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IMPACT OF COVID-19 ON THE PARENTS IN TELANGANA STATE

Dr. Ch. Srinivas

Assistant Professor, Department of Applied Economics, University College of Arts & Science, Telangana University, Nizamabad, Telangana State, India.
Email – srinivas.ch44@gmail.com

Abstract: *The impact of Covid-19 pandemic is wide spread all over the world and almost all the sectors. Developing economies have been facing variety of difficulties and challenges due to their weak economic and health care systems. The Covid-19 outbreak significantly created job loss, lowering earning capacity, unexpected expenditure on health care, food and additional expenditure on providing online education equipment to their children. This pandemic also pushed the parent community in to debt trap, economic shocks, selling of valuable assets in the process of providing food security, health and educational facilities to their families. In this context, the present study aimed to identify and analysis the major reasons and impact of pandemic on social and economic status of the parents of the educated children in Telangana state. This research was done on the parent community of educated children in Telangana state. A total of 86 samples were selected by using Simple Random Sampling method. This study depends mainly on primary data and secondary data was also used whenever it is important.*

Key Words: *Covid-19, Living Pattern, Online Education, Social and Economic Status etc.,*

1. INTRODUCTION:

The Covid-19 pandemic has been affecting not only the health but also the entire food system. It has created job loss and placed millions of livelihoods at risk. This pandemic situation is most vulnerable to those who belongs to low-income countries, mainly marginalized sections of people, like small and marginal farmers, working class, daily wage workers, street venders etc. During this pandemic, parents of school children are caught in various types of difficulties, tasks with making challenging decisions about their children, family and career daily.

The economic and social distractions caused by the pandemic is devasting. As per the joint statements by International Labour Organisation, World Health Organisation and Food and Agricultural Organisation, millions of people throughout the world are at the risk of extreme poverty, undernourishment and malnutrition. Nearly half of the global work force i.e., 3.3 billion are at risk of losing their livelihoods. Informal sector workers are more vulnerable because the majority lack social protection and access to health care and have lost access to productive assets. ILO says that the lockdowns have affected nearly 81 per cent of the world total work force. The IMF stated that lower activity, low production and uncertainty are the reasons for low economic growth rate projections. W.H.O. state that this situation of pandemic has negative impact on wellbeing and psychological issues.

At the time of lockdown, many are unable to feed themselves and their families. For many there is no job, no income, no food or less food and less nutritious food. This pandemic has been distressing not only the health, food system but also created unemployment. As they lose employment, fall ill and die, the food security and nutrition of millions of women and men are under threat.

This pandemic situation is most vulnerable to weaker sections, working class in private sectors and those who completely depends on wage or salary. With low and irregular incomes and lack of social support, many of them are incited to continue working, often in unsafe conditions, thus exposing themselves and their families to additional risks. Further, when experiencing income losses, they resort to negative coping strategies such as distress, sale of assets, predatory loans, child labour etc.

2. LITERATURE REVIEW:

Baker et al. (2020)[1]states that the world has not experienced this much level of shocks relating to consumption pattern and debt responses before covid-19 pandemic. According to Boissay and Rungcharoenkitkul et al. (2020)[2] lockdowns during pandemic situation disrupted supply chain mechanism, demand and consumption patterns, which led to higher financial risks and economic shocks.

As per Baldwin et al. (2020)[3] low paid income reduces the consumption and saving patterns of the consumers in the country. It also negatively impacts on the demand creation for the produce. Boissay and Rungcharoenkitkul et al. (2020)[4] found that greater borrowings and higher debt levels pertaining to households may be the consequences of this pandemic. Baldwin et al. (2020)[5] stress that wait and see attitude of the economic agents during pandemic may negatively impact the consumer as well as firm behavior.

Carlsson – Szlezak et al. (2020)[6] confines lockdown during pandemic may leads to direct impacts like reduced consumption levels and indirect impact on real economy in the form of financial market shocks. Coibion et al. (2020)[7] observed that hours of work and job loss is more serious and severe during pandemic other than normal situation. Elenev et al. (2020)[8] identified that Covid-19 leads to fall in worker productivity, declines labour supply and finally badly hit the revenue levels of the firm and leads to debt trap.

