



IMPACT OF LOCK-DOWN AND COVID- 19 ON FINANCIAL AND EMOTIONAL HEALTH OF INDIAN WOMEN

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Abstract- This is perhaps first time in history that such a large population has been enforced to remain locked inside their homes. As the corona virus pandemic spreads its vicious tentacles across the globe, its horrifying impact on everyone lives is becoming clearer day by day. lots of radical changes are coming in every walk of life. The present paper argued how the uncertainty of future and forced seclusion is affecting the financial and emotional health of a large number of people, particularly women of India. All together 749 women have participated in this study. It was revealed that women were apprehensive over losing jobs, uncertainty about managing their expenditure without financial support, prospect of financial ruin, fear of infection and losing loved ones. Resultant, they are anxious, depressed, fearful, showing symptoms of insomnia. What is compounding the anguishes is the miserable open-endedness of the pandemic

Keywords – COVID -19, lockdown, Financial health, Emotional issues, Indian Women

I. INTRODUCTION

The health, protection, and well-being of all individuals and to the communities that be impacted by public health emergencies (economic loss, job losses, closures, insufficient resources for medical reaction and poor distribution of needs)[1]. COVID-19 pandemic is overflowing across the globe, become a global challenge and has created worldwide emergencies. It has created not only health but social, economic and political crises in the world. It is completely known by now that Coronavirus disease is caused due to severe acute respiratory syndrome coronavirus 2 (SARS-Cov-2), declared to be a Public Health Emergency of International Concern on 30th January 2020. Approximately over 5,105,902 coronavirus cases are registered and causing 330003 deaths (worldometers.info/coronavirus, 21st May , 2020)[2]. Those who recovered there is possibility of relapse or reinfection to them. Considering having a population of approximately 1.3 billion, only about few lakhs corona cases are registered and approximately over thousand corona death are registered, could be considered a success. Yet, seeing the issues of having large population, enforcing various restriction i.e. social distancing, home quarantines, travel restriction, ban on large gathering creating difficulties, this may take dangerous situation. People are scared particularly women, who are backbone of family.

Unemployment rate has increased more than 27% in India (FICCI survey) [3]. Around 14 million have lost employment. More than 45 % household across the nation have reported an income drop as compared to the previous year. It is suspected that f lockdown is extended, India may see more death than from the pandemic. Women who are living in metropolitan cities are mostly working and taking care of their household responsibilities as well. COVID19 has put them in difficult situation. Hence keeping these issues in mind, objective of the present study was designed.

The rest of the paper is organized as follows. Research methodology of the proposed work is explained in section II. Data analysis and its discussion is presented in section III. Concluding remarks are given in section IV.

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II. RESEARCH METHODOLOGY

2.1 Objective: –

To understand immediate financial and emotional concerned of Indian women due to COVID -19 and lock down as perceived by them.

2.2. Sample–

All together seven hundred and forty nine Indian working women , have voluntarily participated and responded the questionnaire for the present study. The participants were in the age group of 25 to 57 yrs. Out of 749, 41% have completed their Masters, 22% had graduated, 36% had profession degree , 1% have completed their Intermediate. They were working in various sectors like IT, Educationist, and other different sectors, but due to lockdown currently there were at home.

2.3. Method:

A questionnaire was prepared related to understanding of COVID-19 and its impact due to lock down. Knowledge about this disease, kind of precaution people are taking, how much coronavirus has forced them to think about it, are they scared, what do they do to avoid getting coronavirus, what are the problems they are facing due to lockdown. Being at home what financial problems they are facing, reasons of getting worry during lockdown, concern about their health and family members. Their worry related their economical concern and its effect on their physical, mental and emotional state.

2.4. Data Collection:

A questionnaire was prepared related to different issues, problems women were facing due to COVID-19 and lockdown. Women who were working in different sectors were approached through emails and WhatsApp and requested to fill the questionnaire in form of google form. Women were also requested to share questionnaire link to others. Seven hundred and forty-nine responses were available to the researcher. Respondents opinions were analysed using frequency distribution and percentage analysis, charts were prepared accordingly

III. DATA ANALYSIS AND DISCUSSION

3.1. Data analysis

Available data were analyzed using frequency distribution and the same was presented using different charts.

