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A Study on Financial Inclusion in South Asia: Forcibly Displaced Persons Perspective

¹Nagaradona Vijayabhaskar, ²Dr G. Arun Kumar

¹Research scholar, Dept of Studies in Business Administration, Vijaya Nagara Sri Krishna deva Raya University, India

²Assistant Professor, Dept of Studies in Business Administration Vijayanagara Srikrishnadevaraya University, Bellary, India

Corresponding Author: Nagaradona Vijayabhaskar
Email: vijaybsc77@gmail.com

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Abstract

South Asia has been witnessing forced displacement of refugees due to global, regional, and internal obstacles resulting in them traveling from one country to another country, without shelter. There are more than 3 million refugees in South Asia, and 90% out of them are victims and products of intra-regional migration. The SAARC legal norms are both refugee-producing and refugee-hosting nation-states. Pakistan has been hosting the most massive refugees of Afghan origin; India is home to the diverse groups of intra- and extra-regional refugees including the latest addition of Rohingya refugees, and the rest of the SAARC nations are also bracing the refugee crises in the region, and the crisis is further compounded by the returnees from the Global North countries. This paper examines the forcibly displaced persons' financial problems in SAARC countries because these people don't have any citizenship and KYC documents to open bank accounts in the country. this person cannot get financial services from the banks in the hosting country. Primarily, this paper focused on challenges in South Asia and forcibly displaced persons of the SAARC by exposing the hybrid integration of international legal norms with regional aspirations.

Keywords

Financial inclusion, Forcibly displaced persons, SAARC

Introduction

Forced Displacement: The situation of people who are forced to leave or evacuate their homes as a result of conflict, violence, persecution, or abuses of human rights: • Refugee: Someone who is "outside the country of his nationality due to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular

social group, or political opinion, and is unable to, or unwilling to, avail himself of the protection of that country." (Convention on Refugees, 1951); • Internally Displaced Persons (IDPs): "Persons or groups of persons who have been forced or obliged to flee or leave their homes or places of habitual residence, in particular as a result of or to avoid the effects of armed conflict, situations of generalized violence, human rights violations, or natural or human-made disasters, and who have not crossed an internationally recognized border" (Guiding Principles on Internal Displacement). These can be either within their country or between countries after being displaced from their homeland. As of 2020, 1 person is uprooted every 2 seconds (often with not Asylum seeker - A person seeking protection from persecution or serious harm in a country other than his or her own while waiting for a decision on a refugee application under relevant international and national mechanisms. If the decision is negative, the person must leave the country and maybe deported, just like any non-national in an irregular or unlawful situation, unless permission to stay is granted on humanitarian or other relevant grounds (IOM). "Forced displacement" is defined by the UNHCR (United Nations High Commissioner for Refugees) as being displaced as a result of persecution, conflict, widespread violence, or human rights violations. Internally displaced persons, refugees, and migrants all have technical variances. All fall within the category of forced migration by definition. Forced migration relates to the movements of refugees, migrants, and internally displaced persons (Internally displaced persons). Currently, there are about 68.5 million people who have been forcefully moved around the world. Hundreds of millions of people around the world are forced to from their homes due to a variety of circumstances. All of these criteria, on the other hand, point to a single unifying goal: a better, safer life.

Conflict is the most common cause of forced migration around the world. The world's attention has recently been drawn to the Rohingya issue in Myanmar, which has seen approximately 75 percent of Myanmar's Muslim population migrate to Bangladesh as a result of violence and ethnic cleansing. The United Nations declared the Rohingya's plight the "world's fastest-growing refugee emergency" in 2017, citing the escalation of continuous conflict and bloodshed.

FDPs account for a significant portion of the world's two billion unbanked, with 65.6 million persons forcibly displaced worldwide². Although there is no strong evidence that they are all unbanked, it is clear that displaced and mobile communities do not always have easy access to conventional financial services.

Hannah Arendt's works created in the backdrop of the statelessness and expulsion of German Jews are among the most well-known essays on statelessness. We lost our home, which means the familiarity of daily life, as she says in her 1943 essay 'We Refugees.' We lost our job, and with it, the assurance that we are useful in this world. We've lost our language, which entails the uninhibited expression of feelings, spontaneous reactions, and simple gestures. We abandoned our relatives in Polish ghettos, and our closest friends were murdered in concentration camps, disintegrating our private lives.

Literature Review

According to the GFPI (2018) report The GFPI's work on forced displacement was presented in this interactive session, which included highlights and priority actions indicated in the policy document. Speakers discussed the five major barriers to FDP financial inclusion listed in the GFPI Policy Paper: Insufficient or inadequate financial and physical infrastructure, limited consumer protection, awareness, and financial literacy, insufficient participation of financial service providers, and insufficient coordination and alignment amongst stakeholders

(UNHCR Global Trends, 2019): Conflict, violence, and persecution have forced an estimated 79.5 million people from their homes around the world. Refugees (26 million), internally displaced people (45.7 million), and asylum seekers are among them (4.2 million). Developing countries host about 85% of those who have been forcibly displaced.

Dr. Alfred Hannig, AFI's Executive Director, and Linnea Kreibohm, Senior Policy Officer for the German Federal Ministry for Economic Cooperation and Development COVID-19 have touched 216 nations, with 134 hosting refugees and reporting local transmissions, as well as lockdowns in refugee and IDP camps in at least eight countries. FDPs who do not live in camps are frequently housed in extremely confined and congested conditions in urban locations, where effective physical separation is nearly impossible and healthcare and social protection institutions are considerably more inaccessible. Financial inclusion is one of the most urgent and effective policy choices for boosting economic participation during and before major economic downturns. The current blow to FDPs' livelihoods and economic well-being from COVID-19 could have been mitigated if they had been given access to formal, particularly digital financial services – such as savings, payments, including digitally transferred government or humanitarian cash assistance, remittances, and credit. Building resilience through recovery, despite the crisis, will not only increase financial inclusion for FDPs but also set the groundwork and provide answers for the next catastrophe.

World risk Report (2020): The Covid-19 pandemic is aggravating the already precarious circumstances in which many of the almost 80 million refugees and displaced persons worldwide live. Migrant workers are also highly affected by the consequences of the pandemic. The living conditions of refugees and displaced persons must urgently be improved, to prevent the Covid-19 pandemic from causing additional crises and catastrophes."

Godswill Osagie Osuma (Nigeria), Achugamonu Bede Uzoma (Nigeria), Kehinde A. Adetiloye (Nigeria), Adegbite O. Esther (Nigeria), Patrick O. Eke (Nigeria) (2020): According to the Alliance for Financial Inclusion's 2017 report, approximately 65.6 million individuals have been forcefully displaced, contributing to the world's two billion unbanked people (Alliance for Financial Inclusion, 2017). Twenty-five million people are refugees, forty-four million are internally displaced people (IDPs), and two million eight hundred are asylum applicants. Afghanistan, Syria, and Somalia have a higher proportion of these FDPs. Burundi, Iraq, Libya, Nigeria, Niger, Kenya, the Central African Republic, the Democratic Republic of Congo, Palestine, Yemen, and South Sudan are among the other countries

represented. Climate change, natural catastrophes, food shortages, violence, civil unrest, malnutrition, and famine are among the key causes of displacement mentioned in this report.

