“A Report on Two Day National Webinar on Post Covid-19 Challenges ahead on Indian Economy and Markets”

Conducted on 18th & 19th August 2020

Submitted by

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Submitted to
The Principal,
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Cordially invites you to the two day
NATIONAL WEBINAR
ON
POST COVID-19 –CHALLENGES AHEAD ON
INDIAN ECONOMY AND MARKETS
This Seminar provides:
In Association with
RESOURCE PERSONS ON 18TH AUGUST, 2020
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ACKNOWLEDGEMENT

The Department of Economics and the Department of Commerce, Government Degree College, Chebrole, Guntur District are always thankful to our honourable Commissioner of Collegiate Education, Government of A.P, Vijayawada, **Sri.M.M.Nayak, IAS** garu, for his encouragement to conduct this webinar. We are also very thankful to **Dr.V.Sridevi** garu, Principal, Government Degree College, Chebrole who encouraged and directed in all the ways of conduct of webinar and made this webinar a grand success. We are also thankful to **Sri.A.Ramakrishna Rao** garu, IQAC Coordinator of this college who supervised total programme from beginning to ending. We are thankful to all the resource persons who participated in this webinar and also thankful to technicians who helped for technical arrangements. We are also thankful to all teaching staff and non-teaching staff who helped a lot for conducting this webinar and for making this webinar a grand success.

By

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PROGRAMME OF THE WEBINAR

1. **Title: Post Covid-19- Challenges ahead on Indian Economy and Markets.**

2. Dates: 18-08-2020 and 19-08-2020.

3. Inaugural Speech: Dr.Vidadala Sridevi, Principal, Government Degree College, Chebrole.

4. Overall Supervision: Sri.A.Ramakrishna Rao, IQAC Coordinator, GDC, Chebrole.

5. Objectives of the Webinar: Dr.B.Sudhakara Reddy, HOD of Commerce, GDC, Chebrole.

6. List of Resource Persons and Profile Presenters:

18-08-2020 (DAY-1)

S.No	Name of the Resource Person	Name of the Profile Presenter
1	Key note Address: Prof.S.M.Verma, Rayalaseema University, Kurnool.	Dr.R.Vinolia, Lecturer in Botany, KVR GCW(A), Kurnool.
2	Prof.B.Rama Chandra Reddy, Dept.of Commerce, Dean CDC, SVU, Tirupati.	Sri.B.Koteswara Rao, HOD of Chemistry, GDC, Chebrole.
3	Dr.K.Madhu Babu, HOD of Economics, Acharya Nagarjuna University, Guntur.	Sri.V.Koteswara Rao, HOD of Economics, GDC, Chebrole
4	Prof.K.Krishna Kumar, HOD of Commerce, OU, Hyderabad (TS).	Dr.V.Bhavani, HOD of Telugu, GDC, Chebrole.
5	Prof.Lalitha, HOD of Management, Hindu College, Guntur.	Smt.I.Suguna Kumari, HOD of History, GDC, Chebrole

19-08-2020 (DAY-2)

S.No	Name of the Resource Person	Name of the Profile Presenter
1	Dr.K.Srivani, Dept.of Economics, Satavahana University, Karimnagar, (TS)	Smt.K.Maitreyi, HOD of English, GDC,Chebrole
2	Prof.M.Srinivasa Narayana, School of Business, KLU, Vijayawada.	Sri.B.Koteswara Rao, HOD of Chemistry, GDC, Chebrole.
3	Prof.A.Venkata Ramana, HOD of Commerce, SKU, Ananthapur.	Smt.N.Subhashini, HOD of Political Science, GDC, Chebrole.

7. Vote of Thanks: Sri.Vemuri Koteswara Rao, HOD of Economics, GDC, Chebrole.

A Report on Two Day National Webinar on Post Covid-19 Challenges ahead on Indian Economy and Markets.

