

# Developing a Mechanism to engage Blue Collared during COVID-19

Gayatri Sood<sup>1</sup>

<sup>1</sup>Symbiosis Centre of Management and Human Resource Management, Symbiosis International University, Pune, India

<sup>1</sup>Gayatri\_Sood@SCMHRD.edu

## ABSTRACT

In the light of the pandemic around the world that affected movement of consumer goods, inevitably affected the work/ management of the blue collared workers, it became essential to understand from on-ground factory controllers how they are able to facilitate and stream-line blue-collared labor-management (unions, hiring, shifts, safety, etc) during a crisis, example COVID. As the world economy dwells into a slump, the movement of sustainable goods remains essential and must be kept well oiled in order to feed countries with enormous populations. Even though the lock down in India began abruptly, many FMCGs had to overcome initial challenges and turn around production at the same output &/ or cost to meet the demand, which, in turn grew as the majority of the country resorted to the indoor lifestyle, requiring an enhanced amount for sustenance. Apart from battling consumer needs, developing a mechanism for the workers - by providing safety measures and health checks - is essential to maintain the quality of output. All this also entails having to deal with labour union requirements who laid down unprecedented asks from the factory managers or threatened to not cut supply of labour during these trying times.

## Keywords

Blue-Collars, Factory, Labor Unions, FMCGs, Management

Article Received: 10 August 2020, Revised: 25 October 2020, Accepted: 18 November 2020

## Introduction

The Fast-moving consumer goods (FMCG) sector is the fourth largest sector in the Indian economy with Household and Personal Care accounting for 50% of FMCG sales in India. This ever expanding industry has seen tremendous growth in the sale of their products throughout both urban and rural sectors of the country. With its ever developing field, it lays the groundwork for job opportunities encompassing great pay and non-monetary benefits that reel in a large chunk of blue-collared workers from across the country. With large brands establishing their factory set-ups spread over many states, there has been a surge of inter-state labour movement which inevitably means that the task of bearing their responsibility - both economically and ethically - lies with these FMCGs, as the work to build a relationship that is built on mutual respect and co-existence. Every labour intensive factory not only has to follow the labour laws of that particular state but also have an exhaustive list of regulations of their own. These rules must be all-encompassing of a day-to-day scenario of work as well as have an eye on the future to incorporate flexibility in case the need arises - like in terms of a financial or natural crisis - which, as seen in the world today, has hit in the form of the CoronaVirus, a.k.a COVID-19 Pandemic.

## Inspiration

### A. Nationwide Lockdown

As nations across the world faced a country wide lockdown imposed by their governments, in order to curtail the spread of the virus, only a few professions had to be kept working, trailblazing to keep the economy, health and society alive. These professions were and still are, seen as the trailblazers who function tirelessly to keep the country well-oiled and supplied. In the midst of this, as all else had slowly shut down, the brunt of the burden to keep the country fed lay

solely on the FMCGs and their supply chain mechanisms - which in turn also got affected due to public transport being given the red light without much notice - hence the initial domino effect of a crumbling infrastructure under a pandemic had to be countered by many leading organisations to ensure their supply lines and delivery systems worked. In the midst of this lockdown, when the country was also faced with an economic slowdown, the need of the hour came to the fact that food supply chains had to be an on-going process, delivering grains, livestock, etc via feasible mechanisms (Lele U, Bansal, Meenakshi, 2020) entailing a multitude of processes from production to packaging and dispatching them via various distribution networks, or faux networks set up to combat the lock down pushback and meet the rising demands in the far corners of the country.

### B. Avenues covered and deeply understood

As nations across the world faced a country wide lockdown imposed by their governments, in order to curtail the spread of the virus, only a few professions had to be kept working, trailblazing to keep the economy, health and society alive. These professions were and still are, seen as the trailblazers who function tirelessly to keep the country well-oiled and supplied. In the midst of this, as all else had slowly shut down, the brunt of the burden to keep the country fed lay solely on the FMCGs and their supply chain mechanisms - which in turn also got affected due to public transport being given the red light without much notice - hence the initial domino effect of a crumbling infrastructure under a pandemic had to be countered by many leading organisations to ensure their supply lines and delivery systems worked.

In the midst of this lockdown, when the country was also faced with an economic slowdown, the need of the hour came to the fact that food supply chains had to be an on-going process, delivering grains, livestock, etc via feasible mechanisms (Lele U, Bansal, Meenakshi, 2020) entailing a

multitude of processes from production to packaging and dispatching them via various distribution networks, or faux networks set up to combat the lock down pushback and meet the rising demands in the far corners of the country.