Following are the data analysis and results. Despite of massive advertisement by Indian Government, when it was asked to the respondents ‘when did they get to know about COVID -19’, In response to a question ‘merely 2% of total respondents were aware of corona virus before December- 2019, however 14.2% women got to know about this deadly virus in December 2019. 28% became aware of Corona Virus in Jan 2020. Awareness increases about 27 % got to know about this virus in month of Feb-2020 . 28% respondents got to know about this virus in month of March 2020. Figure 1 shows the count of responses about the time of awareness about corona virus[4].

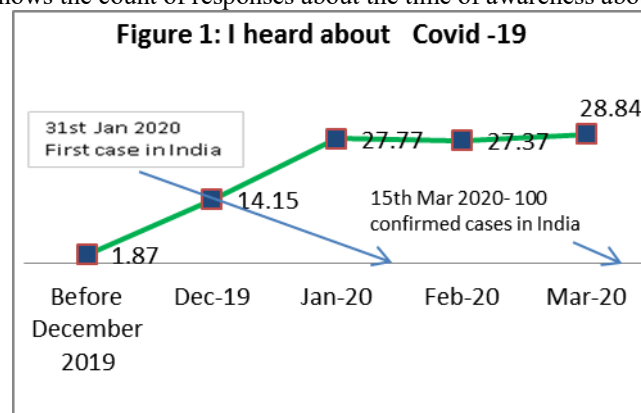


Figure1: Graphical representation of the % of responses got for the question “I heard about Covid -19”

Early protection, early identification, early diagnosis, and early isolation are crucial to combat with COVID-19 outbreaks. Collaborative efforts to counter the current coronavirus must be conducted that should focus on both ongoing strict lockdown and on the observation of positive found cases[5]. With this in mind whether in India women’s have started taking care of themselves was the next questions whose results are graphically represented in Figure 2 shows that 8.5% were started taking care once lock down was announced. 23.1% were taking extra care of

cleanliness, 19.9% started taking required precaution once they saw advertisement about disease, 47.3% started taking precaution once they heard first case of Corona Virus in India, surprisingly 1.2% were not bothered to take any precaution to combat COVID-19.

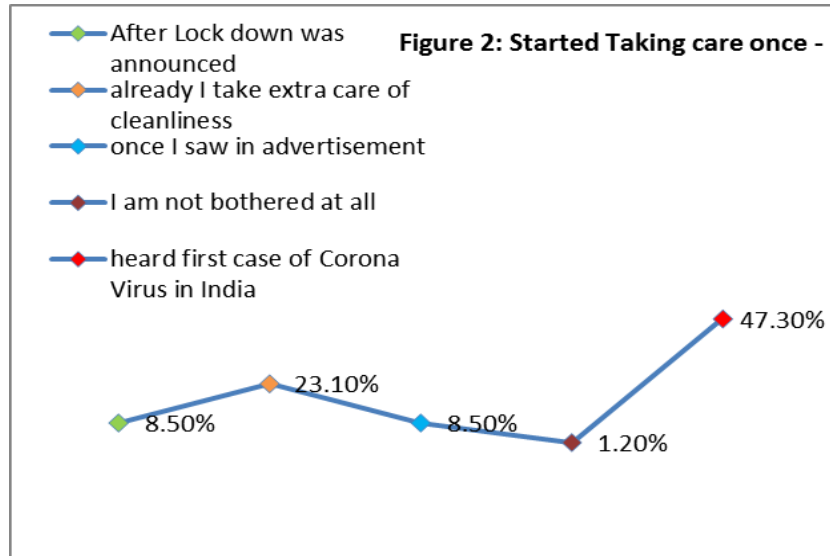


Figure2: Graphical representation of the % of responses for started taking care once-

Maintain a social distancing and Alcohol sanitization are the two ways to prevent the disease from spreading the virus. So the masses need to be made aware about these two remedies as infected people are the main source of infection for COVID -19. The incubation time for the virus is roughly 2-14 days. It is possible that they are asymptomatic, which plays a critical role in the transmission of this virus through respiratory droplets and contact are the main transmission routes[6]. As reported most of the respondents were aware about the pandemic due to COVID-19, about 67% people agreeing to this. 25% people agreed that it spread through the droplets of the people who suffers from corona virus disease. Unfortunately, few people were not bothered (Figure 3) thinking that they are young enough not to be infected with this deadly disease.

