



The fundamental unit of society amidst the Covid-19 Pandemic: An analysis of the situation, and measures for family level resilience building

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“A time of crisis is not just a time of anxiety and worry. It gives a chance, an opportunity, to choose well or to choose badly.” (Desmond Tutu)

It has been a well-accepted reality that Covid 19 Pandemic has drastically hammered individuals, families, societies, and economies all over the world. But building resilience through joint action and creating synergy for success, has become the need of the hour. Finding opportunities from adversity is the stepping stone to resilience and success. Understanding the various dynamics in a problem situation with all its specificities, and understanding the resources, strengths, as well as the weakness or limitations, are most essential to overcoming a crisis situation.

“Some suffer more adversely than others depending on their unique developmental needs, resources, and resilience” (Singh & Sim, 2021). It is not a lesser-known fact that the Covid-19 pandemic has wreaked havoc in people’s lives. Not only were some of the most vulnerable sections of society impacted by this huge humanitarian crisis, but even the most privileged had to bear the

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brunt of something that humanity had never seen before in more than a hundred years. In effect, the pandemic has taken a toll on all individuals and their families around the world. In this paper, we try to analyze the unique nature of how the most fundamental unit of every society, that is, the family, was impacted during the pandemic, and identify the various needs that pertain within the family system, to propose measures for family-level resilience building. After a rigorous appraisal of the existing contemporary systemic literature on the subject, we have been able to identify, in detail about various aspects that are important to understand the discreet life of families through an indiscreet pandemic.

The rationale of this paper is to address the gaps that exist, regarding a holistic understanding and approach towards alleviating family level predicaments. Not only have we tried to inculcate the psycho-social insinuations presented by the pandemic, but have tried to narrow it down to this particular target population, therefore highlighting the importance of family wellbeing.

It is an undeniable fact, that family is indeed the most fundamental unit of any society, therefore, the wellbeing of the family is essential for a healthy and thriving civilization. Failure to address families with due respect and importance that it deserves, will not only hamper the growth of a community but can also lead to its breakdown.

We begin by examining the various threats and challenges faced by different kinds of families due to the COVID-19 pandemic, in the global, national, and local scenarios, followed by the measures undertaken by governmental and non-governmental organizations to support them around the world. We have also tried to study the limitations in existing relief mechanisms intended for families during the COVID-19 pandemic, along with an exploration of possible resolutions to help them cope better with their situation/predicament that exists.

This conceptual paper is not devoid of limitations; therefore, we have also highlighted the same towards the end of this paper. Readers will also be presented with the implications of this study as well as the scope for future research in this area.

Background

The COVID-19 pandemic has been a global health tragedy. The pandemic has already infected millions of people and claimed nearly half a million lives. The economies of developing countries are being harmed by drastic but very necessary measures to protect people's health (International Monetary Fund [IMF], 2020). Families across the world have suffered significantly in one way or the other due to the various effects of the pandemic. The pandemic has caused tremendous job losses, reduced incomes, stalled many children's learning, and disrupted economic growth. The reports across the countries say that a significant number of households are presently finding it very difficult to meet the usual expenses like rent, utility bills, and so on. The sudden halts in economic activity and employment are far worse than anything on records.

The mental health impact of the pandemic has been very huge and has created a severe disturbance in the families at large. The indefinite closure of schools and the prevailing uncertainty about the future posed anxiety and stress in parents. Parents were struggling to find a balance between work and the additional responsibilities posed by school closures. The stresses of the COVID-19 crisis worsened parental mental health, which may increase children's behavioural and socio-emotional problems.

The financial threats caused by the pandemic hit the families hardest whereby pushing them into poverty, unemployment, and increasing mental health complaints. Pandemic-induced economic hardships and social conditions affected families at the global national and local levels and its repercussions continue to persist for a longer time. Existing research on the relationship between the COVID-19 pandemic and family life has mostly focused on its economic and mental health impacts (Calarco et al., 2020; Gassman-Pines et al., 2020). The associations between parental economic stress, parent mental health and behavior, and children's socio-emotional adjustment in the short and long term are well documented (Del Boca et al., 2014; Fiorini & Keane, 2014; Hsin & Felfe, 2014; Jackson et al., 2000; Kalil & Ryan, 2020).