The Department of Economics and Department of Commerce, Government Degree College, Chebrole, Guntur District, Andhra Pradesh jointly conducted a webinar on "**Two Day National Webinar on Post Covid-19 Challenges ahead on Indian Economy and Markets**" on 18thand 19th August 2020. For this webinar more than 250 members got registered from different parts of Indian Territory. Resources persons from Andhra Pradesh and Telangana State participated in this two day National Webinar. Principal, Government Degree College, Chebrole and all faculty members of the college and all non-teaching staff members also participated in this webinar.

Sri A.Ramakrishna Rao, Lecturer in Physics, Government Degree College, Chebrole successfully supervised the entire programme from the beginning to ending.

DAY-1 PROGRAMME ON18-08-2020

1.Inaugural Speech :- Dr.VidadalaSree Devi garugave inaugural speech and opening remarks. She welcomed all resource persons and all participants. She talked about important of Agriculture, Industries andService sector and impact of Covid-19 on employment, productivity and other sectors in Economy. She said that not only white color jobs are important but also blue color jobs are also most important. In transport sector RTC also started Cargo Services so as to get survived.

2.Objectives of the Webinar:-Dr.BandiSudhakara Reddy Head of the Department of Commerce, Government Degree College, Chebrole explained the objectives of the webinar. He explained thatHow to overcome the challenges posed by Covid-19 on Indian economy and various markets. This webinar would provide basic and elaborative information and required measures to boost up Indian economy and markets. He said that after the webinar the participants would be able to know how to improve employment, income, exports and purchasing power in Indian economy and bring economy to pre-covid-19 position.

3.Resource person I:-Prof.B.Rama Chandra Reddy, Department of Commerce and Dean College Development Council, Sri Venkateswara University, Tirupathi.

Profile Presentation:- Sri. BalabadraKoteswaraRao, Head of the Department of Chemistry, Government Degree College, Chebrole presented the profile of the above resource person Prof. B.Rama Chandra Reddy.

Prof.B.Rama Chandra Reddy said that Covid-19 pandemic forced the people to be among four walls. This corona virus spreaded all over the world. We donot know wether it was human error or natural. The first case was found in Whuhan city in China in December 2019. According to WHO in India the first corona case was found 30th January in Kerala State. JanataCurfiew was imposed on 22nd March 2020 and 24th March 2020 onwards lockdown took place in India. Theredifferent lockdown took place in India. There are different lockdown phases in India.

First Phase: -The first Phase was started from the last week of March 2020 to 14-04-2020. In this phase EMIs were put on hold financial support to economy and disaster relief fund was announced by ADB.

Second Phase: -It was from 15-04-2020 to 03-05-2020, 20 lakhs crores package was announced under AthmaNirbhar Programme,Operation Green was extended to all Crops andAqua culture. Moritoriumwas imposed on loans by RBI. India is in Third place in eggs consumption and 5th place in chicken consumption in the world.

According to Nickson: - farmer was born in debt lives in debt and dies in debts. Owners became drivers. Entertainment and sports were disturbed. E- Commerce was also disturbed capital and financial markets were also disturbed. Flow of funds to industries was reduced. All educational institutions were closed. There was a need for restructuring the syllabus and nomenclature of the degrees were also changed. Retail business sector, Real estate sector were also disturbed. Millions of migrant labourers returned to their native place on foot. 45% of consumer durables import from China. 85% Pharma imports from China. Street food hotels, restaurants were closed. Fast loading and unloading of shipment was stopped. International travelling facility was stopped. Recovery rate from corona is more in rich people than that of poor people.

Key Note Address by Prof. S.M.Verma:-Dr.Rachapudi Vinolia, Lecturer in Botany, KVR Government Degree College for Women (Autonomous) presented profile of Prof. S.M.Verma.

Prof.S.M.Verma spoke briefly on the topic “**Pre Covid Pandemic and Post Covid Pandemic”**. Economy was started downfall. On 26th March 2020 relief measures announced by the Government of India. Severe negative impact on GDP. Facebook, Amazon made large investment in India. It was also disturbed.

Dr.K.MadhuBabu – Resource Person –II:- Dr.K.Madhu Babu garu is Head of the Department of Economics and Associate Prof.of Economics, Acharya Nagarjuna University, Guntur.

Sri.V.KoteswaraRao, Lecturer in Economics, Government Degree College, Chebrole, Guntur District presented the profile of Dr.K.Madhu Babu garu.