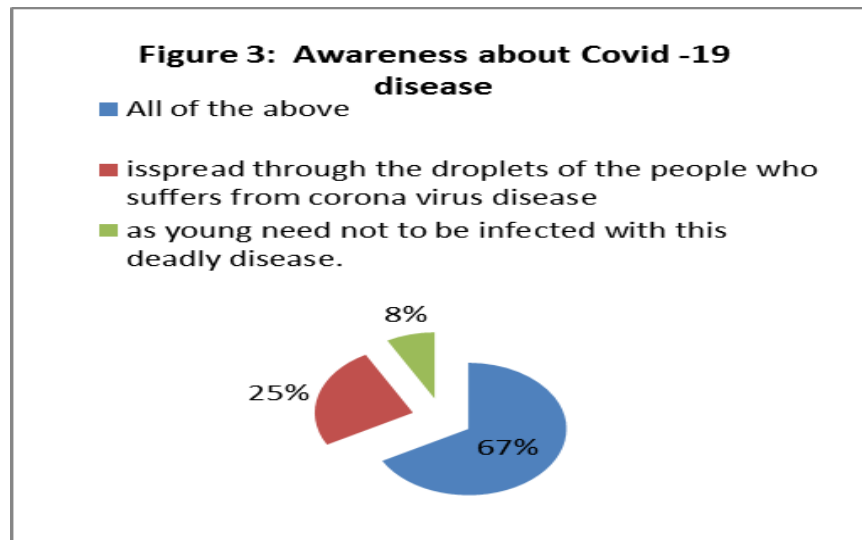


Figure 3: Graphical representation of % of responses got in response of Awareness about Covid-19 disease

As per government of India and WHO guidelines, everyone must wash their hands on regular interval, maintain minimum distance of at least one meter from the people who are coughing and sneezing, not to touch face, stay home if not well, to avoid getting infected with corona virus [7]. As per the Indian Government and WHO advisory, people are expected to take some preventive measures. Most people were aware and trying to prevent themselves by washing

their hands , taking care of personal hygiene , not going out under any circumstance . Respondents are taking care of their family members (19%) making sure that they must wash their hands at regular interval. Unfortunately, there are people (.03%) who are not following any preventive measures guidelines. The same is depicted in Figure4 above.