The poorest and most vulnerable segments of the population are always affected radically during economic downturns. The life of small farmers, agricultural workers, daily wage workers, migrant workers, and small and medium level businessmen have become pathetic and vulnerable due to the forced lockdown and associated regulations to prevent the coronavirus.

Even though many initiatives were taken at the global, national, and local circles by the concerned governments and authorities in collaboration with the non-governmental organizations and civil societies to support the families to reduce the negative effects of the Covid 19 pandemic, the life of many people and situations of many families are still at crossroads. Identifying various problems encountered by the families due to the effect of the pandemic, understanding the existing and emerging measures to support the families in this regard, and critically evaluating the strength and limitations of these measures for solving problems faced by families, would help to identify and propose innovative and sustainable measures to support the families for building resilience. This paper has been conceptualized in this background.

Objectives

This conceptual paper has followed an extensive literature review as its method and has been prepared in line with the following objectives:

1. Understand the threats and challenges faced by different kinds of families due to the COVID-19 pandemic, in the global, national and local scenarios.
2. Analyze the measures undertaken by the governmental and non-governmental organizations to support families around the world.
3. Study the limitations in existing relief mechanisms intended for families during the COVID- 19 pandemic.
4. Explore the possible resolutions to help families cope better with their situations/ predicament if any.

Major observations and arguments Threats and challenges faced by the families due to the COVID-19 pandemic

In the light of the all-encompassing review of the existing literature, the research team has identified the following major areas where threats and challenges to families are on a hike due to the effect of the Covid 19 Pandemic.

Unemployment

COVID-19 pandemic continues to curb the economy and millions of families' finances are becoming even more precarious. One of the shocking impacts of the pandemic is the rise in unemployment level since the great depression, and the effect of economic slowdown is prevalent most among low-income families. A job loss is one of the worst financial shocks most families will face, making it extremely difficult to make ends meet and has a devastating impact on family dynamics. As far as COVID-19 is concerned, the international labor organization (ILO) reported that around 25 million jobs could be lost globally, which could result in the loss of approximately U\$220 billion in developing countries (ILO, 2020).

Food insecurity

COVID-19 aggravated malnutrition with lower-income households bearing the brunt of the pandemic. A World Bank Report in July found that 40 percent of families reported reducing their food intake since the pandemic. Income reduction and disruptions to food delivery systems were the main factors contributing to food insecurity.

Education

Access to reliable internet is a major obstacle to children learning from home. Rural and poorer households faced more internet problems and device constraints than their urban and wealthier counterparts. The COVID-19 crisis will not affect all families equally but may cause particular harm to children of low-income and less-educated parents, who tend to have lower academic and

socioemotional skills compared to higher income or more educated parents (Attanasio et al., 2020).

Health

In rural areas, fear of catching COVID-19 prevents individuals from availing medical services. The lockdown could also be a cause of weight gain during the COVID19 pandemic, because of poor physical activity, increased snacking, and consumption of calorie-dense foods. Weight gain and obesity could increase the severity of COVID-19 and may increase the risk of developing diabetes and cardiovascular disease in the future.

Household tension and interpersonal conflict

The coronavirus crisis is a catastrophe affecting billions of families, and the economic and social disruption not only leads to income loss, but also negative coping strategies. Unemployment and depleting savings lead to vulnerability and it may result in household tension, domestic violence, and abuse.

Gender inequalities

Gender inequalities widen as women take on additional caring responsibilities. Mothers are three times more likely to care for children than fathers. Lockdown exacerbated the increased burden of unpaid domestic and care work of women.

