

# **Microeconomic Impacts of COVID-19 Pandemic**

## **(Book of Abstracts)**

### **Edited by**

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**International e-Conference on Microeconomic Impacts of COVID-19 Pandemic**  
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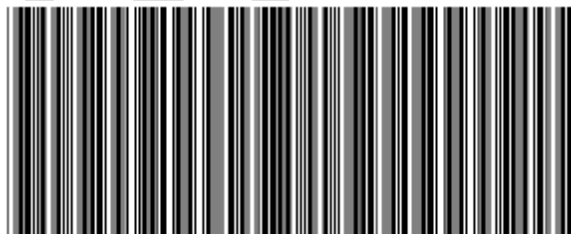
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## Preface

This book includes the abstracts of all the papers presented at the International e-Conference on Microeconomic Impacts of COVID-19 Pandemic, October 2-3, 2021, organized by the Center for Academic & Professional Career Development and Research (CAPCDR). A full conference program can be found before the relevant abstracts.

In accordance with CAPCDR's Publication Policy, the papers presented during this conference will be considered for inclusion in one of CAPCDR's many publications.

The purpose of this abstract book is to provide members of CAPCDR and other academics around the world with a resource through which to discover colleagues and additional research relevant to their own work. This purpose is in congruence with the overall mission of the association. CAPCDR is established in 2021 as an independent academic organization with the mission to become a forum where academics and researchers from all over the world could meet to exchange ideas on their research and consider the future developments of their fields of study.

It is our hope that through CAPCDR conferences and publications, Athens will become a place where academics and researchers from all over the world regularly meet to discuss the developments of their discipline and present their work.

I would like to thank all the participants, the members of the organizing and academic committees, and most importantly the administration staff of CAPCDR for putting this conference and its subsequent publications together. Specific individuals are listed on the following page.

**Professor Dr Kazi Abdul Mannan**

Chairperson.

Conference Organizing Committee

## Welcome Message

It is my great pleasure to welcome you all to our CAPCDR Conference. This is the 1st conference, the conference is being held online. On behalf of the conference organizers, I would like to thank you all for your participation.

The theme of this conference is "Microeconomic Impacts of COVID-19 Pandemic." More than a year has passed since the outbreak of the pandemic, during which time it has caused enormous loss and damage to people all over the world. Finally, we are beginning to see the light at the end of this dark tunnel as effective vaccines are being rolled out. It is at this juncture that our conference poses the following questions: what will the so-called new normal look like that emerges after the pandemic? and, how are we going to adapt to this new normal? These questions are the central theme of the conference.

In considering the economic perspectives, let me begin by touching on the characteristics of the recession caused by the pandemic and of the following recovery. Simply put, the most important feature of both the recession and the recovery is their unevenness. Each recession is different, but this time, the difference in the severity of the downturn among industries, business types, and occupations has been particularly dramatic. People have changed their behavior under the pandemic and in response to the containment measures. Demand for goods and services that require in-person contact has plummeted. These industries have taken a huge hit and their recovery has been slow

The unevenness of the recession and the ongoing recovery could reinforce three trends that have continued since around the global financial crisis of the late 2000s. The first trend is an increase in saving. Against the backdrop of uncertainty over the course of the pandemic and recovery, saving has increased substantially. The second trend is an increase in economic inequality. The impact of the pandemic appears to be uneven and regressive, as the negative impact has been more tilted toward low-income earners and young workers. There are therefore concerns over an increase in income and wealth inequality. The third trend is an increase in debt. Be it public or private, borrowing is essential to smooth economic activity and to mitigate the negative impact of the pandemic. As a result of the necessary response to tackle the pandemic, debt has been mounting in many countries.

Besides these trends, another important area to consider when we look at the post-pandemic economy is the underlying structural changes emerging in technology and industry and the accompanying changes in the behavior of households and firms. Perhaps the most important change we have seen during the health crisis is the wide and rapid spread of digitalization. Many areas of the economy have been affected by the shift from in-person to online activities. While the movement of people across national borders has almost completely stopped, digital technology has removed geographical restrictions and eased the potential economic downturn caused by the health crisis. New businesses that use digital technology have been emerging in a wide range of areas.

Looking ahead, the important point is whether these structural changes lead to a wide-spread increase in productivity in the economy, and whether the fruits of growth are widely shared throughout the society. Advances in digitalization are expected to enhance productivity and benefit a wide range of individuals and firms by promoting innovation and efficient resource allocation. On the other hand, it is necessary to pay attention to the possibility that, if the fruits of growth are concentrated in a small fraction of society and inequality increases, it may be difficult to achieve inclusive economic growth.

Looking to the future, the challenges facing policymakers will likely change. The initial phase has been liquidity support. This will likely change to solvency and corporate viability problems, and then to resource re-allocation in response to structural changes in the economy. At the same time, policymakers face the additional challenges of the economic inequality that has become even more apparent during this health crisis, and the response to increasing worldwide concerns over climate change. Likewise, the



nature of the policy responses will also shift from temporary first aid measures to medium- to long-term structural policies. To one degree or another, this set of challenges is related to the stability of inflation, the real economy, and the financial system.

So far, I have touched on the economic perspectives and on policy challenges. These factors will in part shape the post-pandemic new normal, although exactly how remains to be seen. One thing for certain, however, is that the world we live in will not be the same as that before the pandemic.

After more than a year of living with the pandemic, we have seen a drastic change in the way our society works. In particular, the expansion of digital technology has led to a fundamental transformation in society, in ways that we could not have imagined. As I noted earlier, the shift from in-person to online activities has taken place in all aspects, such as of work, business, education, and health. Expansion in the areas of remote working, online shopping, remote learning, and telemedicine is just a few examples. I have benefited considerably from digital technology that allows me to reach people in different places all over the world, all at the same time. Indeed, it is thanks to the online format of this conference that I am able to welcome you all together today.

Of course, there are two sides to any new technology, both positive and negative, and we cannot ignore the importance of the kind of exchange that can only come through face-to-face communication. In that respect, I do feel a certain ambivalence toward digital technology. And yet, even after we have overcome the pandemic, a full return to the less digital pre-pandemic world seems unlikely. Society has undergone irreversible change as it has adapted to the pandemic by expanding and accelerating digitalization. By building on our discoveries and experience during this health crisis, we should forge ahead and shape the new society and economy -- the new normal.

Over the past 15 years, we have been through two global crises: the financial crisis and the health crisis. In the current crisis, academic disciplines, including economics, have made a significant contribution.

We are beginning to see the light at the end of this pandemic tunnel, but the light does not clearly reveal the shape of the society and economy we are approaching. Therefore, the theme of our conference, "Microeconomic Impacts of COVID-19 Pandemic," is going to cover a wide range of issues. Given the considerable uncertainty we face, it is only natural that we will have different views on the relative importance of the issues involved and the direction our discussions should take. Although we have only a few hours today and tomorrow, it is very encouraging to be able to welcome representatives from various institutions and from academia to participate in these discussions. I look forward to hearing a broad spectrum of views and insights into the post-pandemic economy and policies.

Thank you.

**Professor Dr Kazi Abdul Mannan**

Chairperson.

Conference Organizing Committee

## About CACPDR

Center for Academic & Professional Career Development and Research (CAPCDR) is a consortium of research and policy makers drawn from national and international universities, institutes and organizations. CAPCDR is presently based in Asia and is shaping as the largest such group focusing specifically on the issues related to academic career, professional development and research.

The CAPCDR works as an academic and policy think tank by engaging national and international experts from academics, practitioners and policy makers in a broad range of research areas. In the changing global environment of academic research and policy making, the role of CAPCDR will be of immense help to the various stakeholders. Many developing countries cannot afford to miss the opportunity to harness the knowledge revolution of the present era.

## About Conference

Dear All,

The COVID-19 pandemic has led to a dramatic loss of human life worldwide and presents an unprecedented challenge to public health, formal education, technical and vocational education, finance, supply chain, food systems and the world of work. The economic and social disruption caused by the pandemic is devastating: tens of millions of people are at risk of falling into extreme poverty, while the number of undernourished people, currently estimated at nearly 690 million, could increase by up to 132 million by the end of the year 2020.

Nearly half of the world's 3.3 billion global workforce are at risk of losing their livelihoods. Informal economy workers are particularly vulnerable because the majority lack social protection and access to quality health care and have lost access to productive assets. During lockdowns, many are unable to feed themselves and their families.

Dear Participants,

The pandemic has been affecting the entire food system and has laid bare its fragility. Border closures, trade restrictions and confinement measures have been disrupting domestic and international food supply chains and reducing access to healthy, safe and diverse diets. The pandemic has decimated jobs and placed millions of livelihoods at risk. As breadwinners lose jobs, fall ill and die, the food security and nutrition of millions of women and men are under threat.

Millions of agricultural workers – waged and self-employed – while feeding the world, regularly face high levels of working poverty, malnutrition and poor health, and suffer from a lack of safety and labour protection as well as other types of abuse. When experiencing income losses, they may resort to negative coping strategies, such as distress sale of assets, predatory loans or child labour. Migrant agricultural workers are particularly vulnerable, because they face risks in their transport, working and living conditions and struggle to access support measures put in place by governments. Guaranteeing the safety and health of all agri-food workers – from primary producers to those involved in food processing, transport and retail, including street food vendors – as well as better incomes and protection, will be critical to saving lives and protecting public health, people's livelihoods and food security.

In the COVID-19 crisis food security, public health, and employment and labour issues, in particular workers' health and safety, converge. Adhering to workplace safety and health practices and ensuring access to decent work and the protection of labour rights in all industries will be crucial in addressing the human dimension of the crisis. Immediate and purposeful action to save lives and livelihoods should include extending social protection towards universal health coverage and income support for those most affected. These include workers in the informal economy and in poorly protected and low-paid jobs, including youth, older workers, and migrants. Particular attention must be paid to the situation of women, who are over-represented in low-paid jobs and care roles.

Dear Participants,

COVID19 has disrupted the whole business world, Supply chain, especially education and tourism. As per <https://unctad.org/news/> Global economy could lose over \$4 trillion due to COVID-19 impact on tourism

Countries dealing with existing humanitarian crises or emergencies are particularly exposed to the effects of COVID-19. Responding swiftly to the pandemic, while ensuring that humanitarian and recovery assistance reaches those most in need, is critical.

Now is the time for global solidarity and support, especially with the most vulnerable in our societies, particularly in the emerging and developing world. Only together can we overcome the intertwined health and social and economic impacts of the pandemic and prevent its escalation into a protracted humanitarian and food security catastrophe, with the potential loss of already achieved development gains.

The global development organizations need to develop long-term sustainable strategies to address the challenges facing each sector and to support counties in their crisis response measures and efforts to achieve the Sustainable Development Goals.

We must rethink the future of our environment and tackle climate change and environmental degradation with ambition and urgency. Only then can we protect the health, livelihoods, food security and nutrition of all people, and ensure that our 'new normal' is a better one.

Dear Listeners and participants,

As such COVID19 has given us a new pandemic experience which we did not face recent past, it is imperative for research in each sector affected by COVID19. It is needed to share the research findings among the world scholars, the industrial stake holders and policy makers of countries, regional policy making bodies and world policy advising bodies.

COVID19 is not a country issue, not a regional issue rather it is a global issue and total world should move comprehensively and completely. So the knowledge sharing regarding the pandemic must be of cross border to build a better back.

For sharing such on field research findings on COVID 19 Pandemic impacts, CACPDR is organizing this very timely international e-Conference. And it is very important and a matter of pleasure that 54 Papers will be presented from 15 countries research scholars where many more showed their interest to participate but for time constraint we are unable to accommodate.

Hope this conference will give inputs to the policy makers for a better come back policy formulation and make a foot print for other scholars for future research.

Hope you all will enjoy the sessions and the conference.

Thank you, JajakAllah

**G M Omar Faruque Chowdhury**  
Secretary  
Organizing Committee

## Organizing Committee

**Professor Dr Kazi Abdul Mannan**

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## Keynote Speaker



**Professor Dr Boopen Seetanah**  
Director of Doctoral School  
University of Mauritius

Dr Boopen Seetanah is a Professor at the University of Mauritius (UoM) with research interest in tourism and transport, international trade and finance and development economics. He is currently the Co-Chair of the WTO Chair (UoM) and the Director of Research at the International Centre for Sustainable Tourism and Hospitality (ICSTH) at the UoM. He is currently the Director of the Doctoral School at the University of Mauritius. Boopen is an editorial board member and a reviewer for numerous high rated journals. He has been consulting with the government and also numerous international organizations including the UNEP, UNDP, UNECA, UNCTAD, IISD, World Bank, ADB, ILO and RMCE amongst others.

## Key Guest Speakers



### **Professor Dr Syed Rashidul Hasan**

Bangabandhu Sheikh Mujibur Rahman Maritime University  
Former: Vice-Chancellor, National University  
Treasurer, University of Dhaka  
Bangladesh

Professor Dr Syed Rashidul Hasan, originally a professor in the Department of Marketing of the University of Dhaka, Bangladesh. He taught Marketing and related courses at the post-graduate levels at the University of Dhaka, Independent University Bangladesh, North South University, Eastern University Bangladesh, Darul Ihsan University, Asian University of Bangladesh, Islamic University Chittagong and other leading private universities of Bangladesh. Prof. Dr Hasan worked as the Dean of the School of Business of the Newport University, USA Campus in Bangladesh. Beside teaching Prof. Dr Hasan is and has been engaged in many academic and applied research work. He also is supervising a number of M.Phil and Ph.D students. Prof. Dr Hasan was the Chairman of the Department of Marketing (2002-2006), Pro-Vice Chancellor of National University, Bangladesh (2006-2007) and Vice Chancellor of National University, Bangladesh 2007.