According to a comprehensive report by the Danish Immigration Services (2011), Simultaneously, the Rohingya provide a low-cost labor force in the region. The Rohingyas in the camps (as well as the unregistered Rohingyas outside the camps) are not authorized to work, although they do participate in the informal labor market. A handful of Rohingyas were arrested in 2009-2010 and eventually released thanks to their employers' assistance. According to Al Jazeera, this has further alienated the Rohingya from the local populace because they sell their labor for a lower price.

Kehinde A. Adetiloye Adegbite O. Esther Patrick O. Eke Godswill Osagie Osuma, Achugamonu Bede, Kehinde A. Adetiloye Adegbite O. Eke Godswill Osagie Osuma, Achugamonu Bede, Kehinde A. Adetilo India(2020): According to refugee international estimates, India hosts around 3,30,000 refugees, including 1,43,000 Sri Lankans, 1,10,000 Tibetans, an estimated 52,000 Chinese and other minorities from Burma, 15,000 Bhutanese, about 11,400 Afghans, an unknown but large number of Hindus from Bangladesh, and several Nepalese who fled the Maoist insurgency.

Kehinde A. Adetiloye Adegbite O. Esther Patrick O. Eke Godswill Osagie Osuma, Achugamonu Bede, Kehinde A. Adetiloye Adegbite O. Eke Godswill Osagie Osuma, Achugamonu Bede, Kehinde A. Adetilo India(2020): According to refugee international estimates, India hosts around 3,30,000 refugees, including 1,43,000 Sri Lankans, 1,10,000 Tibetans, an estimated 52,000 Chinese and other minorities from Burma, 15,000 Bhutanese, about 11,400 Afghans, an unknown but large number of Hindus from Bangladesh, and several Nepalese who fled the Maoist insurgency.

Research Gap

Financial inclusion services are essential in everyone's life, but forcibly displaced people are unable to access them due to national identity issues, a lack of legal norms, a lack of awareness of financial services, low wages disparities, illiteracy, living in women-only households, lack of assets, having never worked and have no skill for formal employment, living in temporary shelters, or facing evacuation delays. Forced displacement has morphed into a global phenomenon that affects both developing and developed countries, with some countries being particularly hard hit. The protection of FDPs and the socio-economic prospects of both FDPs and their host communities is a collective obligation of the international community, not just of host governments and possibly adjacent countries. Furthermore, the increasingly long-term character of relocation can no longer be considered purely or even largely a humanitarian concern. It is a development challenge to which we must all rise, and one that will necessitate a large collaborative effort. Digital payments, whether made with mobile phones, credit cards, or bank accounts, may present a unique opportunity to promote financial inclusion in general, and FDPs in particular, because they enable low-cost, easily and quickly scalable access to financial services, even in the most difficult-to-reach areas. Digital payments can provide a gateway to convenient and sustainable financial access when handled cautiously and responsibly under a risk-based approach, in combination with appropriate connectivity and open, interoperable systems.

Research Methodology

The data was collected from secondary sources like websites, journals, Newspapers, and Articles and Reports.

Objective

To Study the Forcibly displaced Persons' problems to access financial inclusion services in south Asia.

Table1: The population of Forcibly Displaced persons in South Asia.

SL No	Name of the country	the population	Percentage
1	Afghanistan	30,81,364	53.78%
2	Bangladesh	8,54,820	14.92%
3	Bhutan
4	India	2,07,334	3.61%
5	Sri Lanka	37,947	0.66%
6	Pakistan	15,28,852	26.68%
7	Maldives
8	Nepal	18,340	0.32%
	Total	57,28,657	100 %

Source:(UN Refugee Agency Global Report 2020)

Table 2: The population of Forcibly Displaced persons in world.

S L No	Name of The continent	Population	percentage
1.	Africa	3,42,81,743	39.61%
2.	Asia	2,92,54,720	33.80%
3.	Europe	71,76,326	8.29%
4.	Latin America	1,41,38,901	16.33%
5.	North America	15,11,481	1.74%
6	Ocenia	1,68,498	0.19%
	Total	8,65,31,669	100%

Source:(UN Refugee Agency Global Report 2020)

The rate of new displacement continues to be quite high: one individual is displaced every four seconds. Every minute, 16 people are evicted from their houses, for a total of 23,800 every day. Syria, Venezuela, Afghanistan, South Sudan, and Myanmar account for 68 percent of all refugees. Around the world, one in every 103 persons is either an

asylum seeker, an internally displaced person, or a refugee. Afghanistan is one of the southern Asia countries. Overall in South Asia, Afghanistan has 53.96 percent of the refugee population. According to the Global Trends 2019 Reports, the total number of forcibly displaced persons in the world is 86,531,669 people. The percentage of forcibly displaced persons in South Asia is 6.59 percent of the world's total forcibly displaced persons population. South Asia's forcibly persons population accounts for 19.51 percent of Asia's total forcibly person population. Many displaced people have been unable to find long-term solutions to their problems.

The report's 2019 data is based on reports from 12 countries that are home to more than half of the world's refugee children. Only 31% of youth are enrolled in high education, even though primary school enrolment is 77 percent. Only 3% of refugee youth are enrolled in higher education. move in humanitarian relief distribution to direct cash grants has opened up a slew of new business opportunities, particularly for low-cost digital payment systems accessed via mobile phones and local agents. As a result, humanitarian organizations and the financial inclusion industry have begun to establish rules for the use of digital payments in humanitarian relief efforts, such as the Barcelona Principles of 2016.

Problems of Financial Inclusion of Forcibly displaced persons in South Asia.

1. A absence of a favorable policy and regulatory framework
2. Inadequate or non-existent (financial) network.
3. Inadequate consumer protection, financial literacy, and awareness.
4. Financial service providers' participation is insufficient.
5. There is indeed a lack of cooperation and alignment among national governments, humanitarian and development partnership agencies, and private-sector actors. of consideration of specific FDP circumstances and related policy, consequences apply at the level of both overarching policy frameworks and of specific technical regulations.

An Absence of a favorable policy and regulatory framework

Policy and regulatory frameworks may generally challenge the achievement of the financial inclusion of FDPs because most do not recognize the special circumstances and legal status of FDPs and do not stipulate specific measures to address them. The lack of Financial Inclusion Issues for Forcibly Displaced Persons in South Asia.