Gourinchas et al. (2020, p.33)[9] identified that the higher degree of inter relationship among employees, companies, suppliers, consumers may break down the circular flow of income and supply chains in the economy, which results individual economic impact also. Guerrieri et al. (2020)[10] explore that a negative supply shock can lead to problems such as fall in demand, incomplete markets and liquidity constraints among consumers, which can decide the consumption and expenditure pattern.

International Labour Organization (2020)[11] says that the lockdowns during pandemic have affected nearly 81 per cent of the world total work force, which teaches us how Covid-19 creates loss of employment. As per revised forecast of International Monetary Fund (2020 b)[12] the global economic growth rate contraction is expected as 4.9 per cent. The IMF[13] was also stated that lower activity, low production and uncertainty are the reasons for low economic growth rate projection.

As per the prediction of International Monetary Fund (2020 a)[14] the global economic growth rate may slow down by 3 per cent in 2020. According to Jonas etal. (2013)[15], pandemics may have serious negative impact on economic activities such as lowering purchasing capacity, increase in medical expenses, lowering production and indirect impact on allied activities. Yasenov etal. (2020)[16]observed that least educated persons, young workers and migrants are the serious victims of this pandemic.

3. METHODS &MATERIALS:

This research is proposed on parents of educated children of Telangana state. A total of 86 samples were selected by using Stratified Random Sampling method. The present study depends mainly on primary data but, the secondary data was also used in some instances. Primary data was collected from field study of the selected area and Secondary from state and district official records, officials, journals, newspapers and other published works. The collected data was processed and analysed by using excel and statistical tools. Correlation, averages, percentages and other tools were used depending on the suitability and requirement of the study. A well-structured questionnaire and personal interview are the tools used for the study. The purpose of the study was clearly explained to the respondents and required secrecy and privacy is maintained so that to get accuracy and reliable information. In order to avoid influence and interference of the family members and neighbours, each respondent was interviewed privately to eliminate fallacy.

4. Objectives:

1. To assess the socio-economic impact of Covid-19 pandemic on parents of educated children in Telangana state.
2. To study the financial crises created by pandemic to parent community.
3. To know the psychological implications of parents caused Covid-19 hit.
4. To identity the changes in consumption and expenditure pattern on parent in the eve of pandemic.
5. To find out the severity and differences of pandemic effect among various categories of parent.

5. DISCUSSION, ANALYSIS AND FINDINGS:

Socio Economic Particulars of the Respondents

1. Area of the Respondents	Frequency	Percentage
Rural	19	22.09
Urban	67	77.91
Total	86	100.00
2. Type of the family	**Frequency**	**Percentage**
Joint	35	40.70

Nuclear	51	59.30
Total	86	100.00
3. Type of Employment	**Frequency**	**Percentage**
Public Sector	25	29.07
Private Sector	61	70.93
Total	86	100.00
4. Source of Income	**Frequency**	**Percentage**
Agriculture	09	10.46
Business/Manufacturing	03	03.49
Daily Wage Employment	12	13.95
Salaried (Public Sector)	25	29.07
Salaried (Private Sector)	37	43.03
Total	86	100.00
5. If Salaried	**Frequency**	**Percentage**
Teaching (Private Sector)	30	48.39
Other Job (Private Sector)	07	11.29
Teaching (Public Sector)	18	29.03
Other Job (public Sector)	07	11.29
Total	62	100.00
6. Type of School Management, Where the Respondent's Child is Studying	**Frequency**	**Percentage**
Private – Day Scholar	51	76.12
Private – Residential	16	23.88
Total	67	100.00
Government – Day Scholar	11	57.90
Government – Residential	08	42.10
Total	19	100.00

Source: Field Study.
Note: Figures in parenthesis denote percentage of the total sample.

