Economic and psychological impact of COVID-19 lockdown: Strategies to combat the crisis

The economic impact of the COVID-19 pandemic on India has been devastating. India's growth forecast for the fiscal year 2021 by World Bank, International Monetary Fund (IMF) and various credit rating agencies have touched rock bottom. These are likely to be the lowest growth figures for India in the last three decades.\(^{[1,2]}\) However, the IMF projection for India for the financial year 2021–2022 of 1.9% gross domestic product (GDP) growth is the highest among G-20 nations.\(^{[3]}\) The COVID-19 pandemics may just be the “greatest emergency since Independence” for India.\(^{[4]}\)

### ESTIMATE OF ECONOMIC LOSSES

The loss to the Indian economy during the first 21 days of the lockdown is estimated to be over 32,000 crore/day.\(^{[5]}\) A World Bank report said that India's economy is expected to grow 1.5%–2.8% for FY21.\(^{[6]}\) This will be the lowest growth for India since the economic liberalization in the 1990s.\(^{[7]}\) India's growth rate has been faltering even before the arrival of the pandemic. From 2014 to 2018, India was the world’s fastest growing major economy, with GDP growth rate consistently >7. However, in 2019, its growth slowed to 4.7% - the slowest in the past 6 years and unemployment was at a 45-year high. The industrial output from the eight-core sectors at the end of 2019 fell by 5.2% - the worst in 14 years. Small businesses had just started to show signs of recovery from the effects of demonetization. The COVID-19 pandemic is likely to further weaken the already fragile economy.\(^{[8]}\)

### LARGE SECTOR BUSINESSES

In India, about 53% of businesses have quantified the operational impact of COVID-19 lockdown.\(^{[9]}\) Hotels and airlines are cutting salaries and laying off employees. The event management industry has seen a loss of 3,000 crores.\(^{[10]}\) The Indian aviation industry is likely to post losses worth nearly Rs 26,000 crores this year. The estimated loss to the tourism industry for March and April 2020 was Rs. 15,000 crores. Globally 50 million jobs are at risk in the travel and tourism sector.\(^{[11]}\) The automobile industry, a key indicator of a country's economic growth, has also been forced to hit the brakes-with estimated losses of Rs 13,000 crores.\(^{[12]}\) Reduced funding has had an adverse impact on a number of young startups. In the construction industry, sales of new units are greatly reduced and work is at a standstill. Services sectors are the hardest hit. The banking industry, already in a crisis due to increasing nonperforming assets, has low demand for loans. Insurance companies face the grim prospect of becoming unviable if too many claims are made when the dust settles.\(^{[10,11]}\)

### AGRICULTURE

Agriculture provides occupation for 58% Indians and contributes Rs. 17,000 crores to GDP.

A global reduction in demand from restaurants, hotels and fast-food chains has resulted in a 20% drop in prices of agricultural products.\(^{[12]}\) To provide relief to farmers facing an impending economic setback from the lockdown and help them tide over the situation, the government announced that farmers will receive 2000 rupees as an advance payment from the Rs 6000 annual pay-out from PM Kisan scheme. Since exports are banned, this money will probably be grossly insufficient. While prices of agricultural products are rising in cities due to profiteering, in rural areas, they are falling as farmers are unable to sell their crop. The pandemic and lockdown occurred at a critical farming time—the new crop is ready, waiting to be harvested and sold. According to experts, the foremost challenge facing the agriculture sector is moving the food from the villages to cities for sale in the middle of stoppage of movement by road and rails due to the lockdown. If supply chains don’t work properly, a lot of agricultural products will be wasted and lead to massive losses for Indian farmers.\(^{[6]}\) The lockdown has greatly affected the tea estates. They were unable to reap the first flush, which is the premium product. Moreover, the lockdown may also affect the harvest of the second flush. This may lead to a significant reduction of earnings of the Darjeeling tea-based tea industry,\(^{[13]}\) and a fall in exports of tea by 8%.\(^{[13]}\) However, as per the revised lockdown guidelines dairy, tea, coffee and rubber plantations, and the associated shops and industries, will reopen, which may mitigate the losses.\(^{[14]}\)