Prof. Dr has considerable experience as a consultant and research in the field of creating marketing linkage and small enterprise development. He worked as a marketing specialist in Asian development Bank finance project on Rural Women's Employment Creation of the Ministry of Women and Children Affairs of the Govt of Bangladesh. Prof. Dr Hasan also worked as a consultant with the Grameen Bank financed by the World Bank. In addition, Prof. Hasan has actively participated in the project design phase of "Job Opportunities and Business Support" project for poor Households in Bangladesh sponsored jointly by the USAID. Earlier, he worked on the marketing strategies of the Women Training Center of a foreign NGO working in Bangladesh and the project was sponsored by the UNDP, Dhaka, Bangladesh.

He is also serving as visiting professor of Indira Gandhi University, Haryana, India. He has about 45 national and international publications including a good number of research reports, consultancy reports, research papers, conference papers, research monographs, and text books etc. Recently, Prof. Dr Hasan, joined Bangabandhu Sheikh Mujibur Rahman Maritime University as contractual basis as the Professor of Maritime Tourism & Hospitality.





**Professor Dr S Irudaya Rajan**

Chairman

The International Institute of Migration and Development  
Kerala  
India

Dr S. Irudaya Rajan, Professor at the Centre for Development Studies, Thiruvananthapuram, Kerala (India), has thirty-five years of research experience. Prof. Rajan has coordinated seven major migration surveys in – Kerala since 1998 (with Professor K C Zachariah), Goa migration survey 2008 and Tamil Nadu migration survey 2015. He played an instrumental role in conducting the Punjab migration survey 2009 and also the Gujarat Migration Survey 2011. He has published extensively in national and international journals on social, economic and demographic implications of international migration. Recognizing migration related research done at the CDS, Ministry of Overseas Indian Affairs established a research unit on international migration (RUIM) during 2006-2016 where Prof. Rajan acted as Chair Professor.

He has undertaken projects on international migration with the European Union, International Labour Organization, International Development Research Centre, Canadian Institute of Health Research, World Bank, International Organization of Migration, South Asian Network of Economic Institutes (SANEI), Rockefeller Foundation, United Nations Educational Scientific and Cultural Organizations (UNESCO) among others. He currently has projects with India Centre for Migration, UAE Exchange (Abu Dhabi) and Columbia University, USA. Dr. Rajan has worked closely with the Ministry of External Affairs (earlier Ministry of Overseas Indian Affairs and Department of Non-Resident Keralite Affairs, Government of Kerala.

He is the editor of the Annual Series India migration report and also Editor-in-chief of the International journal of migration and development brought out by Taylor and Francis.

Currently, he is the chair of the KNOMAD (The Global Knowledge Partnership on Migration and Development,) World Bank working group on internal migration and urbanization. He is one of the expert committee members to advise the Government of Kerala on Covid-19. He has published in international journals on social, economic, demographic, psychological and political implications of migration on individuals, community, economy and society. He is the editor of the annual series India Migration Report since 2010 and South Asia Migration Report since 2017 published by Routledge. Founder Editor in Chief, Migration and Development (Taylor and Francis).



**Professor Dr Geoffrey Williams**

Malaysia University of Science and Technology  
Malaysia

Professor Dr Geoffrey Williams is currently a Professor at the Malaysia University of Science and Technology (MUST).

An economist by profession, Geoffrey is a graduate of the University of Cambridge and has held academic positions at London Business School, Pembroke College University of Oxford and the University of London.

Professor Williams is a Chartered Fellow of the Chartered Management Institute. He was elected Fellow of the Royal Society of Arts in 2004 and Fellow of the Malaysian Institute of Management in 2010.

He is currently a member of the Industrial Advisory Board at the University of London programmes at HELP Academy, a member of the Advisory Board at i-Portal Islamic business specialists supported by MDEC and the Advisory Board of the Malaysian chapter of the US-based ISCEA.

Formerly he was Professor and Director of the Research Management Centre at HELP University, Malaysia where he was also responsible for the university's QS Stars Rating exercise achieving 5 Stars in 9 categories and 5 Stars overall - the only university in Asia to achieve this.

He was Deputy Vice Chancellor of Universiti Tun Abdul Razak (UNIRAZAK) (2012-14).

He was a Visiting Fellow at the Penang Institute 2015-16 specializing in Higher Education Management and was a member of the Advisory Board of the Faculty of Industrial Management at University Malaysia Pahang.

Professor Williams created the SRI-Kehati Sustainability Index for the Indonesian Stock Exchange and in 2017 he was honoured with the Lifetime Contribution Award for his work on corporate social responsibility (CSR) and sustainability around the world.

Geoffrey has been living and working in Malaysia for 17 years and has extensive experience of working around the Asia region as well as the Middle East and Europe.

His most recent work has focussed on Higher Education Management and he also has an interest in Sustainability, Social Responsibility, Economic Impact and Policy Analysis.

His work has been published in leading academic journals and has had direct impact in the business world and has been covered in the media including the Financial Times, the New York Times, the Wall Street Journal and Bloomberg.

He is Founder and Director of Williams Business Consultancy Sdn Bhd and has worked with leading international companies and organisations including the International Labour Organisation, EU Commission and the EPU in the Prime Minister's Department.

He was Deputy Chair of the EU Malaysia Chamber of Commerce and Industry (2012-14) and a Judge for the Prime Minister's CSR Awards 2010

## Session Panelists

Professor Dr Adil El Filali  
Professor Dr Asheref Illyian  
Professor Dr Abdellatif El Aidi  
Professor Jabrane Amaghous  
Professor Dr Syed Rashidul Hasan  
Prof. Dr Geoffrey Williams  
Professor Dr Kazi Abdul Mannan  
Dr Amina Hussain  
Dr Ashu Tomar  
Dr Nandini C Sen  
Dr Ashu Tomar  
Dr Monika Panchani  
Dr Fogbonjaiye, Seun Samuel  
Dr Heena Ganatra  
Dr Sadhna Bagchi  
Dr John Rogers  
Dr Khandaker Mursheda Farhana  
Dr Naresh Sudhaveni  
Dr Aswathy Menon  
Dr G. Saritha  
Dr M. Vadivel  
Dr Md Shamsuzzaman  
Dr M Ashraful Mobin  
Dr Romina Radonshiqi  
Dr Syeda Shahana  
Dr Mizanur Rahman Kollol  
Dr Kh. Atikur Rahman  
Dr Shalini Singh  
Ms Deepa Gokulsing  
K. Manimekalai  
B. Iswarya  
Mr Rajen Suntoo  
Elda Latollari  
Miss Ashna Arnat

## Conference Program

### DAY ONE: OCTOBER 2, 2021, SATURDAY

#### INAUGURATION

(11:30am-1:00pm Indian Time)

**Local time:** Albania: 8am; Bangladesh: 12pm; Morocco: 7:00am, Mauritius: 10am, Brunei Darussalam & Malaysia: 2:00pm, Nepal: 11:45am, Nigeria: 7:00am, Pakistan: 11:00am, Turkey: 9am

**Welcome Address** : **Dr Kazi Abdul Mannan**, Chairman, Conference Organizing Committee

**About the Conference** : **GM Omar Faruque Chowdhury**, Secretary, Conference Organizing Committee

**Keynote Speech** : **Professor Dr Boopen Seetanah**, Director of Doctoral School, University of Mauritius

**Key Guest Speakers**

: **Professor Dr Syed Rashidul Hasan**, Bangabandhu Sheikh Mujibur Rahman Maritime University, Former: Vice-Chancellor, National University Treasurer, University of Dhaka, Bangladesh

: **Professor Dr S Irudaya Rajan**, Chairman, The International Institute of Migration and Development, Kerala, India

: **Professor Dr Geoffrey Williams**, Malaysia University of Science and Technology, Malaysia

**Vote of Thanks** : **Dr Khandaker Mursheda Farhana**, Assistant Professor, Shanto-Mariam University of Creative Technology, Dhaka, Bangladesh

**Coordinator** **Rajen Suntoo**, Sociologist, Senior Lecturer in Sociology University of Mauritius

**INAUGURATION : International e-Conference on Microeconomic Impacts of COVID-19 Pandemic**

**Join Zoom Meeting Copy and Paste Following Link**

<https://us02web.zoom.us/j/3714044752?pwd=L0UzVjZ5b2c4eloxY3oxTzNNUjB0UT09>

Meeting ID: 371 404 4752

Passcode: 4qwkRN

ID	Author(s) Name and Country	Room-I Title	Session Panelists	Start on Local Time
L207	<b>Elda Latollari</b> Albania	<i>The role of pandemic in public investments</i>	Chair: Dr Amina Hussain Co-Chair: Dr Kh. Atikur Rahman	10:30am Albania 2:30pm Bangladesh 9: 30am Nigeria 2:00pm India
M304	<b>Isah Umar Usman</b> <b>Nuruddin Sambo</b> Nigeria	<i>Mitigating and Turning Challenges Caused by Impact of Covid 19 Pandemic to Nigerian Education</i>	Member: Dr Nandini C Sen	1:30pm Pakistan
M315	<b>Shobana</b> <b>Gunasekaran et al</b> India.	<i>Impact Of Covid 19 Pandemic In Education System</i>		
M321	<b>Neha Rai et al</b> India	<i>Impact of Covid-19 on Higher Education</i>		

**Room I: International e-Conference on Microeconomic Impacts of COVID-19 Pandemic**

**Join Zoom Meeting Copy and Paste Following Link**

<https://us02web.zoom.us/j/3714044752?pwd=L0UzVjZ5b2c4eloxY3oxTzNNUjB0UT09>

Meeting ID: 371 404 4752

Passcode: 4qwkRN

ID	Author(s) Name and Country	Room-II Title	Session Panelists	Start on Local Time
K101	<b>Abubakar</b> <b>Abdulrazak Dantsoh</b> Nigeria	<i>Covid-19 Pandemic: Impacts on Household and Small Business</i>	Chair: Prof. Jabrane	4:30pm Bangladesh 11:30am Morocco
M305	<b>Pawanjeet Kaur</b> India	<i>A shift in Macro Economic Policies post COVID-19</i>	Amaghous	11:30am Nigeria 4:00pm India 3:30pm Pakistan
M316	<b>Suresh Kumar</b> <b>Barwar</b> India	<i>COVID-19: Microeconomic Impacts Scenarios</i>	Co-Chair: Dr Sadhna Bagchi Dr Aminul Islam	
L212	<b>Imdad Ali</b> Pakistan	<i>The Effect of Corporate Social Responsibility on Employee Satisfaction, Employee Engagement and Employee Retention</i>		
M317	<b>Smriti Singh Chauhan</b> <b>Richa Bhardwaj</b> India	<i>Microeconomic Analysis of The Positive Impact of Covid-19 Pandemic on Indian Entrepreneurs</i>		
L213	<b>Professor Jabrane</b> <b>Amaghous</b> Morocco	<i>Microeconomics impact of COVID19 on Moroccan economy</i>		

**Room II: International e-Conference on Microeconomic Impacts of COVID-19 Pandemic**

**Join Zoom Meeting Copy and Paste Following Link**

<https://us02web.zoom.us/j/3714044752?pwd=L0UzVjZ5b2c4eloxY3oxTzNNUjB0UT09>

Meeting ID: 371 404 4752

Passcode: 4qwkRN

Room-III				
ID	Author(s) Name and Country	Title	Session Panelists	Start on Local Time
K113	<b>Darpan Devendra Pawar</b> <b>Dr Heena Ganatra</b> India	<i>The Impact Of Covid-19 On Migrant Workers In India</i>	Chair: Professor Dr Kazi Abdul Mannan Co-Chair: Dr Khandaker Mursheda Farhana	6:30pm Bangladesh 6:30pm Brunei Darussalam 6:00pm India 7:30am Mexico
K124	<b>Dr. Naresh Sudhaveni</b> India	<i>Impact of the Covid-19 Pandemic on Internal Migrant Labors in India</i>		
L219	<b>Md Imran Khan</b> <b>Dr Asheref Illyian</b> India	<i>An Economic Analysis of Indian Emigrants in Saudi Arabia during COVID-19 Pandemic</i>		

**Room III: International e-Conference on Microeconomic Impacts of COVID-19 Pandemic****Join Zoom Meeting Copy and Paste Following Link**

<https://us02web.zoom.us/j/3714044752?pwd=L0UzVjZ5b2c4eioxY3oxTzNNUjB0UT09>

Meeting ID: 371 404 4752

Passcode: 4qwkRN

Room-IV				
ID	Author(s) Name and Country	Title	Session Panelists	Start on Local Time
K111	<b>Aydhesh Kumar</b> India	<i>Changing Role of Labour in Service Economy during Covid -19 Pandemic: A Case Study of Business Process Outsourcing Industry in India</i>	Chair: Dr John Rogers Co-Chair: Dr Monika Panchani Member: Dr Shalini Singh	8:30pm Bangladesh 8:00pm India 10:30pm Malaysia
K115	<b>Debasish Sahoo et al</b> India	<i>Co-Culture of Diatoms and Microalgae for improvement in aquaculture ecosystem with development of resources for green energy production- A sustainable model for self-reliable economics and environment</i>	K. Manimekalai B. Iswarya	
K109	<b>Arunesh Dutt et al</b> India	<i>Air borne Transmission is the main Causes of Covid-19 Strain -2: A Novel Framework</i>		
K121	<b>Dr Kh. Atikur Rahman</b> Bangladesh	<i>Learning loss due to Covid-19 syndemic and its socio-economic implications</i>		