In order to address the socio-economic distortions, different type of social and economic determinants like area of living, type of the family, employment type, source of income, type of management, where their children are studying etc. were considered to assess the impact of the pandemic and its magnitude on the selected factor. This study has selected 19 and 67 samples from rural and urban respectively, 35 samples from joint family and 55 from nuclear, from public sector 25 parents and 61from private sector. A total of 09 agriculture, 03 business/manufacturing, 12 daily wage workers, 25 salaried parents from public sector and 37 parents from private sectors were taken on the basis of source of income. Out of 86 samples, a total of 67 and 19 parents were selected respectively from private and government management school management.

Opinion of the Parent on Increase in Expenditure due to Online Education

Scale: No-1, Yes-2

Item	Yes	No	Total
No. of Mobiles in the Family	58 (67.44)	28 (32.56)	86 (100.00)
No. of Computers	27 (31.40)	59 (68.60)	86 (100.00)
No. of Tablets	17 (19.77)	69 (80.23)	86 (100.00)
No. of Laptops	21 (24.42)	65 (75.58)	86 (100.00)
Monthly Mobile Recharge	83 (95.51)	03 (04.49)	86 (100.00)
Internet Connections	47 (54.65)	39 (45.35)	86 (100.00)

Bluetooth, Earphones, Headsets etc.	79 (91.86)	07 (08.14)	86 (100.00)
Furniture like Computer Table etc.	41 (47.67)	45 (52.33)	86 (100.00)
Electricity Consumption	86 (100.00)	00 (00.00)	86 (100.00)

Source: Field Study.

Note: Figures in parenthesis denote percentage of the total sample.

During Covid-19 pandemic, all educational institutions were closed nearly for two years. The government has initiated and permitted Online Education System to cover the academic activities. The system of virtual class work forced the parents to provide additional infrastructural facilities like computer, mobiles, laptops, tablets, internet connection, mobile data recharge, ear phones, chair and table etc. This has created a new type of burden on the parents in the form of purchase of online education equipment such as additional purchase of mobiles (67.44 per cent), computers (68.60 per cent), tablets (19.77 per cent), laptops (24.42 per cent), hearing aids (91.86 per cent), internet connection (54.65 per cent), furniture (47.67 per cent). They have also mentioned that there is extreme hike in the expenditure on mobile recharge (95.51 per cent) and electricity consumption (100 per cent).

Changes in Living Pattern of the Family During COVID-19

Items	Higher	Moderate	Lower	No Impact	Total
Average Expenditure on Medical Care (Face Masks, Sanitizers, Handwash etc.)	67 (77.90)	11 (12.80)	05 (05.81)	03 (03.49)	86 (100.00)
Average Expenditure on Nutritious Food (Dry Fruits, Eggs, Multivitamin Supplements etc.)	44 (51.16)	23 (26.74)	11 (12.79)	08 (09.31)	86 (100.00)
Average Expenditure on Education (Online Education Equipment, Internet etc.)	53 (61.63)	21 (24.42)	09 (10.46)	03 (03.49)	86 (100.00)
Average Expenditure on Transport (Individual Transport Perception, Vehicle Repair, Purchase of Second-Hand Vehicles etc.)	31 (36.05)	16 (18.60)	12 (13.95)	27 (31.40)	86 (100.00)
Difficulty in Paying School Fee	47 (54.65)	09 (10.46)	03 (03.49)	27 (31.40)	86 (100.00)
Difficulty in Paying Existing EMI's& Saving Schemes	57 (66.28)	08 (09.31)	02 (02.32)	19 (22.09)	86 (100.00)
Impact on Existing Emergency Fund	56 (65.12)	04 (04.65)	02 (02.32)	24 (27.91)	86 (100.00)
Pressure of Old Loans Repayment	47 (54.65)	08 (09.31)	03 (03.49)	28 (32.55)	86 (100.00)
Selling of Assets & Valuable Items	37 (43.02)	08 (09.31)	15 (17.44)	26 (30.23)	86 (100.00)
Pressure to take New and Gold Loans	43 (50.00)	11 (12.79)	07 (08.14)	25 (29.07)	86 (100.00)

Source: Field Study.

Note: Figures in parenthesis denote percentage of the total sample.