In the course of formulating fresh rules, regulations and ideas to maintain same, if not more, supply levels, the Indian FMCGs had to battle a number of set-backs regarding their workforce that spread across different avenues:

- a. Labour migration back to their hometowns
- b. Blue Collared safety norms and health checks
- c. Providing PPEs to one and all (Personal Protective Equipment)
- d. Social Distancing for labourers within the plant/ factory
- e. Meeting/ forgoing/ Countering demands of labour unions
- f. Providing transportation for the workforce from the factory to area of stay
- g. Added financial benefits as incentives to work

There are two sectors that now fall under the umbrella of FMCGs in the lockdown period –

1. Essential goods (food products, livestock, home-sanitation supplies, etc)
2. Non-essential goods (Cigarettes, fashion industry, etc)

Even after the ruling of the government to deem the termination of employment in a pandemic as unlawful, many firms/ organisations did not comply - more so with the non-essential product type - which created a new issue of payment to and management of the blue collared employees across the country. Hence, in this paper we seek to understand the techniques adopted by both types of FMCGs and how they tackled the initial COVID-19 hiccup and are still battling it out on a daily basis, post which I will provide the best practices that can be initiated within this plants to avoid discrepancies.

## Literature Review

It is essential to understand the mindset of both blue collar workers and the management in trying times like these. In high stress situations like these one must take into consideration that labourers are at a risk of burnout and fear (Dr Bright Mahembe and Mr Karl Heslop, 2017) which can cause absenteeism (which was rampant during a pandemic as seen in the form of mass migration across the country). Encompassing all these issues comes a common problem of burden on the food supply chain which is partially affected in operations by the lockdown and an additional burden to feed the migrants in their mass movement back home - pertaining to all the weight falling onto the essential goods FMCGs. The Centre for Monitoring Indian Economy (CMIE 2020) reports that, as in other countries, unemployment rates have skyrocketed, increasing nearly 2.5 times over one month to stand at between 23% and 26% in May 2020 (Lele U, Bansal, Meenakshi, 2020), these FMCGs under our study have bid their best to avoid such circumstances, instead provide incentives to keep their employees happy. Amidst the announcement of a global recession it is essential to understand the shift and requirement of whether a continuous flow of labour is needed or not (Washika Haak, 2020). The International Labour Organization has cited work hours to own upto

about 195 million full-time workers to lose jobs globally in the second quarter of the year. Lockdown measures affect around 2.7 billion workers, representing around 81% of the global workforce (UN 2020).

## Research Methodology And Analysis

A Qualitative research based on select interviews with professionals heading/managing/ complete factory supply chains, production, and blue collared unions was carried out. Interviews of personnel such as Factor Finance Controller of a global MNC and Agro Business (Tobacco Division CEO) Head of a renowned Indian FMCG to name a few. In such scenarios, that are unpredictable natural calamities, it becomes essential to enable a mechanism that adapts appropriately to the need of the hour in mind and fast-tracks the existing processes with relevant changes. As the supply chain of the country took a hit and factories across the states were ordered to shut down for a few initial days, many blue collar workers saw this as an opportunity to seek refuge in migrating back home. This was a low blow to the essential goods factories as once they began to re-open, there was a sudden shortfall of working hands to kickstart the supply chain. In order to understand how both (essential and non-essential) factories overcame these challenges, a detailed interview was conducted, seeking opinions, way forward and real-time examples of challenges faced and overcome. It is most apt to understand the current situation and weave appropriate questions around them, pin-pointed at the outcome one desires to complete the study and provide relevant inputs/ recommendations. The questions were centered around three scenarios:

- Labour migration/ return
- Safety procedures
- Incentives

The interview entailed a comprehensive round of questions and answers to encompass a well rounded understanding of the situation at hand and the future outline of possibilities if the lockdown is to continue for an unforeseeable time, which as of now, seems to be the case across the globe. The interviews were telephonic, no questionnaire prepared or circulated, this was done to focus on the quality of responses and understand how each organisation foresaw the circumstances as each one of them had their own measures, rules & regulations to fall back upon; some being created on a real-time basis and some being incorporated from previously encountered past experiences by the firm. But, since this pandemic was the first of its kind to cause a global lockdown, the measures took a different approach towards initiating the new normal amidst these trying times.