Concerning broader policy frameworks, FDPs are rarely considered as an explicit target group in national policies promoting socioeconomic development and resilience. Particularly refugees are generally absent from financial inclusion policies or strategies, where these exist. ☐ The rules and regulations about FDP's socioeconomic participation in host communities (including the right to work, freedom of movement, legal identity, and ability to participate in the financial system) may also have a bearing on the provision of financial products to and usage by FDPs, this particularly applies to refugees

Inadequate or non-existent (financial) network.

For the financial inclusion of FDPs and overall preparation, a strong and resilient infrastructure is essential. Infrastructure, on the other hand, is frequently undeveloped or non-existent, particularly in crisis or conflict situations. Physical infrastructure, such as bank branches, ATMs, agent networks, or physical telecommunication components, that determine the geographic reach of financial services, as well as financial infrastructure, such as payment systems, that are critical for money to reach target groups even in the most fragile and conflict-affected situations and can operate physically or digitally, are included.

Agent and merchant networks, ATMs, and bank branches do not typically extend to distant areas of the country because branches are not profitable and/or agent and merchant management and conduct cannot be adequately supervised and overseen. 28 Rural locations and refugee camps, as well as low-income metropolitan areas, where many FDPs are located, are often outside the reach of financial infrastructure, limiting the extent to which FDPs can be financially engaged. Fragmented, immature, or even destroyed payment systems, poor connectivity, and a lack of interoperability all obstruct financial inclusion, including the capacity to expand financial services to FDPs sustainably and responsibly. Furthermore, the portability of FDP accounts and the opportunity to remain financially connected in their home country through FSPs is virtually non-existent.

Inadequate consumer protection, financial literacy, and awareness.

FDPs' knowledge, abilities, and attitudes, in addition to the regulatory framework and available infrastructure, are major drivers of their ability to be financially involved. ☒ FDPs must be informed of their ability to use financial services, how such services work, and their rights and duties in terms of financial access in the places to which they have been relocated. This is a necessary condition for FDPs to turn to regulated financial services and benefit from them. Additional barriers affect FDPs' ability to access financial services formally available to them, particularly for refugees – and in contrast to local customers – such as a lack of local knowledge about how to access services or the types of services available, language barriers, and a lack of usage by their social and support networks.

Furthermore, their financial decisions and actions are influenced by concerns about paperwork, perceived and actual legal limits, and the impression of risk. This is especially true for women, children, and teenagers, the elderly, and individuals with disabilities, who are already vulnerable members of society.

Financial service providers' participation is insufficient.

DPS must be informed of their ability to use financial services, how such services work, and their rights and duties in terms of financial access in the places to which they have been relocated. This is a necessary condition for FDPs to turn to regulated financial services and benefit from them. Additional barriers affect FDPs' ability to access financial services formally available to them, particularly for refugees – and in contrast to local customers – such as a lack of local knowledge about how to access services or the types of services available, language barriers, and a lack of usage by their social and support networks. Furthermore, their financial decisions and actions are influenced by

concerns about paperwork, perceived and actual legal limits, and the impression of risk. This is especially true for women, who are already among the most vulnerable members of the population.

Children and teenagers, the elderly, and persons with impairments are all at risk. To achieve uptake and usage of even the most basic financial services, trust, reliability, pleasant user experiences, and a clear grasp of regulations, rights, and recourse are crucial, and this applies to increasingly complicated products and services. FDPs will continue to rely on unregulated financial services if regulated financial products, services, and channels are of poor quality, inconvenient, expensive, or otherwise poorly constructed. Financial capability (a combination of knowledge, understanding, skills, and, most importantly, behavior) of FDPs will need to be improved at the customer level for customers to become familiar with the (new) financial landscape and understand the conditions of financial services to make informed and sound financial decisions.

There is indeed a lack of cooperation and alignment among national governments, humanitarian and development partnership agencies, and private-sector actors. of consideration of specific FDP circumstances and related policy, consequences apply at the level of both overarching policy frameworks and of specific technical regulations.

Improved coordination and innovative partnerships between national, sub-national, and local governments, humanitarian and development agencies, and the private sector are likely to be essential in addressing the complex challenges surrounding the financial inclusion of FDPs and their host communities and improving preparedness. however, the various actors' ideas differ in their orientation and practical application, making them difficult to combine. National governments, for example, are concerned about societal unrest and must contend with limited resources. Furthermore, while humanitarian organizations' priorities and strategies are generally focused on meeting the immediate needs and demands of FDPs, development assistance agencies are more concerned with long-term stabilization and resilience.

Conclusion

The majority of the time, FDPs are unable to transfer their property and assets when they are owed money, which has a significant impact on their financial condition. Some people can travel with their money (just in cash), but a considerable portion of it may be spent during the journey (to pay smugglers, travel, and emergency expenses). They frequently struggle to respond to emergencies, establish productive assets, and engage in health, education, and business due to a lack of financial resources. According to research, they frequently use familial networks to fund their journeys, save money, and borrow to meet their basic requirements and in emergencies. As a result, FDPs rely extensively on safe, quick, and cost-effective access to financial services to manage vulnerability and carry out fundamental tasks, such as keeping their cash safe or receiving financial support from family.

Improve coordination and collaboration between and across sectors through global discourse and strategic collaborations. Close the knowledge and evidence gaps in the case for FDP financial inclusion through data generation.

Integrate FDP-inclusive policies and practices into existing financial inclusion efforts, particularly in the regulatory environment, infrastructure, and digital financial inclusion, and encourage that financial inclusion approaches are reflected in FDP-related policies and practices – all while continuing to meet the needs and demands of the local population and FDPs.

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Impact of Demonetization on Indian Economy

¹Dr M. Palanisamy, ²Mrs. M.S. Punithamalar

¹Assistant Professor in Economics

²HOD and Assistant Professor, Department of Commerce
J K K Nataraja College of Arts and Science (Affiliated with
Periyar University, Salem) Tamil Nadu
India

Corresponding Author: Dr M. Palanisamy, Email:
palanisamygasc@gmail.com

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Abstract

Demonetization refers to withdrawal of a particular form of currency from circulation. It is necessary whenever there is a change of national currency; the old currency must be removed and substituted with the new currency unit. The currency was demonetized first time in 1946, and second time in 1978. On 8th Nov. 2016 the currency is demonetized third time by present Modi Government. The disarray was created in every stratum of the society whether upper, middle or lower. Where some welcomed the move as it was seen for curbing black money, many are suffering by this movement. In this paper analyze the impact of demonetization on Indian economy and work out the probable consequences of the demonetization.

Keywords

India, Demonetization, money, movement, economy, consequences.

Introduction

Demonetization is a generations' memorable experience and is going to be one of the economic events of our time. The currency was demonetized first time in 1946, and second time in 1978. On 8th Nov. 2016 the currency is demonetized third time by present Modi Government. The disarray was created in every stratum of the society whether upper, middle or lower. Its impact is felt by every Indian citizen. Demonetization affects the economy through the liquidity side. Its effect will be a telling one because nearly 86% of currency value in circulation was withdrawn without replacing bulk of it. As a result of the withdrawal of Rs 500 and Rs 1000 notes, there occurred huge gap in the currency composition as after Rs 100; Rs 2000 is the only denomination. Absence of intermediate

denominations like Rs 500 and Rs 1000 will reduce the utility of Rs 2000. Effectively, this will make Rs 2000 less useful as a transaction currency though it can be a store value denomination.