**Room IV: International e-Conference on Microeconomic Impacts of COVID-19 Pandemic****Join Zoom Meeting Copy and Paste Following Link**

<https://us02web.zoom.us/j/3714044752?pwd=L0UzVjZ5b2c4eioxY3oxTzNNUjB0UT09>

Meeting ID: 371 404 4752

Passcode: 4qwkRN

**DAY TWO: OCTOBER 3, 2021, SUNDAY**

ID	Author(s) Name and Country	Room-V Title	Session Panelists	Start on Local Time
K122	<b>Dr Laxmidhar Panda</b> <b>Dr Aswathy Menon</b> India	<i>Who is responsible for stock price crash risk: sentiment or policy uncertainty?</i>	Chair: Dr M. Vadivel Co-Chair: Prof. Dr Geoffrey Williams Member: Dr G. Saritha	10:00am Bangladesh 9:30am India 12:00am Malaysia
K125	<b>Dr Sadhna Bagchi</b> <b>Nishtha Sharma</b> India	<i>An Analytical Study on Covid-19 and Indian stock market</i>		
L225	<b>Mohd Azhar-Ud-Din</b>	<i>COVID-19: Global Macroeconomics</i>		
M318	<b>Malik</b> India <b>Sulaiman Bashir</b> Nigeria	<i>Microeconomic Impact of COVID 19: Global Perspective</i>		

**Room V: International e-Conference on Microeconomic Impacts of COVID-19 Pandemic****Join Zoom Meeting Copy and Paste Following Link**

<https://us02web.zoom.us/j/3714044752?pwd=L0UzVjZ5b2c4eIoxY3oxTzNNUjB0UT09>

Meeting ID: 371 404 4752

Passcode: 4qwkRN

ID	Author(s) Name and Country	Room-VI Title	Session Panelists	Start on Local Time
L210	<b>Gwaison Panan</b> <b>Danladi et al</b> Nigeria	<i>Impact of COVID-19 on Household income and Consumptions in Jos Metropolis, Nigeria</i>	Chair: Dr Heena Ganatra Co-Chair: Dr Ashu Tomar Member: Dr Fogbonjaiye, Seun Samuel	12:00pm Bangladesh 7: 00am Nigeria 11:30am India 11:45am Nepal
K116	<b>Deepali Tomar</b> India	<i>An Analysis Of Growth Of MSME's In Uttarakhand</i>		
L206	<b>Ekta Kumari et al</b> India	<i>Analysis of Impacts of COVID-19 Pandemic on Low/Middle Income People and Micro Level Business</i>		
L209	<b>Girish Shanbhogue</b> India	<i>The Impact of Covid 19 on Women Micro Enterprises in Coastal Karnataka</i>		
M303	<b>Nirmal Chongbang</b> Nepal	<i>Microeconomic Resilience Practices in Entrepreneurship at Pandemic, A qualitative study Pokhara, Nepal</i>		

**Room VI: International e-Conference on Microeconomic Impacts of COVID-19 Pandemic****Join Zoom Meeting Copy and Paste Following Link**

<https://us02web.zoom.us/j/86217067533?pwd=T0hJZGl3OHlwc2JqMTIzWTg1aWVZz09>

Meeting ID: 862 1706 7533

Passcode: 676306



ID	Author(s) Name and Country	Room-VII Title	Session Panelists	Start on Local Time
L214	<b>Jannatul Mawa Meridha</b> Bangladesh	<i>Microeconomic consequences of COVID-19: Swapping the bench for entrepreneur's business</i>	Chair: Mr Rajen Suntoo Co-Chair: Dr Aswathy Menon Dr Akhil Alha Elda Latollari	10:00am Albania 2:00pm Bangladesh 9: 00am Nigeria 1:30pm India
L223	<b>Meghana M. Falsamkar</b> <b>Dr Heena Ganatra</b> India	<i>Environmental Impact Of Covid-19 Pandemic</i>		
M320	<b>Tajrin Rahman Tisha</b> Bangladesh	<i>Microeconomic impacts of COVID-19 pandemic: A Review Analysis and Policy Recommendations</i>		
M323	<b>Divya Vasant Jagdale</b> <b>Dr Heena Ganatra</b> India	<i>Impact Of Covid-19 Pandemic On Tourism Industry Of India</i>		
M322	<b>Vivek Madhukar Warbhuwan</b> <b>Dr Heena Ganatra</b> India	<i>The Impact Of Covid-19 On Farmers In Maharashtra</i>		

**Room VII: International e-Conference on Microeconomic Impacts of COVID-19 Pandemic****Join Zoom Meeting Copy and Paste Following Link**

<https://us02web.zoom.us/j/4417493028?pwd=WS8zcFIyUXBLdkxobFIKUlpzbkF1QT09>

Meeting ID: 441 749 3028

Passcode: 2z6fsV

ID	Author(s) Name and Country	Room-VIII Title	Session Panelists	Start on Local Time
L205	<b>Ehan Fayaaz Faruque</b> Bangladesh	<i>A Comparative Study of The Microeconomic Impacts of COVID-19 Pandemic</i>	Chair: Ms Deepa Gokulsing Co-Chair: Dr Heena Ganatra Member: Dr Romina Radonshiqi	10:00am Albania 2:00pm Bangladesh 9: 00am Nigeria 1:30pm India
K108	<b>Ankit Yadav</b> India	<i>Impact of Covid-19 on Different Entrepreneurial Schemes</i>		
L220	<b>Md Swaid Sameh</b> <b>Mir Jerine Farhath</b> Bangladesh	<i>During a pandemic, the key macroeconomic plan must be developed</i>		
L217	<b>Jyoti Sarwan et al</b> India	<i>Microeconomic Impacts of COVID-19 Pandemic: Media Analysis</i>		
K112	<b>Bijoya Saha</b> Bangladesh	<i>Microeconomic Impacts of COVID-19 Pandemic: A Conceptual Review</i>		

**Room VIII: International e-Conference on Microeconomic Impacts of COVID-19 Pandemic****Join Zoom Meeting Copy and Paste Following Link**

<https://us02web.zoom.us/j/3714044752?pwd=L0UzVjZ5b2c4eloxY3oxTzNNUjB0UT09>

Meeting ID: 371 404 4752

Passcode: 4qwkRN



ID	Author(s) Name and Country	Room-IX Title	Session Panelists	Start on Local Time
L203	<b>Dr Mamta Joshi</b> India	<i>Covid -19 and Ayurvedic Industry: Impact on Ancient Science &amp; Healthcare Business</i>	Chair: Dr Mizanur Rahman Kollool Co-Chair: Dr Md Shamsuzzaman Member: Dr Syeda Shahana	12:00pm Albania 4:00pm Bangladesh 3:30pm India 3:00pm Pakistan 1:00pm Turkey
K106	<b>Dr Alina Dutta Roy</b> <b>Dimpeemoni Borah</b> India	<i>The Consequences of Covid-19 on Youth Mental Health</i>		
K104	<b>Aditi Sharma</b> India	<i>Impact of COVID-19 on Healthcare sector of India</i>		
M311	<b>Sabeen Azam</b> Pakistan	<i>Impact and policy measures of India in Covid-19 pandemic</i>		

**Room IX: International e-Conference on Microeconomic Impacts of COVID-19 Pandemic**

**Join Zoom Meeting Copy and Paste Following Link**

<https://us02web.zoom.us/j/3714044752?pwd=L0UzVjZ5b2c4eloxY3oxTzNNUjB0UT09>

Meeting ID: 371 404 4752

Passcode: 4qwkRN

ID	Author(s) Name and Country	Room-X Title	Session Panelists	Start on Local Time
L202	<b>Dr M.Vadivel</b> India	<i>The Impact of Covid-19 on Life of Workers: A Special Case Of Nagaland Economy</i>	Chair: Prof. Dr Adil El Filali Co-Chair: Dr Shalini Singh Member: Dr Abdellatif El Aidi	2:00pm Albania 6:00pm Bangladesh 1: 00pm Nigeria 5:30pm India
L208	<b>Fogbonjaiye, Seun Samuel</b> Nigeria	<i>The microeconomic burden of COVID-19 pandemic in Nigeria</i>		
L216	<b>Jyoti Debi</b> Bangladesh	<i>Microeconomic Impacts of COVID-19 Pandemic: Case Study of Three Slums in Sylhet City, Bangladesh</i>		
M308	<b>Rituraj Basumatary</b> India	<i>The impacts of COVID-19 pandemic on International Trade, Economy, Tourism, Peace &amp; Security with a special reference to India</i>		

**Room X: International e-Conference on Microeconomic Impacts of COVID-19 Pandemic**

**Join Zoom Meeting Copy and Paste Following Link**

<https://us02web.zoom.us/j/4417493028?pwd=WS8zcFIyUXBLdkxobFIKUlpzbkF1QT09>

Meeting ID: 441 749 3028

Passcode: 2z6fsV

ID	Author(s) Name and Country	Room-XI Title	Session Panelists	Start on Local Time
K120	<b>Dr G.Saritha</b> India	<i>Impact of Covid -19 o Global Economy</i>	Chair: Prof. Dr Asheref Illyian	2:00 Albania 6:00pm
K102	<b>Adamu Balarabe Adamu</b> Nigeria	<i>Proposed Impact of Covid – 19 Pandemic on Economic Activities</i>	Co-Chair: Dr. M Ashraful Mobin	Bangladesh 8:00pm Malaysia 1: 00pm Nigeria 7:30pm India
K103	<b>Adebayo Temitope A</b> Nigeria	<i>Microeconomic Impact of COVID-19 Pandemic: The Need for Epidemic Preparedness and Economic Policy in Africa</i>		
K110	<b>Ashish Kumar Meher</b> India	<i>Impact of COVID-19 and Lockdown on the Informal Sector in India: The Case of Handloom Industry</i>		

**Room XI: International e-Conference on Microeconomic Impacts of COVID-19 Pandemic**  
**Join Zoom Meeting Copy and Paste Following Link**

<https://us02web.zoom.us/j/3714044752?pwd=L0UzVjZ5b2c4eIoxY3oxTzNNUjB0UT09>

Meeting ID: 371 404 4752

Passcode: 4qwkRN

ID	Author(s) Name and Country	Room-XII Title	Session Panelists	Start on Local Time
K118	<b>Dr Abdellatif El Aidi</b> <b>Dr Adil El Filali</b> Morocco	<i>Morocco's Experience of Covid-19 and the Socio-economic Implications of the Pandemic</i>	Chair: Dr Ashu Tomar	4:00pm Albania 8:00pm
K119	<b>Dr Ashu Tomar</b> India	<i>Socio economic Impact of Covid 19 Pandemic</i>	Co-Chair: Dr Khandaker Mursheda Farhana	Bangladesh 3:00pm Morocco 7:30pm India 7:00pm Pakistan
K107	<b>Amjad Ali Khan</b> Pakistan	<i>Does Socio-Economic Condition Affect The Spread Out Of Covid-19? Comparative Study Of Asian And European Countries</i>	Dr Alina Dutta Roy Dr Sasmita Mohanty	
L218	<b>K.Manimekalai</b> <b>B. Iswarya</b> India	<i>Socio Economic impact on Covid-19 on household</i>		

**Room XII: International e-Conference on Microeconomic Impacts of COVID-19 Pandemic**  
**Join Zoom Meeting Copy and Paste Following Link**

<https://us02web.zoom.us/j/4417493028?pwd=WS8zcFIyUXBLdkxobFIKUlpzbnkF1QT09>

Meeting ID: 441 749 3028

Passcode: 2z6fsV

ID	Author(s) Name and Country	Room-XIII Title	Session Panelists	Start on Local Time
K123	<b>Dr Monika Panchani</b> India	<i>Covid 19 Pandemic &amp; Tourism In H.P</i>	Chair: Prof. Dr Syed Rashidul Hasan	8:00pm Bangladesh 7:30pm India
L201	<b>Ms. Anugya Dubey</b> <b>Dr Shalini Singh</b> India	<i>Impact Of Covid-19 On Tourism Economy of India.</i>	Co-Chair: Dr Kh. Atikur Rahman	
M301	<b>Ms. Pinki</b> India	<i>Impact of COVID-19 on Hotel and Tourism Industry in India:</i>	Member: Dr Naresh Sudhaveni	
M309	<b>Dr Romina Radonshiqi</b> Albania <b>Bledar Radonshiqi</b> Italy	<i>Challenges and Opportunities The Unemployment Sharply Increased Financial Crisis Of Albanian During Pandemic</i>		

**Room XIII: International e-Conference on Microeconomic Impacts of COVID-19 Pandemic**  
**Join Zoom Meeting Copy and Paste Following Link**

<https://us02web.zoom.us/j/3714044752?pwd=L0UzVjZ5b2c4eloxY3oxTzNNUjB0UT09>

Meeting ID: 371 404 4752

Passcode: 4qwkRN

## Abstracts

### **Covid-19 Pandemic: Impacts on Household and Small Business**

**Abubakar Abdulrazak Dantsoho**

Research Fellow

Department of Public Administration

Federal Polytechnic Bida, Niger

Nigeria

#### **Abstract**

The advent of COVID-19 virus can not only be seen as a global pandemic and public health crisis, it has seriously affected the world economy and financial markets. On March 11, 2020, the World Health Organization (WHO) characterized COVID-19 as a pandemic, posting to over 3 million cases and 207,973 deaths in 213 countries and territories. The impacts have severely affected individual economy and business firms. Cost and unemployment have increased, reduction in profit and income, dilapidation in manufacturing industries and disruptions in the transportation service. It is against this backdrop, this paper presents a critical review of negative impacts of the pandemic and proffers perspectives lasting solutions on how it can be leveraged to steer towards a better and more resilient economy. The paper diagnosed the danger of relying on lockdowns and movement restrictions as central measures in

tackling the spread of the virus. And it also outlines specific recommendations on related solutions for the global economy growth and development in a resilient post-COVID-19 world. It is very obvious that most governments and administrators in the world underestimated the risk of spread of COVID-19 virus, outbreaks are not likely to disappear in the near future, proactive international actions are required to not only save lives but also protect economic prosperity. Governments will have to strike a balance between health, economic and social policy interventions to mitigate the negative impact of the COVID-19 pandemic. Measures to prevent the spread of the virus have dampened prospects for economic growth due to the prolonged impact of lockdowns and restrictions on travel and movement of goods and lastly African countries should boost trade by looking at negotiating a free trade area with China.