The pandemic hit the parents not only socially, psychologically but also economically. Loss of work and employment during lockdown, the parent community's financial management and socially status was completely destroyed. The parents were suffered allot to provide the sufficient food, medicines, providing online education material, payment of EMIs, school fee payment. In some instances, employed parents were turned as daily wage workers and forced them to sell their valuable assets also.

Four types i.e., high, moderate, low and no impact of scales were used to assess the impact. Out of total 86 respondents, 77.90 per cent felt very difficult regarding medical expenses, 61.63 percent in case of online education expenditure, 54.65 percent in school fee payment and 66.28 in paying existing EMI[s]. 65.12 percent parents existing emergency fund was also completely used to get on their families. 54.65 percent respondents have got heavy pressure to clear off the old debts, which were taken earlier. Therefore, 50 per cent parents were raised new loans and 43. 02 per cent have sold their valuable assets and other articles to overcome the pressure of old debts and also to mitigate the daily expenses.

IMPACT OF COVID-19 ON LIVING PATTERN OF THE RESPONDENT
Living Pattern and Area of the Respondent

(Higher-4, Moderate-3, Low-2, No Impact-1)

Items	Urban					Rural				
	Higher	Moderate	Lower	No Impact	Total	Higher	Moderate	Lower	No Impact	Total
Average Expenditure on Medical Care	55 3.28	08 0.36	03 0.09	01 0.02	67	12 2.53	03 0.47	02 0.21	02 0.10	19
Average Expenditure on Nutritious Food	37 2.21	18 0.80	08 0.24	05 0.07	67	07 3.12	05 0.79	04 0.42	03 0.16	19
Average Expenditure on Online Education	44 2.63	14 0.63	07 0.21	02 0.03	67	09 1.89	07 1.10	02 0.21	01 0.05	19
Average Expenditure on Transport	30 1.79	13 0.58	07 0.21	17 0.25	67	01 0.21	03 0.47	05 0.53	10 0.53	19
Difficulty in Paying School Fee	39 2.33	06 0.27	02 0.06	20 0.30	67	08 1.68	03 0.47	01 0.10	07 0.37	19
Difficulty in Paying Existing EMI[s] & Saving Schemes	54 3.22	02 0.09	02 0.06	09 0.13	67	03 0.63	06 0.95	00 0.00	10 0.53	19
Impact on Existing Emergency Fund	51 3.04	03 0.13	02 0.06	11 0.16	67	05 1.05	01 0.16	00 0.00	13 0.68	19
Pressure of Old Loans Repayment	44 2.63	06 0.27	02 0.06	15 0.22	67	03 0.63	02 0.31	01 0.10	13 0.68	19
Selling of Assets & Valuable Items	37 2.21	08 0.36	13 0.39	19 0.28	67	00 0.00	00 0.00	02 0.21	17 0.89	19
Pressure to take New and Gold Loans	42 2.51	08 0.36	03 0.09	14 0.21	67	01 0.21	03 0.47	04 0.42	11 0.58	19

Source: Field Study.
Note: Figures in decimals denote average value of the influencing factors.

The impact of Covid-19 is not uniform in case of rural and urban parents. Most of the urban parents are from nuclear family, rely on single source of income, higher cost of living, higher scope of infections, dealing with high volume of EMI[s] and saving schemes such as chit funds, recurring deposits and other types of regular investments, of children studying in private management schools have been affected highly than rural parents.

Many rural respondents have moderate and low level of impact as they are having alternate source of income, children studying in government schools, living in joint family, where burden shared by all family members, dealing with low number EMIs. As a result, rural parents have less impact regarding old loans, new loans, school fee payments etc. The above table states that urban parents have higher impact than rural parents.