Following are the set of targeted questions that were asked:

### 1. Essential goods FMCG

- a. Did you initiate any measures (PPEs, sanitisers, masks, etc) before the virus entered India completely?
- b. Once the country went under a state of lockdown, what were the initial roadblocks that you faced?
- c. What percentage of your blue collared workers left the factory site and migrated back to their hometowns? How did this affect you?

- d. In order to restart the lines, how did you incentivise a “back-to-work” scheme? How did this affect you both financially and socially?
- e. Labour Unions were said to be highly active during this period to protect the will of the workers. How did you come to a common consensus to overrule/ or work together in sync with them?
- f. The government passed several rulings in the context of the migrant movement. How did you incorporate those and adhere to the regulations?
- g. Yours is an essential goods factory, with a surge in demand, were you able to cope initially with half your strength of workers? Did you feel the need to employ more contractual labourers?
- h. How are you coping with the current Unlock Down - are you still adhering to the initial steps taken?
- i. What are your future predictions for keeping the factory functioning like a well-oiled machine, as we know the pandemic is here to stay for a longer period that anticipated?

## 2. Non-Essential Goods FMCGs

- a. Did you initiate any measures (PPEs, sanitisers, masks, etc) before the virus entered India completely?
- b. Once the country went under a state of lockdown, what were the initial roadblocks that you faced?
- c. What percentage of your blue collared workers left the factory site and migrated back to their hometowns? How did this affect you?
- d. In order to restart the lines, how did you incentivise a “back-to-work” scheme? How did this affect you both financially and socially?
- e. Labour Unions were said to be highly active during this period to protect the will of the workers. How did you come to a common consensus to overrule/ or work together in sync with them?
- f. The government passed several rulings in the context of the migrant movement. How did you incorporate those and adhere to the regulations?
- g. Being a non-essential goods factory, you must have encountered a drastic drop in demand and a financial crunch. How did you afford to keep on the workers?
- h. Did you initiate schemes to engage the workers during a dip in overall demand of your product?
- i. Non-essentials were given the green signal quite late during the lockdown period, did your workers protest if you instated the rule of work continuity?
- j. What are your future predictions for keeping the factory functioning like a well-oiled machine, as we know the pandemic is here to stay for a longer period that anticipated?

Once these interviews were conducted, a reference check basis online secondary research was done for viability of the data collected and then noted down. Below are the results and analysis of the discussions initiated :

**Company** - Classified (Global FMCG)

**Factory Location**- Tahliwal, Himachal Pradesh

**Interviewee** - Factory Finance Controller

The Tahliwal factory specialises in two products - instant noodles and a nutty chocolate bar. As and when the lockdown was rolled out and a list of essential products began to be rolled out, it was seen as per popular consensus of the Indian population that these noodles were a staple diet of every household - owing to the fact that it is a highly nostalgic product and majority Indians have grown up with it. Not only this, the country's youth and majority students have a way of surviving on them, as it not only is easy to cook and affordable, but also because of its versatile nature - is adaptable to different concoctions. Hence, the Indian government deemed it as an essential commodity, to be available online (via e-commerce) and offline at all grocery stores. The Tahliwal factory operates on Four lines - three for the instant noodles and one for chocolate products. The factory is highly sanitised and meticulous in following both Indian and International quality standards performed by this Global Brand - who try to incorporate a standard approach in functionality and product development across the globe. They follow high levels of health checks that are created by their international scientists that are carried out every fortnightly to ensure that from the raw materials to the packaging, everything meets basic sanitary standards - as edible produce is to be measured with heightened precautions. Apart from this, every worker has specially designed uniform with airtight factory boots which they are to don only when they enter the factory and not exit with them on, hence preventing any external bacteria or germs from entering the compound - adding to which hairnets and gloves are essential with face masks, wherever applicable (for instance while segregating the fruit and nuts by hand, stirring the chocolate, quality checks, handling the raw noodles by hand when required, et al).

When the lockdown was initiated, all factories went on a minor lockdown as business functions abruptly came to a standstill; and with that ensue, there was a wave of panic that spread across the country, including amongst the blue collared labourers of this factory. Gauging the shut down as an opportunity, many fled back to their villages (majority of which were in the northern belt of India - Bihar, UP, Jharkhand) and some from around the Una district of Himachal Pradesh remained within the confinement of their homes. As per the government ruling, initially, no organisation was allowed to legally cut pay or terminate employees, all workers were enjoying a free pay from the company within the safety net of their homes. Under the government ruling when the instant noodles were declared as an essential product, the lines had to be slowly fired up one by one to get production started, hence the labourers were sent out notifications, summoning them back to work, but only at a 20% workforce (which was allowed to operate to overcome initial glitches).