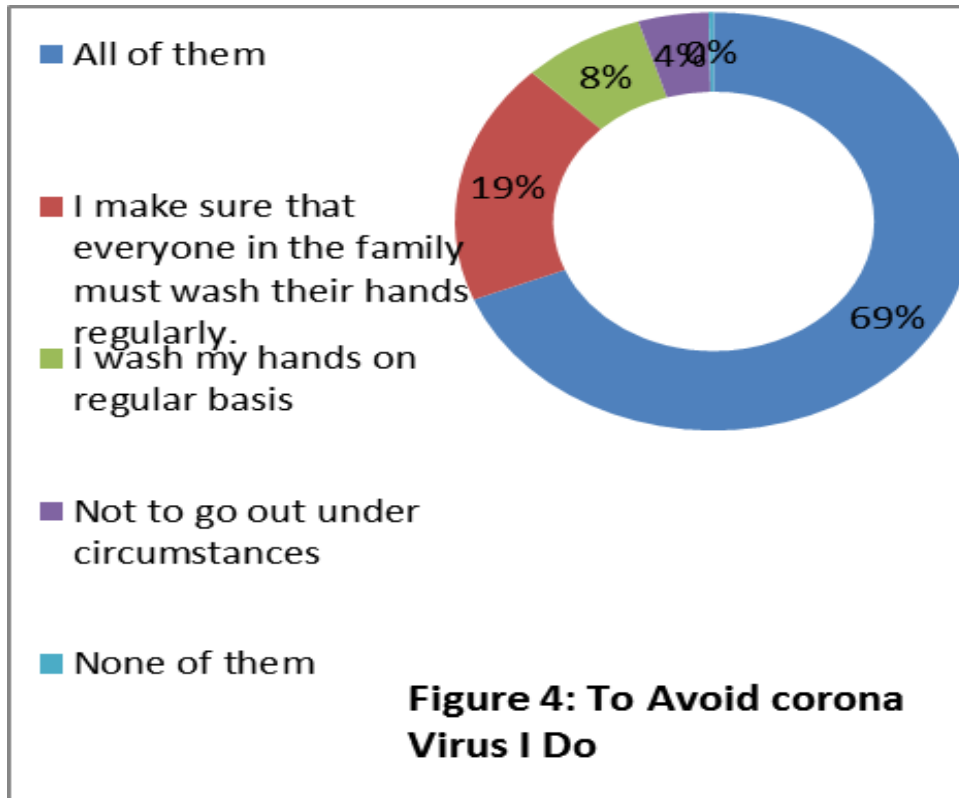


Figure 4: Graphical representation of the % of responses got for the question “To Avoid Corona Virus I Do ”

Humans are social animal and like to stay with the society . the current lockdown has lead them to anger, frustration, isolation and depression, because of the such restrictions on their free movement.In this frightening stretch of a worldwide epidemic, when entire country is shutting down, the insecurity neighboring coronavirus is hardest thing to handle. Covid-19 has scared everyone. People are living in great uncertainty and worried about their live. Country is shut down. The insecurity surrounding coronavirus is really difficult to handle. People living in scary situation were spending sleepless night (6.3%), restless (19.80%) , depressed (23%) and always anxious (23.2%). Regrettably, 27.8% people are not bothered, not even thinking about this virus as shown in Figure 5.

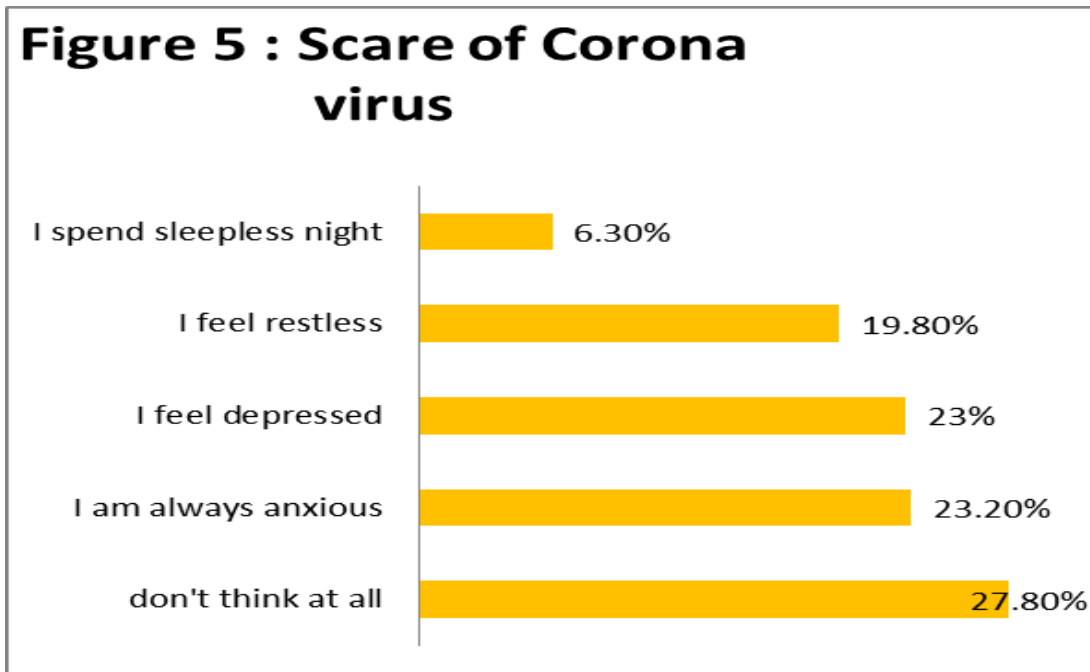


Figure 5: Graphical representation of the % of responses got for the question “Scare of Coron Virus”