Demonetization technically is a liquidity shock; a sudden stop in terms of currency availability. It creates a situation where lack of currencies jams consumption, investment, production, employment etc. Demonetization is not a big disaster like global banking sector crisis of 2007; but at the same time, it will act as a liquidity shock that disturbs economic activities.

Objective of The Study

- Liquidity Crunch
- Welfare Loss For The Currency Using Population
- Consumption Will Be Hit, etc.

Methodology

The paper is based on the secondary data. The secondary data was collected from various published sources like reports, magazines, journals, newspapers etc. The dictionary meaning of DEMONETIZE is To deprive (a metal) of its capacity as a monetary standard or To withdraw from use as currency So, demonetization is the act of stripping a currency unit of its status as legal tender. It is the act or process of removing the legal status of currency unit. A currency on which Governor of RBI on behalf of Central Government guarantees by making statement I promise to pay the bearer, the sum of money which empowers it a legal status. From the date of demonetization, all old currencies which are demonetized will cease to be a legal tender. Such currency cannot be used as money to do any transaction henceforth, but to replace with a new currency. The Government of India on the 8 November 2016 announced demonetization of high denomination currency notes Rs 500 and Rs1000. This means that 500 and 1000 rupees notes will be accepted by anyone except the organization declared by the Government. A new redesigned series of Rs 500 and Rs 2000 banknote is in circulation since 10 November 2016.

Liquidity Crunch (short term effect):

Liquidity shock means people are not able to get sufficient volume of popular denomination especially Rs 500. This currency unit is the favourable denomination in daily life. It constituted to nearly 49% of the previous currency supply in terms of value. Higher the time required to resupply Rs 500 notes, higher will be the duration of the liquidity crunch. Current reports indicate that all security printing presses can print only 2000 million units of RS 500 notes by the end of this year. Nearly 16000 mn Rs 500 notes were in circulation as on end March 2016. Some portion of this was filled by the new Rs 2000 notes. Towards end of March approximately 10000 mn units will be printed and replaced. All these indicate that currency crunch will be in our economy for the next four months.

Welfare Loss for the Currency Using Population

Most active segments of the population who constitute the 'base of the pyramid' use currency to meet their transactions. The daily wage earners, other labourers, small traders etc. who reside out of the formal economy uses

cash frequently. These sections will lose income in the absence of liquid cash. Cash stringency will compel firms to reduce labour cost and thus reduces income to the poor working class. There will be a trickle up effect of the liquidity chaos to the higher income people with time.

Consumption Will Be Hit:

When liquidity shortage strikes, it is consumption that is going to be adversely affected first.

Consumption ↓ → Production ↓ → Employment ↓ → Growth ↓ → Tax revenue ↓

Loss Of Growth Momentum:

India risks its position of being the fastest growing largest economy: reduced consumption, income, investment etc. may reduce India's GDP growth as the liquidity impact itself may last three -four months.

Impact on Bank Deposits and Interest Rate:

Deposit in the short term may rise, but in the long term, its effect will come down. The savings with the banks are actually liquid cash people stored. It is difficult to assume that such ready cash once stored in their hands will be put into savings for a long term. They saved this money into banks just to convert the old notes into new notes. These are not voluntary savings aimed to get interest. It will be converted into active liquidity by the savers when full-fledged new currency supply takes place. This means that new savings with banks is only transitory or short-term deposit. It may be encashed by the savers at the appropriate time. It is not necessary that demonetization will produce big savings in the banking system in the medium term. Most of the savings are obtained by biggie public sector banks like the SBI. They may reduce interest rate in the short/medium term. But they can't follow it in the long term.

Impact on Black Money:

Only a small portion of black money is actually stored in the form of cash. Usually, black income is kept in the form of physical assets like gold, land, buildings etc. Hence the amount of black money countered by demonetization depends upon the amount of black money held in the form of cash and it will be smaller than expected. But more than anything else, demonetization has a big propaganda effect. People are now much convinced about the need to fight black income. Such a nationwide awareness and urge will encourage government to come out with even strong measures.

Impact on Counterfeit Currency:

The real impact will be on counterfeit/fake currency as its circulation will be checked after this exercise. Demonetization as a cleaning exercise may produce several good things in the economy. At the same time, it creates unavoidable income and welfare losses to the poor sections of the society who gets income based on their daily work and those who doesn't have the digital transaction culture. Overall economic activities will be dampened in

the short term. But the immeasurable benefits of having more transparency and reduced volume of black money activities can be pointed as long term benefits.

Impact on Banks and Financial Institutions:

The demonetization effects on banks will be both on the positive side and the negative side. However, In the long run it will be more on the positive side. As per directions of Government people have to deposit their money with the banks which will increase the liquidity of the banks for short term. This liquidity can be used by banks for lending purpose for long run.

As the liquidity of banks increases, they are expected to enhance the borrowing cycle by the lending money at lower rate of interest. However, the negative impact also as the earning of the banks will also take a hit for the next 2-3 quarters. We may not see loan book growing as the banks will be busy in facilitating the demonetization process.

Impact on Tourism:

Cash Crunch badly hits the tourism sector. It is very difficult for people for getting the money from the banks and ATMs. The travel and hospitality industries are facing a tough time. Peak tourism period of November-December badly hit. For tourist destinations beyond metros, business may be down by as much as 40%. Tourism business in metros may go down by 10%. Cash shortage at airports and hotels are a big problem. And many national monuments entry points don't have card payments facilities. Western countries have issued advisories on cash Liquidity in India

Conclusion:

In long run, there are some positive and some negative impact of demonetization but negative impact does not outweigh the positive impact of it. After the demonetization some sectors not affected like Pharma, FMCG, Education, Agriculture, Hospitals, Energy and Telecommunication From an equity market perspective, this move would be positive for Banking and Infrastructure sector in the medium to long term. This would be negative for Liquidity Crunch, Welfare Loss For The Currency Using Population, Consumption Will Be Hit, Loss Of Growth Momentum, Impact On Bank Deposits and Interest Rate, Impact on Black Money, Impact on Counterfeit Currency, Impact on Banks and Financial Institutions, Impact on Tourism. Demonetization can lead to elimination of fake currency and corruption, it can be said that this is a historical step by the Modi Government and should be supported by all. This decision of Government will definitely fetch results in the long term this is the stepping stone towards/ for sustained economic growth in long run.