Test of Hypothesis:

H_0: There is no significant difference between Living Pattern of the select respondents in rural and urban areas during the pandemic

Items	Urban (Average Value)	Rural (Average Value)
Average Expenditure on Medical Care	3.75	3.32
Average Expenditure on Nutritious Food	3.33	2.84
Average Expenditure on Online Education	3.49	3.26
Average Expenditure on Transport	2.84	1.74
Difficulty in Paying School Fee	2.96	2.63
Difficulty in Paying Existing EMI^s& Saving Schemes	3.51	2.11
Impact on Existing Emergency Fund	3.4	1.89
Pressure of Old Loans Repayment	3.18	1.74
Selling of Assets & Valuable Items	3.24	1.11
Pressure to take New and Gold Loans	3.16	1.68

Chi-Square Test Value Table

Chi-square Value:	1.07946975197
Degrees of Freedom	9
P value	0.999231465974

Calculated chi-square value 1.079 with 9 degrees of freedom, and the associated p value is at 0.999 at 95% of significance level. As P-value 0.999 is greater than significance level (P>0.05) it is insignificant. Thus, it concludes that there is no difference between rural and urban respondents Living Pattern during the pandemic. But, there is a significant difference among rural and urban respondents in the average values of various factors. The chi-square values of various factors regarding urban respondents are almost more than 3 and in case of rural respondents it almost 1.5 to 2. This indicates that the urban respondents are more affected by Covid-19 pandemic than rural respondents.

Living Pattern and Type of Family of the Respondent
(Higher-4, Moderate-3, Low-2, No Impact-1)

Items	Joint					Nuclear				
	Higher	Moderate	Lower	No Impact	Total	Higher	Moderate	Lower	No Impact	Total
Average Expenditure on Medical Care	23 2.63	08 0.68	03 0.17	01 0.03	35	44 3.45	03 0.18	02 0.08	02 0.04	51
Average Expenditure on Nutritious Food	13 1.48	11 0.94	08 0.46	03 0.08	35	31 2.43	12 0.71	03 0.12	05 0.10	51
Average Expenditure on Online Education	19 2.17	08 0.68	06 0.34	02 0.06	35	34 2.67	13 0.76	03 0.12	01 0.02	51
Average Expenditure on Transport	05 0.57	12 1.03	07 0.40	11 0.31	35	26 2.04	04 0.23	05 0.20	16 0.31	51
Difficulty in Paying School Fee	10 1.14	05 0.57	02 0.11	18 0.51	35	37 2.90	04 0.23	01 0.04	09 0.18	51
Difficulty in Paying Existing EMI^s & Saving Schemes	16 1.83	04 0.34	01 0.06	14 0.40	35	41 3.21	04 0.23	01 0.04	05 0.10	51
Impact on Existing Emergency Fund	14 0.40	03 0.26	01 0.06	17 0.48	35	42 3.29	01 0.06	01 0.04	07 0.14	51
Pressure of Old Loans Repayment	06 0.68	06 0.51	02 0.11	21 0.60	35	41 3.21	02 0.12	01 0.04	07 0.14	51
Selling of Assets & Valuable Items	03 0.34	05 0.43	07 0.40	20 0.57	35	34 2.67	03 0.18	08 0.46	06 0.12	51

Pressure to take New and Gold Loans	07 0.80	06 0.51	05 0.28	17 0.48	35	36 2.82	05 0.29	02 0.08	08 0.16	51

Source: Field Study.
Note: Figures in decimals denote average value of the influencing factors.

In nuclear family, regarding medical expenses 44 parents, 41 in payment of EMIs and pressure of old loans, 34 in providing online education, 37 in school fee payment, 31 in providing nutritious food felt very high impact. 41 parents have pressure of old debts and 34 have sold out their assets and other valuable articles and 36 were taken new loans to clear of their loans. From joint family, only 10 parents in case of school fee, 19 for providing online material, 16 in paying existing EMIs facing difficulty, but majority of parents from joint family have moderate and low level of impact regarding old loans payment, scope to take new loans and selling of assets. But, 23 regarding medical care, 19 in case of online education and 16 in clearing existing EMIs facing difficulty. In overall, parents from joint family are least impacted than nuclear family, where support other family members is adding point to the parents from joint family.