Worldwide citizens are locked, quarantined and isolated during Covid-19. Families are more at home, which have revealed and compounded the double pressure on women. The pressure of handling the household work and their jobs i.e. the “work from home concept” together is putting more pressure on women which directly is affecting their health[8]. Being part of developing country with population of 1.3 billion India is facing tremendous problems to curb the impact of Covid -19. In response to their problems people are facing during lock down. Most of them (43%) are worried about the wellbeing of their family members. Another massive problem is reported was living in small house, where maintaining a social distancing is big challenge (25.20%). People are facing problems due to lock down because they are not allowed to go out and not able to do their work (19.60%). It was also seen that working women are not liking doing their house hold job (9.10%), which they are forced to do due to unavailability of helping hand as depicted in Figure 6.

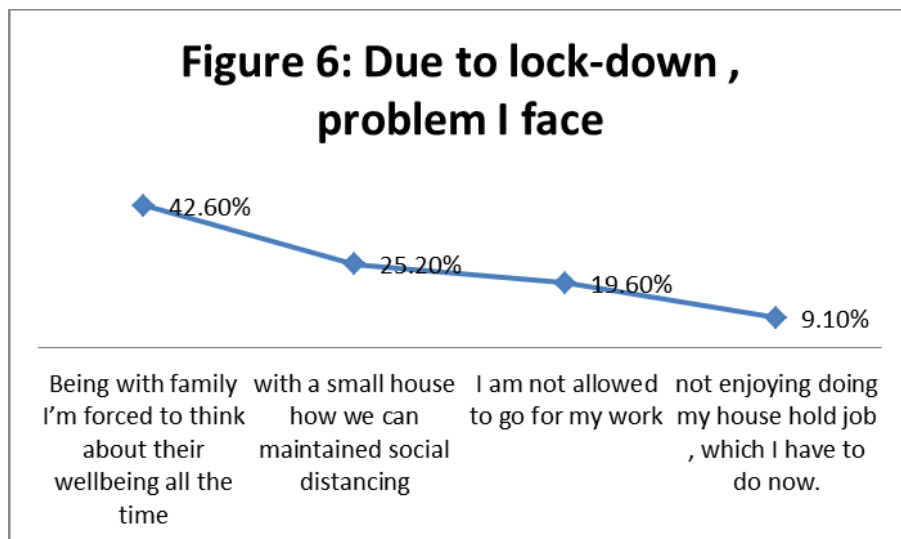


Figure 6: Graphical representation of the % of responses got for the question “Problems people are facing during lock down”

While the 'home' has taken a special place in the coronavirus strategy, the purpose and significance of the 'home' is different for many women's world wide. There are multiple reasons, due to which women are worried and concerned during lock down period. During the mandatory isolation, home provided some with a sense of security and comfort, while for others it's becoming a place of extreme abuse, sexism and different forms of worries. [9]. There are multiple reasons, due to which women are worried and concerned during lock down period. Psychologically speaking, they are anxious about their financial security. They (53.3%) are continuously getting worried about their and their spouse monthly salary and expenditure . 12.6% were worried and concerned about payment of house helpers. others (12%) were worried related to regular medical expenses of their family members. Women (25.1%) were uncertain about their job security and continuously reminding themselves what if they are served pink slip. Figure 7