Quality of parent-child interaction

Changes in parental employment induced by the COVID-19 pandemic not only increased the time that parents have available to be with their children but it also altered the patterns of family life, including how parents spend their time at home and with their children. The associations between parental economic stress, parent mental health and behaviour, and children's socio-emotional adjustment in the short and long term are well documented (Del Boca et al., 2014; Fiorini & Keane, 2014; Hsin & Felfe, 2014; Jackson et al., 2000; Kalil & Ryan, 2020).

Elderly in the family and their safety

Pandemic has also affected the elderly in different ways. Fear of the virus infection and social isolation were the two big concerns for the Elderly during the lockdown. The earlier discourse around COVID-19, in which it is perceived as a disease of older people, exacerbates negative stereotypes about older persons who may be viewed as weak, unimportant, and a burden on society. In families, elderly are the most visible victims of negligence and age-based discrimination. The outcomes range from increased isolation, to violations to their right to health and life.

Measures Undertaken by the Governmental and Non-governmental organizations to support the families around the world.

Global scenario

The UK had launched the Troubled Families Programme in 2011, with a funding of 1.53 billion pounds. This program has supported over 4 lakh families to achieve positive outcomes (gov.uk, 2021). The Government of Canada has taken immediate and decisive action to support Canadians, international students, and businesses facing hardship as a result of the Covid-19 outbreak. Below are just a few examples from around the world of how cash transfers are already making a real difference to the lives of some of the most vulnerable children and their families: The Thailand government is providing a three-month top-up to recipients of cash transfer programs, benefitting around 8 million families, including Tuktas. Likewise, Sri Lanka, Madagascar, Guatemala, etc. get benefits (UNICEF.org).

National and Local Scenario

The Government of India has taken various measures to overcome the situation by implementing various schemes which support families and youth of the nation. MSMEs (Micro, Small, and Medium Enterprises) are the backbone of a nation's economy. In the Union Budget 2021, the finance minister

Nirmala Sitharaman has allocated 15,700 crores to support this sector. The doubling of amount than the last year had seen helped the young entrepreneurs to come up with innovative and creative ideas which will help in the flow of money in the economy. These new startups create job facilities and decrease economic insecurity. (Economic Times, 2021)

“All children who lost both parents or a surviving parent, legal guardian or adoptive parents due to Covid -19 will be supported by a scheme under PM Cares” (Times of India, 2021). This scheme provides a monthly stipend for five years when the children turn 18 years of age. This would be a support to take care of their requirements for higher education. Children below 18 years of age will be provided admission in the central government schools such as Kendriya Vidyalaya, Navodaya Vidyalaya, and the expenditure will be withdrawn from the PM Cares fund.

“All children will be enrolled as beneficiaries under the Ayushman Bharat scheme (PM-JAY) with a health insurance cover of Rs 5 lakh.” (TOI, 2021). The premium amount for these orphaned children till the age of 18 will be paid from PM Cares. PM Narendra Modi said, “In such trying times it is our duty, as a society, to care for our children and instill hope for a bright future and this PM Cares fund will support India’s fight against Covid -19”. Women and Child Development Minister Smriti Irani thanked PM and said “this will ensure children are not deprived of any opportunity and will pave the way for a secure future” (TOI, 2021).

The National Rural Employment Guarantee Scheme (MNREGA) and supply of subsidized food grains have helped in bringing down the unemployment scale and also ensure social stability. A special scheme of free supply of 5kg of wheat/rice per person for three months was initiated, covering 800 million people. There have also been cash transfers of 500 billion rupees to women and farmers (Kugler and Sinha, 2020).

In the local context, Kerala Government has announced a package of 20,000 crores to overcome the crisis. Families coming under the Kudumbashree scheme

will get interest-free loans, for which, Rs. 2000 crore has been allotted and it is being presently distributed under the Rural Employment Guarantee Scheme. The Chief Minister has also mentioned depositing pension for two months and a provision of Rs. 1000 for families with financial difficulties (Business Standard, 2020).

