

# Impact of COVID-19 on Rural Economy

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## ABSTRACT

Current research provides information on the plight of migrant workers and the impact of COVID-19 on the rural economy of India. Due to the lack of evidence, there are not many reports of COVID-19 cases, which will lead to community spread. Reverse immigration will put undue pressure on agriculture and the rural economy, leaving many people in extreme poverty. COVID-19 will have short and long term effects on the rural economy of India. The central government's lack of plans and preparations to deal with the COVID-19 pandemic has dealt a heavy blow to the Indian economy and brought huge difficulties to the country's workers. The informal rural economy is most affected. The central government's refusal to recognize the crisis and its mismanagement of the crisis has exacerbated the suffering of the people and aggravated the crisis. In order to prevent the outbreak of the new coronavirus, a nationwide lockdown has been implemented. People welcome this decision because they know that desperate times require drastic measures. Except for the products listed in the core project, the manufacturing of all product categories has been discontinued until further notice. Until evaluating the effect of termination of Covid-19 's major occurrence in rural areas, which can be concluded from official reports. This paper present the general exploration of rural economy and the Impact of Covid-19 in recent and future prospective

## Keywords

Migrant Workers , Impact of COVID, Rural Economy of India

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## Introduction

In rural areas the first noticeable influence of COVID-19 is the agricultural supply chain. Trucks have been licensed by the government to bring beef, fruit and fertilizer, but several transport firms have not yet received permits. This raises the time taken to bring the commodity into the market. In the other hand, during the transformation phase, there is an order to shut the restaurant, so the effect on the demand side is negligible. This causes a significant loss of income for many farmers in every state. The Ministry of Railways has proposed that the freight load be decreased from 10,000 pistons a day to around 3 to 4,000 according to a published article. Farmers thus have to market the crops cheaply and expect reduced income. The COVID-19 virus' second consequence is the pause in planting and growing crops due to the shortage of supplies such as plants, tractors, auxiliaries, and crop safety medications. Traditionally now is the strongest period for retailers to market goods to producers in these sectors. The suspension and lack of such goods impacts even agricultural e-commerce labels. COVID-19's third effect is planned work loss in the agriculture sector. There are roughly nine crores of farmers along with a comparable (if not more) amount of destitute agricultural workers, according to the report. While the farmer earns funding directly from the state, currently the latter is in distress.

### 1.1 Financial Effect Rural Areas During Corona

India was a big crop exporter and according to APEDA, overall agricultural exports to India amounted to 685 billion rs in 2018-19. Both ports have now been closed, and vast supplies of merchants and producers are still under production. The fifth contribution is on tiny, medium, small

and medium-sized firms. These involve small manufacturing units, businesses / dealers, and shops that operate respectable inventories and hire a number of direct and indirect workers. Whose corporation closes down following the recession, which suffers a lack in sales. For a number of factors, they will have to lay off their staff including financial stability, employment, wellbeing and more. People face work cuts without getting a good indication whether the crisis is going to improve. The sixth consequence is predictions of a lower increase in demand after COVID-19. If things get back to usual, people's primary emphasis will be on job securing and operating their company. Families and companies would be closely regulating their levels of consumption at that period. This pattern would also hamper global / national brand giants' growth plans in this area. It will take them some time to rethink their accession to this market. And deciding what kind of financial effect rural areas can experience from COVID-19 is almost impossible.

### 1.2 Governance of Policies

These are tough days, and labor and state legislatures are fighting tirelessly to combat the height of the new COVID-19. This also placed first priority on wellbeing. Equally significant is the significance of rural areas, as the effects of COVID-19 play an essential role in bringing consumption and the economy back on track. After COVID-19, a support package was launched by the central government to help farmers offset the blows sustained during this time span. The government declared 2,000 rupees to farmers in the first week of April, under the leadership of present-day Prime Minister Kishan Yojana. For the next three months, they have eased EMI's pressure on people, since it will give those in the area a respite. In another landmark decision, the government has raised the daily salary of the region's