### MANUFACTURING

A study of the impact of COVID-19 on manufacturing
business in the U.K. revealed that a reduction in turnover over the next two quarters was predicted by >80% of respondents. A pessimistic outlook on business operations was anticipated by 98% of the respondents. Major companies in India have temporarily suspended or significantly reduced operations. Manufacturers of two-wheelers and four-wheelers have stopped production. Many companies have decided to remain closed till the lockdown is lifted. The government has declared a relief package of about 1.75 lakh crore assistance to India’s unorganized, informal industry that employs 94% of the laborer’s and contributes 45% to its total output. This industry is already bearing the brunt of the lockdown with thousands of finding themselves unemployed overnight.

HEALTHCARE

Globally, hospitals are facing an unprecedented challenge due to COVID-19 pandemic. Shortages of intensive care unit beds, low bed capacity, lack of trained staff, and shortage of vital equipment such as ventilators and protective equipment, in particular, are major concerns. The high cost of treatment incorporate hospitals is a major challenge. Further, the greatest vulnerability of the health-care systems is the risk to health-care workers. This is a result of decades of low budgetary expenditure on healthcare compounded by the inexplicable rush to promote the private, public model, which has not worked anywhere in the world but leads to rise in the cost of healthcare resulting in the poor being deprived of this vital necessity. Instead of trying to micromanage the response to the pandemic, the powers that be must think deeply into structural reforms to make healthcare available and accessible to all at a reasonable cost.

E-COMMERCE

Amazon stopped the online sale of nonessential items in India toward the end of March. An identical strategy was followed by Amazon in Italy and France. Walmart-owned Flipkart, BigBasket, and Grofers also run restricted services, facing disruptions in services due to the lockdown. Delhi Police began issuing delivery agents curfew passes to make it easier for them to keep the supply chain open. E-commerce companies also look for legal clarity related to what are “essentials.”

STOCK MARKETS

Indian stock markets suffered their worst losses in history on March 23, 2020. SENSEX lost 4000 points (13.15%) and NSE NIFTY was knocked down by 1150 points (12.98%). However, on 25 March, the day following the Prime Minister’s announcement of a complete 21-day national lock-down, SENSEX rebounded with the largest gains in 11 years; in the process, investors made a gain of Rs. 4.7 lakh crore. On April 8, following positive indication from Wall Street that the pandemic may have reached its peak in the US, the stock markets in India rose steeply once again.

SUPPLY CHAINS AND LOGISTICS

The extraordinary reduction of manufacturing and delivery implies an impending shortage of various goods. Many small manufacturers may shut shop. Incomes of a large number of workers will collapse. As a result, consumption demand, the bedrock of the Indian economy, will also plummet. Following the lockdown few essential supply chains have been adversely affected. Although the movement of essential goods is excluded from the ban on inter-state travel, on the ground, confusion prevails. The net result is that supply chains have been disrupted. On March 29, the government allowed the movement of all essential as well as nonessential goods across the country during the lockdown. Despite these measures, supply chains continue to be disrupted.

SALARIES

Economists say people who work for small businesses may end up with job and salary losses. There have been places where companies are actively discussing how many people they need to fire.

The Prime Minister’s appeal to businesses and high earning members of society to pay attention to the monetary needs of all those who give them services has mainly fallen on deaf ears. He also requested families not to cut the pay of domestic help. Following the lockdown, the government circulated advisories and directives ordering companies to keep paying employees, among other things. Soon doubts arose as to how remunerations could continue to be paid when the establishments are nonfunctional. The legal validity of the order was also questioned. Finally, the matter reached the courts and the order was stayed. Migrant workers were worried about the implementation of the orders as almost all of them had no records of payment or deduction of wages. Further, even in normal times, the orders of minimum wages are not followed; how would the government be able to ensure payment of minimum wages under a lockdown?

MIGRANT WORKERS AND LABOR FORCE

Due to the lockdown, there was a sudden stoppage of work
in construction work and in many industries, leading to a lack of demand for the services of daily workers (the urban poor and migrant laborers). Simultaneously the lockdown resulted in a complete cessation of bus and train services.