Test of Hypothesis:
H_0: There is no significant difference between Living Pattern of the select respondents in Joint and Nuclear family during the pandemic

Items	Joint (Average Value)	Nuclear (Average Value)
Average Expenditure on Medical Care	3.51	3.75
Average Expenditure on Nutritious Food	2.97	3.35
Average Expenditure on Online Education	3.26	3.57
Average Expenditure on Transport	2.31	2.78
Difficulty in Paying School Fee	2.2	3.35
Difficulty in Paying Existing EMI^s& Saving Schemes	2.63	3.59
Impact on Existing Emergency Fund	2.4	3.53
Pressure of Old Loans Repayment	1.91	3.51
Selling of Assets & Valuable Items	1.74	3.27
Pressure to take New and Gold Loans	2.09	3.35

Chi-Square Test Value Table

Chi-square Value:	0.553978468919
Degrees of Freedom	9
P value	0.999952772989

Calculated chi-square value 0.55 with 9 degrees of freedom, and the associated p value is at 0.999 at 95% of significance level. As P-value 0.999 is greater than significance level (P>0.05) it is insignificant. Thus, it concludes that there is no difference between joint and nuclear family respondents Living Pattern during the pandemic. Regarding living conditions of respondents from nuclear family, the chi-square values are almost above 3 where the calculated value is only 0.55 and the chi-square values of joint family respondents below 2 in major cases. It can be concluded that nuclear families were more impacted by the pandemic than joint families.

Living Pattern and Type of Employment of the Respondent
(Higher-4, Moderate-3, Low-2, No Impact-1)

Items	Private Sector					Public Sector				
	Higher	Moderate	Lower	No Impact	Total	Higher	Moderate	Lower	No Impact	Total
Average Expenditure on Medical Care	57 3.74	02 0.10	01 0.03	01 0.02	61	10 1.60	09 1.08	04 0.32	02 0.08	25

Average Expenditure on Nutritious Food	42 2.75	15 0.73	02 0.10	02 0.03	61	02 0.32	08 0.96	09 0.72	06 0.24	25
Average Expenditure on Online Education	49 3.21	08 0.39	03 0.10	01 0.02	61	04 0.64	13 1.56	06 0.24	02 0.08	25
Average Expenditure on Transport	29 1.96	11 0.54	07 0.23	14 0.23	61	02 0.32	05 0.60	05 0.40	13 0.52	25
Difficulty in Paying School Fee	43 2.89	07 0.34	02 0.10	09 0.15	61	04 0.64	02 0.24	01 0.08	18 0.72	25
Difficulty in Paying Existing EMI^{s} & Saving Schemes	51 3.34	04 0.20	01 0.03	05 0.08	61	06 0.96	04 0.48	01 0.08	14 0.56	25
Impact on Existing Emergency Fund	52 3.41	01 0.05	01 0.03	07 0.23	61	04 0.64	03 0.36	01 0.08	17 0.68	25
Pressure of Old Loans Repayment	44 2.88	04 0.20	01 0.03	12 0.20	61	03 0.48	04 0.32	02 0.16	16 0.64	25
Selling of Assets & Valuable Items	35 2.29	08 0.39	07 0.23	11 0.54	61	02 0.32	01 0.12	07 0.56	15 0.20	25
Pressure to take New and Gold Loans	39 2.56	08 0.39	05 0.16	09 0.15	61	04 0.64	03 0.36	02 0.32	16 0.24	25

Source: Field Study.
Note: Figures in decimals denote average value of the influencing factors.

The pattern of living as well as status of living depends on the economic source. In this case, respondents from working in public sector were more economically secure than the respondents from private sector. Majority of respondent of private sector felt very difficult in case of providing nutritious food, medicines, school fee payment, clearing of old and new EMIs etc., and majority public sector employ were felt moderate difficulty regarding these factors and they are somewhat feasible in school fee payment, paying loan installments, providing medicines.