Kudumbashree has a major role in supporting families to come out from financial instability. They are in process of implementing the 'Sahayahastham' (helping hands) loan scheme, which provides interest-free loans. Kudumbashree members are also involved in the production of masks, sanitizers, cloth bags supplied for COVID relief kit, community kitchen, etc. (Kudumbashree, 2020)

Kerala Financial Corporation (KFC) has introduced various schemes which benefits the entrepreneurs in the state to cope with hard times during COVID pandemic. KFC has granted a one-year moratorium for the MSMEs and the loans for the enterprises will be restructured as per the guidelines of RBI (TOI, 2021). Kerala government has offered financial support of Rs.3 lakh for orphaned children and will also ensure their education till graduation (Deccan Herald, 2021).

Limitations in existing relief mechanisms intended for families during the COVID- 19 pandemic

It was inevitable that measures from various organizations, both governmental and non-governmental, would rise in the face of adversity such as the covid-19 pandemic. But it is not enough to merely list out the existing systems, as it would mean a strong neglect of the gaps that prevail in the same. Even though the pandemic has been here with us for a long time, it was still not enough time for various legislations to rule out effective relief measures to help families all around the world, to cope with the problems stated above. And this alone stands as one of the strongest limitations of a majority of systems discussed earlier. Most of them have still not reached a stage of implementation. This stands especially true when we consider the Indian scenario. Various other schemes lack in understanding the most fundamental needs of families, which hinders their easy access to any benefits meant for them.

There has not been an effort for a broad and coordinated policy response that addresses almost every aspect that has been impacted by the pandemic, especially, housing, healthcare, education, employment, and other means of social protection (Organisation for Economic Co-operation and Development [OECD], 2020). There also lacks specific interventions to augment the living conditions and sense of security of different members within a family.

Lack of awareness within the families also stands as one of the major problems. It is understood, that different kinds of families benefit from the same policies in different ways. The prevalence of different kinds of families who experience different privileged positions in the same society can result in an unequal distribution of various benefits meant for all. What comes into scrutiny here, is the ease of access of several existing benefits.

Even though there have been measures undertaken at the national level to tackle the pandemic, what we saw especially in the second wave, was a lack of responsive and coordinated governance. The infamous lockdown was imposed upon the people in the hopes that it would in some way stop the virus from affecting all. But not only did the cases increase, we saw an unexpected widespread catastrophe, due to the lack of adequate prevention and containment measures. There was also not an effort to monitor the rise in the price of essential goods and supplies, and what is available today as “Corona Relief Kits”, lack the quality that all people deserve.

The sudden enforcement of the lockdown also posed a major threat to families all around India, especially the ones who work as migrants. It required “millions of migrant workers to undergo an uncertain future without family, food, and job. In the absence of transport facilities, workers with infants, pregnant women, and the elderly were forced to walk on foot. Hence, India experienced the second-largest reverse mass in its history after the Partition of India in 1947” (Ghosh, Nundy, & Mallick, 2020).

Compared to the global scenario, the local and national level measures fall short in prompt response and can be said as entangled in bureaucratic hurdles