MGNREGA workers, adding assistance to about 5 million families worldwide. The Indian agricultural market was estimated at 16,587 billion Indian rupees in 2018 and was forecast to cross 30,675 billion Indian rupees by 2024, at a compound annual growth rate of 10.8 per cent during the period 2019-2024, according to the published reports. The assistance package provides the help required to bring the farmers back on track. At Tehsil level, the provincial government is working closely to provide farmers with logistical assistance to get agricultural inputs and goods into the market. Nonetheless, each state has its own Tehsil -level laws, and a consistent unified national policy in this regard is a pressing need. Second, since there are no group forums or BTL activities, contingency strategies can be created to help farmers grasp certain policies and decisions. In this scenario, participants in e-commerce who operate in the agricultural sector could be the biggest game changer. They have a strong farmer base from which the government will profit directly, thereby minimizing the time span and increasing the efficacy of approaching them. E-commerce helps ensure that the agricultural input requirements of the growers are fulfilled successfully. With proper assistance, participants in e-commerce will supply goods at the door to farmers and disinfect them at warehouse stage, minimizing troubles and increasing efficiency. Finally, enabling MSMEs to keep staff and slash redundancy is really critical. That will help to increase consumption after leaving COVID-19. It should be remembered that the rural sector is fostering mass consumption in all categories. For example, the annual consumption of aggregate consumer products in rural areas is approximately US\$ 24 billion, which is projected to hit US\$ 100 billion by 2025. The way ahead is definitely not pleasant, but I am hopeful and hope that India will be able to get out of the crisis.

Government and civil society must, therefore, take aggressive action to shield the rural community from this pandemic's economic effect. It may include:

- a. Free food is provided by the public distribution scheme, to poor households.
- b. Re-arrange the bank loan maturity period for GAA and person agricultural borrowers.
- c. Using the wage of 30 to 50 days allocated for in the MGNREGA budget to help rural households.
- d. Make use of the self-help network and ASHA staff to post IEC materials.
- e. Expanding Village Organizations (VOs) to provide concessional loans to families who lose days in wages and / or incur health expenditures related to COVID-19.

### 1.3 The COVID-19 and Rural India

The whole world is at a standstill, thanks to the COVID-19 pandemic. Health authorities and health workers are trying to monitor the outbreak, diagnose and manage individuals who are sick. In light of this, it is appropriate to evaluate our rural areas. In rural areas the possibility of spreading has risen. This is attributed to various causes, including lack of knowledge, inadequate access to drinking water, poor nutrient standards and, most significantly, ineffective public health centers and ineffective services and community hospitals. Informal industry in badly affected cities has led to a loss of rural income. Moreover, large unemployment

and shortage of assistance drive refugees into their communities, thus raising the likelihood of transmitting the infection. To resolve the epidemic, state governments sent alerts to rural areas via district administration, which then broadcasts them, to disseminate knowledge on how to treat cases contaminated with the virus and how to minimize the risk of it occurring.

## Review of Literature

**Waibel et al. (2020)**, researched COVID-19 in Greater Mekong: how robust rural households are. They include some thoughts on the possible effects of the COVID-19 outbreak on rural communities in the Greater Mekong Subregion (GMS) countries. Our findings and assumptions are focused on the region's long-term study experience. This essay reflects on rural household economies throughout and after the crisis. They concluded that disparities between countries are apparent due to various growth levels. While rural families belong to the poor Corona party, they resisted this shock.

**Smith et al. (2020)**, The Particular Effect of COVID-19 on Older Adults in Rural Areas. The proportion of elderly in rural areas is greater, along with higher possible health problems, and inadequate access to medical care, resulting in unpredictable COVID-19 threats. Pre-existing rural / urban gaps linked to healthcare ability, economic stability, technical accessibility, and social needs, along with socio-demographic-based intra-rural disparities, have increasingly led many elderly people in rural areas to become sick and lonely. Moreover, several rural hospitals and clinics are on the brink of financial solvency and are quick to shut throughout the pandemic since they exclude elective and repetitive procedures.

**You et al. (2020)** researched the spread of COVID-19 in combination with social and economic influences in Wuhan, China: Urban Planning Consequences. It's a cross-sectional analysis. Socio-economic variables are classified into three categories in this research: built climate, commercial practises and requirements of public service. This study's approach is spatial regression analysis. Spatial regression analysis was implemented in Wuhan's 13 districts. Socio-economic conditions contribute to infectious disease prevention and management. This essay seeks to examine the spread of COVID-19 infection rates due to social and economic influences and address the importance of urban growth that may better contain infectious diseases.