**Keywords:** COVID-19, Economy, Global markets, Pandemic

## **Proposed Impact of Covid – 19 Pandemic on Economic Activities**

**Adamu Balarabe Adamu**

Research Fellow

Sa'adatu Rimi College of Education Kano  
Nigeria

### **Abstract**

The study examined the impact of covid-19 on economic growth: opinions and attitudes. The purpose was to ascertain respondents' perception of the effect of the covid-19 pandemic on economic growth. The crossectional survey research design was employed and a mixed method was used in collecting the research data. Conduct validity index and face validity served to validate the research instrument while cronbach alpha was used to assure its reliability. The secondary data was analysed using percentage changes while the primary data were analysed using one

sample t- test and least square method. Results of the respondents opinion indicated that the covid-19 induced lockdown has significantly contrained economic activities and the circular flow of income. Lastly, the perceived reduction in the circular flow of income in the wake of covid-19 lockdown has negatively impacted on economic growth. The need for policy makers to take drastic measures to curtail the pandemic and forestall a recession that may be consequent upon the pandemic was suggested among others.

Keywords: Corona virus covid-19 pandemic, The circular flow of income, Economic activity, Economic growth

## **Microeconomic Impact of COVID-19 Pandemic: The Need for Epidemic Preparedness and Economic Policy in Africa**

**Adebayo Temitope A**

Research Intern

Development Economics

Ekiti State University

### **Abstract**

This paper investigates the in-depth analysis of the Microeconomic impacts of the Covid-19 pandemic in Africa and the need for epidemic preparedness and policy implementation to avert the negative impact of the recent COVID-19 pandemic given the recent lockdown and restrictions on travel and movement of goods across African countries. This review shows that many industries, manufacturing companies, and firms' activities were halted with negative input supply across different countries resulting in loss of real GDP.

Individual firms and small-scale enterprises which are a crucial part of the economy, have gone to induced large losses with the reduction in local production and distribution of goods causing difficulties to make payments as well as taxes. These calls for the continuous effort of the public and private sector to unanimously contribute to the health sector and more importantly, necessary policies should be adopted in each economy to adjust the interest rate and encourage local investment to target inflation outcomes.

Keywords: Microeconomic, COVID-19, Epidemic preparedness, Africa

## **Impact of COVID-19 on Healthcare sector of India**

**Aditi Sharma**

Student, Department of Commerce  
Indira Gandhi University, Meerpur (Haryana)  
India

### **Abstract**

Being the second largest populated country after China, India has also suffered the unequal trauma due to Covid pandemic situation. As World Health Organisation (WHO) declared the Covid 19 pandemic an outbreak affecting the countries and people worldwide it has a catastrophic impact over the economy of India also, the very first case of corona virus was came into light on 29 January, 2020. With the population of 1.3 billion, the Indian economy was trying to make a balance between

Healthcare and economy. Government of India with this regard took many initiatives for taking a control over community spread, regional and nationwide lockdowns were imposed which initially was successful but later on in economic slowdown, it resulted in affecting the lives of millions of people. The study explores the spread of corona virus in rural areas of the country as well as the emergency response of its healthcare system to tackle the situation of rising pandemic cases.

Keywords: Covid-19, India, Healthcare systems

## **The Consequences of Covid-19 on Youth Mental Health**

**Dr Alina Dutta Roy**

Assistant Professor  
NERIM Group of Institution  
Department of Social Work  
Guwahati  
India  
and

**Dimpeemoni Borah**

Student  
Social Worker  
NERIM Group of Institution  
Department of Social Work  
Guwahati  
India

### **Abstract**

During epidemics, the quantity of individuals whose emotional well-being is influenced will in general be more noteworthy than the quantity of individuals influenced by the disease. Previous disasters have demonstrated that the mental health consequences can last longer and have a higher incidence than the pandemic itself, and that the psychological and economic consequences can be incalculable when considered in diverse situations. The COVID-19 pandemic has ramifications in other areas as well, including family organisation, school, company, and public place closures, changes in work routines, and isolation, which can lead to emotions of helplessness and abandonment. Furthermore, the economic and societal ramifications of such a large-scale catastrophe may exacerbate insecurity. The COVID-19 pandemic and lockdown have brought about a sense of fear and anxiety around the globe. This

phenomenon has led to short-term as well as long-term psychosocial and mental health implications, especially among the youths. Many vulnerability factors, such like developmental age, educational status, pre-existing mental health disorders, being impoverished, or being confined due to infection or fear of infection, determine the quality and extent of the impact upon youths. An attempt has been made in this paper to study the mental health aspects of the youths impacted by the COVID-19 pandemic. This study will try to find out the various impact on the mental health of the youths, its root causes along with some suggestive measures to get rid of such mental illness. It will be qualitative research in nature. Data will be collected from 25 youth who are students through telephonic interviews using an interview schedule.

**Keywords:** Covid-19, Mental-Health, Physical Health, Youths, Psychosocial, Mental- Hygiene, Trauma



## **Does Socio-Economic Condition Affect the Spread Out of Covid-19? Comparative Study of Asian and European Countries**

**Amjad Ali Khan**

M.Phil. Research scholar

Department of Economics

Kohat University of Science and technology  
Pakistan

### **Abstract**

The Coronavirus or COVID-19 is a disease based on an unknown virus which has created a huge chaos in world, the virus is not only costing human lives but it also creating a massive economic loss to the whole world. The objective of current study is to test the relationship of different socio-economic variable with the spread of COVID-19. In order to achieve this objective the current study has employed a country wise cross sectional data in which two pools of European and Asian countries are specified. The study consider the population, population density, age, GDP, HDI and hand washing facilities as the socio-economic factor that can affect the spread of

COVID-19. The OLS technique has been considered as a tool for the analysis. The study yielded that socio-economic condition does affects the spread of COVID-19 in both the European and Asian countries. The study concluded that population is most important factor that determine the spread of viral disease along with population density as well. Furthermore the study came up with the policy implication that policy makers should consider the importance of socio-economic factors along with the biological factors in order to formulate policies that can result in the prevention of COVID-19.

Keywords: Socio-Economic, Coronavirus, COVID-19, Biological factors, Prevention

## Impact of Covid-19 on Different Entrepreneurial Schemes

**Ankit Yadav**

Student

Department of Commerce

Indira Gandhi University, Meerpur (Haryana)

India

### Abstract

India saw economic downturn in 2018 due to various reasons, slipping from the tag of world fastest economy, moody amended India's outlook to negative, unemployment rate were at 6.1% highest ever since 45 years, also registered electric generation growth at 1.8% lowest since 1990 accompanied by negative export growth rate which was around -1% in 2019. Which means Indian economy was almost at doorsteps of recession when Covid-19 made an appearance. This would probably be the worst timing when covid-19 pandemic could have hit the economy. In order to resuscitate the economy from slippery slope of recession, government introduces some serious measures, but they were curtailed by covid-19 pandemic. Most of private firms lay-off their workers in order to save themselves from mounting losses due to lockdown, while other experienced a salary cut. Entrepreneurs are the building

blocks of any nation & the same was realized by Indian government due to which some serious measures were taken to facilitate the entrepreneurs such as ATAL Innovation Mission, Startup India Initiative, ASPIRE etc. The main aim of government was to bring youth under the umbrella of self employment in order to tackle various issues to paddle out economy from grip of slowdown & to save entrepreneurial activities of micro business. It would be a descriptive study in which researcher aims to analyze the different schemes undertaken by government prior to covid-19 era & how these were impacted by covid-19. The study is going to provide an apogee that does pandemic may or may not have impacted entrepreneurial activities. Also it will highlight gravity of Government measures for micro businesses in India.

Keywords: Government schemes, Covid-19, Pandemic, Entrepreneur

## **Air borne Transmission is the main Causes of Covid-19 Strain -2: A Novel Framework**

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India

### **Abstract**

In this paper here we summarize that the India started air borne transmission disease against the covid-19 pandemic. We address current information about the COVID-19 strain - 2 in

this analysis. The goal of this work is to comparative analysis of covid-19 and COVID – 19 strain – 2, advise for vaccine. We also proposed framework for Covid-19 Strain – 2.

**Keywords:** COVID – 19 diseases, Vaccination and novel frame work for COVID-19 for strain -2.

## **Impact of COVID-19 and Lockdown on the Informal Sector in India: The Case of Handloom Industry**

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Central University of Tamil Nadu  
India

### **Abstract**

The COVID-19 pandemic and lockdown has caused massive disruption in almost every sector of the economy in India and informal sector has been the worst affected. The handloom industry being the second most employers in the informal sector is important to the economy in terms of employment generation, output and export. But, the industry has been engulfed with manifold problems since its inception and COVID-19 crisis worsened the condition of the handloom workers. In this context, the current study is an attempt to look into the impact of pandemic and lockdown on the handloom industry in the informal sector in India and the key problems faced by the handloom workers in their everyday life. Taking information from the secondary sources, it is observed that the handloom industry in India is severely affected

by COVID-19 and lockdown which resulted in loss of income and livelihood to the handloom workers. Ban on non-essential transportation facilities led to unavailability of raw materials, inflated price of yarn and dyes. Closure of markets resulted in unsold clothes piling up in weavers' residents which drastically affected revenue generation in this sector. The weavers are living and working in ill standard houses and suffering from poverty, malnutrition, indebtedness etc. Obsolete technology along with unorganised production systems and lack of government support are making their condition miserable. Specific central government policy along with state support is necessary for the revival of the handloom industry which will help to rebuild the informal economy in India.

**Keywords:** COVID-19, Lockdown, Informal sector, Handloom industry, Income and Livelihood loss

## **Changing Role of Labour in Service Economy during Covid -19 Pandemic: A Case Study of Business Process Outsourcing Industry in India**

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India

### **Abstract**

The outbreak of the Covid -19 pandemic led to revolutionary transitions in the different sectors of the service economy. Those service sectors which were technology-driven were operating efficiently. The business Processing Industry (BPOs) has shown tremendous growth in terms of investment and providing jobs to the youth in India. The potential of this industry has shown a promising path for economic growth, especially for developing nations. Though outsourcing is not a new practice that countries are doing pandemic has changed its meaning. The modern economy has shown that employing technology for efficient management through surveillance on labour is a normal phenomenon. Ironically, these changes have been projected positively as the symbol of progress in the service industry. Consequently, most of the jobs in different sectors are under the process of automation.

The present economy is inclined towards work that is either technology-driven or technology-mediated. The pandemic Covid-19 has indicated that technology-driven works were less vulnerable in comparison with nontechnology driven works in terms of the security of jobs. Though being seen as favourable for stabilizing the service economy, resulted unfavourably for the employees as they deal with the changes in the workload, workplace and work time. The pandemic has redefined the meaning of work, labour and workplace in a neo-liberal economy. Therefore, this paper would be analyzing the meaning of labour, technology and the workplace in the era of the Covid-19 pandemic. This study adopts an ethnographic method. The interviews have been conducted by telephone with the employees working in different parts of Delhi, India.

**Keywords:** Labour, Technology, Covid-19 pandemic, Control, Outsourcing, BPOs.

## **Microeconomic Impacts of COVID-19 Pandemic: A Conceptual Review**

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### **Abstract**

The emergence of coronavirus disease (COVID-19) on the global public health scene has led to growing concerns and uncertainties. The COVID-19 pandemic has created both a medical crisis and an economic crisis. As others have noted, I face challenges just as big as those in the Spanish Flu Pandemic and the Great Depression—all at once. The tasks facing policy-makers are extraordinary. Many new kinds of intervention are urgently required. This issue of the Center for Academic & Professional Career Development and Research

(CAPCDR) has two objectives. The first is to explore these new interventions: evaluating their use, suggesting how they might be improved, and proposing alternatives. The second is to show that the challenges facing us are global and will require international cooperation if they are to be dealt with effectively. This short introductory essay positions the papers in the issue within an overall conceptual framework, with the aim of telling an overarching story about the pandemic.