However, pertaining to the fact that the majority of the workers were away with a transportation ban, the factory manager had to take special permission from the state and central government to reinstate their own transport system in order to bring the workers back from their hometowns or rented accommodations nearby. The worker problem was one part of the initial hiccup, the other came in the form of ceased supply-chain movement - trains, trucks, ships and flights - with borders being sealed, many contractual

transport houses also refused to begin operations citing health concerns.

A vast amount of factory workers having left for the safety of their homes were now having to be recalled to initiate the process of factory reopening, which began with only one instant noodle line functioning and testing the waters slowly. It was decided that the factory would function only at a 20% capacity of workers with immense measures being taken under consideration as a rapid business resumption plan, with uncompromising focus on people safety had to be undertaken. Hence the following measures were adopted within the factory:

- a. Temperature checks every three hours
- b. New N-95 masks to be provided every day (and a few were also given to each worker to take home for their family)
- c. Sanitiser dispensers were kept at every workstation/ corner/ mess/ dressing room, etc
- d. Only one worker was allowed per dressing room, post using which it was sanitised after each use
- e. The work stations around the machinery were marked to ensure social distancing
- f. The mess seating was rearranged to follow the social distancing norms
- g. Workers were reminded every hour to re-hydrate and take breaks
- h. Management (like Human Resources, administration, etc) were asked to work from within the compound flats provided and only visit the factory when absolutely necessary

Once these steps were being initiated at full force, the factory got a green light from the government to initiate movement of their own supply trains and trucks across the borders, which meant an increase in production to meet the ever growing demand in urban and rural areas. Hence, it was time to begin opening up all the three noodle lines to meet the market demands.

The problem that occurred here was that even though this globally renowned FMCG, following all employee friendly notions, not wanting to unethically lay off their employees, arranged for cross border passes and transportation to-and-fro from their villages, the workers were unwilling to risk their lives and support the factory.

Hence, to initiate a "back-to-work" scheme monetary incentives were launched by the management that entailed:

- a. 1st week of work - Rupees 5000 per day
- b. 2nd week of work - Rupees 10,000 per day
- c. 3rd week of work - Rupees 20,000 extra per week

So, on and so forth. Even though this was a high cost initiative by the organisation, which also applied to the contractual labourers, it helped bring back the majority of the workers back. Once the full force was brought back, the factory operated on a rotational shift basis, with all aforementioned measures being taken under very strict consideration. However, apart from the financial incentives the factory managers had to also provide transportation and personalised pick and drop with factory hired buses for all workers (including contractuales). Apart from these initiatives, wherever there was a dire need of accommodation, flats were set up within the managerial compound for workers/ supervisors to camp for the night; this more so happened because when the migrants began

trickling back into the state, many landlords refused to re-provide their old accommodations; free health checks and COVID testing was initiated for those with suspected symptoms and quarantine provided for the returning workforce. Many FMCGs began to lay off their employees, unhinged by the government rulings, however this FMCG wanted to maintain the existing workforce and worked its way around this to bring the workers back, upto speed. The Tahliwal factory, however, has two labour unions - The Tahliwal Union and the newly formed Una Workers Union. The former one being older and more dominant initially fought for the workers to not be summoned back to work as that would risk their health and those of their family members, initially retaliating against the management and seeking full pay for no work. They were not ready to budge and come down to the factory to begin production.

However, with the monetary incentives being launched, the Una Workers Union (being a fledgling) agreed to work in rotation, availing the finances and earning as much extra as they could, seeing one union fare better from this situation, the Tahliwal Workers union also agreed in unison to begin work. The way forward from here that seems most logical was that once production was under full swing and the lockdown initiated, the workers (who were intimidated at the beginning of the 3-month incentive period) were put back on the old payroll as the situation eased around the country. As it is understandable that the situation is here to stay, not only for their Indian factories, but also for the global ones, the management is to continue ensuring that safety of its on-ground backbone workers are kept intact and also there is an increased need to rely on predictive data to keep in touch with the analysis carried out by experts on the future way forward with a pandemic. Also, a point to focus on for the factory managers is being in-sync with the ever changing labour laws to protect the blue-collars even more after the Indian debacle of mass migrant movement across the nation that resulted in unwarranted deaths and job loss.