Dr.K.Madhu Babu garu spoke briefly on MSME. The unorganised segment of Economy reference to all operating units those activities are not regulated under any statutory act / or legal provision or those which do not maintain any regular accounts. More than 60% of National income is being generated in the unorganised segment. It larger than and inclusive of the informal economy. According to NITI Ayog 92% of employment is from informal segment. 92% male workers and 95% female workers are in informal sector. 96% males are work are in rural area and 95% of female workers are working in rural area. Besides incidence of poverty is seen to be much larger than the incidence of unemployment.

The informal sector is highly heterogeneous in nature. It depicts a picture of unorganised. Epidemiologists agree that the lockdown imposed in India in late march had helped slow down the spread of the Covid-19 virus giving the Government and health care system, some extra time to ramp up treatment facilities. Number of hospital beds, supply of medicines etc. The Nation-wide lockdown the most stringent is the world. Casual daily wage workers in cities, migrant workers and self-employed like vendors, electricians, carpenters, plumbers, mechanics etc. were the worst affected with no job, no incomes and no food.

Television images blamed day after day of the helpless migrant workers walking back hundreds of miles to their homes and villages. This has impacted severely on all the people in the lower income in the economy. From aviation, hospitality, real estate and poultry. Petroleum and shipping no sector in the country has escaped from the impact of pandemic. However the impact of nationwide lockdown on Agricultural sector has been severe breaking the supply chain of Agl commodities.

Impact on Indian Economy: -Earlier Indian economy had mostly demand problem. Now both demand and supply problem. It has an impact as both formal and informal sectors. Activities shut in manufacturing, construction, trade, hotels and transport services. The pandemic will affect the poor much more than the middle class and the rich and would lead to further inequalities. ILO says out of 400 million informal workers in India many of them may fall into poverty. The percentage of workers using work during lockdown rural 57% and urban 80% Total 67%.

MSME The growth engine of Andhra Pradesh productivity. The MSME sector employees about 106 million people in over 13 million units throughout the country 2020-21. Approximately only 8% of the MSMEs have access to formal credit channels. Majority of MSMEs don't have enough cash flow to survive even months Rs.3.3 lakh crore MSMEs funds were stopped with strong large corporate in the form of receivables stating that the liquidity challenges faced by MSMEs, in the past two years had aggravated in the first quarter of 2020 due to Covid-19 impact. World Bank approved 750 million dollors to support increased flow of finance in to the hands of MSMEs severely impacted by the Covid-19 crisis. Indian economy is projected to have negative growth rate in the financial year 2020-21. Food and cash transfers helping SMEs agriculture rural non-farm employment, pro-poor macro-economic policies. Equality of opportunity in quality education. Industries and services have to be started immediately and informal and migrant workers need help.

12:30 PM: - Professor K.Krishna Kumar, Head of the department of Commerce and Management, Osmania University, Hyderabad. His profile was presented by Dr.VasireddyBhavani, Lecturer in Telugu, Government Degree College, Chebrole, Guntur District.

He spoke on Health core and Pharma equipment during covid-19. Health core got more importance than earlier state. This pandemic affected all working force in Indian economy. Future workforce trend have to be estimated. It forced to collect data of different sectors in the economy. So data collection was expanded. It lead to separation of critical skills and roles. De humanisation of employees and humanisation of employees. Emergence of new top ties employers. There is an increase in organisation complexity. He spoke on Global strategies in post covid-19, compensation, restructuring, redeployment, re skilling. Deferment of increment of promotion-managing temporary employees – holding performance pay and bonus.

01:00 PM: -Prof. Lalitha- Head of the Department of Management, Hindu College, Guntur. Smt.Inteti Suguna Kumari, Lecturer in History, Government Degree College, Chebrole, Guntur District presented the profile of Prof. Lalitha garu.