**Keywords:** COVID-19, Epidemic, Health, Welfare, Macroeconomics, International, Labour policy

## **The Impact of Covid-19 on Migrant Workers in India**

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Mumbai

India

and

**Dr Heena Ganatra**

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Mumbai

India

### **Abstract**

This paper discusses issues regarding the effect of COVID-19 on the migrant workers. These impacts were most troubling for low-income households, which are less well positioned to cope with earnings losses during a recession, have no alternative earnings and have no social security available. The first image of COVID-19 that India associates with are not ventilators or medical professionals in ICUs but of migrant laborers trudging back to their villages hundreds of miles away, lugging their belongings. Millions of migrant workers were left unemployed in India due to the lockdown and subsequent fear of recession. Many of the migrant workers had returned to their villages, and many more were just waiting for the lockdown to be lifted. On the one hand, lockdowns and social distancing measures were drying up jobs and incomes, whereas they were

likely to disrupt agricultural production, transportation systems, and supply chains on the other. This posed a challenge of ensuring food security and controlling already rampant malnutrition, particularly among children, which was likely to result in increased infant and child mortality. There is a need to relook at the national migration policies, which should accommodate the assistance and protection of migrants arriving from, or faced with the prospect of returning to, areas affected by health crises. Also, there is a need to establish resilient food systems that could reduce food insecurity and the pressure to return to origin among migrants. This paper explores and lists the changes needed and makes recommendations for the same. Even as the pandemic continues to rage, we have to put safety nets to meet the the wave!

**Keywords:** Migration, COVID-19, Recession, Lockdown, Labour

## **Co-Culture of Diatoms and Microalgae for improvement in aquaculture ecosystem with development of resources for green energy production- A sustainable model for self-reliable economics and environment**

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### **Abstract**

During the phases of Pandemic at times of COVID-19, many people have lost their livelihood. During this period, many people opt for aquaculture in their native places and became self-reliable as well as created employment opportunity for other native and unemployed youths. Scientific farming using various technologies can increase the productivity, engage with environmental friendly terms, lower dependency on chemical inputs and more important produce sources of green energy substrates. Development and co-culture of diatoms grown along with the aquaculture help in efficient re-cycling of the nutrients thereby maintaining natural nutrient cycle for growing population of aquaculture fishes, increase DO level, decrease the level of toxic contaminants, act as a natural predator for different parasites and pests, promotes food

chain cycle as they can be primary sources of feed for larva and many more. This will also help in reduction in dependency on chemical or synthetic entities leading to lesser generation of pollutant and increasing the healthiness of the aquaculture thereby maintaining natural ecosystem. This also helps restoration of the down town ecosystem stabilizing both commercial and natural ecosystem providing sustainable and suitable agriculture practice. Culture of algae biomass in artificial/natural ponds can efficiently act as CO<sub>2</sub> Bio absorber along with their potential to be converted into Biofuels, Food additives, Pharmaceutical and cosmetics products. Better understanding, training, utilization can help in increased economic potential of farmers and associates in these agriculture models.

**Keywords:** Diatoms, Microalgae, Sustainable agriculture practice, Environment.



## **An Analysis of Growth of MSME's in Uttarakhand**

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### **Abstract**

MSMEs continue to be the backbone of the economy for countries like India where the problem of unemployment is steadily escalating and the agriculture land holdings continue to shrink. The State of Uttarakhand in India is looking at sustainable and inclusive industrial growth as it faces an acute problem of migration from the hilly terrain to the plains due to lack of employment and business opportunities. The

purpose of this paper is to comprehensively analyse the growth and performance of MSMEs and to explore the reasons responsible for hindering their growth. A descriptive study was conducted with the help of secondary data and is based on extensive review which significantly contributes in directing the stakeholders to take appropriate measures for speedy development of the region.

Keywords: MSME, Unemployment, Business opportunities, Migration

## **Morocco's Experience of Covid-19 and the Socio-economic Implications of the Pandemic**

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Faculty of Arts and Human Sciences Fez-Sais

Morocco

and

**Dr Adil El Filali**

Professor of English

Cadi Ayyad University

Morocco

### **Abstract**

The novel coronavirus, which broke out in Morocco at the beginning of March 2020, is a disease of pandemic proportions. Its first outbreak was identified in late 2019 in a Chinese city called Wuhan before it spreads like wildfire to the rest of the world. Regarding the cause of the disease, it is a new strain of coronavirus called severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2). As soon as the first case of coronavirus appeared in China, the Moroccan government, as is the case with the governments of most countries, took a

set of preventive measures to protect the health and safety of its citizens. Although these measures spared Morocco the worst scenario, especially in the number of infections and deaths, they had serious economic and social repercussions for Moroccans. In this paper, we explore Morocco's experience of Covid-19 and the government's measures to contain its spread. Then, we highlight the economic and social impacts of these measures and the steps taken to mitigate them.

**Keywords:** COVID-19; measures; Morocco, outbreak

## **Socio economic Impact of Covid 19 Pandemic**

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### **Abstract**

Covid 19 pandemic impacted every person of the world. The life of every human being is affected by it. The paper will carry out to find out the following:

1. Covid pandemic
2. Social impact
3. Economic impact
4. Conclusion

Aim: To take step forward towards the impact of covid 19 pandemic

Future Scope:

1. Finding more ways for studying pros and cons
2. Integration of human being

The paper attempts to study all the pros and cons of covid 19 impact in all the aspects of life. It has brought stand still in the life of all.

Keywords: Covid 19, Pandemic, Socio-economic, Impact

## **Impact of Covid -19 on Global Economy**

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### **Abstract**

How did a health crisis translate to an economic crisis? Why did the spread of the coronavirus bring the global economy to its knees? The answer lies in two methods by which coronavirus stifled economic activities. First, the spread of the virus encouraged social distancing which led to the shutdown of financial markets, corporate offices, businesses and events. Second, the exponential rate at which the virus was spreading, and the heightened uncertainty about how bad the situation could get, led to flight to safety in consumption and investment among consumers, investors and international trade partners. We focus on the period from the start of 2020 through March when the coronavirus began spreading into other countries and markets. We draw on real- world observations

in assessing the restrictive measures, monetary policy measures, fiscal policy measures and the public health measures that were adopted during the period. We empirically examine the impact of social distancing policies on economic activities and stock market indices. The findings reveal that the increasing number of lockdown days, monetary policy decisions and international travel restrictions severely affected the level of economic activities and the closing, opening, lowest and highest stock price of major stock market indices. In contrast, the imposed restriction on internal movement and higher fiscal policy spending had a positive impact on the level of economic activities, although the increasing number of confirmed coronavirus cases did not have a significant effect on the level of economic activities.

**Keywords:** Covid-19, Coronavirus, Lockdown, Economic, Global

## **Learning loss due to Covid-19 syndemic and its socio-economic implications**

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Bangladesh

### **Abstract**

The purpose of this paper was to explore the current scenario of dropout and learning loss of school-going students of Bangladesh due to Covid-19 syndemic, and its socio-economic implications. Reflecting on the statistics shared by different organizations (e.g., the World Bank/WB), the paper examined the news coverage on this issue by leading national newspapers (e.g., the Daily Star) to understand and report the socio-economic implications of dropout and learning loss of school-going students. It is found that nearly thirty eight million learners have been affected by the syndemic. Although distant classes through Sangsad TV or online classes have started, these classes have limited appeal among the students. Moreover, it has worsened education inequality between rich and poor in Bangladesh as a huge number of students from poor families are not able to access the distance learning. A substantial number of students have already lost

their motivation for education. Their time is spent in unproductive activities such as gossiping with family members, friends, and relatives and mobile phone browsing, internet and online games etc. Many students left school to help families with lost income. The WB estimated that over five million students are likely to drop out due to Covid-19 related income losses. Considering the loss of learning in terms of labour market returns, a student is likely to face a substantial reduction in yearly earnings once he enters the labour market. On the other hand, prolonged lockdowns implies higher risks for domestic violence and reduced access to education for girls. Although it is near to impossible to fill the gap created, a well-planned, supportive, and empathic collaboration between the government, schools, guardians and health experts, along with international assistance, can enable Bangladesh to minimize the impact of the syndemic.

**Keywords:** Covid-19, Education, Syndemic, Socio-economic, Labour-market

## **Who is responsible for stock price crash risk: sentiment or policy uncertainty?**

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Mandsaur University, Mandsaur

India

### **Abstract**

The objective of this study is to examine the effect of policy uncertainty and investor sentiments on the firm-specific stock price crash risk in Indian markets during the Covid-19 pandemic. An investor sentiment index constructed using the firm-specific technical indicators over the period from 2020 to 2021. Daily closing price of individual firms collected from the official site of bseindia.com while monthly index of news-based policy uncertainty extracted from

policyuncertainty.com. For the proxy for firm-specific stock price crash risk, Monthly negative-skewness and Down-to-up volatility ratio determined from the firm specific daily return. Linear regression model employed to examine the association between investor sentiment and policy uncertainty towards stock price crash risk. The result of this study will help to the retail investor as well as the regulator to make their strategy in the similar pandemic situation in future.

**Keywords:** Stock Price Crash Risk, Emerging Markets, Policy Uncertainty, Investor Sentiment

## **Covid 19 Pandemic & Tourism in H.P**

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India

### **Abstract**

It's almost one and half years the corona virus pandemic has affected human life. Every sector is facing the problem of survival. The pandemic has not only affected the health, education, industries and other sectors but also affected various regional developments, job opportunities, thereby disrupting the local communities as a whole. The pandemic affected economically as well as socially. Tourism is a major source of revenue and employment in many countries. It is a generator for employment for unemployed youth, women and local people. It also helps in tax collections and foreign exchange earnings. Due to COVID-19, tourism is highly affected sector triggering a global economic crisis. Moreover with the implementation of certain measures like social distancing, lockdowns, work from home, stay at home, self-quarantine, no gathering and travelling etc. the tourism activities almost comes to end. Himachal Pradesh is small hilly state with natural beauty which makes it popular destination for tourist activities and tourism is the main source of income for local people. State also Provides employment to

people of other regions. Due to the adverse impact of Covid-19 pandemic the tourism sector has contracted by over 81 per cent in the current financial year (2020-21). The other sectors associated with tourism like transport, laundry, catering, household, agriculture and construction sectors are also affected. About 3.7% drop is expected in per capita income. 9.2% contraction likely in hotel/ restaurant sector and 3.1% decrease is expected in agriculture sector. Hence, in this scenario, it is necessary to take some strategic measures and manage tourism activities so that economy may improve. We can plan to support tourism by adopting some innovative actions like for healthy tourism with yoga sessions and fitness camp can be arranged, slow tourism where people can stay for longer period at one place and learn and ecotourism stay in natural habitat. Home stay and small sector tourism with proper covid standard operating procedures (SOP) like use of mask, maintaining distance, sanitization and avoiding crowding can be operated.

**Keywords:** Pandemic, Corona virus, Tourism, Health Tourism, Slow Tourism and Ecotourism

## **Impact of the Covid-19 Pandemic on Internal Migrant Labours in India**

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India

### **Abstract**

COVID-19 pandemic is a universal health crisis that has put the entire world economy at a halt. The pandemic impact on the migrant economy cannot be ignored. India is not exceptional to this and has gone beyond public health to social and economic issues, especially for migrant workers. Since, the union government imposed restrictions on mobility, commercial activities and social interactions under lockdown measures to tackle the spreading Corona virus since March 2020. However, the leader-centric approach keep in mind the lockdown implications on the lives of migrant, underprivileged, or marginalised groups of the

country which need to be discussed. Immediate matters of concern are food, shelter, healthcare, loss of job, survival of family, anxiety, and fear etc. In this context, this paper aims to shed light on the vulnerability of India's internal migrants in terms of their mobility, gender, mental health and other issues in a detailed manner. Also looks into the Government initiatives in solving problems of migrants during the lockdown period. In addition, it critically analyses the limitations of public policy in addressing migrants and suggests recommendations for the way ahead.

**Keywords:** India, Migrant Workers, Gender, Internal Migration, Labour Laws



## An Analytical Study on Covid-19 and Indian stock market

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India

and

**Nishtha Sharma**

Research Scholar

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India

### Abstract

**Purpose:** The novel corona virus has led to unprecedented repercussions on daily life and the economy. This article analyses the effect of epidemic COVID 19 on investment behavior of investors while investing in stocks during this pandemic times. As during the pandemic market was volatile and investors were very skeptical about the market returns.

**Research Design:** This study uses analytical method to evaluate the effect of pandemic on investor's behavior. The data was collected from various secondary sources to understand the effect of COVID 19 investment trends of investors.

**Findings:** The result shows that investors are now more inclined towards the options which can offer them liquidity with good significant returns as due to lockdown the economic

activities had slow down and impacted the pockets of the investors. Maximum investors were negatively affected due to hit of first wave with a return of second wave as well as they were required to pay huge hospital bills. So this was one of the reasons that contributed towards change in behavior from moderate to risky.

**Practical Implications:** With this analytical study the investors will able to formulate the strategies to invest in the market and also give them the outlook of the volatility and the dynamism of the share market along with an option of liquidity and hassle free investment.

**Social Implications:** This study will encourage the new investors to understand the benefits of market returns and add-on to the existing investors to analyze the market and have optimum returns from the market.