**Karim et al. (2020)**, Strengthening Natural Rural Economy Developments Promoting Population Development in the Global Pandemic Era. The reason people are prosperous is that they generate the products they need for their lives, and they themselves can guarantee the consumption of people. That's people's so-called happiness, total abundance. Reality, fairness and growth. In an economic development society, if transactions between individuals, between citizens, between governments, and between individuals are performed automatically, efficiently, and organically, it would contribute to earlier growth. There is no exploiting process, but it examines the prospect of responding to global growth and the economy of the citizens themselves.

**Singh et al. (2020)**, Rural Economy Effect of COVID-19. The study's key results show that 400 million informal economy staff in India face slipping into poverty during the crisis. The low COVID-19 reporting rate attributed to low test rates would contribute to population distribution. Reverse immigration would place undue strain on agriculture and rural economy, causing many to slip into deep poverty. COVID-19 would have long-term impacts on India's rural economy.

**Nicola et al. (2020)**, launched Coronavirus pandemic socio-economic consequences (COVID-19). The cautious solution is that government and financial organisations ought to continually re-evaluate and evaluate the game status and guarantee that the pledge of "everything required" is properly met. The COVID-19 pandemic has triggered over 4.3 million confirmed cases and over 290,000 fatalities worldwide. It also posed questions regarding the global downturn and recession. Social distancing, self-isolation, and travel constraints also culminated in decreased labour force in all economic fields, contributing to the loss of many workers. Schools reopened, and energy production and consumer products declined. On the opposite, demand for medical equipment rose dramatically. Meat sector now faces rising demand because of the hurry to buy and store food.

**Rawal et al. (2020)**, COVID-19 Lockdown: Agriculture and Rural Economy Effects. In this paper, they analysed the effect of COVID-19 lock-in on India's farming and rural economy. They have reviewed major government statements regarding agriculture and rural economy, pointing out a variety of false government arguments. Indeed, although nearly two months have passed since the first blockade was enforced, the central government has given very little assistance to farmers. On the other side, with the growth of the March-May planting period, farmers face new challenges. This report includes some supplementary details on rural economy facets. It utilises observations from a vast range of village reports prepared by academic scholars during the COVID-19 pandemic.

**Phillipson et al. (2020)**, studied on The COVID-19 Pandemic and Its Implications for Rural Economies. Taking into account the socio-economic characteristics of the rural economy, this article quickly assessed the current and future impact of the COVID-19 epidemic on the rural economy. The guide mainly draws on existing evidence in the UK and lessons from the foot-and-mouth disease outbreak in 2001 and the 2007/8 financial crisis. It outlines possible key supply and demand relationships, and focuses on the agricultural situation and discusses the impact on rural communities. It is different from the impact between businesses that provide goods and services to families and household consumption. The gender dimension is also considered as possible business and family strategies for coping and adaptation.

### Impact of COVID-19 on Rural India

In Indian states, the dissemination of COVID-19 has disturbed status quo practices-the immediate result produced confusion amongst citizens and nations to strategize accordingly. But a nation like India, which comprises primarily of an unregulated job market, has optimistic reservations regarding the country's rural portion.

Information trends, lack of sufficient connectivity, vulnerability and lack of integrated health services exacerbate the adoption of public policy in a dynamic way. Indian Premier Narendra Modi declared a national lockdown on March 24, 2020 that was later expanded. The move was a "essential evil" connected to national wage-earners and producers.

### 3.1 Sectors Affected

With the exception of critical commodities the federal shutdown has suspended national trade. A sudden blockage in the dairy sector in Kerala resulted in thousands of liters of milk being lost and Karnataka grape growers throwing their produce into compost pits. Many states focused on fulfilling the population's essential needs but did not have farmers inside the scheme. Disruptions in the supply chain of goods have exacerbated farmers' lives and had financial effects in the wake of the pandemic.

Cities are the urban hubs, and the rural side still represents their financial troubles. Migrant employees from rural to urban areas are struggling tremendously because regimes providing free food rations can minimize the impacts, but it won't be enough to cover everyday relations. The bulk of the employees come from the unorganized market. The 1.7 assistance package offered by India's government would be narrow in nature, as it covers the bulk of formal sector workers. The demonstrations by migrant workers in New Delhi during the lockdown era are an indication of how the pandemic has triggered contradictions in the distribution of knowledge to the bases and the lack of economic steps that hit the heart.