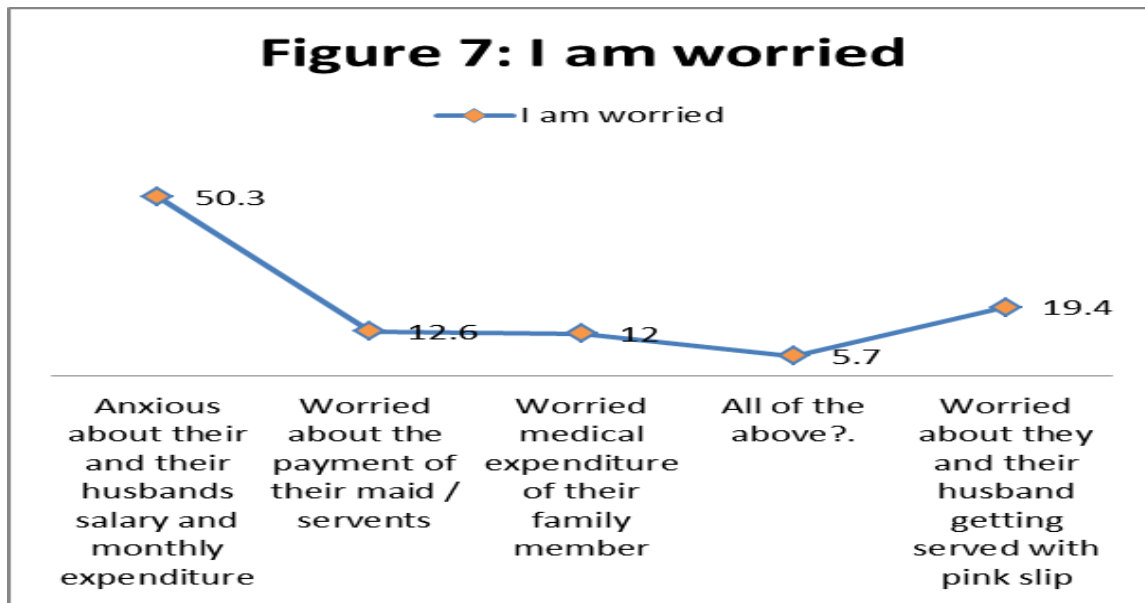


Figure 7: Graphical representation of the % of responses got for the question "I am worried"

Being developing nation, finances of India are not as strong as developed countries. Here people are more concern and worries about their financial security. In response to their financial crises 42.10% women responded that there will be great financial crises if lock down continue in coming months . 27.7% will barely be in position to manage their expenditure in coming month . However, about twenty percent (20.60%) women were able to management their coming month expenditure . Only 9.5% women do not have any financial issue, and they were in position to take care of themselves and family members' financial need very well as depicted in Figure 8.

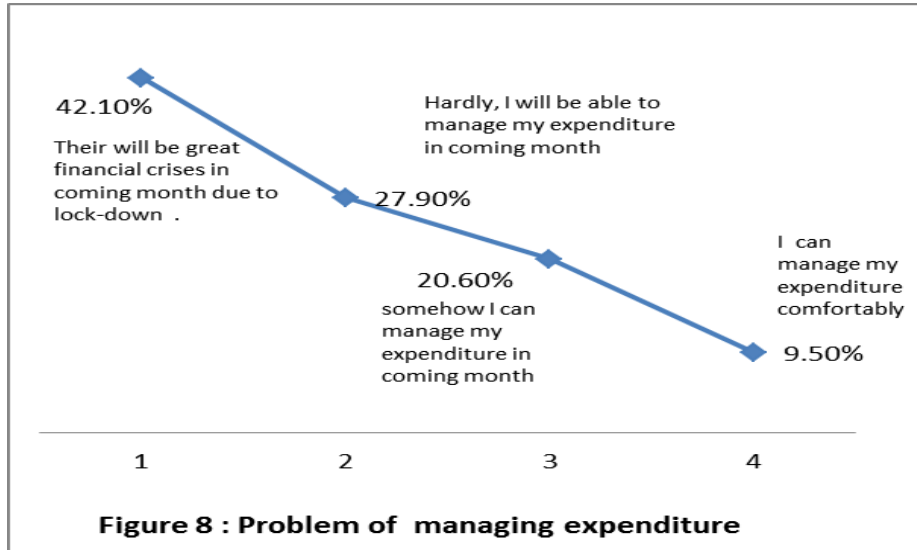


Figure 8: Graphical representation of the % of responses got for the question “Problems of managing expenditure”

Global momentum is emerging in the spread of the latest coronavirus in 2019 (2019-nCov), but today its disease epidemiology remains uncertain. There is little confirmation as to the cause of the epidemic, and there are currently no Covid-19 vaccines available, hence the most effective prophylactic steps are the isolation of the infected source, social distancing, wearing mask, and sanitization. Therefore, it is crucial to raise self-protection awareness for every family member, including older children and the elderly ones. The homemakers or the Women are continuously thinking (36%) and concerned about ‘what if’ their family members get infected due to Covid -19. Eleven percent women (11 %) are often concerned about this disease and getting infected. Twenty-six percent (26%) women were concerned for some time. However, 27 percent were not bothered at all and never think about anyone in their family could get infected due to corona virus as shown Figure 9.