**Keywords:** Stock market, Investment behavior, Financial risk, Investment Strategies, Trade off.

## **Impact of Covid-19 on Tourism Economy of India**

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India

and

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Student

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India

### **Abstract**

The COVID-19 Pandemic in India is a part of the worldwide pandemic of coronavirus disease 2019 (COVID-19) caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2). The first case of COVID-19 in India was reported in Kerala on 30 January 2020. This pandemic has had economic effects beyond the spread of the disease itself and efforts to quarantine it. It is one of a kind of humanitarian disasters which has affected people, business and all the sectors worldwide, causing recession with more than a third of the Indian population at the time being placed on lockdown. Tourism is one the sectors most affected by the pandemic; indeed 60% of tourism jobs were lost during the first wave of COVID-19. The tourism economy has been

massively affected by the spread of coronavirus due to the imposed travel restrictions and slump in demand among travelers. Tourism industry plays crucial role in India's economic development contributing larger share in employment generation augmenting country's foreign exchange earnings (FEE). Rich cultural and natural heritage, historical and religious places attracts international tourist arrivals (ITAs) towards India. This paper would analyze the impact of pandemic on tourism in five most tourist attracted places in India (namely: Agra, Goa, Amritsar, Shimla, Jaipur). The study is based on secondary data and studies the trend of tourism during the pandemic, its impacts, declining GDP contribution, resulting FEE.

**Keywords:** COVID-19, SARS-CoV-2, ITA, FEE

## **The Impact of Covid-19 on Life of Workers: A Special Case of Nagaland Economy**

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Dimapur, Nagaland  
India

### **Abstract**

No one escaped from atrocities of COVID-19 in the world wearing mask and taking vaccines in pandemic times. On Nagaland economy moreover, it squashed entire part of the economy. Nagaland has name for her greeny is located nearby Myanmar. Broadly to say, the impacts of covid-19 identified as worst play on Nagaland that encouraged more economic problems particularly non-availability of employment for agricultural and Industrial workers through out. Due to arise of corona pandemic, life of all workers teared severely sans production in the total economy. More

importantly examines economic losses of workers while facing unemployment, absence of materials, scarcity of food supply and sequence announcement of lockdown for pandemic period. In pandemic times, workers lost their jobs, cut the wage rates and following income also went down to hell. For instance workers pushed to fall down face to extreme poverty condition. Workers abundantly expected more financial sources to compete with higher prices and repay higher interest rates to financial institutions.

**Keywords:** Covid-19, Life of Workers, Lockdown, Unemployment

## **Covid -19 and Ayurvedic Industry: Impact on Ancient Science & Healthcare Business**

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Uttarakhand

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### **Abstract**

The Covid-19 outbreak has turned out an opportunity for a recent noticeable increase in Ayurvedic goods and methods consumption in India. Hence, this paper aims to discover how consuming behaviour changed during Covid-19 time in terms of perceived health alertness and wellness perspective. Based on the collected data from 100 online respondents during the social distancing period due to Covid-19, the research analyses the role of Covid-19 as a moderator variable in the relationship between benefits perception of the consumer and their

insight and health benefits toward traditional medical activities. The result shows Covid-19 plays a moderating role in consumer's awareness of utilities, which encourages consumer towards Ayurvedic goods. These findings can contribute to understanding consumer behaviour comprehensively, help Ayurvedic pharmacy companies and methods deal with similar situation as well as recommendations for the Government to support our ancient science and healthcare trade that has been adopted by cultures globally.

Keywords: Perception, Ayurvedic products, Ancient science

## **A Comparative Study of the Microeconomic Impacts of COVID-19 Pandemic**

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International Hope School Bangladesh

### **Abstract**

One of the most important questions Economists need to answer post covid is the microeconomic impacts of the pandemic. This question is vital because it enables understanding of how firms deal with pandemics in the modern era and more importantly the challenges faced by economies when there is a widespread pandemic and their ways of coping with it. Until recently, there had been very little quantitative testing of the microeconomic impacts of the COVID-19 pandemic. However, the pandemic did have numerous effects such as a rise in scarcity of goods and increased demand for products that were short in supply. As the impacts vary, this paper examines all of them in depth along with contextually interpreting their cause and the approach taken or required in order to reduce their consequences. Further, this paper schemes

through a variety of ways by which the global economy struggled and also the policies implemented by countries to fight the microeconomic impacts of the pandemic. To attain this purpose, crude statistics are employed, a brief definition of microeconomic concepts are mentioned and examples are provided for a comprehensive understanding of the topic. Accordingly, the effects also vary in length as some are only short-term and some long-term. Further, the unprecedented crisis also jeopardized many achievements in the global economy-many falling in the micro sector. To analyze all the effects in depth and complement the findings, case studies have also been provided and statistical tools have been employed in order to interpret the data's collected throughout.

Keywords: Covid-19, Microeconomic, Impacts, Global economy

## **Analysis of Impacts of COVID-19 Pandemic on Low/Middle Income People and Micro Level Business**

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India

### **Abstract**

The COVID-19 pandemic has not only prompted a major health crisis, but also has gravely wounded the world economy with serious consequences impacting all communities and individuals. While nearly all spheres of life has been affected by the pandemic and the resulting socioeconomic impacts, the focus of this paper is on the massive impact on microeconomic level. It shows that this pandemic has severely affected the household economy as well as at the firm level, cost and unemployment has increased while the productivity and income have decreased. This pandemic has affected almost every sector such as tourism, travel, IT sector, education, shops and local vendors, hospitality, hotels and restaurants etc. Effect of these sectors has been seen on microeconomic level. Many micro-level businesses and staffs have incurred loss of jobs and colossal loss working for these sectors. According to a data from CRISIL, unemployment rate has been increased to 26% and almost every country has seen their GDP growth going negative. COVID-19 has

spurred on a number of already visible trends magnifying some obstacles to development, but has also opened up new opportunities for development and also it has been seen that some sector has grown up enormously such as startups through online platform, some household business, pharmacy sector, online video meeting, work from home etc. Paralyzing our societies and economies, the coronavirus disease demonstrates the interdependence implicit in the Sustainable Development Goals. COVID-19 has also shown to strengthen the public health system to meet continued challenge and also possible such challenge arising in the future. It also indicates to be self-reliant. This paper therefore curbs attention toward efforts on the part of all the stakeholders, more importantly the government to adopt a policy-mix that can adequately manage the health crisis on the one hand and the livelihood on the other, keeping in mind their long term effects on accumulation of financial, physical and human capital.

**Keywords:** Pandemic, Sector, Microeconomic, COVID-19, GDP

## The role of pandemic in public investments

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### Abstract

**Introduction:** The pandemic we went through was one of the most powerful blows that the Albanian state received, but also the world. Funding for public institutions has declined because the focus was on the health sector.

**The main purpose** of this study is to identify the effect of the pandemic on the education sector in relation to its funding. The main objectives that we managed to achieve through this study are:

- Identify pre-pandemic funding in the public sector
- Analyze the role of the pandemic in the budget of the educational institution.
- Compare budget before and after the pandemic.

**Methodology:** This study is a case study, so as a public institution was included the educational institutions. The data were obtained

in the municipality of Pogradec, Albania the economy sector. The methodological assessment was performed with Microsoft Excel and graphs.

**Results:** In my study I managed to conclude that the figure invested in the education sector has dropped by 15%. The value of ALL invested in educational centers in 2019 reached the value of ALL 13 million, where most of this ALL belongs to the salaries of employees. While for 2020 the value of ALL invested in educational centers reaches the figure of ALL 20 million lek, where again most of the ALL invested goes to salaries. This decrease in support funds is due to the pandemic of Covid-19 because most of the money went to salaries and assistance provided by the municipality to the population

**Conclusion:** Scientific research on this topic is limited, so it is suggested that more research be done by field officials and various authors.

Keywords: Budget, Educational institution, Pandemic, Decline

## **The microeconomic burden of COVID-19 pandemic in Nigeria**

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### **Abstract**

The economic and psychological needs of household unit witness changes due to the COVID-19 pandemic. Parents and children's need for quality access to health care, nutrition and wellbeing was hampered due to lock down policies and restrictions in movement. The world order changed completely leaving healthy people fearful of contacting COVID-19 while sick ones hoped for care and healing. Globally, health and wealth was challenged and economic activities altered with much online and swift migration to a digital economy where production is completed with less human contact. This study focuses on the microeconomic burden of COVID-19 pandemic in Nigeria. The financial and economic cost of COVID-19 attack on households was huge and tends towards mortality. Data on cases collected through secondary sources shows the pandemic is

spreading. Information was collected on each household's expenditure to prevent COVID-19 attack, the cost of protection and time lost due to the illness for those who tested positive. The findings showed that despite government subsidy on vaccine, the direct cost of treatment, direct protection cost and indirect cost is huge and unbearable for individual household. The total cost of illness per episode revealed that each individual needs to have a budget since an average of 14 days is lost per episode due to quarantine. Thus, COVID-19 has huge economic burden. Though, the government health policy and program have been put in place to curtail the spread and impact on the economy, it should also intensify its effort through the implementation of a domestically inclined, efficient and effective prevention and control program to further reduce the burden on the households in Nigeria.

**Keywords:** COVID-19, Economic Burden, Microeconomic Impact, Nigeria



## **The Impact of Covid 19 on Women Micro Enterprises in Costal Karnataka**

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### **Abstract**

Micro enterprise is a small business activity which utilizes the local resources, indigenous skills and small amount of capital. A very small business model formed by the women through their limited capital to generate income and also to demonstrate their leadership qualities. Micro enterprises can be effectively managed by the women especially after forming the Self Help Groups. These groups are informal in nature and people who are belong to economically and socially weaker section of the society. Micro

enterprises are instrumental in reducing the poverty and enhancing the team work, group decision making and also to produce the wealth for the members. Utilisation of local resources and providing the employment to the rural youths and reducing the regional imbalances are basic motto of the self-help group. This paper focuses on the impact of Covid 19 on the micro enterprises run by the women entrepreneurs. The study was conducted in the coastal districts of Karnataka.

**Keywords:** Micro enterprise, Self Help Groups, Covid 19, Women entrepreneurs, Indigenous skills.

## **Impact of COVID-19 on Household income and Consumptions in Jos Metropolis, Nigeria**

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College of Education Lifidi  
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### **Abstract**

The impact of COVID-19 virus pandemic on human health and the world economy cannot be over emphasized. Globally, about 203,871,196 people were infected with the virus, 183,151,786 recovered and 4,313,366 death recorded. In Nigeria, there are about 178,086 Coronavirus confirm Cases, 165,763 recovered, 2,187 deaths recorded, and a strong recession expressed in a drop of -16% in its economic growth rate for 2020. This study examined the impact of COVID-19 on household income and consumptions in Jos Metropolis, Nigeria. This study employed a survey research design. 258 households were randomly selected and participated in this study. A questionnaire design was administered to each household that participated in the

studies as an instrument for data collection. The study used Multiple Regression analysis was used to analyzed the data collected with the aids of SPSS version 23. The result indicated that COVID-19 has a negative and statistically significant impact on Household income and Consumptions in Jos Metropolis, Nigeria. The study recommended that palliative should be provided to various households to cushion the negative impact on income and consumption of households and it should be properly monitored to avert diversion. The COVID-19 preventive measures need to be seriously enforced to prevent the diseases from further spread and to prevent another total lock down in the economy.

**Keywords:** COVID-19, Household income, Household Consumptions, Multiple Regression analysis

## **The Effect of Corporate Social Responsibility on Employee Satisfaction, Employee Engagement and Employee Retention**

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District Shangla, Pakhtunkhwa  
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and

**Dr Sher Ali**

### **Abstract**

During recent years, corporate social responsibility (CSR) has become a critical consideration for businesses and academics alike. Today, many companies consider CSR an important corporate strategy for achieving a competitive advantage. Companies are facing unprecedented pressure from a number of quarters – communities, regulators, non-governmental organizations, activists and socially responsible investors, among others – to behave as responsible corporate citizens. Forward-thinking companies are increasingly coming to terms with the fact that ignoring this pressure represents a significant risk while responding proactively presents an emerging opportunity. Corporate social responsibility (CSR) has emerged as a critical philosophy and a strategy that affects employee attitudes. While much of the CSR research focuses on the relationship between CSR activities and external customers, relatively few studies examine the impact of CSR from the perspective of employees. This study examined the effect of CSR on employee engagement, satisfaction, and retention. Data was collected from 270 employees working in cement companies of Peshawar and Kohat. A questionnaire was used to collect data and all scales were adopted from previous studies.

Convenience sampling technique was used and respondents include both managerial as well as non-managerial staff members of the cement companies. The respondents were asked to rate their opinions on a five point Likert scale ranging from 1 strongly disagree to 5 strongly agree. Employees were contacted personally and questionnaires were collected three weeks after distribution. Out of 350 questionnaires distributed, 270 responses were collected. SPSS was used to analyze the data. Through regression analysis, the study found that CSR was positively associated with employee engagement, employee satisfaction, and retention. These findings are very meaningful for decision makers and researchers. It depicts that organizations can enhance their employee engagement, satisfaction, and retention through involving themselves in social activities for instance, identifying needs of the community and fulfilling them, working for better environment, involving in employee welfare, producing quality products for customers and complying with government rules and regulations and working within legal ambience. All these activities significantly and positively influences employee positive behaviors and improve organizational performance.

**Keywords:** Corporate social responsibility (CSR), Needs, Community, Behaviors

## **Microeconomics impact of COVID19 on Moroccan economy**

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### **Abstract**

The spread of the Covid-19 virus not only has health consequences, it also has a tragic impact on many economic activities, in Morocco and around the world. To this end, we must not kid ourselves, but we must foresee heavy economic losses in several sectors of activity. After the outbreak of the coronavirus epidemic, the first impacts on the world economy are starting to be felt. In Morocco, economic growth according to

the HCP (the High Commission for Plans) would have slowed to + 1.1% and would stand at -1.8% respectively, in the first and second quarters of 2020, instead of +1.9 % and + 2.1% in the absence of the COVID effect. The objective of this work is to analyze the microeconomic impact of the COVID crisis on the economy of Morocco.