There is tremendous scope for transmitting fake news and the absence of state structures to counter COVID-19 with respect to the rural community, and this would contribute to significant convergence to propagate it. Since circulating fake reports that the virus had transmitted across cattle the poultry industry experienced a setback. Inadequate health services and issues such as inadequate access to vital drugs render the situation precarious in rural living conditions. Primary sector land on urban squares is small, and commercial households ranging from food to everyday needs have decreased business activities in rural areas.

### 3.2 Where is lacking?

According to the World Health Organization (WHO), there should be one doctor for every 1,000 people, but there is only one doctor for every 10,189 people currently in the Indian context. The study conducted by the Ministry of Health and Union Family Welfare indicates that there is a 12 per cent shortage of PHCs and 50 per cent of CHCs in rural India. Since rural workers are predominantly paid workers, primary health care centers far from rural areas force them to consult private doctors. In 2017-2018, India spent only 1.28% of its GDP on health, which is considerably low compared to neighboring countries such as Sri Lanka and Indonesia, where it spent 1.68% and 1.4%, respectively. In India, 75 percent of investment in public health is concentrated in the urban sector, where 27 percent of the population lives. In the case of COVID-19, the lack of sanitation mechanisms will have direct impacts on the rural

periphery of the country. The government has taken steps by transforming trains, hotels and even boats, as treatment centers for COVID patients have resulted in an exclusive nature confined to urban aspects.

The Government of India has taken great steps to reach rural areas of India using Jan Dahan Yojana, who added 500 rupees to the bank accounts of poor women. Under the auspices of PM-KISAN Scheme, Rs 2,000 is credited to farmers' accounts. As in the case of low economic activity, increasing the amount will help cities meet their needs. The role of local self-government is important in helping people with the help of ASHA workers and civil society groups. A well-equipped PDS can ensure adequate delivery of free rations by following social distancing. The role of self-help groups in creating community kitchens, as in Kerala, is adaptable to other states to ensure hunger is eradicated in times of pandemic. Government assistance to pay MGNREGA salaries as a support advance will facilitate the livelihoods of rural residents.

**3.3 Immediate Challenges**

In the case of agriculture, restoring the supply chain system with the relevant transportation framework is unacceptable but encouraging international transportation is a problem for countries considering the vast number of positive COVID events. This is the prime time for North India's spring harvest and the harvested produce should deliver on time to the market. Several states aid to obtain farmers' goods and pass through the value chain. It would not help alleviate the financial risks from COVID-19 as the government has agreed a three-month moratorium. According to data from the Government of India, the monthly Indian households have a surplus of only Rs 1,413 and remain in debt.

In rural India's education market, the problem of lower- and higher education is at a crossroads. Communication issues in digitizing schooling cause challenges for governments. This correspondence has impacted the distribution of appropriate knowledge to rural residents. In brief, the government's overall spending in rural areas is minimal compared with urban areas. The Indian government is adopting aggressive steps to curb the virus but does not take the interests of migrant workers and farmers into consideration. Cases of perishable items and materials can be appropriately transferred only because the government needs to be sure the production chains are not affected. Rural communities are very vulnerable to the transmission of the virus, so local authorities must organize the distribution of efficient facilities to a substantial portion of the community.