The migrant workers were worried and anxious, many keen to return to their homes. To take care of them state governments made arrangements for 21,000 camps to accommodate over 660,000 migrants and prevent the departure.[34] Delhi government was providing free food to 400,000 people every day in over 500 hunger relief centers.[35,36] By April 5, government and Nongovernments organization food camps were supplying free cooked food to 7,500,000 people every day all over the country.[37] The Government of Kerala bent over backward to satisfy the workers. Due to the unpopularity of the local dishes supplied to them, they altered the menu to include north Indian dishes. Apart from free medicines, the workers supplied with masks and sanitizers as well as recharge facilities for phones and making available recreational facilities like providing carom boards. This was aimed to convince them to stay on in the camps and avoid returning to their native villages.[38] This was, of course, not the case everywhere. Whatever be the reasons, probably the lack of income due to the prolonged lockdown convinced the workers to return to their native lands. In desperation, large numbers of poor workers began to walk or cycle back to their villages. Commentators commented on how the whole purpose of social distancing was defeated.[39,40] Distressed migrant workers, along with their families crowding into buses or trying to walk several hundred kilometers back to their villages, provide only one indication of the severity of the crisis, which is intense even among people who have not tried to move.[41]

**WHAT IS THE GOVERNMENT DOING FOR THIS STAGGERING ECONOMY?**

As a result of lockdown and the resultant reduction of industrial and leisure activity, the tax collections of the government are likely to suffer. As per Controller General of Accounts data, center’s gross tax revenue contracted by (−) 2.0% during April–January FY20.[42] The initial financial intervention included relief measures pertaining to legal and regulatory compliance matters in the areas of income tax, GST, customs and central excise, fisheries, banking sector, commerce, corporate matters, and Insolvency and Bankruptcy Code. To improve health infrastructure Rs. 15,000 crores have been provided. A more substantial relief package was announced later, amounting to INR 1.7 lakh crores under the PM Garib Kalyan Yojana. State governments were directed to utilize the Rs. 31,000 crores collected in the Building and Other Construction Workers Welfare Fund to sustain registered construction workers. For screening, testing, and prevent or contain the spread of COVID-19, the State governments have been permitted to use the funds available under the district mineral fund.[43] The sharp fall in global crude prices following a dispute between the Organization of the Petroleum Exporting Countries and Russia is a development that is favorable to India. By the end of March, Brent and WTI crude oil prices had fallen. A lower global crude price has the potential to profit the Indian economy by reducing its overall import bill. A positive outcome of a lower crude price is that it exposes space for both central and state governments to extend excise duty and value added tax (VAT) rates, respectively, on petroleum products. The center has already increased the special additional excise duty on petrol and diesel by INR2/l and road and infrastructure cess by INR1/l.[44]

**PSYCHOLOGICAL IMPLICATIONS**

Because of the Coronavirus outbreak and lockdown going on, there have been many psychological implications on people due to the fear of infection and changes in lifestyle. Because of the lockdown, the whole economy is shaken, which adds up to the psychological burden in people of every class be it rich or poor. Various psychological implications are as under.

**Anxiety and panic**

With the increasing fear of the disease, people around the world are facing issues to deal with it mentally. For common people, it is the fear of unknown; they are not aware of what is coming their way, and if it comes, how to deal with it. News circulating throughout in the media has caused havoc of the disease and people are hooked upon those news throughout the day. Although the media is spreading awareness people fear contacting the disease. People of higher strata are having this fear the most as they are the ones affected most. Its a dilemma for the poor and daily wage workers as they have strict orders of staying inside, but due to lack of resources to run the family and no source of income, they have to travel long distances in search of food, increasing the risk of infection for themselves. They cannot help but roam around in search of food and resources, which creates more panic among them and also the people around them. Health-care workers and officials working in the frontline are most vulnerable to contact the infection, which is creating anxiety among them.

**Stress and depression**

The level of stress is at peak among everyone right now. Because of the effect on the economy, everyone is bearing financial losses. Daily wagers are facing the most amount of...
stress as they have nothing to run their families and are not able to meet their ends. People are dying because of a lack of food and traveling long distances by walking. The stress of this never-ending blow on them has taken a huge toll. Due to lockdown, most people have nothing to do sitting at their homes. This change in routine is stressful for many people and they have nowhere to go. There are more fights in families as people are not used to staying together the whole time and also they themselves are stressed by the burden of disease, which causes more frustration.