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Declaration of Conflicting Interests

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The Role of Electronic Human Resource Management Practices in Industry

M K Ganeshan

Ph.D Scholar, Alagappa Institute of Management, School of Management, Alagappa University, Tamil Nadu, India
Corresponding Author: M K Ganeshan
Email: mkganeshanmba@gmail.com

Migration Diaspora and Remittance Review
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Abstract

Electronic human resource management is increasingly being used to replace face-to-face human resource management tasks. E-HRM aids the HR function in developing dynamic and operational capabilities, as well as improving the efficiency of human resource management. The organizations are supposed to assist people in better understanding E-HRM in a systematic and comprehensive manner. With the rapid advancement of science and technology, particularly the use of the internet and computer technology, significant changes have occurred in our economy, society, and culture. With the development of these technologies in recent years, a new form of human resource technology known as electronic human resource management has emerged. Human resource departments can use this application to find new ways to contribute to the success of the firm. Human resources are the most expensive resource in every firm; as a result, they must be managed carefully. The major goal of human resources is to ensure that a company hires the proper people, with the right knowledge, management skills, proficiency abilities, and grace competences. In most industries, finding the right candidate for the correct job at the factual time is a trial. Those who are driven and committed to attaining the organization's current and strategic goals. Make practice provides a more efficient and planned manner of working to achieve the aims in this application. As a result, human resource operations have the opportunity to build a new platform for committing to corporate success. In this sense, today's knowledge-based economy has a great demand. Organizations who want to optimize their employees' potential and productivity should use this application. This application can also assist in achieving a goal that HRM information systems are working towards.

Keywords

Human Resource, e-HRM, Organization, Technology, Applications.

Introduction

With the rapid advancement of science and technology, particularly the use of the internet and computer technology, significant changes have occurred in our economy, society, and culture. With the introduction of these technologies in recent years, a new generation of HR technology, well-known as electronic human resource management has emerged. E-HRM is a relatively recent word for HRM that is assisted by information technology, particularly through the use of web technology. The word E-HRM was devised in the 1990s to describe the use of the internet or intranet to undertake HRM activities. E-HRM is well-defined as the practice of information technology to link and provision at most dual specific or combined performs in executing HRM operations self-possessed. Because electronic human resource management allows human resource functions to establish new avenues for contributing to corporate performance, it is predicted that E-HRM will enable HR practitioners to work in a more efficient and strategic manner. The lack of integration of e-HRM systems and data as a resource were recognized as two major technological difficulties by interviewees. An approachable is infrastructure, e-HRM orientation or configuration, and the utilization of data as a resource was among the e-HRM technological problems. Technology through HR is responsible for a variety of concerns, but the most pressing challenges that HR departments face today are recruitment, retention, and motivation, as well as leadership development and corporate working culture. Addressing these difficulties has become a continuous and time-consuming exercise as HR attempts to transfer on the way to a more strategic position.

Objective of the study

1. To study the concept of electronic human resource management practices, human resource, and management in the current scenario of industry.
2. To know about the categories of electronic human resource management practices in the organization.
3. To study the various tools and roles of electronic human resource management practices in the industry.

Categories of Electronic Human Resource Management

There are three kinds of E-HRM. These are described individually as operational, relational and transformational. Operational E-HRM is associated with administrative functions-payroll and employee personal data for instance. The operational type of HRM provides the choice between asking employees to keep their own personal data up to date through an HR website or to have an administrative force in place to do this. Relational E-HRM is related with supporting business processes by ways of training, recruitment, performance management and so forth. As to relational HRM, there is the choice between supporting recruitment and selection through a web-based application or using a paper-based approach through advertisements, paper-based application forms and letters. Transformational E-HRM is related with strategic HR activities known as knowledge management, strategic re-orientation. As to transformational HRM, it is possible to create a change-ready workforce through an integrated set of web-based tools that enables the workforce to develop in line with the company's strategic choices or to have paper-based materials.

Tools or Activities of Electronic Human Resource Management Practices

- E-Employee profile
- E-Recruitment – Online
- E-Selection
- E-Learning/web based training- Audio, video, video conferencing, computer, tablets and mobile devices, blogging.
- Classical and virtual learning
- E-Training
- E- Performance Management system- Organization's benefits, managers benefits, employees benefits
- E- Compensation
- Grievance Tracking and analysis
- E- Leave, attendance system, payroll, career development, idea and creativity exchange system, assessment system, welfare system
- Anywhere, anytime access
- Eliminate majority of HR paperwork

Role of Electronic Human Resource Management Practices

Reducing Cost

Human Resource costs are a crucial component of HR accounting. A cost is a sacrifice made in order to get a desired benefit or service. This indicates that every cost has two parts: an "expense" and an "asset." HR cost-cutting strategies or human resources department cost-cutting strategies, new health-care providers should be priced. One option is to shop around and compare plan prices. Implement risk-reduction techniques. Use imagination. Re-evaluate your salary levels. Remove any programs that aren't required. Take into account outsourcing services. Cost reductions will result in more money being available for labor welfare programmes, which will strengthen the management relationship. HR has a number of smart cost-cutting methods. Star performers should be hired and kept: When it comes to cutting expenses, an organization's ability to attract, hire, and retain excellent personnel is crucial. Make training and mentorship a top priority. Consolidate activities, eliminate repetitive procedures, and promote talent mobility.

Improving HR Services

The practice of web-based information or knowledge to keep employees records and advance human resources techniques, such as job analysis, staffing, selection, training, routine management, and benefit. There are several of ways that web based information or data may service HR work improved. Human resources and human experience are improved by technology automation frees up time for human interaction, provides more data, connects employees around the world, and enhances personalization. HR should assess compensation and benefits, communicate and build a strong culture, develop talent from within, implement wellness initiatives, manage compliance, embrace technology and analytics, and understand the organization's strategic goals to improve and maximize HR services.

Improving Strategic Orientation

Acting in accordance with the organization's priorities, strategy, or vision is referred to as strategic orientation in management. The desire to contribute to the direction of the organization is my primary motive. Being contemplative might help you strengthen your strategic direction. Make time for thinking in your everyday schedule. Be open-minded and inventive. Make an effort to increase your present levels of curiosity. Make an effort to socialize. Make time to talk to people from both inside and outside the company. Set priorities and work quickly. The ultimate goal of digital competency is to increase enterprise organizational performance in order to deliver value.

Impact of Globalization

Organizations have been forced to participate in local and international marketplaces as a result of globalization, in order to increase the quality of commerce and the level of business operations. Because they must deal with daily changes and balance internal and external difficulties, HRM must focus on practical challenges that affect their business. Globalization has an impact on businesses that compete for clients that have high performance, quality, and cost expectations. Globalization also puts pressure on HRM to adapt to changing company needs and offer better value.

Lack of Clear Practices

Technological advancements can have a significant impact on an organization's human resources department. It enables the business to strengthen its internal processes, core competencies, target markets, and overall organizational structure. Human Resources will be more efficient and effective as a result of this. HR practices have an impact on the organization's performance. HRM techniques include improving employees' abilities, dedication, and effort in order to improve organizational performance. Immaterial contentment is influenced by HRM practices, which has a favorable impact on the organization's success.