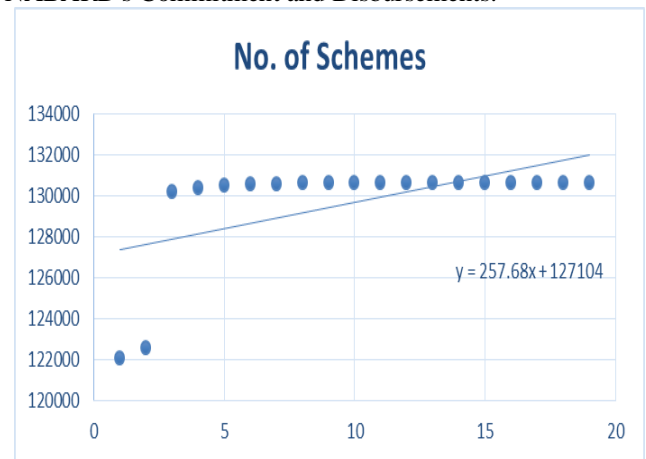
**Analytical Research**

This is the key research finding from the available data which has been collected from the National Bank for Agriculture and Rural Development. There are four different aspect which has been consider for the analysis of rural economy. This data covers from year 2002 to year 2020. This is the period just before the corona pandemic. With the lagging of very recent data and post data availability the pure impact can't be possible. So pre-pandemic analysis is being consider for this paper. Data relate to financial assistance on a cumulative basis at the end of each year and

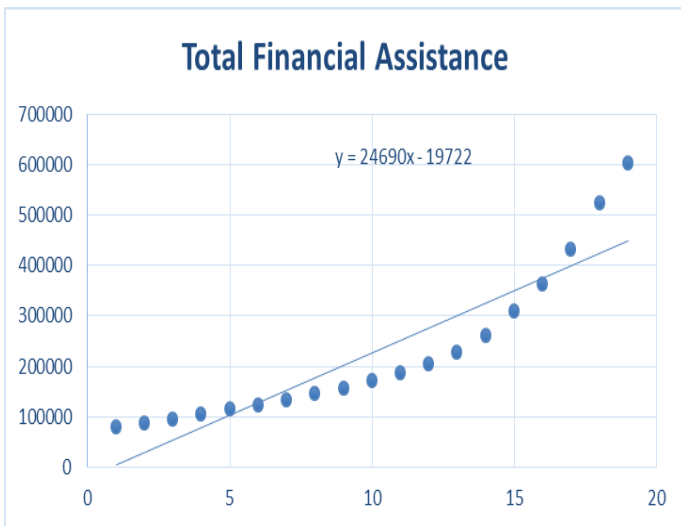
data in parentheses indicate financial assistance during the year.

Year	No. of Schemes Sanctioned	Total Financial Assistance Sanctioned	NABARD's Commitment	Disbursements
Y-02	122058	78775	62858	57565
y-03	122555	86950	70389	64984
Y-04	130181	95299	78128	72589
Y-05	130342	104576	86722	81166
Y-06	130474	113442	95385	89788
Y-07	130543	123073	104183	98583
Y-08	130564	132777	113229	107629
Y-09	130592	144398	123764	118164
Y-10	130595	156706	135773	130173
Y-11	130598	171444	149259	143659
Y-12	130600	187202	164681	159081
Y-13	130601	205264	182355	176755
Y-14	130604	227169	203841	198241
Y-15	130604	259413	235268	229668
Y-16	130604	308457	283332	277732
Y-17	130604	363555	336838	331238
Y-18	130604	430966	402078	396478
Y-19	130604	523572	492332	486732
Y-20	130604	603312	554912	564912

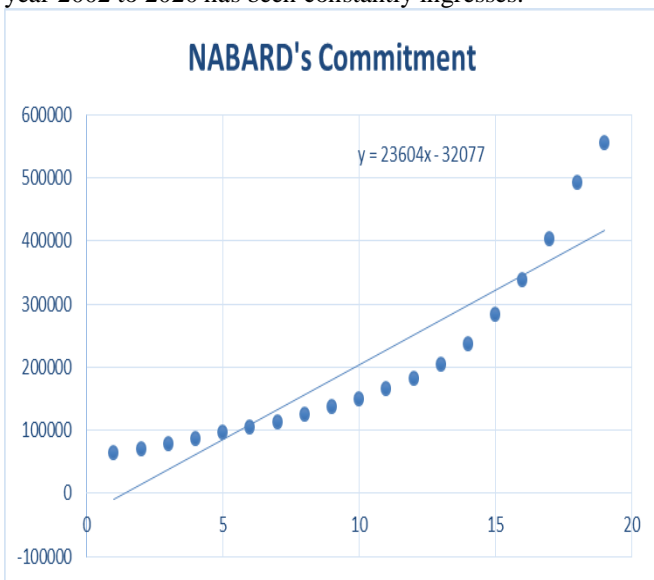
The table above present the four different parameter which related to rural economy are No. of Schemes Sanctioned, Total Financial Assistance Sanctioned, NABARD's Commitment and Disbursements.