Keywords: COVID 19, Microeconomics, impacts, Morocco

## **Microeconomic consequences of COVID-19: Swapping the bench for entrepreneur's business**

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### **Abstract**

Amidst COVID-19 pandemic microeconomic activities have compressed, which is resulting in loss of employment and income, and a rise in poverty and inequality. By the same token, uncertainties are looming large in terms of macroeconomic mismanagement due to Covid-19, which is gradually decaying given the inefficiency in both consumer and small business. This study examines the way how selling ability and purchasing behavior are being reduced overwhelmingly. The number of impoverished people has increased compared to the pre-Covid period. This study has taken into consideration the impact of the COVID-19 induced economic crisis on entrepreneur income in Bangladesh. This study also explores

the possible economic outcomes and how COVID-19 might evolve from its adverse effect in the upcoming future especially on income and sustains own sector by using the method developed by Lee and McKibbin (2003) and outstretched by McKibbin and Sidorenko (2006). However, this research demonstrates the scenario of the impact of Covid-19 pandemic on entrepreneur's business activities and in particular their conceptions of the comparison in consumer behavior during extreme situations. It is likely that how the pulse of the targeted marketplace will put the spotlight on entrepreneur's businesses so that they can be successful long after they launch, will be revealed in future studies.

**Keywords:** Pandemic, Microeconomic, Entrepreneur's, Impoverished, Purchasing behavior

## **Microeconomic Impacts of COVID-19 Pandemic: Case Study of Three Slums in Sylhet City, Bangladesh**

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### **Abstract**

The coronavirus outbreak named COVID-19 has disrupted not only the Chinese economy but also globally. It is not only a global pandemic and public health crisis but also it has severally affected the global economy and financial markets. The impacts of COVID-19 viral pandemic become highly personal. Individual experience mental, physical and financial loss. The pandemic has disrupted economic loss globally, nationally and individually. It has shattered lives across all countries and communities. Bangladesh is also not an exception. It's also facing economic crisis due to COVID-19 pandemic. The most vulnerable groups in Bangladesh primarily rely on daily income sources are greatly affected by the pandemic. This study was conducted in three slums of Sylhet city and data were collected from the sample of selected 100 households. A house to house survey was conducted to collect

data. The study explored the relationships between respondent's age, family size, monthly income, employment status and number of earning members in the family. 44% people had lost their jobs due to lockdown. Most of them are women engaged with house servant occupation. Income of rickshaw pullers, hawkers and small business (tong) owners has been decreasing day by day during the time of lockdown. The number of men who are engaged with rickshaw pulling occupation are 67%. Among other 33%, 11% were working as waiters at different small local restaurants, 13% were working at shops and markets as salesmen and 9% men were involve with hawking and small businesses. 60% families had 2 earning members but due to the pandemic, 45% families had lost one of their earning member in the family. This study indicates the problems of day laborers in pandemic.

**Keywords:** Pandemic, COVID-19, Infectious disease, Lockdown, Microeconomics, Unemployment

## Microeconomics Impacts of COVID-19 Pandemic: Media Analysis

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Chandigarh University

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### Abstract

COVID-19 known as a novel Coronavirus in entire world when first case of acute pneumonia found in Wuhan, China in 2019 with severe viral infection. Coronavirus have been still able to maintain its fear and panic among in every country and every individual. At a side where macroeconomics is dealing with whole major changes in economy and on other side microeconomy is usually tells the common attitude, behavior and perception of people in particular region for COVID-19. Before invention of vaccine for Coronavirus, communication channels, media, religious societies had shown a major role to make fear

in local people's mind and these all information had been leading the worldwide panic and critical situations. Although a survey revealed that media and all communication channels were responsible for made panic among population and situations had gone wrong. Despite following precautions and administrative orders by all individual but sufferings became worst. From recent studies it has concluded that microeconomics of World's status in terms of COVID-19 has become negative and from past two years every firm and individual has been going through a major loss.

**Keywords:** Pandemic, Microeconomics, COVID-19, Macroeconomic, administrative

## **Socio Economic Impact of Covid-19 on Household**

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### **Abstract**

The coronavirus swept around the globe in a matter of days to months. Despite the fact that India is not one of the coronavirus's worst-affected countries, it is still a severe public health issue that poses a serious threat to the country's economy. Despite the fact that India's government has imposed complete lockdown, there are numerous economic challenges that must be addressed. Even if a relief fund has been established, the country's vast population

could benefit from further financial assistance to meet basic requirements such as groceries, provisions and medicines. Many citizens' livelihoods, work and income are in threat. Savings has significantly affected. This article tries to put the coronavirus outbreak in India within a socioeconomic context. The analysis data was done by IBM SPSS 22.0, using ANOVA test.

**Keywords:** ANOVA test, Consumption, Expenditures, Household, Income, Savings



## **An Economic Analysis of Indian Emigrants in Saudi Arabia during COVID-19 Pandemic**

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and

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### **Abstract**

The current pandemic of covid-19 has not only changed the life style of billions of persons in the world but also severely disturbed their livelihood. Travel ban and business restrictions has frozen the movement of people, changed the occupational status and consumption pattern of people in almost every country. The oil boom of 1970s in the gulf countries increases the demand for unskilled and semiskilled labour. Majority of the skilled or semi-skilled labour were supplied to the gulf countries from southern state of India like Kerala or Tamil Nadu and unskilled or semi-skilled labour has been supplied from northern state of India like Uttar Pradesh and Bihar. Widespread poverty, huge unemployment, infrastructure deficiency and lack of industrialization force millions of people from Uttar Pradesh and Bihar (Indian States) to migrate either to cities or in gulf countries in search of jobs. The migrants or the refugees in any society agonize the most during any

pandemic, hence it is essential to analyze the economic impact of Indian emigrants in Saudi Arabia during the corona virus disease. This study is quantitative and based on both primary and secondary data. The sample of 100 unskilled or semi-skilled labour were collected through a structured questionnaire. 60 sample of migrants from Uttar Pradesh and 40 sample of migrants from Bihar were collected through multi-stage sampling technique in the month of March-April 2021. The study will analyze the impact of COVID-19 on earnings, remittances and job status of the migrants and also incorporate the comparative analysis of socio-economic status of both the Indian state. The findings of the study reveals the fact that job status of the migrants had changed drastically and several migrants had lost his job due to COVID-19. This pandemic has reduced the earnings of the migrants and remittances to India. The study will also suggest several policies to the government.

**Keywords:** COVID-19, Indian migrants, Remittances, Economic changes, Earning losses

## Tool for Modified Macroeconomic Variables at the End of Pandemic

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### Abstract

COVID-19 has wreaked havoc on World's economy and is now spreading throughout the world. The disease's progression and economic consequences are very unclear, making it difficult to formulate effective macroeconomic policy responses. Using a worldwide Model of general balance of hybrid DSGE/CGE, this study investigates seven potential COVID-19 scenarios and their macroeconomic

consequences. The findings show that even a limited epidemic may have a significant short-term effect on the global economy. Increased public health investment in systems of public health, especially in nations with lower healthcare systems and large population densities, may significantly decrease economic costs in all economies.

Keywords: COVID-19, Epidemic, Economic, Consequences

## **Environmental Impact of Covid-19 Pandemic**

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and

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### **Abstract**

Covid-19 Pandemic has been a sudden shock to everyone. People have been caged inside their own homes since the Government announced lockdown. While the people were caged in all over the world, they caught sight of animals out there enjoying the open spaces in the environment. Research found out that the ozone layer depletion got better although not to a lot of extent. People could hear birds chirping loud and clear while before they were hardly heard or seen around. The holy river Ganga had improved in its water quality which government

has been trying to do by investing millions without any success. Due to closing of shops and eateries, the street animals were starved and so certain NGOs and animal rescuers were seen feeding the stray dogs, protecting abandoned livestock, etc. The hope from this research is to give some guidelines on how the government and people together can conserve and protect the environment in a better way. Especially after the world gets back out there to function after the pandemic situation.

**Keywords:** Environment; Covid-19; Pandemic; Ozone Layer; River Ganga; Lockdown

## COVID-19: Global Macroeconomics

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### Abstract

The Corona Virus (COVID-19) outbreak has already brought human suffering and major economic disturbance. While the world economy was predicted to grow by 3.3% in 2020, after having experienced a 2.9% growing in 2019, the irruption of the COVID-19 has distressed the world and imposed an epoch-making shock on the fragile condition of the world economy. In order to better understand expected economic outcomes, this paper investigate different Macroeconomic scenarios of how Corona Virus might evolve in the

coming year using a molding technique formulated by McKibbin and Lee (2003) and prolonged by Sidorenko and McKibbin (2006). It analyze the impacts of various scenarios on macroeconomic outcomes and financial markets in a worldwide hybrid DSGE/CGE general equilibrium theory. The study concludes the possible costs that can be prevent through global cooperative investment on public health in improving the quality of life and as a operator of economic growth.

Keywords: COVID-19, Macroeconomics, DSGE, Global Economy

## **Impact of COVID-19 on Hotel and Tourism Industry in India: Challenges and Opportunities**

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### **Abstract**

India is known worldwide due to its incredible heritage and natural attraction with a beautiful culture engaged with different languages and traditions. Tourism is an industry as a channel of exchange of different culture among the people of a country and between the people of different parts of the world. Hotel and tourism is the one of the largest contributing sector for the economic development of a nation, but the COVID-19 crisis is putting restrictions, challenging their survival, and limiting their growth. The purpose of this paper is to address the impact of COVID in the form of challenges

and opportunities for continue successful survival of hotel & tourism industry in India. Finally, major problems are identified and recommendations are given to enhancing the sustainable improvement of the hotel and tourism industry in India to overcome from this pandemic crisis. The paper recommended that the entire related stakeholder including Government, policy makers, business owner and staff of the tourism industry, visitors, and academicians should take collective actions to enhancing the sustainable improvement of the hotel and tourism sector.

Keywords: Hospitality, Hotel and Tourism industry, COVID-19, Post pandemic

## **Microeconomic Resilience Practices in Entrepreneurship at Pandemic, A qualitative study Pokhara, Nepal**

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### **Abstract**

This article is based on findings of field research conducted in Pokhara Metro-city, Nepal. This community was affected by the 2015 earthquake and again affected by the first and second wave of Covid019, especially in hotel & tourism entrepreneurship. This study finds out the local resilience (supporting factors') contribution on entrepreneurship to bounces back after economic shocks and stresses due to pandemics. To explore these issues, a qualitative method approach (descriptive) was applied. Primary data was collected via survey tools through distributing a questionnaire to the local entrepreneurs, and focus group discussions were held for result triangulation. The convenience sampling

method was used to select 20 responders from the study area. The findings of the research indicate that contribution towards the informal supporting group was highest, followed by state agencies and least from social protection policy, and mechanism. This study concludes that social safety nets and social protection towards entrepreneurship in the area have not been as effective as expected in the pandemic. It is the essential engagement of social groups, state authority, and entrepreneurship recovery insurance institutions that should work collectively for building resilience on entrepreneurship (Hotel & tourism) to saving and sustainability of socio-economic justice.

**Keywords:** Informal support, Socio-economic justice, Social support system, Safety nets, Pandemic, Resilience

## **Mitigating and Turning Challenges Caused by Impact of Covid 19 Pandemic to Nigerian Education**

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### **Abstract**

The COVID-19 pandemic has created the largest economic disruption worldwide, most especially education systems in history, affecting nearly 1.6 billion learners in more than 190 countries and all continents. Closures of schools and other learning spaces have impacted 94 per cent of the world's student population, up to 99 per cent in low and lower-middle income countries. The crisis is exacerbating pre-existing education disparities by reducing the opportunities for many of the most vulnerable children, youth, and adults, those living in poor or rural areas, girls, refugees, persons with disabilities and forcibly displaced persons – to continue their learning. Some 23.8 million additional children and youth (from pre-primary to tertiary) have dropped out or not have access to school due to the pandemic's economic impact alone. Similarly, the education disruption has had, and will continue to have, substantial effects beyond education. Closures of educational institutions hamper the provision of essential services to children and communities, including access to nutritious food, affect the ability of many parents to work, and increase risks of

violence against women and girls. The past few weeks have ushered in a range of government sanctioned and structure-shifting risk-control directives across Nigeria and the Globe, in an attempt to curtail the spread of the novel coronavirus disease- COVID-19. From international airport closures, to a nationwide closure of all schools, and about seven months lockdown of major states starting with the the ramifications from the slowdown/shutdown of economic activity are poised to be severe for Nigeria. It is especially critical, because in the backdrop of COVID-19, the global economic crisis and the recent slump in oil prices are further expected to intensify the impending economic crises, and create sharp shocks that reshaped the economy. In this piece, we would examine some of the immediate and long-term impacts of the closures, and proffering suggestions as to how the government can mitigate these consequences. Additionally, we are looking towards the future, and making prescriptions for how they might turn this disruptive crisis into an opportunity to address several of its pre-pandemic supply side education problems.