**Company** - Classified (Indian FMCG)

**Factory** - Guntur, Andhra Pradesh

**Interviewee** - Agro Business Head

This factory is an all-inclusive agri-business division plant that has a multi-array of functions from sourcing the tobacco plant to producing spices, biscuits and other essential items. As and when the lockdown was initiated and a list of essential products began to be rolled out, tobacco companies took a massive hit, especially this organisation that hosts up to 75% of the Indian cigarette market as smoking was deemed as a massive health risk during a pandemic that affected lung health. Cigarettes were seen as highly non-essential with their production chances in the near future holding a bleak light, all sourcing and tobacco production, during the initial months were suspended and the fear of other lung infections apart from the corona virus also resulted in a massive sale drop for the company. The cigarettes, however, were being supplied at double the rate in the grey markets, where heavy smokers would procure them from suppliers who had begun hoarding stock before the lockdown. The initial hiccups that the plant suffered were in the form of the tobacco plantation farmers who refused to tend daily to the plants, which needed round the clock care (water, manure, pesticides, etc) in the scorching heat of the south, without which they would wither away leading to a



massive financial loss for the company. The factory set-up where this crop eventually is supplied is also needed to work at a minimal force to ensure safeguarding of the harvested crop for future use owing to the predicted demand, that would come in the next phases where the lockdown would eventually ease.

However, unlike the previous organization we saw, the workers here were not given monetary compensation or incentives to stay back, nor was transportation provided to bring them back, instead there was a drastic turn of events wherein not adhering to the government ruling, it sent notifications to the workers citing the fact that without attendance, their jobs would be at a risk, pay might be deducted and disciplinary action would be taken against them. There was no scheme, as the agro-business is a seasonal industry and wages are paid as per running days. They did make a one time payment in the lockdown as a grant, that which was deemed appropriate by the firm.

This organization, as a whole does not allow official unions, however labourers have formed their own to protect their vested interests which are an active part of the company's journey and raised concerns that strict safety measures (like sanitisation, masks, social distancing in the factories, etc) are not being adhered to and workers do not wish to risk their lives and those of their families without being properly compensated both financially and socially. The situation became highly dire as their Pune factory labourers sought the help of Geneva-based International Union of Food Workers to tackle the situation as many of their workers lived over 300-KMs away, trying to safeguard themselves and their families; and a majority have gone back to native villages back in the northern region of the country. Hence, to combat that aspect and show the company in a better light with their workers, they have sought to invest in Bihar to create jobs for the migrated labourers who went back to their hometown and the agri business is also compliant with the Mahatma Gandhi Employment Guarantee Act 2005 (NREGA) to initiate job creation and more.

Now as non-essential good production has been given the green light by the government, it is evident that going forward certain changes need to be made keeping in mind the safety, sanitization and sale of the products. Since cigarettes are deemed harmful, the marketing strategies and target customers need to be re-routed and as for how the factory is going to function, the main essence would be on safeguarding the interest of the tobacco farmers, the farmlands, their villages and families as the planting and rearing of crops cannot cease and they must be assured on a timely basis that the company stands by them and the tobacco plant requirement be kept up to safeguard their jobs.

## Conclusion and Recommendations

What one can gauge from the above in-depth discussions of both essential and non-essential goods FMCGs are a few basic commonalities that span across any industry - be it the textile industry or automobile, the rampant spread of COVID-19 outbreak, followed by countrywide lockdown announced by the Government of India from 25 March 2020, resulted in the operations of the many companies to perform at a suboptimal level. While almost all of the operating sites were under lockdown mode during the national lockdown

phase, the units catering to essential commodities across Fast Moving Consumer Goods ("FMCG"), Pharmaceutical and E-Commerce sectors continued operations under the Essentials Commodities Act, 1955. Accordingly, the companies continued to service these. As permissions on resumption were granted gradually to different industries and geographies, one witnessed an uptick in demand from our customers across various segments. The FMCGs had contractual arrangements with multiple fleet owners & warehouse owners to service its large and varied customer base.