Test of Hypothesis:
H_0: There is no significant difference between Living Pattern of the select private sector and public sector respondents during the pandemic

Items	Private Sector (Average Value)	Public Sector (Average Value)
Average Expenditure on Medical Care	3.89	3.08
Average Expenditure on Nutritious Food	3.59	2.24
Average Expenditure on Online Education	3.72	2.76
Average Expenditure on Transport	2.9	1.84
Difficulty in Paying School Fee	3.38	1.68
Difficulty in Paying Existing EMI^{s}& Saving Schemes	3.66	2.08
Impact on Existing Emergency Fund	3.61	1.76
Pressure of Old Loans Repayment	3.31	1.76
Selling of Assets & Valuable Items	3.1	1.6
Pressure to take New and Gold Loans	3.26	1.8

Chi-Square Test Value Table

Chi-square Value:	0.354283851344
Degrees of Freedom	9
P value	0.999993148231

Calculated chi-square value 0.35 with 9 degrees of freedom, and the associated p value is at 0.999 at 95% of significance level. As P-value 0.999 is greater than significance level (P>0.05) it is insignificant. Thus, it concludes that there is no difference between private and public sector respondents Living Pattern during the pandemic. The chi-square values of respondents from private sector are above 3 and far away from the calculated value i.e., 0.35. The chi-square value regarding living pattern of parents from public sector is 1.5 to 2 for almost all factors. From this, it is very clear that parents from private sector were badly affected by during the pandemic than public sector parents.

Living Pattern and Type of School Management of the Respondent

(Higher-4, Moderate-3, Low-2, No Impact-1)

Items	Government					Private				
	Higher	Moderate	Lower	No Impact	Total	Higher	Moderate	Lower	No Impact	Total
Average Expenditure on Online Education	05 1.05	07 1.10	05 0.53	02 0.10	19	48 2.86	14 0.63	04 0.12	01 0.01	67
Difficulty in Paying School Fee	00 0.00	00 0.00	00 0.00	00 0.00	19	47 2.80	09 0.40	03 0.09	27 0.40	67
Difficulty in Paying Existing EMI[s] & Saving Schemes	02 0.42	03 0.47	01 0.10	13 0.68	19	55 3.28	05 0.22	01 0.03	06 0.09	67
Impact on Existing Emergency Fund	04 0.84	03 0.47	01 0.10	11 0.58	19	52 3.10	01 0.04	01 0.03	13 0.19	67
Pressure of Old Loans Repayment	02 0.42	03 0.47	02 0.21	12 0.63	19	45 2.68	05 0.22	01 0.03	16 0.24	67
Selling of Assets & Valuable Items	01 0.21	02 0.31	02 0.21	14 0.74	19	36 2.15	06 0.27	13 0.39	12 0.18	67
Pressure to take New and Gold Loans	01 0.21	02 0.31	03 0.31	13 0.68	19	42 2.51	09 0.40	04 0.12	12 0.18	67

Source: Field Study.
Note: Figures in decimals denote average value of the influencing factors.

Type of management of school is very important factor to assess the impact of pandemic on parent community. There are two important influencing factors were identified during field work that the parents who are working in private educational institutions and the parents sending their children to private schools is the main deciding factors. The parents who are sending their children to private management were felt very difficult regarding school fee, food, online education material, transportation, medical care and the parents from public management, felt moderate impact in this regard as there is no need of school fee and least expenditure on online education material as government educational institutes opted easy learning medium.

Test of Hypothesis:
H_0: There is no significant difference between private and government school teachers living pattern during the pandemic

Items	Government (Average Value)	Private (Average Value)
Average Expenditure on Online Education	2.79	3.63
Difficulty in Paying School Fee	0.00	3.70
Difficulty in Paying Existing EMI[s]& Saving Schemes	1.68	3.63
Impact on Existing Emergency Fund	2.00	3.37
Pressure of Old Loans Repayment	1.74	3.18
Selling of Assets & Valuable Items	1.47	2.99
Pressure to take New and Gold Loans	1.53	3.21

Chi-Square Test Value Table

Chi-square Value:	2.220466160821
Degrees of Freedom	7
P value	0.898346880314

Calculated chi-square value 2.22 with 9 degrees of freedom, and the associated p value is at 0.89 at 95% of significance level. As P-value 0.898 is greater than significance level (P>0.05) it is insignificant. Thus it concludes that there There is no significant difference between private and government school teachers living pattern during the pandemic. The chi-square values of respondents from government management are below 2 and less than the calculated value i.e. 2.22 and the chi- square values of parents from private management are above 3 and greater than the calculated chi-square value. This shows that parents who sends their children to private educational institutions are most effected than government management.

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