She spoke on Indian economy, sectorial review on Indian economy. Changing pattern of market strategy, Digital Marketing, challenges and opportunities. The process of unlocking the economy has begun. The impact of the same across industries in the service sector, suggests that industries such as fast-moving consumer good (FMCG) would be performing good, digital demand would be performing above age rage. E-Commerce, retail, power smart phones and petroleum would be performing average compared to their last year's performance and growth is the next year 2021. In the service sector most of the IT Companies have been following work from home during the lockdown and are likely to continue to follow it is the future as well.

Industrial Sector: - There are major challenges faced by the manufacturing units of companies even after the process of unlocking has been initiated. Even the MSMEs tough supported by Government facing lot of problems relating to skilled, unskilled labour, marketing of products etc.

Agriculture: - Covid-19 has provided us to revamp the agricultural sector that has been the oiling sector over the years due to various reasons which are lack of private investment, water scarcity; inefficiency is the implementation of various policies on the ground marketing and pricing challenges.

Changing Pattern of Market Strategy: - As the crisis continues all business switched marketing to the quarantine mode. Minor or Major changes have been made to operation hours, Customer Communication, budget allocation, new product releases and planning. Today we want to expand the topic and talk about the most typical corona virus marketing practices.

By far they are

India: - The Digital Behemoth.

65% youth is in India age less than 35 years. Mobiles with 3G, 4G connectivity and the Digital behemoth.

Digital Marketing: - Digital Marketing of products or services using digital technologies, mainly on the internet, but also including mobile phones, display advertising and any other digital medium.

Effective ways of Digital Marketing:- In order to achieve success one supposed to move is the following manner.

Plan, Manage, and Optimize: - The 5s of Digital Marketing.

1. Sell, 2. Serve, 3. Speak, 4. Save, 5. Sizzle.

She spoke also on digital marketing challenges in post covid-19 period and digital marketing opportunities.

Conclusion:- A lot of companies are transforming digitally and making them ready for the volatile market because of Covid-19.

The firms which adopted the digital marketing new trends early are more likely to maintain the stability and generate sales through digital marketing. All industries are facing the financial crisis right now and these digital trends going to help them in the long term.

DAY-2 PROGRAMME ON 19-08-2020

10:00 AM:-Dr.Konduri Sreevani, Asst. Professor, Department of Economics, Satavahana University, Karim Nagar, Telangana State, India.

Smt. Kondamudi Maitreyi, Lecturer in English, Government Degree College, Chebrole, Guntur District Presented the profile of Dr.Konduri Sreevani. She spoke as follows.

1. Education sector in post Covid era. A) School Education, B) Higher Education.

2. ICT based education, 3. Consequences, 4. Challenges

5. Steps to be taken to adopt technology in education (online education)

6. National educational policy 2020 important highlights and

7. Conclusion.

While entire world is currently in lockdown because of the Covid-19 Pandemic, business have adopted to Work From Home (WFH) policies. More than 91% of the world students are out of schools, due to school closures is at least 188 countries online education by most of the schools, colleges and universities have been becoming normal. However, online education possesses some limitations pertaining to the digital divide in India.

School Education:- School going children are naturally the worst affected education sector stakeholders. For pupils, the lockdown does not just mean reduced cash flow or a professional setback. It represents an interruption to their learning journey and in the case of dropouts; it was the final straw for at risk children who struggled to get an education at the best of times. The lockdown has aggravated dup-set class and social differences, especially between private and public school system. Indian government spends 4.6% of its GDP on education. This is lower than in sub-Saharan countries like Kenya, Togo and Zimbabwe. At the best of times, access to education is a critical challenge faced by young people across the country. On the other hand, a minority of students attending urban private schools are seeing their education continue through standard digital plat forms.

Lack of readiness and infrastructure for Teachers:-Teachers across the country are scrambling to find ways to continue teaching their pupils in a situation where physical contact is no longer possible. Teachers at the country's premier private schools are Tec savvy: Most have access to the internet at home, as well as the other digital infrastructure required to craft and share course material. Some of these institutions might even have experimental with e-learning facilities – like online homework submission before the crisis. According to the World Bank only half of Indian teachers are actually teaching on any given day because of sky – high teacher absence rate. When a large number of teachers don't even teach when schools are opened its hard to imagine a better out come when schools are under lockdown.