**Keywords:** COVID-19, Pandemic, Education, Economic, Lockdown

## **A shift in Macro Economic Policies post COVID-19**

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### **Abstract**

The Whole World is suffering from the COVID-19 pandemic for nearly two years and hence the post-pandemic situation will be triggering in behavioral, social, health, economic and political fields which will impact the nations at a huge level. The COVID-19 epidemic becomes stressful for all the economies of the world where the crisis-affected \$90 trillion global economies, especially the developing countries like India, which sequentially affect its power projection throughout the whole world. Many countries around the world have implemented procedures to support their respective economies in view of the brutality of the crisis, but in our country, no such effective policies are started in a systematic manner as we prioritized the health

crisis and not the economic ones. The informal sector of India became vulnerable in recent times as it was not yet recovered from two previous shocks demonetization and introduction of the goods and services tax (GST). Along with that Indian banking system is badly broken which is weak in saving all the firms in the nation. Although our government has responded with many policies to deal with the economic crisis, they need proper management through international coordination and financial support that benefit all countries. This paper emphasis on the economic crisis of the COVID-19 outbreak, along with newly developed policies for past global economic contractions, along with their implications related issues.

**Keywords:** Global Economic Contractions, COVID-19 Outbreak, Post Pandemic Economy, New Policies, Macroeconomics



## **The impacts of COVID-19 pandemic on International Trade, Economy, Tourism, Peace & Security with a special reference to India**

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### **Abstract**

At the height of the COVID-19 pandemic's first wave in the mid-2020, we were living the first phase of the COVID-19 virus. It was a relatively new virus and a public health crisis which left governments scrambling to lockdown and the public sector in different countries of the world largely failed. At present, the vaccines for the COVID-19 are out and we are in the second phase of the pandemic. Vaccines for the coronavirus, some using innovative mRNA techniques and developed by international teams have begun rolling out which we had never seen before. The death rates has decreased to a certain extent and new and cheaper tests are being developed each month. As we have entered the second phase of the crisis, which will be led by the dynamism, innovation and competence of the private sector. There are still challenges of distribution

of the vaccine due to the huge overcrowded population in our country. But on the horizon, a true post-pandemic world is now in sight. The private sector has delivered the vaccines, but we should not forget the indispensable role that the state played in funding vaccine research and development at a fast speed. Only in East Asia and a few other countries of the world, we have seen an effective public and private sector response. With the exception of a stressed financial sector, India went into the coronavirus crisis with sound economic fundamentals. The lockdown in response to the threat of the virus created unprecedented friction in transactions between buyers and sellers of goods and services as well as of inputs. The lockdown has created a lot of difficulties specially for the backward classes people.

Keywords: Micro-economic, Impacts, COVID-19, Pandemic, Coronavirus

## **The Unemployment Sharply Increased Financial Crisis of Albanian during Pandemic**

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and

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### **Abstract**

Knowledge of personal financial management intertwined with the objectives of each family is the first step to family financial success. Family budget is another opportunity to manage risk and identify family needs in time. A good budget management and focus on priority would enable a well-being and a standard of living in a family. The loss of the job of the head of the family or family members due to the pandemic caused a great impact on the family finances. This study through qualitative technique aims to determine the impact of unemployment on family finances during the pandemic. The study was implemented from

June 2020 to February 2021. However, it is worth noting that Albanians have problems with managing family finances or personal finances, they are not guided by the planning of finances and most Albanian families or individuals do not make a monthly budget to identify in all sources of income, monthly income and expenses. Lack of good management of family finances or lack of financial planning negatively affects crisis periods. Corona virus had two negative effects, firstly it increased unemployment and secondly it found these families who had problems managing their finances unprepared.

**Keywords:** Family finance, Unemployed, Pandemic, Budget management

## **Impact and policy measures of India in Covid-19 pandemic**

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### **Abstract**

The Covid-19 pandemic has been hitting the globe. Almost every country is affected by this pandemic. The coronavirus epidemic has had a significant influence on India's economic activities as well as the loss of human life. With a few notable exceptions, almost all industries have been negatively impacted as domestic demand and exports have sharply decreased, with few notable exceptions where high growth has been witnessed. This study examines how the public health issue has impacted India's most important economic sectors. While the

government has put in place certain mitigating measures, they are insufficient to combat the pandemic's effects. The study examines how a near-collapse of the Indian economy might affect the country's hybrid political structure, which is dominated by the elites. An attempt is made to assess the impact and potential remedies for a few significant industries. The impact and policy measures need to be more pro-active to be effect and implicated on ground measures.

Keywords: Covid-19, Policy, India, Economy, Impact

## **Impact of Covid 19 Pandemic in Education System**

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and

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### **Abstract**

Corona virus disease is a communicable disease caused by a newly detected corona virus. Almost the people of every state in India are threatened due to the speedy spread of dangerous disease namely corona virus which is life challenging. To prevent and eradicate the darkness caused by the COVID-19, the Government of India has taken number of preventive measures including the closure of all Educational institutions followed by one day nationwide Janta-curfew to combat virus and 21 days lockdown to curb the corona virus, etc. Showing the great concern towards students,

teachers and other stakeholders many circulars/ notices/ letters were issued by the relevant authoritative governing bodies like MHRD, UGC, CBSE, etc. On the other hand, the lockdown period has caused some severe issues also such as breakdown in regular lectures, postponement of exams, etc. which might cause the shortage of time during the next upcoming academic year. In this chapter highlights the measures taken by the government during covid 19 pandemic on education system and also describes the positive and negative impacts, technologies used in education sector.

Keywords: COVID 19, UGC, Government of India, Janta-curfew

## COVID-19: Microeconomic Impacts Scenarios

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### Abstract

WHO has declared a state of emergency in relation to the COVID-19 global pandemic, which has a huge impact on GDP, employment, inflation, stock markets, etc. This outbreak has badly affected the global economy. Measures to contain the spread of the pandemic have curtailed economic growth prospects on countries due to the prolonged effects of lockdowns and restrictions on travel and movement of goods. According to economists, this had a serious negative impact on the global economy. Preliminary estimates suggest that most major economies will lose at least 2.9% of their gross domestic product (GDP) in 2020 if the virus becomes a global pandemic. COVID-19 has worsened the condition of the economy not only of India but also of the world. According to the World Bank report, India's economy is also going to have a massive impact due to COVID-19. India's economic growth

rate will drop drastically due to the virus. The availability of raw materials, production and distribution of finished products has been affected due to the lockdown. The onslaught of COVID-19 has brought a big problem for the economy. There are two problems facing the world at this time, first to stop the infection of COVID-19, secondly to get the economy back on the growth track. The global economy faced a severe recession due to the lockdown and the rules of maintaining distance from each other (social distancing). Governments and central banks across the world have supported economies through various measures such as lowering policy rates, quantitative easing measures. Therefore, appropriate measures should be taken to get the economy back on track while controlling the spread of the pandemic.

**Keywords:** Inflation, Stock market, Global, Pandemic, Economy, World Bank, Covid-19, Lockdown, GDP, Development, Social distancing, Government, Countries

## **Microeconomic Analysis of the Positive Impact of Covid-19 Pandemic on Indian Entrepreneurs**

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and

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Research Scholar  
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### **Abstract**

Covid-19 Pandemic has challenged the every aspect of human life. Everybody is talking about the negative impact of corona virus, but every cloud has a silver lining. This situation of pandemic has required for exceptional levels of socio-political responsibility, dynamic leadership and agility of institutions. Even if we refer the last century history, we can see every global economic crisis has provided the better opportunities in disguise. Business activities around the world have been impacted by the global pandemic. However, COVID-19's economic impact differed by region, and the implications were mostly determined by a region's economic situation. In spite of Covid-19 crisis, Indian entrepreneurial spirit is high.

In these tough circumstances, many small companies are stepping up for the community and supporting one another to help generate a more positive influence. Several small enterprises and entrepreneurs have been spotted collaborating with the government and local organisations to help financially disadvantaged populations cope with the effects of the crisis. The main objectives of this article to analyse all the aspects related to Indian entrepreneurship and majorly the positive impact of pandemic on Indian entrepreneurs at middle/small levels. The article also explores the new opportunities and challenges for India entrepreneur in coming times.

**Keywords:** Entrepreneurship, Microeconomics, Covid-19, Pandemic

## **Microeconomic Impact of COVID 19: Global Perspective**

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### **Abstract**

Pandemic as it was known and used has a more devastating effect compared to just diseases outbreaks which affect a portion of the globe. For pandemic in terms of its very nature was complex as it used to be an unknown ailment that defies known medical knowledge and therefore demands immediate research and intervention so also commitment on the part of the states in order to curtail its spread, effect and come up with its antidotes and other preventive measures. Also resources and efforts need to be channeled properly and be utilized to counter the scourge. Since December 2019, the world health governing body of the United Nations – the World Health Organization (WHO) received the information of an infectious disease linked to the viruses identified with some types of common cold and flu such as the Severe Acute Respiratory Syndrome (SARS) and Pneumonia which was discovered in

Wuhan of the Peoples republic of China- then referred to as 2019-n Cov, later renamed COVID 19 as Co-stands for Corona; Vi for virus and D for Disease. While 19 denotes the year it was discovered. Following these development, COVID 19 continue to spread to the extent that no part of the globe is immune from it. Thus, the Socio-economic impact is being felt as individuals rights were restrained and social gatherings were prohibited which in-turn slow down economic growth and development generally as: opportunities for individuals were narrowed, many businesses collapsed, jobs were lost, savings halted, dis-investment, low purchasing power of essential commodities, poor family health, and profits depletion and sometimes losses. It is in the light of the above issues aforementioned this paper would focus as the effect of the pandemic at the microeconomic level is concerned.

**Keywords:** COVID 19, Collapse of businesses, Poverty, Poor health, Low purchasing power, Non investments and poor savings, and Decline in health status

## **Microeconomic impacts of COVID-19 pandemic: A Review Analysis and Policy Recommendations**

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### **Abstract**

Covid-19 has activated a global shock comparable to World War II. Worldwide lockdown, closed borders, regional trade, accelerated regionalism, and mitigated policies have resulted in a massive loss in the global economy. For some economists, the economic shock produced by the imposed lockdown is more costly than the pandemic itself. The succession of this contagion and its economic significances are still highly unclear. They are also making it arduous for policymakers to design an appropriate microeconomic policy response. According to some estimates, each additional month of crisis costs around 2-5 percent of global GDP, and the GDP suffers a hit of about 3-6 percent, depending on the country's structure. As a result of the pandemic's fast spread, breathing issues are flatter more prevalent. We presume that the individual firm liquidity & preservation of the

economic network are two further issues. Individual firms seem valued components of the economic cycle, and their absence will significantly impact the economy and the state. Banks, on the other hand, maybe reluctant to lend operating cash to firms. The current global crisis is unlike any other in a century, and it has caused financial volatility, which has led to the lockdown. It is pledging by the possible economic health consequences of mitigation strategies, such as the collapse of tourism, small business, the energy industry, rising oil prices, significant increases in unemployment, and rising government debt. Predicting a solution for this pandemic is hard to define. Still, this study implies that if we ensure deceit in all sectors, inventive design planning on economic projects, if all the world leaders trumped up better determination, the microeconomic effects would be better off.

**Keywords:** Accelerated regionalism; Mitigated politics; Breathing issue; Firm liquidity; Collapse



## **The Impact of Covid-19 on Farmers in Maharashtra**

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### **Abstract**

This paper discusses issues regarding the effect of COVID-19 on the Small Farmers in Maharashtra. The economy falls down rapidly. This impacted on farmers heavily. The COVID-19 is running riot in the state's rural hinterland, where most agricultural activity takes place and more than 75% people depend upon the income generated from these activities. This pandemic impacted on Rabi season as well as Kharif season crops. In Maharashtra Crops like Soyabeans, cottons, vegetable-fruits farming and those who are in dairy business, horticulture have been hit badly. Farmers

from Vidharbha & Marathwada region impacted from this pandemic & Konkan-Western Maharashtra suffers a lot because with this pandemic they also suffer from 2 cyclones i.e. "NISARGA" "TOKATAY". Due to COVID-19 most of the farmers from Maharashtra are suffering from the problem of poverty. So this paper focuses on how the problems faced by farmers can be resolved, how the agricultural production will increase, what are the schemes started for farmers also think for the future even as the pandemic continues to rage, we have to put safety nets.

**Keywords:** Covid-19, Lockdown, Agriculture, Farmer in Maharashtra

## **Impact of Covid-19 Pandemic on Tourism Industry of India**

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### **Abstract**

The purpose of this study is to examine the effect of COVID-19 on the tourism sector of India. India is a tourist euphoria. Tourism in India has noteworthy potential seeing the rich cultural and historical heritage, variety of ecology, terrains and places of natural beauty spread crossways the country. It is considered to be the biggest and rapidly growing industry. Tourism is also a potentially great employment generators besides being a significant source of Foreign exchange for the country. Due to the sphere of pandemics and infectious diseases, the tourism industry has become very unstable. The COVID-19 froze the tourist sector around the world, countries around the world continued

to impose restrictions on travel as apart to hold the spread of the virus, so on India. Ultimately, the drastic outbreak of the novel coronavirus has caused great losses to the tourism industry. In India, as the contagious were emerging the authorities implemented travel restrictions, social distancing, lockdown which completely brought the tourism sector of India to recession. As resulting the threat of virus, travellers revoke their tour and agitation tumbled the tourist graph significantly. This study attempts to try to understand the tourism sector importance in Indian economy and examine the impact of COVID-19 on the Indian tourism sector.

**Keywords:** Tourism, COVID-19, Recession, Lockdown, Travel

The End