as venture capital firms may take a little longer to come and support because of the restricted global capital flows.
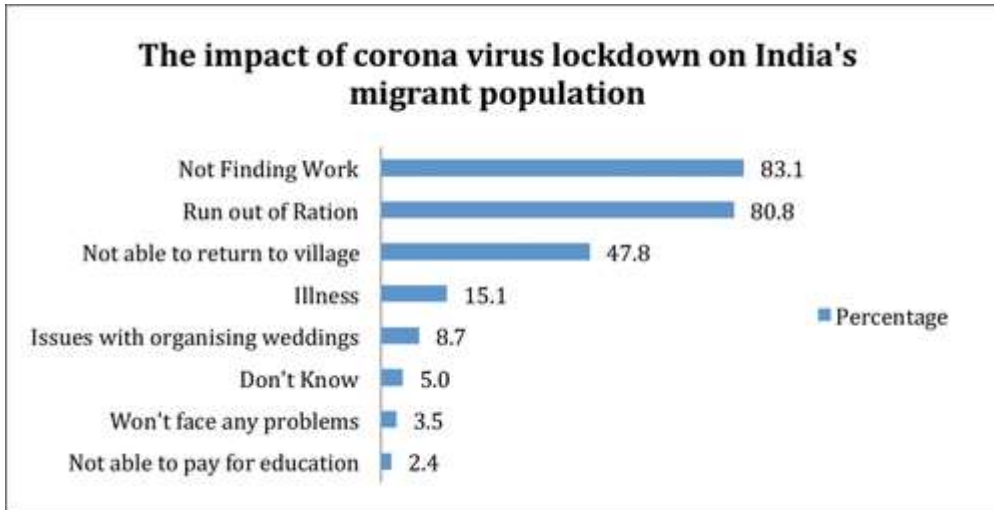
4. Impact on Tourism, Aviation and Retail

The tourism industry is the worst affected due to the Covid-19 crisis internationally. The world tourism organization (UNWTO) estimations show a fall of 20 – 30 percent in international tourist arrivals. In India travel and tourism industry is boom sizably economy and employment. Tourism in India accounted 9.2% of GDP and created 26.7 million jobs had generated US$247.3 billion in 2018. Indian retail industry contributed US$790 billion in 2019 it accounts for over 10% of the country's GDP and around 8% of employment. Recent years online retail has seen a very rapid growth and the market projections had indicated at 30% growth in online retail in 2020 in some parts of the country during lockdown period and this will help in offsetting some of the losses for the industry.

OBJECTIVES OF STUDY

1. To understand impact of Covid-19 on economic and lifestyle of individuals
2. To find out changing habits of individual
3. To find out awareness level about Covid-19 & precaution of individuals

IMPACT OF COVID 19 ON LIVELIHOODS

The national lockdown from 25 March 2020 has cruelly affected lives and livelihoods across rural India. 85% of farmers are small and marginal farmers with less than two hectares of land. Agricultural labours are not able to go for work due to lack of transport and its affects cash flow of farmers they cannot be able to sell their products in time and make money out of it. 80% of fishers are small scale fishers more than nine million fishers directly depend on fishing activities for their livelihood this sector as a whole employment over 14 million fishers have not been able to reach sea in March and subsequently worried about the 45 days fishing ban in coastal areas on account of fish breeding season exports of prawns to Europe and other nations has stopped and fall of price of fish in local markets leads to loss of income.

The impact of corona virus lockdown on India's migrant population

	Percentage
Not Finding Work	83.1
Run out of Ration	80.8
Not able to return to village	47.8
Illness	15.1
Issues with organising weddings	8.7
Don't Know	5.0
Won't face any problems	3.5
Not able to pay for education	2.4

	Male	Female
Gender	83	67
	55%	45%

Inference:

From the above table the researcher infers that 55% of respondents are male and 45% of respondents are female.

Gender

|	20-30	30-40	40-50	>50
Age	23	72	42	13
	15%	48%	28%	9%

Inference:

From the above table the researcher infers that 48% of respondents are under the age group of 30-40; 28% of respondents are under the age group of 40-50; 23% of respondents are under the age group of 20-30 and 13% of respondents' age is above 50.
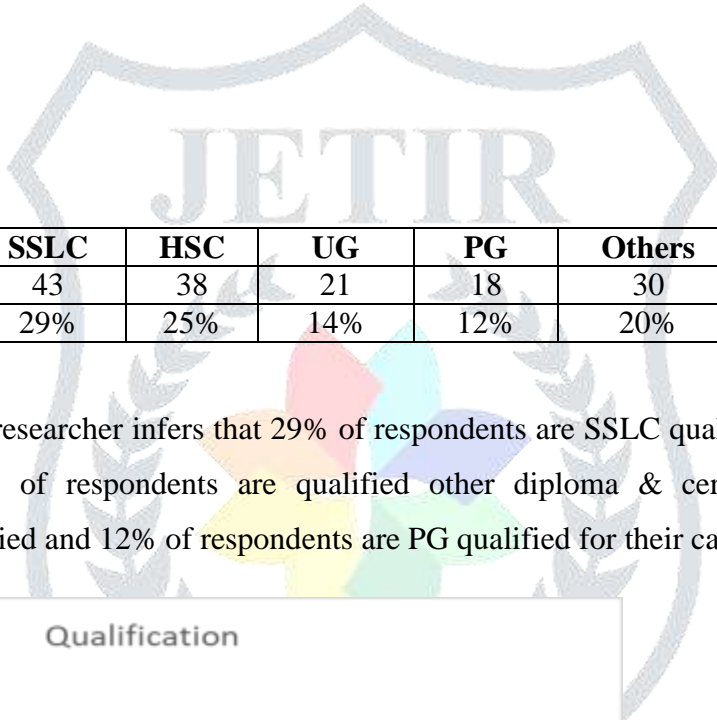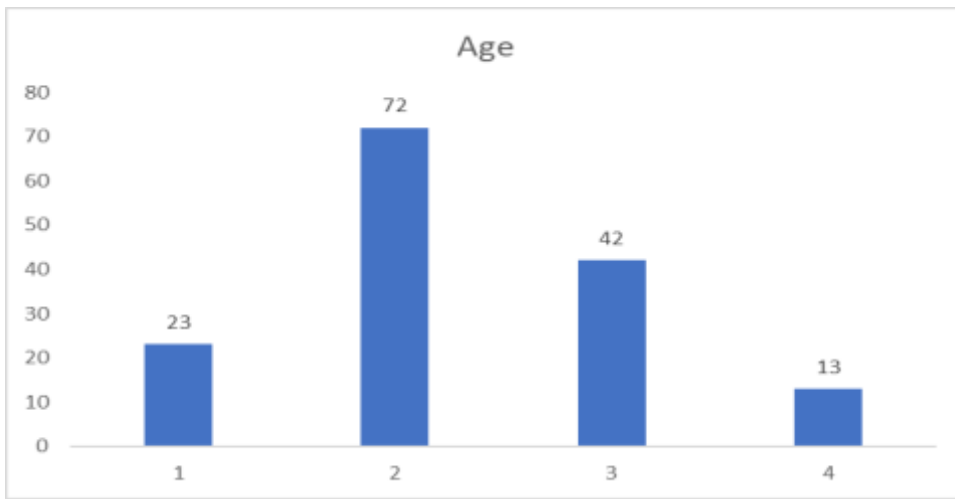
| Qualification	SSLC	HSC	UG	PG	Others
	43	38	21	18	30
	29%	25%	14%	12%	20%

Inference:

From the above table the researcher infers that 29% of respondents are SSLC qualified; 25% of respondents are HSC qualified; 20% of respondents are qualified other diploma & certificate courses; 14% of respondents are UG qualified and 12% of respondents are PG qualified for their career growth.
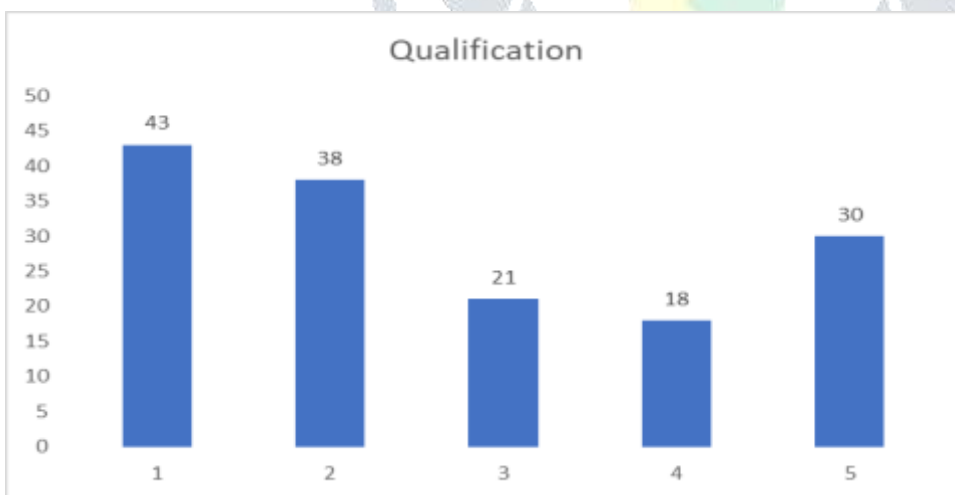
| Occupation	Agriculture	Salaried	Business	Profession
	42	47	51	10
	28%	31%	34%	7%