Higher Education:- Covid-19 pandemic impacted higher education will be different mainly in the mode of teaching and evaluation. Nationally there was a call for a de-facto switch to virtual teaching, learning and evaluation, pushing a huge number of teachers in to an unfamiliar mode. Online mode formally allowed only is open universities and varsities graded 3.5 onwards, is now licensed for all Universities to run their U.G & P.G programmes accordingly.

Online Teaching / Learning:- Hailed as a more effective, quick and less expensive mode, online teaching / learning is being given precedence over the campus mode as the new normal. Now, there is the UGC platform called SWAYAM offering several open online courses. Virtual higher education can never match the one impacted through campus-based real class room that is distinct of eminent universities enjoy the advantage of in-face interactive learning distinct for criticality and creativity of the campus.

Post – Pandemic changes in Education Sector:- The immediate post-pandemic change in campus-based education will be behavioural distich for physical distancing, masking and sanitising, bringing about rearrangements in class room, library, laboratory, common rooms and just about everywhere.

Consequences: - Online teaching and evaluation. Pushed as a new normal under the pretext of the pandemic crisis, upset objectives of access, equity and excellence in the higher education sector. Quality of the post covid higher education will slump further both on the campus under a behavioural shambles and in online devoid of professionalism.

ICT Based Pedagogy:- Difference between online and classroom teaching are not merely confined to the medium and environment. There are differences is the arts or sciences of teaching, designing, learning outcomes, techniques of communications, ways of facilitating learning and methods of evaluation. It is important for teachers to be formally accustomed to the art, science and methods of ICT based pedagogy to become effective in virtual teaching.

Long term impact:- As for the long-term impact, inter disciplinary academic programmes will rank the fore most . Disciplines will increasingly draw closer to one another in the wake of the emergence of more and more cross – disciplinary areas of knowledge. Many poor students who do not have access to **e-resources** shall not be able to attend classes from home.

Association challenges with online Education:-

Digital Divider:-While e-education is a privilege for the students from an upper and middle class, it has proved to be a nuisance for students from the lower middle class and people living below the poverty line.

Commercialisation of Education:-With online education becoming a norm in the post pandemic era, there is a significant possibility of corporate houses, technology firms and educational institutions working much more closely together. Though this may have a big positive effect on the educational sector, it may further aggravate the on-going commercialisation of education sector and exclude the self – dependent tutors.

Steps to be taken:- Online education as a common good. The central and State Governments should start making access to technology universal and more feasible in the public education system. Also as part of cooperate social responsibility private players can involve tech based organisations to make e-resources accessible and available to students. Especially in government and low income private schools.

Expansion in the scope of Right to Education:- The definition of the right to education needs to expand and promote online education so that it address the importance of connectivity and access to knowledge and information.

Valuing teaching profession:- Digital innovation provides a remarkable opportunity for the democratisation of education. However there is a need to encourage conditions that give frontline educators autonomy and flexibility to act collaboratively.

Ensuring Scientific Literacy within the curriculum:-This is the right time for deep reflection on curriculum, particularly as a society still struggles against superstitions and actively fights misinformation.

National Education Policy:- The latest new education policy certainly requires revision in the context. If the new normal becomes the norm, the policy will need to situate equity, inclusion, and diversity in the new frame of things. A one nation, one channel or one digital frame work will not be able to translate the goal set by the National Education Policy in to action.

National Education Policy 2020 Highlights:- Indian Government Wednesday replaced a 34 year old national policy on education, framed in 1986, with the new education policy of 2020. The National Education Policy approved by the union cabinet, make sweeping reforms in school and higher education including teaching.

1. Some of the biggest highlights a single regulator for higher education institutions.

2. Multiple entry and exit options in degree courses.

3. Discontinuation of M.Phil Programmes

4. Low stakes board exams

5. Common entrance examinations for universities.

Mother tongue as medium of instruction:- The National Education Policy puts focus on students mother tongue as the medium of instruction even as it sticks to the "Three language formula" but also mandates that no language would be imposed on anyone. The National Education Policy only recommends the mother tongue as medium of instruction and not make compulsory.