Improving Performance

Make a strategy that includes well-defined policies and processes. In addition to email, build up communication solutions to keep in touch with remote personnel. Executives or HR professionals should be taught how to perfect their performance in order to carry out personnel accountability activities. Departments and divisions in organizations are one of the primary HR experts who affect the design of marketing strategies. Providing the company with strategy development training and resources: "We need to empower our personnel to accomplish their jobs."

Making Strategic Decision

Employee analysis is carried out by strategic HR. It determines the steps that must be taken in order to boost their company's value. The findings of this study are also used in strategic human resource management. To develop HR approaches for dealing with employee flaws. The ability to update records is provided by E-HR. Using these records, you can make quick decisions. Organizational skills were improved because to computerized HR. Members of the organization in making more rewarding and meaningful decisions on time. Employee security is one of the best HR initiatives. Self-managed approach and selective employment of the suitable personnel. Effective teams, as well as equitable and performance-based compensation, are important strategic tasks. The development of relevant skills,

the establishment of a flat and egalitarian organizational structure, and the provision of information to those who require it.

HR Policy and Practices

The enterprise's computerized human resources management process, as well as its resources strategies, policies, and practices. The most widely used e-HRM functions in current practices are: E-HR Planning, acquiring HR such as recruitment and selection, developing HR such as training and development, career management, rewarding HR such as performance evaluation, compensation and benefits, and protecting HR such as health and safety.

Information Technology Solution

The use of technology to keep employee records and improve human resources procedures, such as job analysis, recruitment, selection, training, performance management, and compensation, is known as electronic human resources management. E-HRM is the use of technology in HR practices to make it easier for employees and employers to engage. It keeps track of payroll, personal information about employees, performance management, training, recruitment, and strategy orientation. HR managers use information technology to track employee performance and evaluate employee feedback for organizational advantage. HR managers have access to a variety of hardware and software applications that allow them to assess employee performance and set performance standards.

Technological Innovation

HR innovation is the use of new ideas, methods, and technology to better fulfill the industry's and its workforce's ever-changing needs. It's more about anticipating future wants and conditions than it is about reacting to a changing current situation. HR departments are changing the way they communicate with employees, store files, and measure employee performance as a result of technological advancements. When used correctly, technology may help HR operations become more efficient. When used incorrectly, it might obstruct the management of an industry's human resources. HR technology is used in the human resources business to recruit, hire, retain, and sustain personnel, as well as to assist workforce administration and optimize workforce organization. HR technology also gives managers the decision-making tools they need to make better HR decisions. It has the potential to expand the total of work hours in a daytime. It can also be used to modify old-style work environments in addition to make them more flexible, allowing people to be more liberated. HRM can improve its people strategy with the help of technology.

Conclusion

An HR department's job is to increase employee productivity while also protecting the organization from any problems that develop in the workplace. Compensation and benefits, recruitment, dismissal, and staying up to date on any regulations that may affect the organization and its employees are all part of HR's responsibilities. An HR department's job is to increase employee productivity while also protecting the organization from any difficulties that develop in the workplace. Compensation and benefits, recruitment, dismissal, and staying up to date on any regulations that may impact the organization and its employees are all part of HR's responsibilities. E-HRM facilitates human resource functions with the chance to create new avenues for committing to organizational success. HRM

activity; not only complementing it, but often even substituting it. In order to meet the demands of today's knowledge-based economy, it is almost a must for companies to maximize the potential and productivity of their employees, a goal towards which HRM information systems and E-HRM could be of help. E-HRM is an advance business solution which provides a complete on-line support in the management of all processes, activities, data and information required to manage human resources in a modern company. An HR department's job is to increase employee productivity while also protecting the organization from any problems that develop in the workplace. Compensation and benefits, recruitment, dismissal, and staying up to date on any regulations that may affect the organization and its employees are all part of HR's responsibilities.

Recommendation and Suggestion

- New technologies will use in HR management include Artificial Intelligence, machine learning, and Virtual Reality.
- Successful organizations harness these and a range of proven digital tools within a market-leading HR management system.
- It is possible to expand the research. From recruitment to engagement to people management, artificial intelligence algorithms are revolutionizing a variety of HR processes.
- Cloud-based HR technology to support a global workforce that is becoming increasingly remote and gig-based.
- The HR industry will have been able to advance towards thought leadership through the application of technology and people analytics

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Declaration of Conflicting Interests

The authors declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

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An Economic Analysis on Health Hazards of Nagaland Youths during Lock Down

Dr M. Vadivel

Department of Economics
St. Joseph University, Dimapur, Nagaland, India
Corresponding Author: Dr M. Vadivel
Email: vadiveltt@gmail.com

Migration Diaspora and Remittance Review
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Abstract

Now, around 70 million Indians use chewing tobacco usually mixed with betel nut and other spices like Pan Parag, Pan Bahar, masticating it for hours and spitting out the excess saliva-laden mixture from time to time. Not only that, literally speaking, For more than 1000 years Indian people were eating these types of commodities often. The government of Nagaland has prohibited permanently any form of tobacco items in the market in Nagaland under Section 59 of Food Safety and Standards Act, 2016. When World Society was combat with Covid-19, in India, particularly Nagaland youths were learnt how to consume the alcohol items and different form of liquors, eating tobacco and similar activities at first time in their life. Finally, they addicted to these insidious activities during lock down period. Afterwards they spitted everywhere that carry virus which causes Covid-19 and other diseases in their own and working places. Ultimately by consecutive consumption of prohibited items affected youth's health severely. In particularly Nagaland youths eating like these type of pan masalas frequently which led to various health hazards. Sadly, it also encourages the risk of oral cancer. It may be one of the causes for reduce the life span too.

Keywords

Pan Masala, Tobacco, Smoking, Betel nut, Oral Cancer, Nagaland.

Introduction

Tobacco kills more than 8 million people each year half of its users. More than 7 million of those deaths are the result of direct tobacco use while around 1.2 million are the result of non-smokers being exposed to second-hand smoke. Over 80% of the world's 1.3 billion tobacco users live in low- and middle-income countries (**WHO**). Tobacco use is a major risk factor for many chronic diseases, including cancer, lung disease, cardiovascular disease and stroke.



It is one of the major causes of death and disease in India and accounts for nearly 1.35 million deaths every year. India is also the second largest consumer and producer of tobacco. A variety of tobacco products are available at very low prices in the country. Nearly 267 million adults (15 years and above) in India (29% of all adults) are users of tobacco, according to the Global Adult Tobacco Survey India, 2016-17. The most prevalent form of tobacco use in India is smokeless tobacco and commonly used products are khaini, gutkha, betel quid with tobacco and zarda. Smoking forms of tobacco used are bidi, cigarette and hookah. Globally, tobacco use is one of the biggest public health threats. It leads not only to loss of lives but also has heavy social and economic costs. The total economic costs attributed to tobacco use from all diseases in India in the year 2017-18 for persons aged 35 years and above amounted to INR 177341 crore (USD 27.5 billion **(WHO, 2021)**). According to the National Family Health Survey-2 21% of people over 15 years of age in India consume pan masala or tobacco in any form. Even women have become habituated to Pan Masala and it is considered a status symbol to carry its sachets and offer it to one's social contacts. Areca nut and betel quid even without tobacco are carcinogenic and addictive substances having systemic and far reaching effects on the human body **(Reddy & Gupta, 2004)**.