Inference:

From the above table the researcher infers that 34% of respondents are business man; 31% of respondents are salaried persons; 28% of respondents are agriculturist; 7% of respondents are professionals.
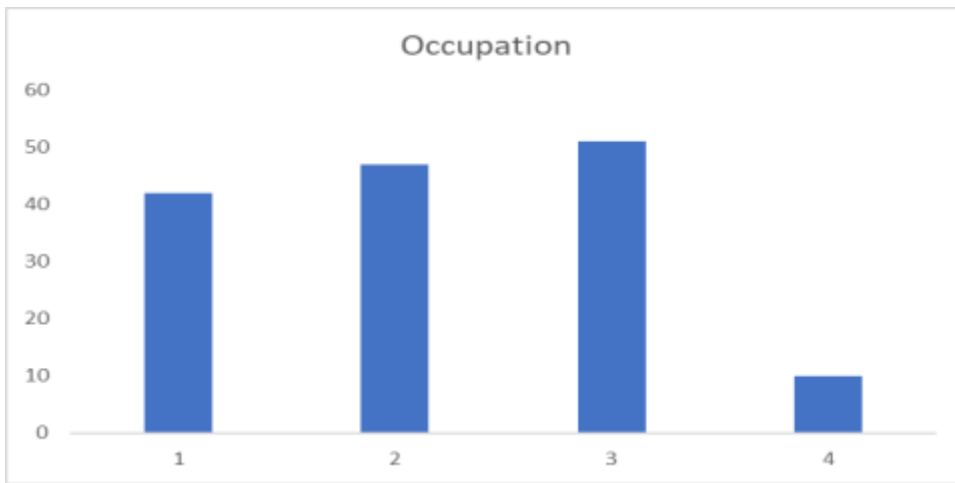
Income (in Rs.) Per Month	10000-20000	20000-30000	>30000
	76	48	26
	51%	32%	17%

Inference:

From the above table the researcher infers that 51% of respondent's income is between Rs.10000-20000; 32% of respondent's income is between Rs.20000-30000 and 17% of respondent's income is above Rs.30000.
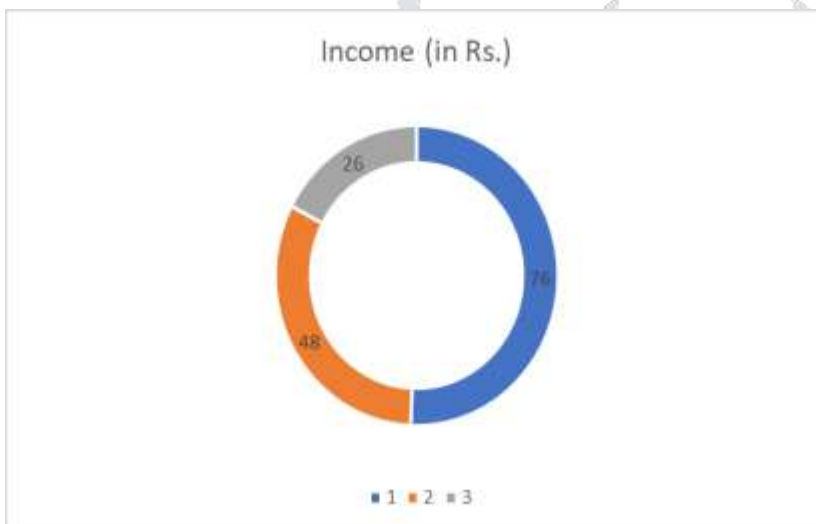
| Residential Status	Rural	Urban
	83	67
	55%	45%

Inference:

From the above table the researcher infers that 55% of respondents are residing in rural areas and 45% of respondents are residing in urban areas.

Residential Status

	Joint	Nuclear
Family Type	42	108
	28%	72%

Inference:

From the above table the researcher infers that 72% of respondents are in nuclear family system and 28% of respondents are under joint family system.
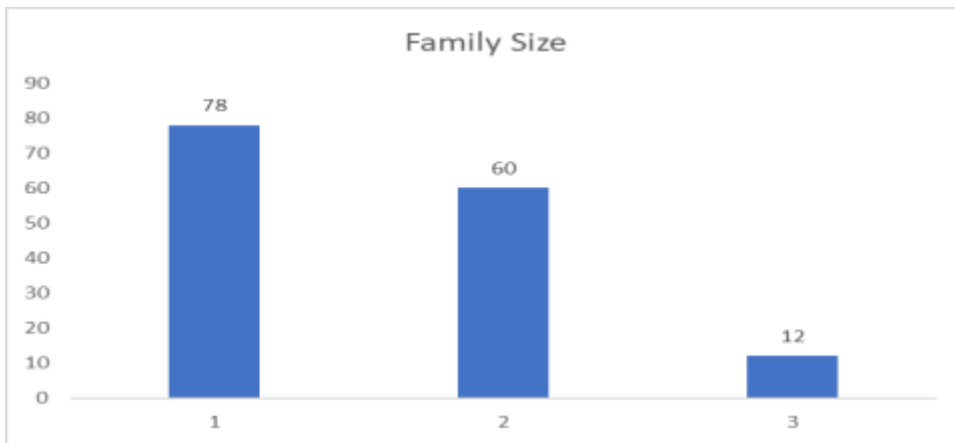

Family Type
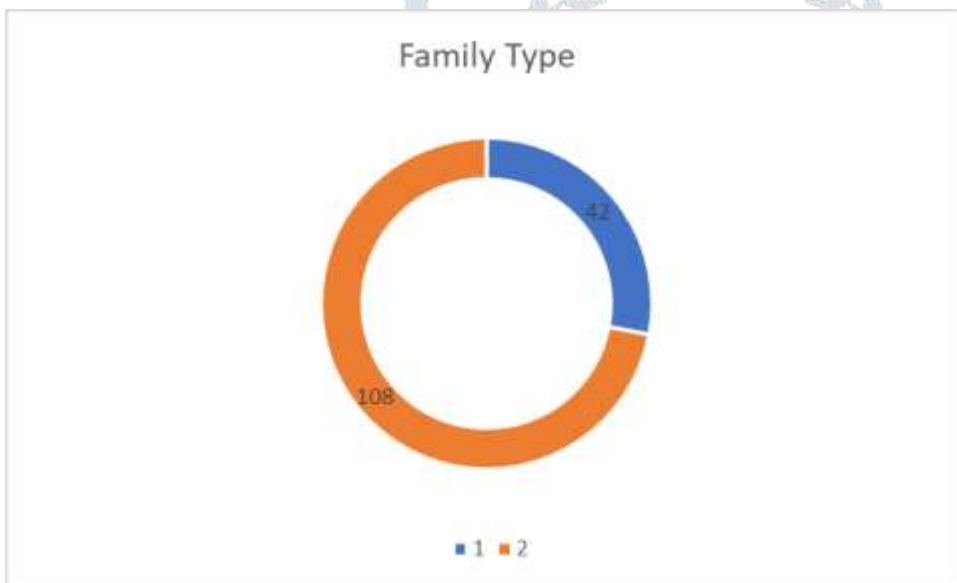
	1-3	3-5	>5
Family Size	78	60	12
	52%	40%	8%

Inference:

From the above table the researcher infers that 52% of respondent's family size is between 1-3 members; 40% of respodent's family size is between 3-5 members and 8% of respondent's family size is above 5 members.
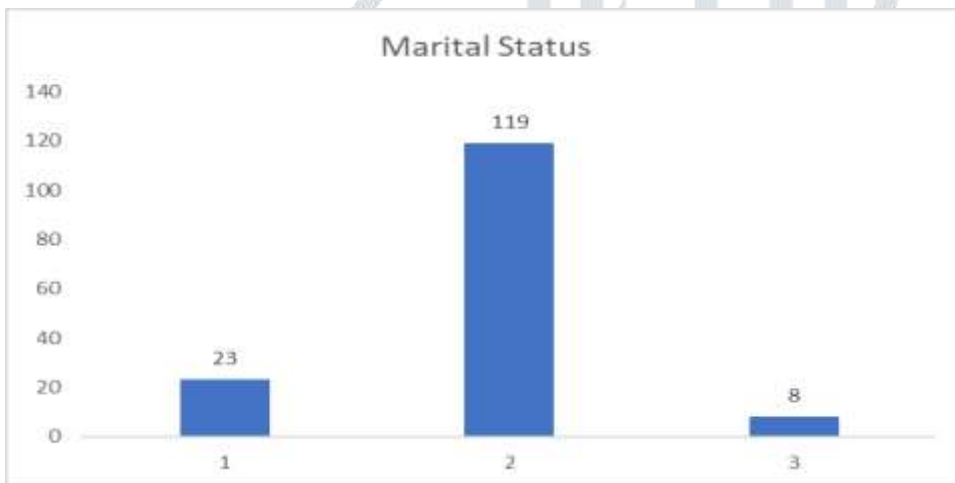
Family Size

| Marital Status	Single	Married	Widow/Divorced
	23	119	8
	15%	79%	6%

Inference:

From the above table the researcher infers that 79% of respondents are married; 15% of respondents are single; and 6% of respondents are widow or divorce.

Marital Status

| Awareness about Covid 19	Yes	No
	150	0
	100%	0%

Inference:

From the above table the researcher infers that 100% of respondents are aware about Covid 19 virus.

Chart Title
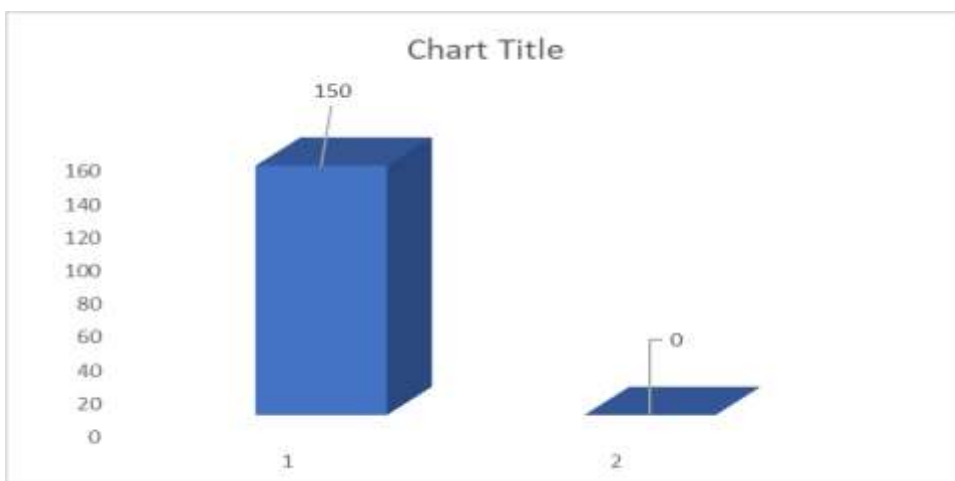
| Source of Information	News Paper	TV	Social Media	Others
	26	66	37	21
	17%	44%	25%	14%

Inference:

From the above table the researcher infers that 44% of respondents are aware about Covid-19 through TV; 25% of respondents are aware about Covid-19 through social media; 17% of respondents are aware about Covid-19 through news paper and 14% of respondents are aware about Covid-19 through others like friends and referral groups.

Chart Title
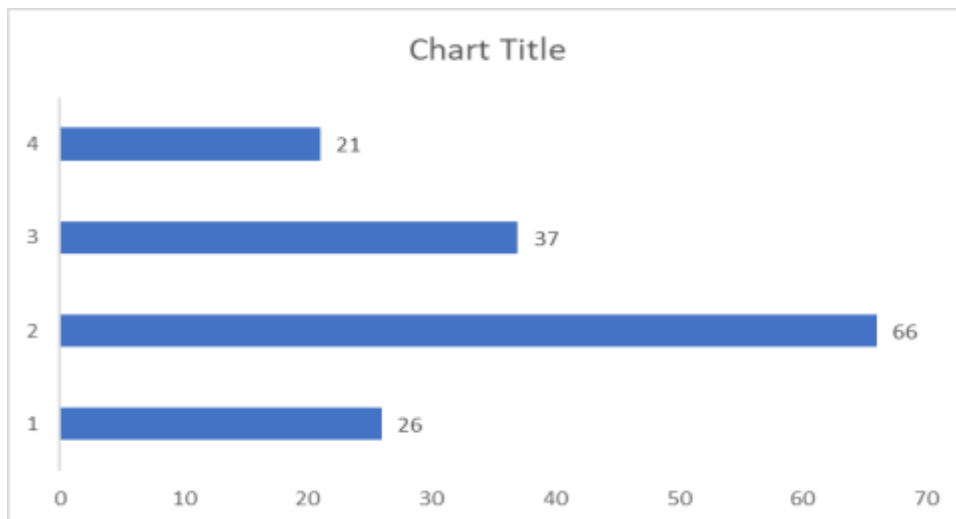
Covid Virus spread through	Air	Shake Hands	Improper Sanitation	All of the above
	67	36	20	27
	45%	24%	13%	18%

Inference:

From the above table the researcher infers that 45% of respondents are aware about Covid spread through air; 24% of respondents are aware about Covid spread through shake hands; 18% of respondents are aware about Covid spread through all the above and 13% of respondents are aware about Covid spread through improper sanitation.


Chart Title
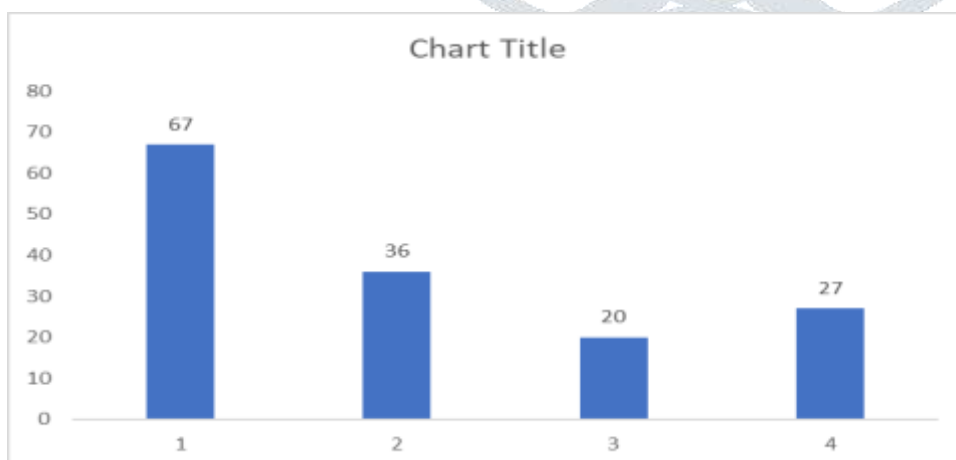
| Covid Virus attacks on	Heart	Brain	Lungs	Kidney
	8	19	118	5
	5%	13%	79%	3%

Inference:

From the above table the researcher infers that 79% of respondents are having knowledge about attack of Covid virus in lungs; 13% of respondents are having knowledge about attack of Covid virus in brain; 5% of respondents are having knowledge about attack of Covid virus in heart and 3% of respondents are having knowledge about attack of Covid virus in kidney.
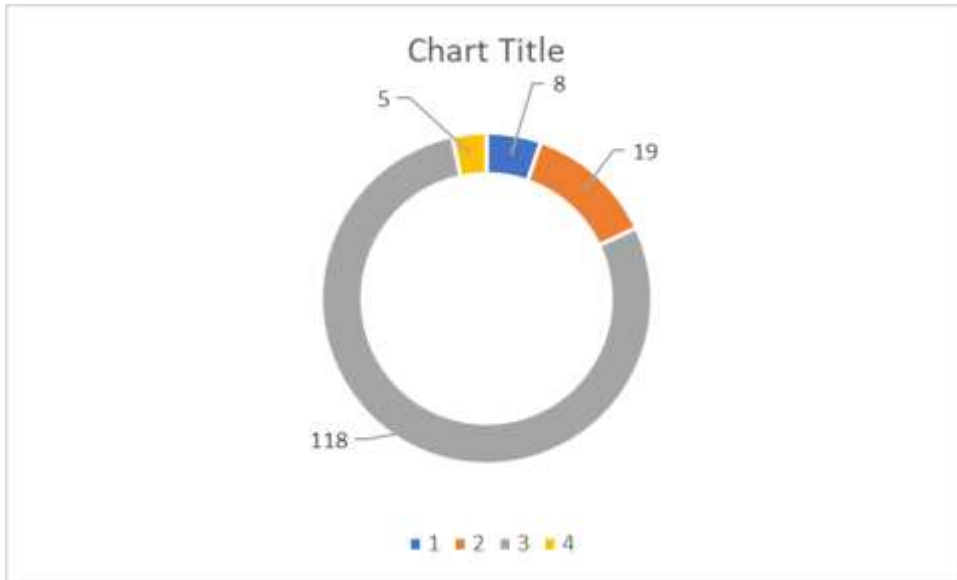
| Precaution to be taken for Covid virus	Sanitation	Healthy food	Social distance	All of the above
	68	42	28	12
	45%	28%	19%	8%