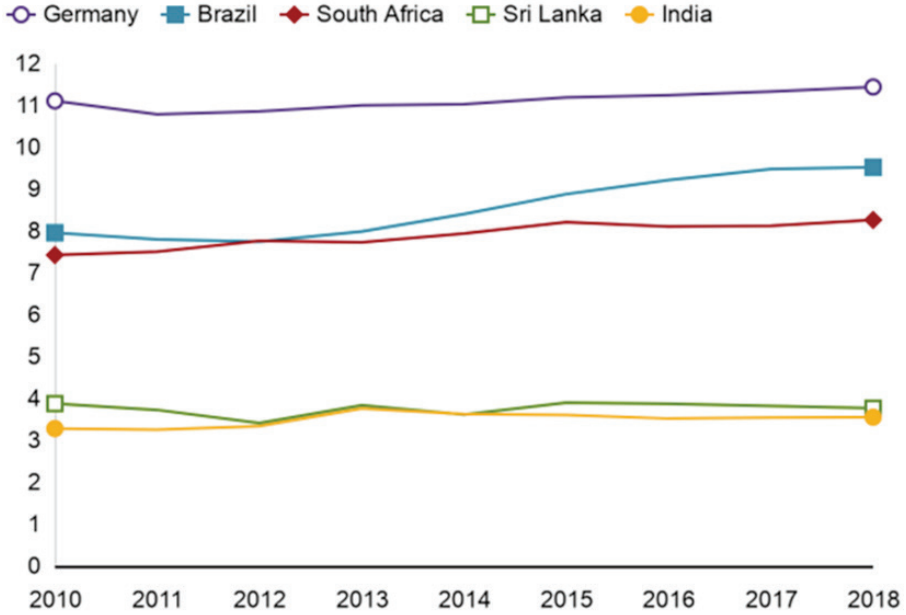
and legislative delays. Even though the National Rural Employment Guarantee Scheme (MNREGA), and various other measures for the provision of subsidized food, has ensured to some extent, employment and food security for a majority of families in India, schemes like MNREGA do not cover urban areas and has a validity of only 100 days per family. Not even agriculture, the country's largest employer, can engage more labour due to widespread disguised unemployment (Kugler & Sinha, 2020).

The vaccine policy of the Indian government is also deficient as it lacks leadership in managing the crisis. "There's an acute vaccine shortage. Although India is the world's leading vaccine manufacturer, supply isn't enough to rapidly vaccinate the country's 1.36 billion people. As of April 28, less than 10 percent of the population had received even one dose" (The Commonwealth Fund, 2021).

According to a BBC report, "In 2018, India's spending on healthcare was 1.28% of its Gross Domestic Product (GDP). By comparison, in the US it was 17%". It is also noted, that there is only 1 doctor per 1456 people. Therefore, one of the greatest limitations that exist today in the Indian context is the underinvestment in public healthcare (BBC, 2021). Healthcare was not the priority for various governments that came and went, due to which, the condition in rural areas and small towns turned lamentable. "Hospitals have inadequate equipment and staff. In some parts of the country, people have to travel miles to get to any kind of medical services" (BBC, 2021). The various schemes and policies, such as health insurance and subsidized medicine for the poor, cannot be implemented in full throttle or utilized to its maximum potential due to this very reason of gross neglect of public health infrastructure. The following graph represents the expenditure on healthcare by India in comparison to some other countries.

India's overall spending on healthcare is low

Total health expenditure as a % of GDP



Source: World Bank

BBC

A BBC India correspondent, Yogita Limaye, says that despite several meetings to upscale the medical infrastructure and similar capacities, it “is not reaching people in desperate need”.

Limaye further adds “In Delhi, there are centralized helpline numbers which people have been asked to call if they need a hospital bed. But in reality, it is next to impossible to get one in the city because facilities are so overrun. People are angry. When we’ve met families of Covid patients, they’ve been asking: “Where is the government? What is it doing?” Many are asking why the military and disaster response teams have not been pulled in to build field hospitals on a war footing. There is a sense of abandonment in the country, of people being left to fend for themselves” (BBC, 2021).

Compared to the national scenario, the local scenario in Kerala stands at a much higher pedestal. Dr. A Fathahudeen, who is part of the state's Covid Task Force, declares an assurance of having no shortage of oxygen, as necessary measures were taken by the state government (Pandey, 2021). Compared to the state of Kerala, what could be seen elsewhere in the country was desperate family members spending a large amount of money to procure at least one oxygen cylinder, that too from the black market. What gave Kerala the advantage was advanced planning.

It is a widely known fact that India is one of the very few countries in the world which has a “history of successful, large-scale immunization programs” (Bajekal, 2021), especially for diseases like polio and tetanus. Not only that, but India is also brimming with highly trained medical professionals and scientists, along with a very prevailing system of community health workers. The biggest limitation so to say, then comes in the lack of “political will to get ahead of the crisis—and to use data and science to its advantage” (Bajekal, 2021).