Alcohol per capita consumption increased in the WHO Western Pacific and South-East Asia regions include the highly populated countries of China and India. India accounts for the increased 2.4 litres were in 2005, 5.7 litres was in 2016, **(WHO, 2018)**. Most consumed beverages Geographical differences exist regarding the type of alcohol people consume –beer, wine, spirits or other alcoholic beverages e.g. fortified wines, rice wine or other fermented beverages made of sorghum, millet or maize. 15-19 Age category of youths were mostly drinking in total population. Globally, 44.8% of total recorded alcohol is consumed in the form of spirits, which is also the most consumed beverage type in the South-East Asia Region (87.9%). Other beverages are, for example, fortified wines, rice wine, palm wine or other fermented beverages made of banana, sorghum, millet or maize. Until 2025, total alcohol per capita consumption is expected to increase in half of the WHO regions. Hence, Average Per Capita is expected to increase globally. The highest increase is expected in the South-East Asia Region, with an increase of 2.2 litres alone in India which represents a large proportion of the total population in this region.

Youth are defined as those aged 15 to 29 in the national youth policy (2014). This age-group constitutes 27.5% of India's population. Likewise youth population use the tobacco products and drinking alcohol frequently. Tobacco products are widely used by all of society and are freely available in many parts of the country. It is carcinogenic, genotoxic, and has harmful effects on the oral cavity, liver, kidneys and reproductive organs **(Garg A et al., 2015)**. It is harmful to kidneys and testes leading to increased creatinine and sperm deformities respectively. The ovaries and kidneys were also affected showing inflammatory reaction and cysts **(Nair et al., 2004, Ray et al., 2014)**. There was acute increase in pulse rate, systolic and diastolic blood pressure on consumption of Pan Masala **(Sharma AK, et al., 2000)**.

Review of Literature

Needless to say, this translates into significant alcohol-related morbidity. Alcohol-related problems account for over a fifth of hospital admissions **(Sri et al., 1997, Benegal et al., 2001)** but are under recognized by primary care physicians. Alcohol misuse has been implicated in over 20% of traumatic brain injuries **(Gururaj, 2002)**, and 60% of

all injuries reporting to emergency rooms (**Benegal et al., 2002**). It has a disproportionately high association with deliberate self-harm (**Gururaj & Isaac, 2001**), high-risk sexual behavior, HIV infection (**Chandra et al., 2003**), tuberculosis (**Rajeshwari et al., 2002**), esophageal cancer (Chitra et al., 2004), liver disease and duodenal ulcer (**Sarin et al., 1991; Jain et al., 1999**). Alcohol misuse wreaks a high social cost (**Bhatt, 1998; Rao et al., 2001**). A study from southern India documented that monetizable direct and indirect costs attributable to alcohol, counting only persons with alcohol dependence, were more than 3 times the profits from alcohol taxation (**Benegal et al., 2000**). Yet, there is inadequate recognition that alcohol misuse is a major public health problem in India. Previous studies, from all over India, have similarly observed that one out of two people who drink alcohol do so at hazardous levels. **Benegal (2003)** documented that around 50% of women users and around 70% of male users had hazardous use. Worldwide tobacco consumption, alcohol and associated habits are considered major causes of morbidity and mortality (**Amit Das & Gayatree Roy, 2016**). **Pallavi Sinha (2017)** discovered the role of prior history of TB infection is alcohol and smoking in increasing the risk of developing TB and MDR-TB.

Saxena S, Sharma R, Maulik PK (2003). families had at least one adult consuming alcoholic drinks at least 3 times per week in the last month and some families had no adult consuming more than one drink in the last month. Family members spent 14 times more on alcohol per month and had financial debt significantly higher. They reported significantly more cases of major illnesses but perceived significantly less severe health, social and economic effects of drinking. Perception about effects of alcohol on the family and health also differed. **Achoibam (2021)** highlights the need for primary prevention of tobacco intake/use as an important part of health education to schoolchildren to assist the students to understand the consequences of tobacco and thereby prevent the consumption of tobacco in Dimapur district of Nagaland. **Suu highlighted (2021)** pointed out the tobacco scenario among school and colleges in Dimapur District with participants between the age group of 15-24 years, 10% of the students smoked tobacco products, while 10.8% consumed Paan and 26% chew tobacco. The adolescent period was the most vulnerable period as more than 85% of the tobacco users had first tried tobacco during this period.

Methodology

Aim

The aim of this initial study was to assess the impact of Using Tobacco products, Smoking habits and heavy drinking of youths and health hazards in Dimapur District of Nagaland, India.

The Study Area

Nagaland is the second-highest consumer of tobacco in the Northeast with a prevalence rate at 57% smokers. Cigarette accounts for 26.3% as the most common form of tobacco, followed by other gutkha products. As per the Nagaland School Oral Health Survey 2014 report, 28.3% of school-going children are smokeless tobacco users, while 14.8% are into smoking habits and 41.2% children are engaged by parents to buy tobacco. Actual disease burden due to tobacco in Nagaland is still uncertain as no detailed survey has been carried out. However, the independent

survey conducted by the Government of India gave enough evidence that there is a serious disease burden in the state (**Eastern Mirror, 2019**).

In Nagaland, tobacco users between the age group of 15-24 year is 28.6% “which is an alarming rate and a great concern.” Tobacco consumption pattern among youths in Nagaland is similar to adult consumptions and is much higher than consumption by India youths (12.4%). In Nagaland state school students were taking tobacco products and smoking and finally they addicted to alcohol much more liquors they consume in institution and around campus. The educational institutions to enforce tobacco free policy as students being in their formative period can be taught to inculcate healthy habits (**Tetseo, 2021**).

Scope of the Study

Tobacco is a major risk factor for a number of diseases affecting all age groups. Most of the tobacco from Northern India and Afghanistan comes from the species *Nicotiana rustica*. Non-communicable diseases (NCDs) like ischemic heart diseases, cancers, diabetes, chronic respiratory diseases are the leading causes of death globally and associated with tobacco use. This huge burden of NCDs can be attributed to increasing use of tobacco. Around five million of those deaths are the result of direct tobacco use while more than 600,000 are the result of non-smokers being exposed to second-hand smoke. One person dies every six seconds due to tobacco. Up to half of current users will eventually die of a tobacco-related disease.³ The situation is equally bad in India with estimated number of tobacco users being 274.9 million where 163.7 million users of only smokeless tobacco, 68.9 million only smokers and 42.3 million users of both smoking and smokeless tobacco as per Global Adult Tobacco Survey India (GATS). It means around 35% of adults (47.9% males and 20.3% females) in India use tobacco in some form or the other. Use of smokeless tobacco is more prevalent in India (21%).