Inference:

From the above table the researcher infers that 45% of respondents are taken precaution measures through proper sanitation; 28% of respondents are taken precaution measures through taking healthy food or diet; 19% of respondents are taken precaution measures through maintain social distance and 8% of respondents are taken precaution measures through all the above stated by ministry of health.
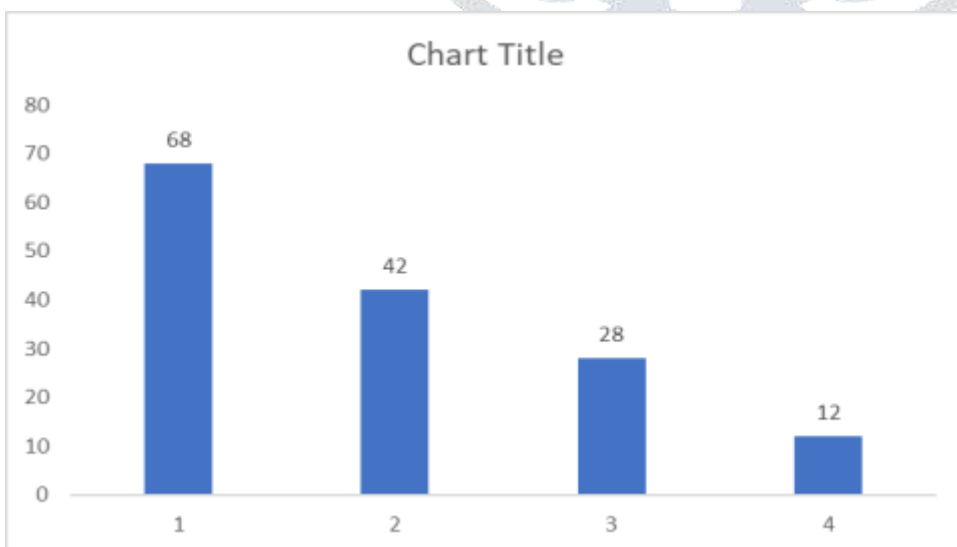
| During Covid pandemic your stress & anxiety level changed	Increased Highly	Slightly Increased	Grossly Similar	Slightly Decreased	Significantly Decreased
	68	58	5	10	9
	45%	40%	3%	6%	6%

Inference:

From the above table the researcher infers that 45% of respondents are stated that their stress and anxiety level highly increased; 40% of respondents are stated that their stress and anxiety level slightly increased; 6% of respondents are stated that their stress and anxiety level slightly decreased; 6% of respondents are stated that their stress and anxiety level significantly increased and 3% of respondents are stated that their stress and anxiety level grossly similar.

Chart Title
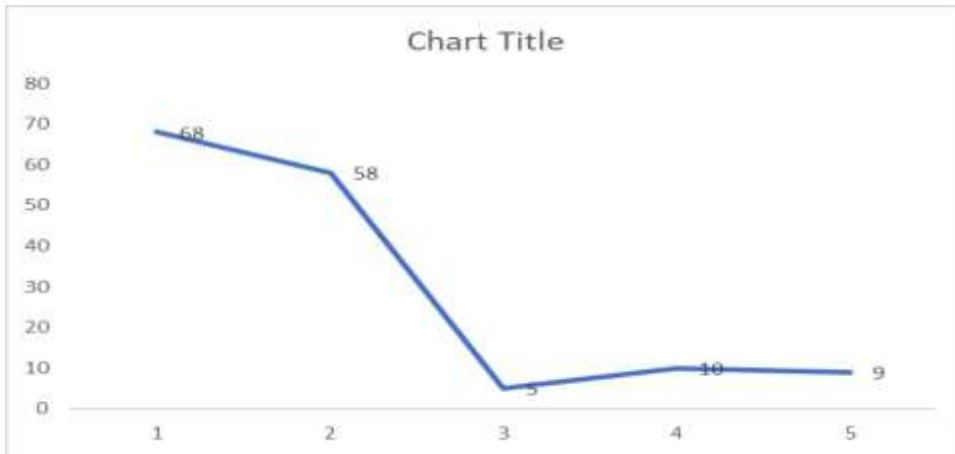
| During Covid pandemic do you intake a balanced diet (Wheat, Rice, Pulses, Egg, Nuts, Fruits, Vegetable & herbals)	Significantly increased	Slightly increased	Grossly similar	Slightly Decreased	Significantly decreased
	79	55	6	4	6
	53%	37%	4%	2%	4%

Inference:

From the above table the researcher infers that 53% of respondents are significantly increased the intake a balanced diet; 37% of respondents are slightly increased the intake a balanced diet; 4% of respondents are grossly similar intake a balanced diet; 4% of respondents are significantly decreased the intake a balanced diet and 2% of respondents are slightly decreased the intake a balanced diet.

Chart Title
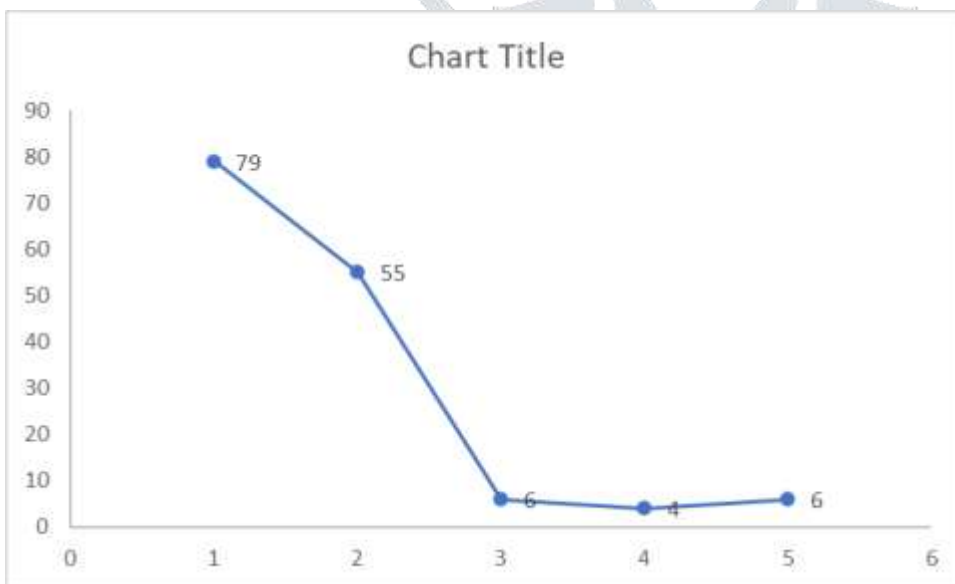
| Do you agree that during Covid pandemic your balanced diet changed your immunity	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
	93	48	4	5	3
	62%	31%	2%	3%	2%

Inference:

From the above table the researcher infers that 62% of respondents are strongly agree that the balanced diet changed their immunity system; 31% of respondents are agree that the balanced diet changed their immunity system; 3% of respondents are disagree that the balanced diet changed their immunity system; 2% of respondents are strongly disagree that the balanced diet changed their immunity system and 2% of respondents are neither agree nor disagree that the balanced diet changed their immunity system.
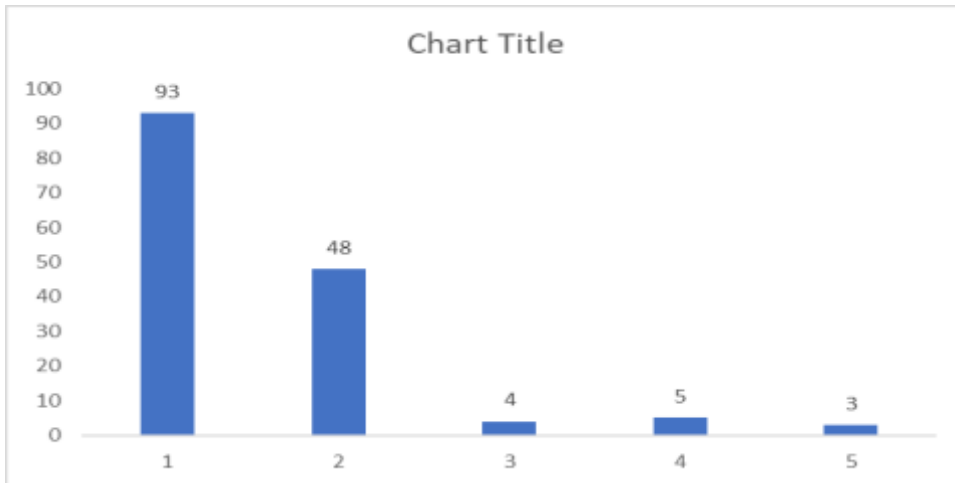
| Do you agree that during Covid pandemic your leisure time makes you to learn new (online course, TV, Magazine, Books, Cookery & others)	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
	72	67	2	4	5
	48%	45%	1%	3%	3%

Inference:

From the above table the researcher infers that 48% of respondents strongly agree that they make use of leisure time to learn; 45% of respondents agree that they make use of leisure time to learn; 3% of respondents strongly disagree that they make use of leisure time to learn; 3% of respondents disagree that they make use of leisure time to learn; and 1% of respondents neither agree nor disagree that they make use of leisure time to learn.
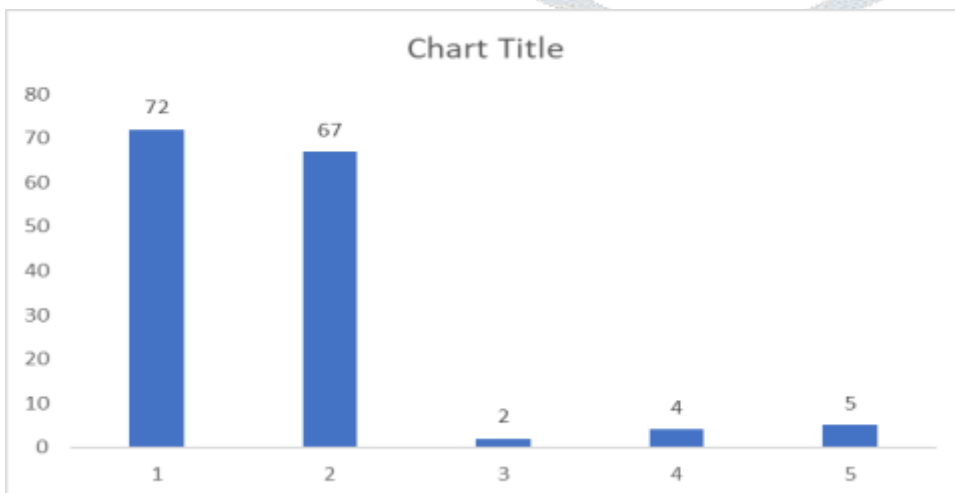
| Economic status of household based on ration card	White	Green	OAP	No Card
	43	87	14	6
	30%	58%	9%	3%

Inference:

From the above table the researcher infers that 58% of respondents are holding green ration card; 30% of respondents are holding white ration card; 9% of respondents are holding OAP ration card and 3% of respondents are not holding any ration card which is classified by government to show the economic status of the respondents.
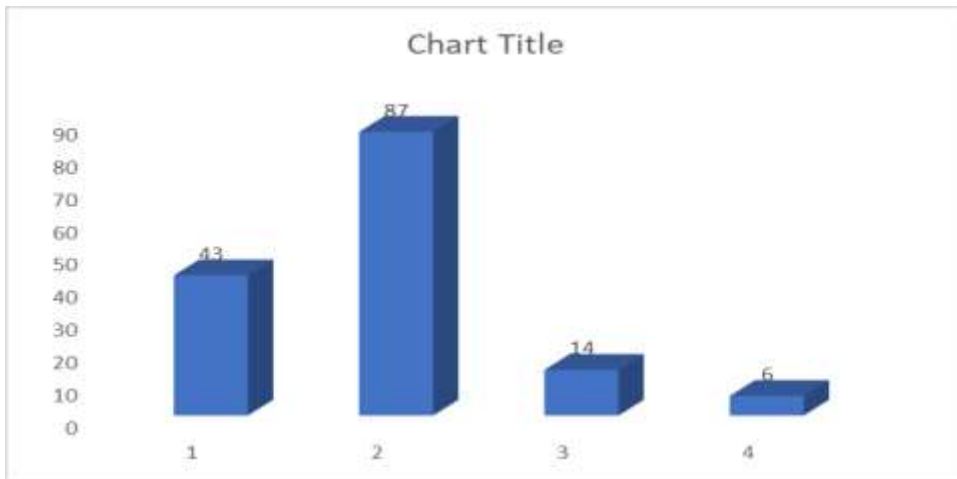
| Land holding pattern of farmers	Own	Lease	Both (O&L)	Community Land
	69	54	21	6
	46%	36%	14%	4%

Inference:

From the above table the researcher infers that 46% of respondents are holding own land for agriculture; 36% of respondents are holding lease land for agriculture; 14% of respondents are holding both own land and lease land for agriculture and 4% of respondents are holding community land for agriculture.
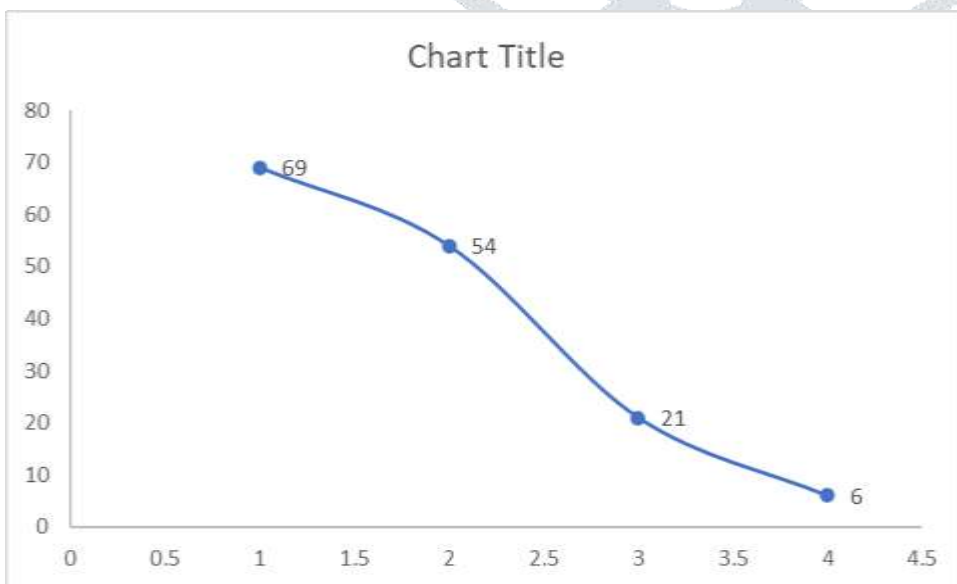
| Challenges faced during Covid 19	Unavailability of Labour	Transport Issues	Marketing Problem	Financial Stress
	32	40	24	54
	21%	27%	16%	36%

Inference:

From the above table the researcher infers that 36% of respondents stated that financial stress is the major challenges faced during Covid-19; 27% of respondents stated that transportation issues is the major challenges faced during Covid-19; 21% of respondents stated that unavailability of labour force is the major challenges faced during Covid-19 and 16% of respondents stated that marketing of goods and services is the major challenges faced during Covid-19.
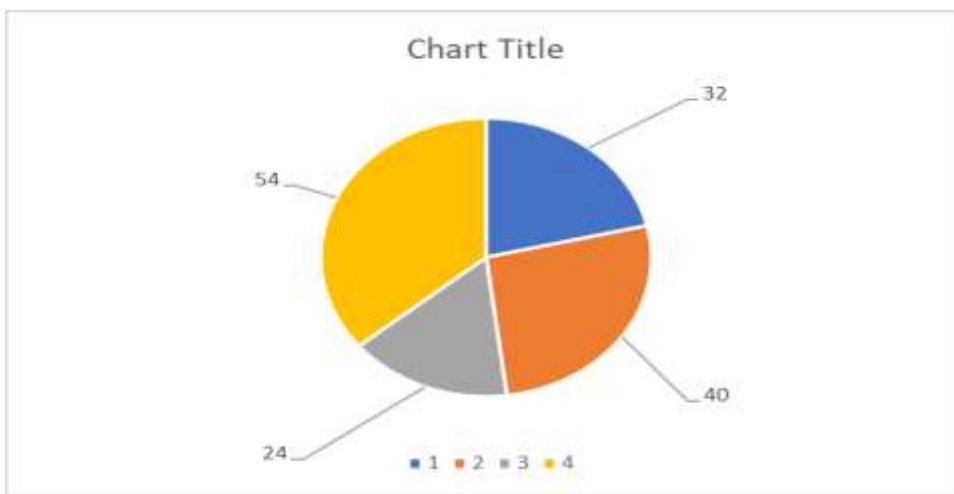
| Source of food in rural areas (Farmers) Covid transport issues	Own farm	Local market	House hold within village
	93	39	18
	62%	26%	12%

Inference:

From the above table the researcher infers that 62% of respondents source of food in rural areas through own farm; 26% of respondents source of food in rural areas through local market and 12% of respondents source of food in rural areas through household within village.
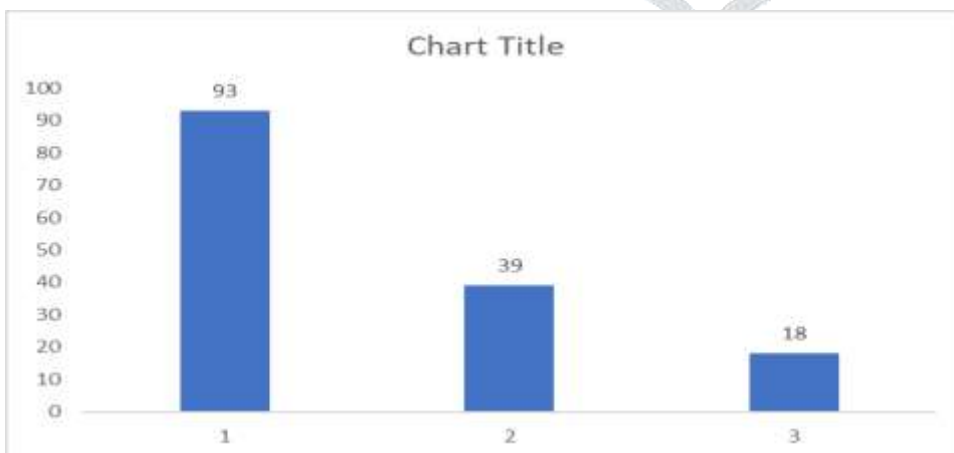
| Do you agree that Covid 19 impact on financial crisis or instability	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
	102	38	4	3	3
	68%	26%	2%	2%	2%

Inference:

From the above table the researcher infers that 68% of respondents strongly agree that Covid-19 impact on financial instability; 26% of respondents agree that Covid-19 impact on financial instability; 2% of respondents strongly disagree that Covid-19 impact on financial instability; 2% of respondents disagree that Covid-19 impact on financial instability and 2% of respondents neither agree nor disagree that Covid-19 impact on financial instability.
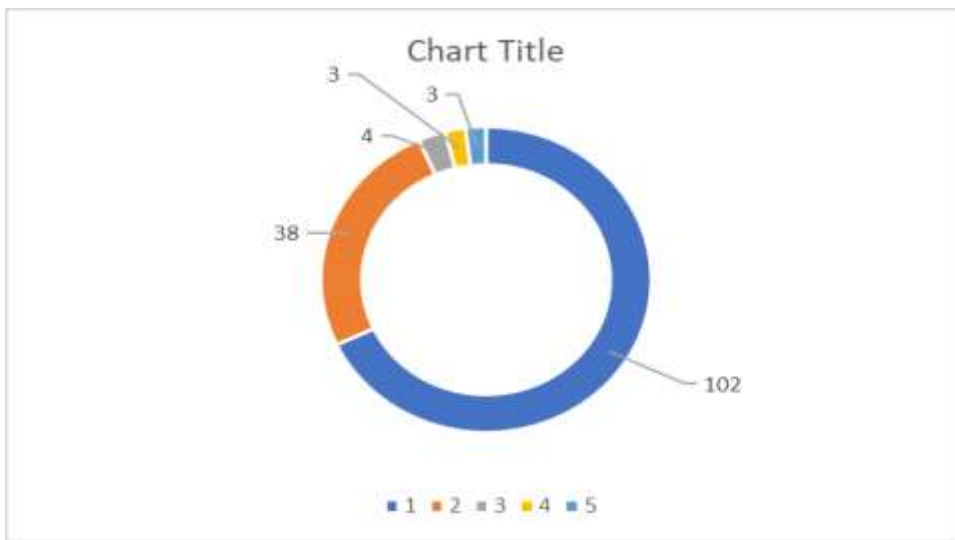
Workers lost employment during covid 19	Casual Labours	Part time Workers	IT professional	Teaching Facilities	Others
	63	38	23	14	12
	42%	26%	15%	9%	8%

Inference:

From the above table the researcher infers that 42% of respondents are casual labours who lost employment during Covid-19; 26% of respondents are part time workers who lost employment during Covid-19; 15% of respondents are IT professionals who lost employment during Covid-19; 9% of respondents are teaching faculties who lost employment during Covid-19 and 8% of respondents are other unorganized worker or daily wage personals who lost employment during Covid-19.
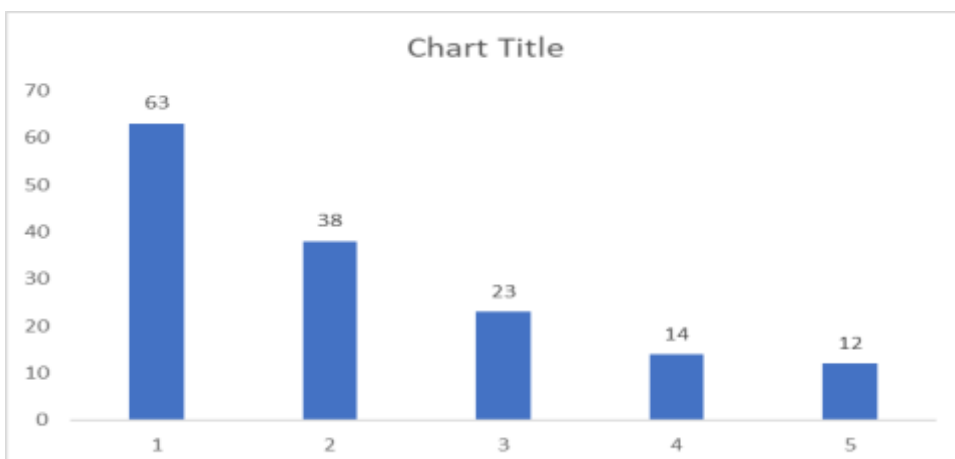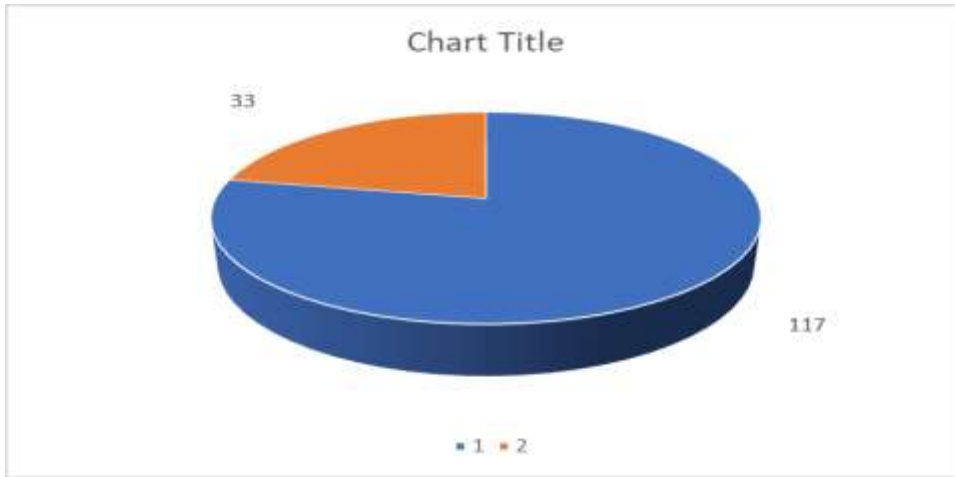
| Workers lost employment by gender	Male	Female
	117	33
	78%	22%

Inference:

From the above table the researcher infers that 78% of respondents are male who lost employment during Covid-19 and 22% of respondents are females who lost employment during Covid-19.