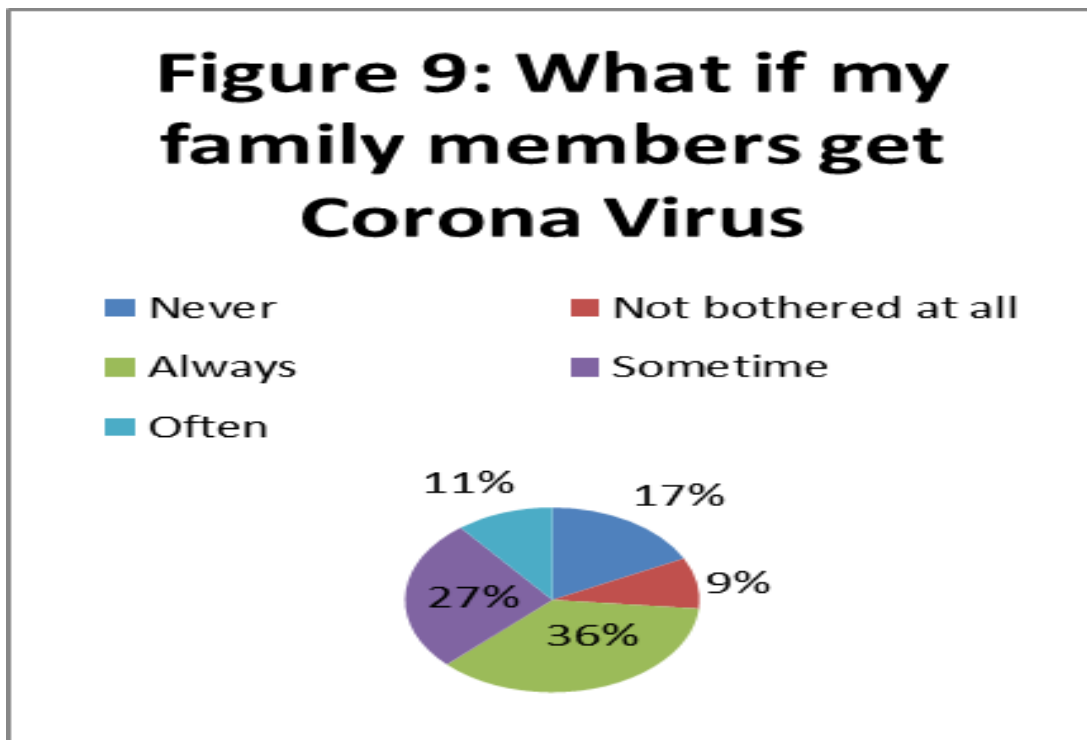


Figure 9: Graphical representation of the % of responses got for the question “what if my family members get Corona Virus”

COVID-19 is a global pandemic and a significant danger to human health, halting economic development, but it often is seen in the form of a "blessing under disguise." The lockdown period due to this pandemic could be the much needed wake-up call to the necessity of long-term changes to India's economic and social system. There is positive environmental effect may be temporary[10], but policymakers and individuals should learn how to reduce emissions in the long term from this lockdown. The preparation for problems like this is chronically underfunded (at just 1.28% of GDP) health system. When asked to respondents 76.6% responded yes, they agree to this and 23.4% said No, they don't agree to it. The same is depicted in the graphical representation in figure. 10