Discussion and recommendations

This conceptual paper has attempted to review the existing literature on how COVID-19 Pandemic affected families in the international, national, and local scenarios, what are the existing mechanisms to support the families in distress, and what are the limitations in the existing systems to support the families to overcome the challenges caused due to the pandemic. The review findings show that unemployment, food insecurity, education, health, household tensions & interpersonal conflicts, gender inequalities, quality of parent-child interaction and finally the life of elderly in the family and their safety are the major areas which have been severely affected due to the effect of the pandemic.

The arrival of COVID-19 has created unprecedented challenges for the world and the real impact of the pandemic on families is still emerging. Prolonged lockdowns resulted in a huge loss of employment of all categories – self-employed, regular, and casual laborers. The job losses are mounting, especially among the daily wage workers. The severity of the economic impact

of COVID-19 has been heterogeneous but households across all income groups—from the poorest to the richest—reported similar a percentage fall in income. Urban households also experienced larger reduction in income than rural ones. Many households that were previously economically secure and were in the middle of the income distribution, have either become poor or are at risk of becoming poor. For many households, loss of earning was not the only challenge, but increased costs for groceries and other essentials were the main contributor to the rise in expenses.

The crisis will put an enormous strain on nutrition services that put children under life-threatening hunger. If malnutrition rises, vulnerable groups, including pregnant and new mothers and children under the age of five, will be most at risk. Pandemic-related consequences cascade down to children as there are instances of missing out on education. In the past, economic crises have led to increased parent stress, mental health problems, and inter-parental conflict, leading to increased harsh and abusive parenting.

The review on existing schemes and systems to support the families affected by COVID 19 pandemic has revealed the fact that in the developed countries, provisions to support the families in distress were adequately in place even before the outbreak of the pandemic and the provisions of the same are still in place to serve the families who are presently undergoing worries due to the pandemic. New schemes and policies have also been initiated by the governments in many developed countries to respond to the contemporary scenario of COVID-19 to support disadvantaged families and diverse populations. In India, major efforts have taken place through initiatives to revamp the Micro, Small, and Medium Enterprises to address the signature issues of unemployment and income losses. The schemes to support the children who lost their parents due to COVID- 19 pandemic is another notable initiative. The initiatives through MGNREGA also deserve a special mention in this regard as it has been providing greater relief to the families who are in financial distress. In Kerala, the major supportive mechanism for families is through the Kudmbashree, the state poverty eradication mission of Kerala state, and its convergence with the schemes such as MGNREGA and various programs

implemented through Panchayati Raj Institutions. The public distribution system also plays a significant role in reaching out to families even though its implementation has received much criticism. The schemes and timely policies by the Kerala Financial Corporation to help the entrepreneurs also provide relief to a significant number of families.

What is most critical about these mechanisms and schemes, is that none of them are effective enough to reach out to the families which are increasingly beaten by the effects of the pandemic in a holistic manner, even more so as the dangers of the Pandemic are still prevailing. The issues of inequity, lack of access to the most deserving, corruption, and other systemic problems are prevalent in the implementation of the measures and mechanisms to extend support to the victims of this great tragedy. The low investment in health care and health infrastructure in comparison to the developed countries is one of the major drawbacks identified while evaluating the mechanisms and measures to compact the threats of the pandemic.

Major implications of the study

The review findings of the present study have many implications for policy, practice, theory, and subsequent research. To frame policies at the international, national and regional context to support the families which has and are being hampered by the adverse effect of the pandemic, right knowledge about the major areas of threats and challenges to the family systems due to the effect of the pandemic is to be identified. It is also required to know about the existing schemes and its strengths and weaknesses in supporting the families to overcome the challenges, with a critical angle to decide on the scope of incrementing the existing policies, or to highlight the need of bringing innovations in policy matters.