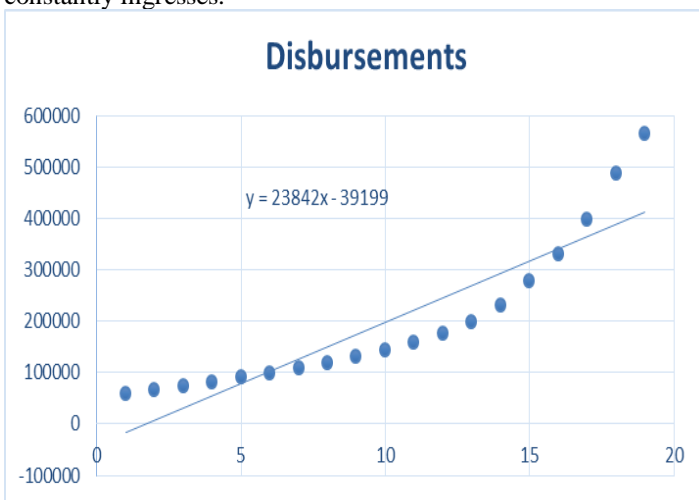
This figure presented that number of scheme which has been launched for rural India during year 2002 to 2020 has been constantly ingresses.



This figure presented that **Total Financial Assistance** which has been raising the financial for rural India during year 2002 to 2020 has been constantly ingresses.



This figure presented that **NABARD's Commitment** which is for rural India during year 2002 to 2020 has been constantly ingresses.



This figure presented that **Disbursements** which is for rural India during year 2002 to 2020 has been constantly ingresses.

ingresses. This disbursement clearly reflect that the high growth has been continuously found. The high and significant growth has been also observed after the 2015.

### Theoretical Estimation of Impact on Rural Economy

COVID-19 wrecked the global economic backbone. Every segment of the world economy has suffered due to COVID-19. Developing nation like India is no exception. Indian healthcare infrastructure was largely incapable of handling this crisis. As an immediate effect of this, a chaos was created among the state administrations. This piled up pressure on the states to strategically manoeuvre the crisis. Our country consists mainly of workforces in the unorganized sector enmeshed serious concerns over the rural segment of our country. The mode of communication, poverty, poor connectivity, lack of healthcare infrastructure found it critical to implement public policies compositely. On 24th March 2020, Indian Prime Minister Narendra Modi imposed a nationwide lockdown and extended it further. The decision was a 'necessary evil' which severely affected the daily labours, farmers and others countrywide. As a result of this we became an onlooker of large gatherings of migrant labourers on the street who started their journey towards their village to settle in their abode. Many became successful in their attempts to reach home, many of them died on streets and railway tracks. The inter-state migrant labourers are the lowest paying and most insecure jobs, in key sectors such as construction, hospitality, textiles, manufacturing, transportation, services and domestic work. This paper proffers the valuable nuances of our migrant labour crisis and made a scope to dive into to comprehend the impact of COVID-19 on the rural economy. The finding of the study is quite harsh from a migrant labour standpoint. As per this study, 400 millions of workers are going to face the hit of this crisis and are on the verge of falling deeper into poverty. This is seriously a matter of worry. In our country less number of testing's have been conducted and as a result of that we are far from understanding the real number of cases. Countrywide lockdown increased unemployment, many workers were jostled into more insecure situations and poverty. Crisis of labour is likely in those sectors and that can emerge the chances of exploitation of the remaining workers.

So COVID-19 is going to impact our rural economy in a long term manner. In the meantime indian government has declared a financial package along with fiscal stimulus but it can be considered as a long term initiative. Some short term initiatives were also required to handle the migrant labour crisis. After the massive spread out of this virulent attack a public health emergency and later on pandemic situation was declared by W.H.O. More than 190 countries have been affected. 14.3M people have been affected till date globally among which 603K were dead. Developing nations like India have paucity of healthcare to handle the pandemic crisis.

India witnessed a pandemic in the last century. The Plague (1896 to 1939) and Spanish flu (1918) engendered 12 million death tolls within a mere 3 months period. Till date 1.08M cases have been reported from India due to COVID-19 and more than 26 thousand people have lost their lives.