The issue of non-availability of manpower posed a challenge in the near term including drivers & warehouse operators. Therefore, pursuing remunerative businesses with faster playback in order to conserve cash resources and balance their strength. Blue collars make up the crux and back bone of the country, every major, non-major business cannot function without their support, they keep the underlying mechanism moving like a well oiled machine. Hence, it was essential to understand the stance of where in the industrial arena the blue collars lay and how they were being managed by large corporations who had to keep functioning up as many cases of the unions, law and migration would be inevitable. These new changes also posed a certain challenge for organisations, testing their decision making skills, employee relationship, change adoption & adaption along with laying down procedures that would be acceptable & impartable in the future as the pandemic is here to stay for a long time.

The commonalities that swept across both the industries was mainly:

- a. Blue collar migration back to their hometowns/villages as soon as the lock down initiated, without waiting for a word from their management, which caused a great shortage of hands whence operations resumed
- b. Sanitisation upkeep was essential to provide around the clock health maintenance including new masks, Personal Protective Equipments and hand sanitisers during every shift, with the company bearing the cost of these
- c. Ensuring proper education is imparted on the pandemic and how essential social distancing norms are and why they must be followed
- d. Taking into account all queries and suggestions raised by the Labour unions and meeting at a common ground to ensure all parties remain satisfied with the outcome
- e. Ensuring their best to provide remuneration/benefits to work overtime so that the company doesn't force its hand at slashing jobs unnecessarily
- f. Sufficient inventory of raw materials is maintained at production facilities adopting a dynamic inventory planning approach to ensure smooth manufacturing operations
- g. Lastly, creating action plans, keeping in mind the government regulations, for the future course to ensure that all ends are tied up (labour, transport, production, sale) to keep the company forging ahead

Taking all points of view under consideration, I have managed to formulate a few conclusive points and made recommendations from gauging the current and future requirements by organisations in light of the pandemic and

also keeping in mind the adoptions once Corona Virus passes:

**a. Blue collared labourers must be taken into account from every aspect, tying up all loose ends from providing accommodation to safety nets**

a. They are the main crux of any production house and long term planning must be done to enable for them a stable work environment

b. The use of people analytics must also come into play enabling a better database, that is regularly updated, on their requirements and happiness index

c. Every blue collar must be deemed necessary and incentives to inform them that they are essential should be provided (monetary or social)

d. Their family welfare must also be taken into consideration as majority leave their homes and migrate to far off towns (like health insurance, easy housing loans, education, etc)

e. In pandemics like these, they must be made aware of all safety precautions - hence workshops and demos must be provided at timely intervals to instill a sense of habit and safety

f. They must be made aware of all government rules, regulations and laws being set out regarding their wellbeing lest it causes an uproar

**b. FMCGs must keep health equipment handy and not wait for natural pandemics like these to be let loose in order to start stocking up, this initiates a reverberating effect**

a. Labour union portals where they may voice their dilemmas and concerns

b. A strong business model spread across multiple customers and varied sectors is expected to withstand the weak demand outlook in the short term

c. Some initiatives used by the firm's foreign counterparts can also be inculcated within the country to enable a diverse functioning ground, use best practices from both India and the other countries

### Limitations

Our study involves a small sample size of the FMCG industry and might not encompass all industries as conclusions have been driven by basic answers from a small set of respondents. The aim was to target well established and well-functioning organisations who have had a strong foothold in the Indian Industrial sector. and another leading Indian FMCG. The research further has scope to be enhanced taking into account other industries like Textile, Automotive, etc. and can be understood as to what logistics are being applied to overcome issues regarding plant functioning and blue-collar labour management. Also there is scope to follow through the research and divide it into sub parts such as - during lockdown, the un-lockdown phase and the post- covid era to give a better insight into the the factions of how top-industries managed to keep their heads above water during a 21st century pandemic using state of the art technology and medical equipment.

### References

- [1] Health and nutrition of india's labour force and COVID-19 challenges (Review) - Lele U., Bansal S., Meenakshi J.V.C (2020)
- [2] Stress and its effects on the employees in a fast moving Consumer goods (fmcg) organisation - Dr Bright Mahembe, Mr Karl Heslop, Department of Industrial Psychology, August 2017
- [3] Impact of COVID-19 on Financial Health in India: Managing Financial Health in Challenging Times - Dr. Sarika Mahajan (Assistant Professor - JBIMS)
- [4] Talent management in Covid-19 crisis: how Dubai manages and sustains its global talent pool - Washika Haak-Saheem (Henley Business School, University of Reading, Reading, UK)