At the practice level, the review findings highlight the importance of enabling more collaborations and building synergy from the grass-root level itself as the effects of the pandemic are multi-dimensional, and needs convergent actions from multiple systems, disciplines, and practitioners. The review findings also highlight the importance of family-level interventions with

multiple objectives, as a majority of the existing services are focusing on bringing financial resilience alone to the families and ignorant about interventions for family-level mental health promotion and solving the various interpersonal conflicts within the family systems such as abusive parenting and ill-treatment to the elderly members.

The methodological focus of the study was mainly limited to literature review alone but field-based empirical studies are highly relevant to describe the problem relevant to the families in specific geographical areas and belonging to specific target populations. More descriptive, evaluative, and intervention-oriented studies would be relevant to influence policy and practice.

Recommendations

The major recommendations derived as an outcome of this conceptual study, in light of the extensive literature review done, has been listed below:

1. The various programs, policies, schemes, and relief mechanisms that exist in the central and state level, should mandatorily have regional specifications, and should be implemented in collaboration with local/regional level bodies such as, Panchayati raj institutions, local NGOs, civic organisations, etc., provided they have the insight about central and state level planning and implementation mechanisms. This synergy will surely help in addressing regional differences that exist in universal problems, with an element of indigenisation.
2. A far shift from mainstream areas of concern to the less frequently addressed areas is required as far as implementation of interventions are concerned. These areas include, mental health of family members, education, interpersonal relationships, elderly abuse, and so on.
3. There is a need of awareness generation among families to increase access and equity for all, especially regarding the availability of relief mechanisms, existing policies, governmental aids and the like.
4. Promote selective buying and local marketing networks via synergy groups (such as religious organisations), in order to boost local and emerging

entrepreneurship, especially with the extensive use of social capital, and word of mouth communication. This will not only help the upcoming entrepreneurs, but will also help their families. Such a move will also help in building a sense of self-sufficiency within families.

5. More extensive action research and further studies are required to be conducted in this area, especially deriving from the existing conceptual literature review studies. The research should in effect be, participatory, empirical, descriptive, etc., so that, more detailed statistical analysis can be steered towards the area.
6. Governments should ensure more investment in public health infrastructure, to ensure quality healthcare services to families across the country. More widely reachable healthcare schemes need to be implemented, so that even families who fall under the most vulnerable sections in society, can experience equity in receiving proper treatment along with the provision of free prescription drugs and vaccines.
7. A systematic and specific approach needs to be taken by the central, state and local governments in order to alleviate the hegemonic problems faced by the most vulnerable families, and families within specialised groups, as, welfare measures meant for all might not be beneficial to families of certain minority communities due to intrinsic factors.
8. Ensure equity and equal availability of resources to cope with the 'new normal' in light of the technological advancements. Adequate training in the area of technology and related fields need to be provided to interested members of the family, along with the provision of appropriate remedies to cope with the stresses and anxieties that come with it.

Conclusion

“Deep within every crisis is an opportunity for something beautiful.” - Kate McGahan.

We are living in challenging and uncertain times. The Covid-19 pandemic has already affected individuals, families, and societies at a breakneck speed.

Countries around the globe are finding it extremely hard to overcome the effects of the pandemic. This conceptual paper has highlighted how the families have been affected in international, national and local scenario, the various support systems to overcome the challenges and the limitations that arise while trying to alleviate the myriad problems. The pandemic has severely affected the vulnerable groups by bringing down the economic stability of the people. This instability has holistically affected families by disrupting education, job, health, food and increasing interpersonal conflicts, gender inequality, and lack of quality interaction within family. The government and non- governmental organizations have already come up with various schemes as a supportive measure for families to eradicate the existing condition and make them fit for the new “normal”, and for a sustainable tomorrow. Even so, it requires time to revamp and rejuvenate the families from the clutches of the pandemic. Even though there exist many suggestions to overcome the effects of pandemic, most of them remain as a drafted document. This conceptual study limits to literature review alone, but field based empirical studies are highly recommended in exploring the plight of the target population. The paper however, hopes to add value to this particular area of study, assist in developing collective resilience through joint action, and create synergy for a successful future.

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