India tried to handle the crisis situation by imposing a countrywide lockdown. The lockdown affected the economy severely. This lockdown somehow made a long term stain in the economic fabric.

### 5.1 Reverse migration

The coronavirus pandemic has enkindled an extensive reverse migration from the urban to rural areas. The lockdown has influenced three main rural India practises such as agriculture and alliances, local non-farm industries, and rural-urban migration. According to the Migration Working Group (2017), about 28.3% of overall manpower is organized by migrants, many of them from isolated rural areas. As rural-urban migration emerged as a significant source of income and jobs, the lockdown caused severe loss, leading to substantial effect on rural livelihoods. We observed how our roads became overcrowded with thousands of migrant workers. They were destined for an inevitable journey towards their own village.

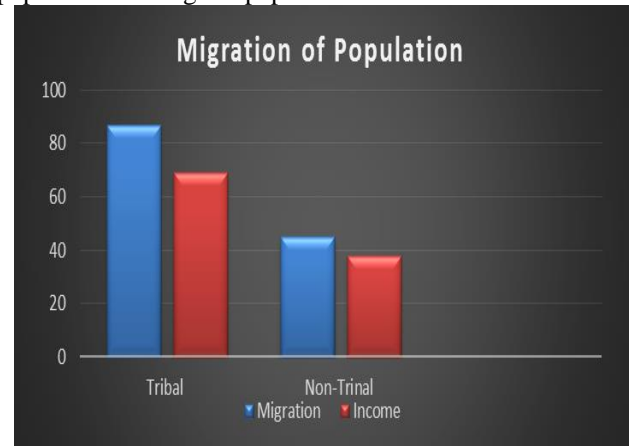
Pradhan Mantri Garib Kalyan Yojna scheme was an initiative to boost the economic condition for downtrodden and poor, to elevate the state of economy but the apt contrivance is essential and it has to overcome many upcoming challenges. The governance concerned issues are going to play a pivotal role in this. Our labour segment is the major driving workforce for our country since ages. They are contributing their sweat for the development of our nation. But they are deceived in many ways. They are the most overlooked segment. They tremendously lack accessibility to the economic facilities. The reversed migration from urban to rural areas is going to impact on a long term basis on our socio-economic structure. Most of the migrant workers came to the big cities for better economic opportunities. But the lockdown and as a aftermath the economic slowdown is going to hit them hard and harsh. It is a big threat for them. This study instigates the significant impact of reverse migration on the rural economy. The current Indian economic stature and possibility of elevation is also being discussed. How the poor healthcare system and low COVID-19 testing affecting us, is also a subject matter for this paper. The long term and short term impact on the economy is being highlighted along with the effect on the agricultural segment.

The major insights of the study suggest that COVID-19 is going to have a significant short term and long term impact on our economic structure and especially rural economy. Our health care is incapable of handling such a huge number of COVID cases. This will increase the death tolls in and this is going to lead a higher magnitude of economic loss. We are on the verge of community spread and hence will face a worsen condition. On the other hand this reverse migration is going to create an extra load on our agricultural and rural economy which will lead to a huge economic crisis.

### 5.2 Case study of Gujarat Migration During Covid-19 Scenario

The actual impact of lockdown can be assessed after some time. But we can also evaluate it on the past evidence. For this case study we consider an example was taken of a tribal

village (Dahod district) and a non-tribal village (Surendranagar district) in Gujarat. Here two major aspects the magnitude of rural-urban migration, constituting the extent of income and employment obtained and the reach of the relief measures. The survey analysis presented that 87 % of the house hold in tribal population along with the 44.9 % in non-tribal has migrated in this pandemic. Whereas the incomer also been compared of tribal and non-tribal population for migrant population.



### 5.3 Future Prospective

In manufacturing, immigrants or migrant workers are the engine of growth. In the COVID-19 or post-COVID era, there is always a demand for manufactured goods. Therefore, the government must study how to return these migrant workers to their respective working mechanisms. The location of industry and employment can reduce the pressure on the agricultural sector. Furthermore, many rural hospitals and clinics are already on the brink of financial solvency and easy to close during a pandemic because they restrict routine and selective procedures. If nearby people or other social and economic infrastructure in rural communities collapse, the long-term impact on rural older people will go far beyond COVID-19.

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