Sleep disturbances
With the increasing amount of stress because of financial loss and the change of routine, sleep disturbances and change in the sleep cycle is very much prevalent. Because of loss of jobs and nowhere to go for daily wages, they lose their homes and shelter and also travel long distances on foot, which disrupts their sleep, increasing the stress and burden.

Suicide
The rates of suicide have increased as the disease burden is increasing. With people losing their jobs, farmers not able to sell their crops and earn and no food or resources for the laborers, people think they have nowhere to go but to end their lives. There have been incidences where people commit suicide, thinking that it would put a less burden on the family with less mouths to feed.

HOW TO DEAL WITH SUCH PROBLEMS?
As the Corona virus has become a global emergency, steps are being taken to reduce the burden of disease. However there is not much attention given to the psychological implications, which will be another pandemic once this virus is dealt with. India is particularly at risk for this because of higher rates of poverty along with the substantial economic stagnation which was never seen before. Hence, this issue needs to be dealt with carefully and promptly. Here are some ways in which we can help ourselves:

Stay positive
• Whatever be the situation, always keep one thing in mind-THIS TOO SHALL PASS!
• Start your day with a positive thought in mind and follow-up with that throughout the day
• Read things that motivate you. Stop the chain of negative thoughts or information.

Family time
• This is the best time you will get with your family. So make the most of it
• Open up to your family about your stress and fears and try to bond with them like never before

Exercise daily
• Do not see this as an opportunity to laze out and stay immobile. Spend this time in staying healthy and exercise at least for 1 h daily as the mind will stay healthy only if the body is
• This will divert your mind from all the negativity around and even help you sleep better.

Take care of your children
• It is difficult for a child to stay confined to a place for long
• Be calm and generous in dealing with them, explain them the issue which the world is facing
• Do something productive with them, making it a fun activity at the same time
• Be available to their fears without getting angry over them.

Maintain healthy sleep hygiene
• Go to bed daily at your regular time rather than spending time on television or mobile
• Avoid daytime sleep or keep it to a minimum.

Hobby time
• Indulge yourself in your hobbies and do things which you always wanted to do
• Spend your day in doing something productive and things you would love to do to kill all the negativity around you.

Eat healthy
• A good immunity is a shield to this virus
• In this era full of junk foods, try to eat healthy foods.

Social media
• Along with social distancing, practice “Selective Social Media Distancing”
• Stay away from all the rumors and fake news streaming around the internet and stick to a reliable source of information
• Rather than checking the statistics every hourly, check it only once a day
• Spend time on Internet learning something new or doing something productive
• Connect with your loved ones in different corners of the world, which you usually avoid in your busy schedule.

Stay away from addictions
• Do not fall for substances to seek pleasure or get rid of the stress. Alcohol, cigarettes, etc., will hamper your
immunity
• Do something creative and productive to keep your mind busy.

Help those in need
• Many people are not able to meet their ends because of the lockdown
• This is the time to join hands and help those in need by easing their survival
• Laborers, cleaners, vendors all work during these tough times, so be kind to them and offer them the required help.

Be spiritual
• Indulge in spiritual activities, which keeps your mind healthy and clear
• Practice yoga and meditation daily to keep your mind calm and sound.

Seek help
• If this issue is taking a toll of your mental health, never hesitate to seek professional help. It is okay to succumb to your fears. Keep your mind healthy to keep the rest of your body healthy.

CONCLUDING REMARKS

The economy of the country is at its lowest like never before and it is a major challenge for the government at present. Policy actions to combat the impact of COVID-19 have been undertaken by G-20 countries, including India, where the repo rate has been reduced to a historic low of 4.4% and a relief package amounting to INR 1.7 lakh crore has been introduced. With subdued tax revenue performance, stimulus initiatives will have to rely largely on additional borrowing by center and states.[41] It is said that the failing economy and various sectors suffering will lead to more deaths than COVID-19 itself. Some of these deaths maybe because of the increased amount of stress and suicide and that’s where the role of a Mental healthcare worker comes, which plays a crucial role in these tough times and it is always better to seek help when needed.

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