Share of households consuming less food during covid 19 periods	Rural	Urban
	93	57
	62%	38%

Inference:

From the above table the researcher infers that 62% of rural respondents consumes less food product during Covid-19 periods due to lack of income and availability of products and 38% of urban respondents consumes less food product during Covid-19 periods due to lack of income and availability of products.
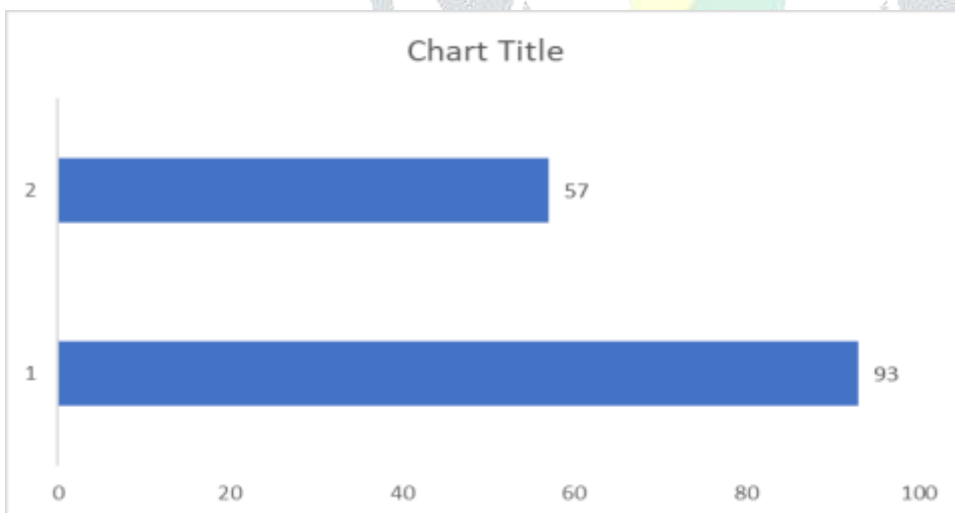
| Share of households that had to take a loan to cover expenses during covid 19	Rural	Urban
	113	37
	75%	25%

Inference:

From the above table the researcher infers that 75% of rural respondents take a loan to cover expenses during Covid-19 and 25% of urban respondents take a loan to cover expenses during Covid-19.
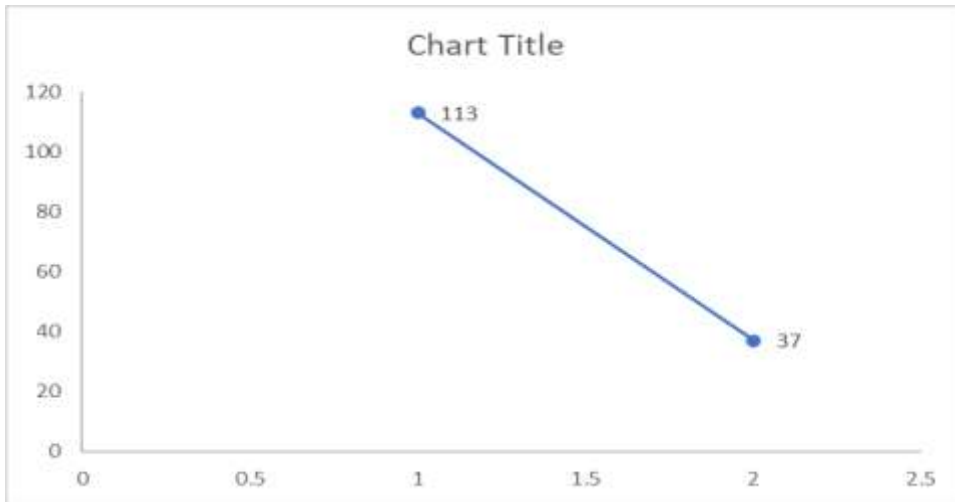
Share of respondents by activity	Farmers	Salaried	Unemployed	Sanitary workers
	63	49	24	14
	42%	33%	16%	9%

Inference:

From the above table the researcher infers that 42% of respondents are farmers; 33% of respondents are salaried; 16% of respondents are unemployed and 9% of respondents are sanitary workers.
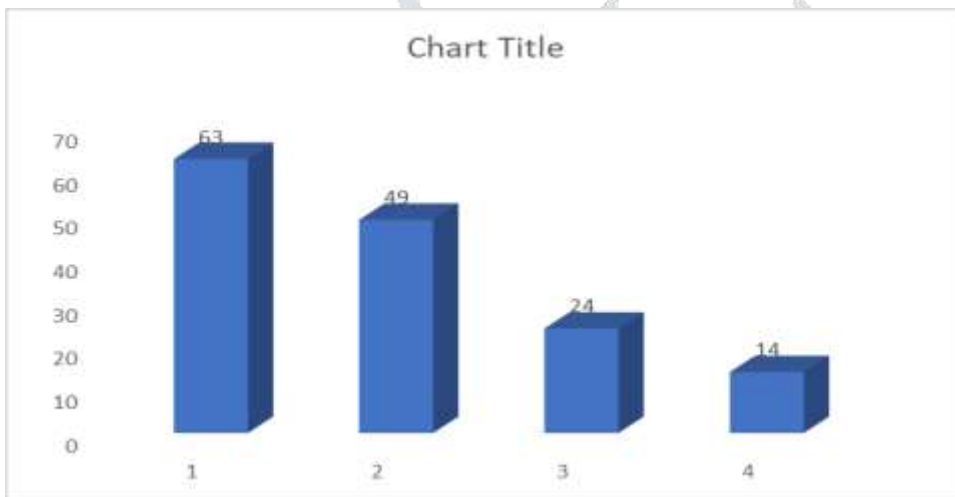
Post lockdown challenges for business	Payment of wages / salaries	Availability of working capital	Repayment of loan	Retaining full work force	All of the above
	61	34	13	24	18
	41%	23%	8%	16%	12%

Inference:

From the above table the researcher infers that 41% of respondents stated payment of wages or salaries is the biggest challenges for business after lockdown; 23% of respondents stated availability of working capital is the biggest challenges for business after lockdown; 16% of respondents stated retaining full work force is the biggest challenges for business after lockdown; 12% of respondents stated all the above is the biggest challenges for business after lockdown and 8% of respondents stated repayment of loan is the biggest challenges for business after lockdown.

Chart Title
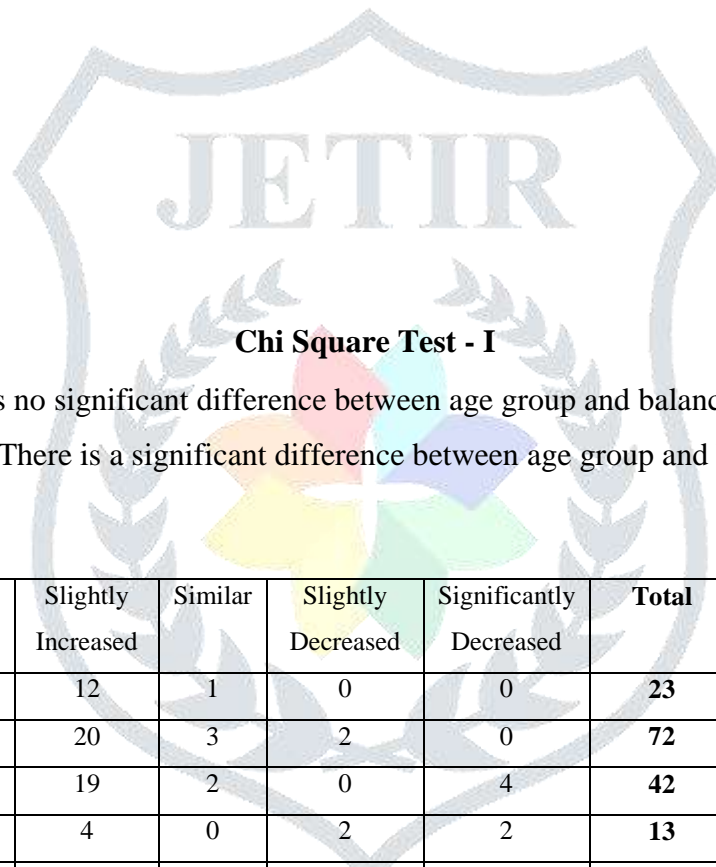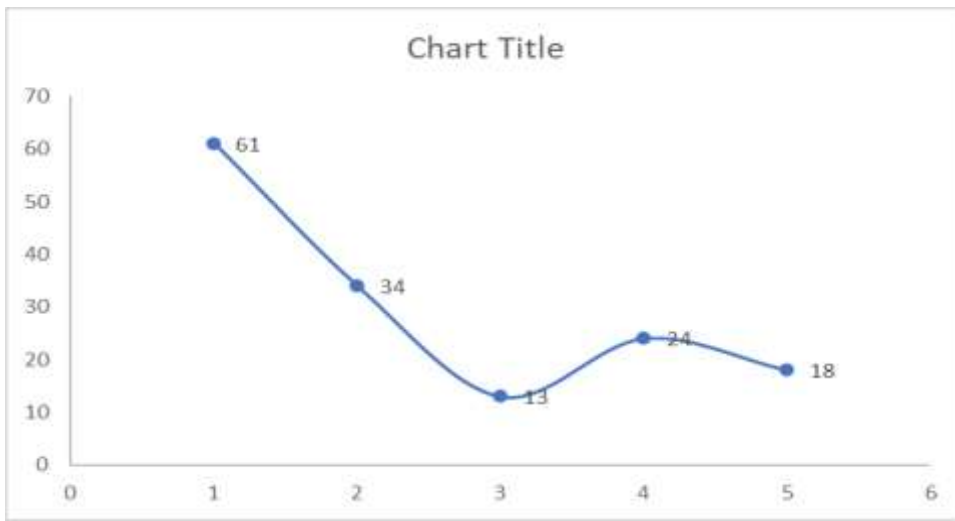
Chi Square Test - I