NO UGC AICTE, NCTE:-Higher Education Commission of India will be set up as a single overarching umbrella body for entire higher education, including medical and legal education. Public and private higher education institutions will be governed by the same set of norms.

Conclusion:-Covid -19 has shown the extent to which the Indian system of education exploits inequalities. Thus there is a need for renewed commitments to the synergy between the private and public education sector. In this context, there is a need to make education as a common good and digital innovation can help in achieving the feast.

11:00 AM:- Prof. M.Srinivasa Narayana –School of Business, Koneru Lakshmaiah University, Vijayawada – Sri.B.Koteswara Rao, Lecturer in Chemistry, Government Degree College, Chebrole presented the profile of on Covid-19 Business sustainability. A sustainability focuses on meeting the needs of the present without compromising the ability of future generations to meet needs. The concept has three aspects.

1. Economic, 2. Environmental, 3. Social or profits, Planets and people.

India Position:- 43rd in the world competitiveness index according to IMD business school. According to world economic forum, the rank of India is 68 out of 144+ countries. The country faces a severe crisis along with other countries in the world because of Covid-19 and after words.

Effects of Covid-19:- Capital and labour markets remain stressed. More and more buyers internationally realising their responsibility to share the burden with suppliers and producers.

Experience of Covid-19:- It reveals that protecting workers community and environment is not only the right thing to do for Indian business but also key to long term business resiciliences.

Business Sustainability Strategies: - Include teleconferences and a virtual meeting reduces travel with drastic reduction in air pollution. Companies make early payments to the vulnerable suppliers.

Few big issues of sustainable Strategies:-

1. The Social agenda, 2.Use of new technology along with the need to consider human rights.

3. Supply chains are under pressure, 4. Health and will being is raising on the agenda.

12:00 Noon:-Prof.A.Venkata Ramana – Professor and Head of the Department of Commerce, Sri Krishna Devaraya University, Anantapur. Smt.Neela Subhashini, Lecturer in Political Science presented the profile of Prof. A.Venkata Ramana garu. He spoke on different issues related to covid-19. According to him there is a humanitarian crisis at global economy. More than 10 million people are under humanitarian crisis. It global human crisis 31.9% of Indian population is in service sector. To estimate the effect of Covid-19 on Indian economy. Some more study must be made like pre-pandemic period and post pandemic period, pre covid period and post covid period. Basic needs of human beings are coming from primary sector. Government of India started different programmes for relief from the covid-19. Jandhan programme, Athma Nirbhar programmes the examples. Total 25 programmes are started and implemented by government of India. The government of India announced packages in different phases. Banks provided moratorium facility for borrowers those who got loans from banks. Other relief programmes are also announced by the government of India. Though many sectors in India are affected by Covid they got some relief from the programmes and packages announced by the government of India.

Out Come of the Webinar:-

1. Banks and financial institutions have given opportunity to the barrowers to put EMIs on hold and provided moratorium facilities.
2. 20 Lakhs crores of rupees package was announced under Atma Nibhar Programme to overcome the Covid19 impact.
3. There is a need to boost up the economy towards the development.
4. MSMEs must be given priority for their expansions.
5. More than 20 Lakhs migrant labourers walking back hundreds of miles to reach their home and villages.

6. The Government should have arranged transport facilities for migrant labourer to reach their negative places.

7. Government of India and all state governments took their real responsibility by providing quarantine centres and providing medical facilities.

8. Covid-19 forced us to produce more quantity of masks, sanitizers, precautionary medicines and use them properly.

9. Workers are engaged in unorganised sectors were mostly effected by the Covid-19.

10. During the lockdown period Agriculture sector, Industrial sector and Service sector have been effected severely and breaking the supply chain of agriculture commodities as well as Industrial commodities.

11. Both the formal and informal sectors were affected by the covid-19.

12. Middle class and lower middle class people engaged in unorganised sector were affected and it would lead to further inequalities and poverty.