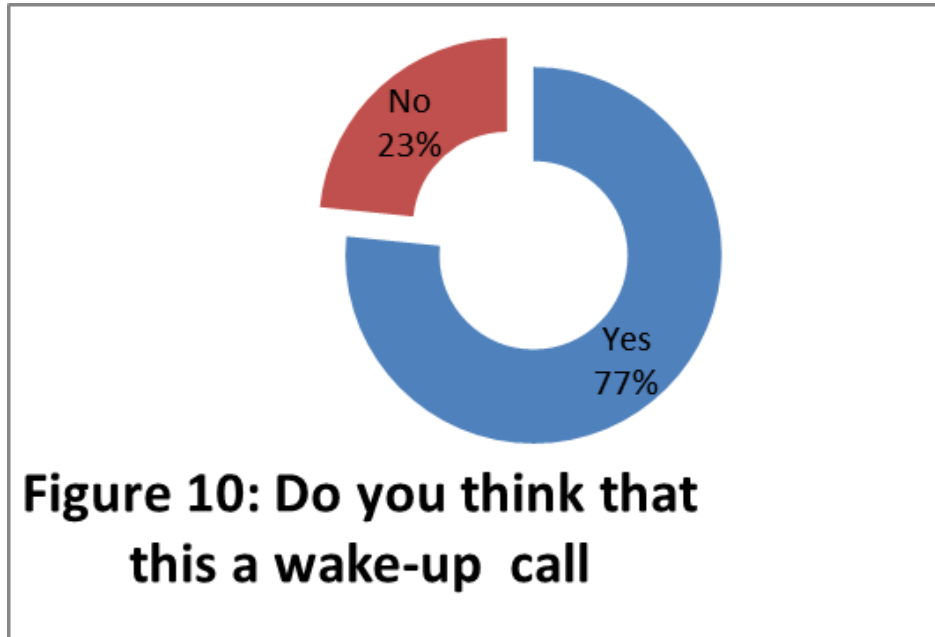


Figure 10: Graphical representation of the % of responses got for the question "lockdown is the wake up call for every one"

3.2 Discussion: As per findings anxiety, stress, worries and tensions are increasing among Indian women due to COVID-19 and lock down . Unexpected pandemic has brought many troubles in each and every household in India. Information and news about COVID -19 was circulating in India, many people (almost 28.9 %) were reported to know after lock down was announced. It was matter of great concern. It was an alarming issue. Though everyone is taking required precaution, yet if 1.2% people are bothered. This could be dangerous situation for a populated country like India. This pandemic has started affecting Indian women psychologically and emotionally. Most of them are depressed, anxious, restless, started showing the symptom of insomnia, which could cause their physical health. Their mental and physical conditions may aggravate due course of time, once this pandemic reaches to its peak and lock down increases. In metropolitan cities usually people are living in small houses, where maintaining the social distancing is becoming difficult, which will help spreading COVID-19 easily . That is matter of concerned to Indian women they are worried about wellbeing of their loved once. Financial crises and uncertainty, have started knocking the doors of the working and salaried persons. Majority of women are anxious about managing their day to day expenditure, medical and emergency expenses of elderly people, not able to clear helping hands' dues , apprehensive about not receiving salary on time or served pink slip. This is going to be frightening situation for everyone. It is an alarming situation, where women are unable to manage their expenses in coming months, only very few people will be in position to live comfortably in their house due to lock down. They are living under continuous fear of 'what will happen if family members get infected with this deadly virus', this could be major cause of their mental disturbance and distressed feeling. It is not clear to anyone, when there will be a vaccine and certified line of treatment. The job scenario is radically altered in non-government sectors. Further, the workers employed in informal and unorganized sectors are worst affected. The loss of business opportunity forcing organizations to cut cost and reduce employees. These are affecting the mental health of a large number of women in India. There is a strong need to handle financial and social concerns of middle class women who may suffer mentally due to intense pressure of family demand, will gradually lead to severe consequences . As reported by respondents, COVID -19 is a sort of wakeup call for all of us . Massive awareness is required to be reached to everyone because there are still some people who need to be made aware about the seriousness of this pandemic, to maintain cleanliness, isolation, which are the mantras of Corona free India and planet . Govt. must be prepared with

more hospitals and related facilities such as stocks of masks, body gears , sanitizers. It is essential to take care of peoples' financial needs. Everyone must get food during lockdown because it's not just corona but even hunger which is a huge problem in India .

IV.CONCLUSION

In India, worst impact of COVID-19 is yet to be seen, unfortunately it has started reflecting in full swing, also people have started realizing its impact on their lives. As expected they have started reporting symptoms of depression, anxiety, insomnia, restlessness. They are extremely worried about their financial status in coming months, which will make situation worst as days passed by. Government of India is doing excellent job and trying its best to curb the impact of COVID - 19, yet concerns of the working middle class people must be addressed urgently. This study is expressing the true concern of the respondents as well as entire nation.

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