Null Hypothesis: There is no significant difference between age group and balance diet.

Alternative Hypothesis: There is a significant difference between age group and balance diet.

Observed Frequency:

AGE/DIET	Significantly Increased	Slightly Increased	Similar	Slightly Decreased	Significantly Decreased	Total
20-30	10	12	1	0	0	23
30-40	47	20	3	2	0	72
40-50	17	19	2	0	4	42
Above 50	5	4	0	2	2	13
Total	79	55	6	4	6	150

Expected Frequency:

AGE/DIET	Significantly Increased	Slightly Increased	Similar	Slightly Decreased	Significantly Decreased	Total
20-30	12	8	1	1	1	23
30-40	38	27	2	2	3	72
40-50	22	15	2	1	2	42
Above 50	7	5	1	0	0	13
Total	79	55	6	4	6	150

Table Value : **21.026** @ 5% level of Significant

Calculated Value : **27.6**

Conclusion:

Calculated Value is greater than Table Value hence, we reject the null hypothesis and accept the alternative hypothesis. "There is a significant difference between age group and balance diet".

Chi Square Test - II

Null Hypothesis: The income of respondents is not sufficient during Covid-19 which forces them to avail loan from banks and other financial institutions.

Alternative Hypothesis: The income of respondents is sufficient during Covid-19 which forces them to avail loan from banks and other financial institutions.

Observed Frequency:

Loan / Income	10000-20000	20000-30000	Above 30000	Total
Rural	55	41	17	**113**
Urban	21	7	9	**37**
Total	**76**	**48**	**26**	**150**

Expected Frequency:

Loan / Income	10000-20000	20000-30000	20000-30000	Total
Rural	57	36	20	**113**
Urban	19	12	6	**37**
Total	**76**	**48**	**26**	**150**

    Table Value   : **5.991** @ 5% level of Significant

    Calculated Value   : **5**

Conclusion:

Calculated Value is lesser than Table Value hence, we accept the null hypothesis and reject the alternative hypothesis. "The income of respondents is not sufficient during Covid-19 which forces them to avail loan from banks and other financial institutions".

F- TEST

Hypothesis 1: There is no significant difference between loans taken by respondents.

Hypothesis 2: There is no significant difference between losses of job of respondents.

Loss of Job by Gender	Loan avail		Total Loss of Job by Gender
	Rural	**Urban**	
Male	98	19	**117**
Female	15	18	**33**
Total Loan Avail	**113**	**37**	**150**

Coding Data Applied: 20

Loss of Job by Gender	Loan avail		Total Loss of Job by Gender
	Rural	**Urban**	
Male	78	-1	**77**
Female	-5	-2	**-7**
Total Loan Avail	**73**	**-3**	**70**

Sources of Variance	Sum of Squares	Degrees of Freedom	Mean Square	F. Ratio
Between Column Loan	SSC (1445)	(C-1) = 2-1 = 1	MSC =SSC/C-1 =1445/1 = 1445	**FC= MSE/MSC =2904/1 = 2904**
Between Rows Gender	SSR (1765)	(R-1) = 2-1 = 1	MSR = SSR/R-1 =1765/1 = 1765	**FR= MSE/MSR =2904/1 = 2904**
Residuals	SSE (2904)	(C-1) (R-1) = 1	MSE = SSE/(C-1) (R-1) =2904/1 = 2904	
Total	**SST (6114)**	**4-1 =3**		

Conclusion

V1=1, V2=1 @ 5% level of Significance is **161.**	Calculated value is greater than table value hence, we reject the hypothesis. "There is a significant difference between loans taken by respondents".
V1=1, V2=1 @ 5% level of Significance is **161.**	Calculated value is greater than table value hence, we reject the hypothesis. "There is a significant difference between losses of job of respondents".

FINDINGS

1. 55% of respondents are male
2. 48% of respondents are under the age group of 30-40
3. 29% of respondents are SSLC qualified
4. 34% of respondents are business man
5. 51% of respondent's income is between Rs.10000-20000
6. 55% of respondents are residing in rural areas
7. 72% of respondents are in nuclear family system
8. 52% of respondent's family size is between 1-3 members
9. 79% of respondents are married
10. 100% of respondents are aware about Covid 19 virus
11. 44% of respondents are aware about Covid-19 through TV
12. 45% of respondents are aware about Covid spread through air
13. 79% of respondents are having knowledge about attack of Covid virus in lungs
14. 45% of respondents are taken precaution measures through proper sanitation

15. 45% of respondents are stated that their stress and anxiety level highly increased

16. 53% of respondents are significantly increased the intake a balanced diet

17. 62% of respondents are strongly agree that the balanced diet changed their immunity system

18. 48% of respondents strongly agree that they make use of leisure time to learn

19. 58% of respondents are holding green ration card

20. 46% of respondents are holding own land for agriculture

21. 36% of respondents stated that financial stress is the major challenges faced during Covid-19

22. 62% of respondents source of food in rural areas through own farm

23. 68% of respondents strongly agree that Covid-19 impact on financial instability

24. 42% of respondents are casual labours who lost employment during Covid-19

25. 78% of respondents are male who lost employment during Covid-19

26. 62% of rural respondents consumes less food product during Covid-19 periods due to lack of income and availability of products

27. 75% of rural respondents take a loan to cover expenses during Covid-19

28. 42% of respondents are farmers

29. 41% of respondents stated payment of wages or salaries is the biggest challenges for business after lockdown

SUGGESTIONS

1. Water is vital for life which transports nutrients and compounds in blood, regulates your body temperature 8 to 10 cup of water per day.

2. Proper balanced healthy diet.

3. Regular exercise and yoga.

4. Intake of herbals like Turmeric, Ginger, Onion, Garlic, Pepper and Neem in any form as soups or in food substance for antibiotic.

5. Intake of fresh vegetables, fruits and nuts also provide energy.

6. Intake of red meat weekly twice and one egg daily gives us vitamins and nature care for our health.

7. Avoid eating outside foods which spoil our health.

CONCLUSIONS

The country is facing an amazing challenging period in financial year 2020 – 2021. India has to urgently find a way to cushion the demand side shocks induced by potential lockdowns and other ongoing containment dimension. While the incomparable situation has caused a great damage to the economy especially during periods of lockdown the nation will have to work its way through it by introduction of monetary measures as the national government envisions, protection of both lives and livelihood is needed for labour force. The global recession or pandemic due to covid-19 in 2020 and 2021 would be extremely huge as it has been observed globally that the shutdown of all economic activities production, consumption and trade to control the spread of covid-19 is just round the corner. The nature of shutdown is rare in case of covid-19 due to a supply shock a demand shock and a market shock. The recovery in 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 lower demand government assistance to those most in need is a critical measures to save many lives. This covid-19 teaches that cleanliness, healthy balanced diet, regular exercise and yoga for internal stamina, immunity development for human life.

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