13. ILO says out of 400 million informal workers in India, many of them may fall into poverty.

14. World Bank approved 750 million dollars to support increased flow of finance to MSMEs.

15. There was a need to start immediately industrial and service sectors and need to help migrant workers.

16. Feature work force trends have to be estimated.

17. The covid-19 taught us that digital marketing and online marketing will play a vital role in coming future.

18. Covid-19 forced IT companies to arrange facilities for work from home.

19. Lot of companies are transforming digitally and making them ready for the volatile market because of Covid-19.

20. All educational institutions from KG to PG have been effected by covid-19. Online teaching mode and virtual teaching have been introduced in place of offline teaching.

21. Students belonged to middle class and lower middle class could not get the fruits of online teaching because of their poverty.

22. This Covid-19 taught a lesson that the government should have arranged facilities to the students of middle class and lower middle class sections to get the fruits of online teaching.

23. Covid-19 experience said that there is a need to increase the share of education department from GDP.

24. Covid-19 as shown the extent to which the Indian system of education exploits inequalities. Thus there is a need for renewed commitments to this energy between private and public education sector. There is a need to make education as a common good and digital innovation can help in achieving the feast.

25. Covid19 reveals that protecting workers community and environment is not only the right thing to do for Indian business but also key to long term business resiciliences.

26. Including Teleconferences and virtual meetings reduced travel with drastic reduction in air pollution.

27. Relief programmes and packages announced by the Government of India helped the economy to expand economic activities towards development of the economy.

28. The experience of covid-19 warned the Governments also the people to be prepared for facing these type of problems if arise in future also.

01:00 PM:- Vote of thanks proposed by Sri.Vemuri Koteswara Rao, Lecturer in Economics, Government Degree College, Chebrole, Guntur District. He said behalf of Government Degree College, Chebrole thanks to Dr.Vidadala Sridevi, Principal, Government Degree College, Chebrole. Sri.Akurathi Ramakrishna Rao, IQAC Coordinator of this college. Dr.B.Sudhakara Reddy, Co-host of this programme. Special thanks to Prof.B.Rama Chandra Reddy, Dean, CDC, SV University, Tirupathi. Who gave inaugural speech Prof.

MadhusudhanaVarma, Principal, Rayalaseema University, Kurnool who presented the key note address. He said special thanks to Dr.K.Madhu Babu, Head of the Department of Economics, Acharya Nagarjuna University. Who gave brilliant, attractive, informative and inspirational Speech. Thanks to Prof. T.Krishna Kumar, Head of the Department of Commerce, Osmania University, Hyderabad. Who gave an important speech on Indian markets during covid-19. Thanks to Prof.K.Lalitha, Department of Management, Hindu College, Guntur who gave special speech on digital markets and online markets. Special thanks to Dr.Koduri Sreevani, Asst.Professor, Department of Economics, Sathavahana University, Karimnagar Who gave impressive and informative speech on impact of covid -19 on Indian education system. He said thanks to Prof.M.Sreenivasa Narayana, School of Business, K.L.University, Vijayawada who gave good speech on business sustainability during and post covid -19. Special thanks to Prof.A.V.Ramana, Head of the Department of Commerce, Sri Krishna Devaraya University, Ananthapur who gave memorable speech on finance and other things of booming.

He said special thanks to profile presenters namely, Dr.R.Vinoliya, Lecturer in Botany, KVR Government Degree College for Women(A), Kurnool, Sri.B.Koteswara Rao, Lecturer in Chemistry, Government Degree College, Chebrole, Dr.V.Bhavani, Lecturer in Telugu, Government Degree College, Chebrole, Smt. I.SugunaKumari, Lecturer in History, Government Degree College, Chebrole, Smt.K.Maitreyi, Lecturer in English, Government Degree College, Chebrole, Smt.N.Subhashini, Lecturer in Political Science, Government Degree College, Chebrole and entire teaching staff and non-teaching staff who supported and directly and indirectly for this webinar.

Special thanks to Dr.O.Nagaraju, Lecturer in Computer Science, SKBR Government Degree College, Macherla who gave technical support and arranged resource persons. And Sri Ravikanth, Research scholar who made technical arrangements for this webinar on day one. He also expressed special thanks to computer technicians, KVR Government Degree College for Women (A), Kurnool who made technical arrangements on day two.

Thank You!