Objectives of the Study

The specific objectives of the study are:

- To investigate whether life style and food habits of Nagamese youths is changed or not during covid-19 lockdown.
- To assess the perceptions of Naga people regarding tobacco products and alcohol consumption in their life.
- To investigate health hazards of youths after the consumption of prohibited products (tobacco products) and use of alcohol.

Material and Methods

The study was conducted using a Descriptive Survey Method. Primary data were collected from Nagaland people particularly youths from Dimapur District. (N=100). The sample for the study consisted of No availability of suitable Data, only random sampling carried out. For all, 120 were surveyed and only 100 youths took for study who were additive for tobacco products often. Measures of central tendency, and correlation tests were applied for statistical analysis.

Limitation of the Study

- ✓ Study should be taken into account only youth who consuming tobacco, alcohol in Nagaland.
- ✓ Study should be covered only during Covid-19 Pandemic.
- ✓ For study only simple sampling method should be followed.

Results and Discussions

Socio-Economic Background of Workers

From the study out of 125, only 100 respondents were selected, only young people were selected age from 18 to 34. The majority of the respondents were male (57.3 per cent) compare with female workers (42.7 per cent). More than half of them belonged to rural areas (61 %). All youths were Christians and belonged to Schedule Tribes similarly; absolutely they are non-vegetarian in general. More than half of them is unmarried (62 %). Like that half of them were living in nuclear family (55 %) rest of the youths belonged to Joint Family. During lock down of covid-19 in the state, one third of the youths lost their jobs or forced to let it. Only 16 % of them got regular job because they were doing own business that mostly not restricted by government because those were sold vegetables, food items to common people. Half of youths went work occasionally because they were agricultural workers (50%) and fewer worked in industrial workers but not regularly before end of lock down. One third of them were working in government jobs.

Due to lock down of factories, companies and working places shut downed without prior notification. At this situation employment was also questionable one. But few youths (8 %) were earned below 10000 Rupees per month only 76 % were earned above 15000 per month because they having government jobs and working in public organizations. For expenses they used their own salary and spent amount of money from out of pocket (62 %) and remaining of them borrowed from their parents and friends. Based on their health status, youths based on their health condition, most of them had good health condition of health (51 %), one fourth of them had excellent health condition before survey undertaken.

Tobacco Consumption and Smoking Habits

Forms of tobacco intake comprises of Cigarette - Most common and most harmful, Bidi – most commonly used form in India, Cigar -Hookah (Hubble bubble), Sheesha, Tobacco chewing, Kreteks (clove cigarettes), Snuff – Moist & Dry, E-cigarette – recent intruder in the list. When non-smokers are exposed to smoke containing nicotine and toxic chemicals emitted by smokers it is called passive smoking or exposure to second hand smoke. Out of 100 youths, 39 % were consuming Hookah and quarter of them was taking Pan parag and rest of them consuming Pipe Tobacco, betel leaves, Gutkha and cigars respectively. Mostly youth were learnt from friends how to consume the tobacco products while (64 %). Media plays a vital role to send the messages to all sections of the society particularly youths (15 %). fewer learnt from their relatives and parents too. In that group, all youths were addicted, 34 % of them they taken tobacco products thrice and 31 % were taken twice in a day. While consuming the tobacco products, one fifth of the youths had highly satisfied. Because they reported that mouth freshening, delicious, and easy to digest, good

for health and used by the ancestors of the society are the reasons. Majority of them were smoking by cigars/ cigarettes and taking pipe tobacco for smoking and occasionally them smoking beedi and E-cigarettes. Naga Youths learnt the smoking from their relatives, friends and parents too they were smoking in the home and fewer learnt smoking from actors in the movies and advertisements while watching. During the lockdown, Youths had more free time, so they were smoking (42 %) thrice and 28 % were Smoking more than three times in a day. Peer group gathering is suddenly they push to smoke and inhibitions and shyness, social norm or for ritualistic reasons, tension or stress relief. After the smoking, large number of youths they felt satisfied, at beginning smoking does not give pleasure to its users, after they should be followed intentionally, they having more satisfaction.

Alcohol / Liquor Use

During lockdown, most of the Naga youths were drunken brandy (42 %) and vodka (27%), like that rest of them drunk different type of Rum and Gin. Suitable environment is needed for alcohol use. Everyone said while drinking alcohol they feel free of tension and stress. Curiosity, Accessibility, Preference, Peer Group Pressure, Enjoyment or job security, increase power are other reasons and finally social norm or for ritualistic reason plays a vital role for drinking among the youths because it displays their status. Half of them drunk form of alcohol one day in a week (43 %) because of lack of availability of liquors and shops were shut down during the lock down.

One third of them were drinking twice in a week they addicted to alcohol, because, they could not survive without alcohol products. Moreover, they highly satisfied lot when drinking they feel that fly on the air. Some extent they utility will be neutral and just satisfied. Meanwhile rare cases, they feel highly dis-satisfied while taking vomiting due to low quality brand of alcohol and much more liquor consumed.

Health hazards of tobacco and smoking consumption

By consumption of alcohol and tobacco products severely affected the youth's health without mercy. In this paper reported that large amount of youths they were aware about these types of dangerous activities finally they addicted to these insidious activities during lock down period. They reported that Lung Cancer and Mouth Cancer is resultant for continuing theses kind of consumption. Moreover, respectively 35 % and 21 % were known about that but really those were ignored about side effects in rest of their life. Additionally, they well known of theses daring diseases namely Chronic bronchitis (12 %), Emphysema (10 %), Stroke (9 %) , Heart attack/ Heart diseases, Leukemia and Cataracts. Afterwards they spitted everywhere that carry virus which causes Covid-19 and other diseases in their own and working places. Ultimately by consecutive consumption of prohibited items affected youth's health severely. In particularly Nagaland youths eating like these type of pan masalas frequently which led to various health hazards. Sadly, it also encourages the risk of oral cancer. It may be one of the causes for reduce the life span too. By the continuous consumption of tobacco and liquor, youths those were affected by number of sicknesses in the name of different diseases with symptoms. More than half of them were affected by illness of health for two days (45 %) during lock down. Sometimes duration of illness expanded, for that day wise illness was reported. They had illness for three days (19 %). Afterwards, they went to hospitals for treatment, for that illness, 69 % of them hospitalized one day and admitted in hospitals.

The study reported that mostly they went to private hospital or nursing home (77 %), because government hospitals didn't allow the patients in general ward, only 19 % were got treatment in government hospital. 36 % of them were spent less than 500 rupees amount of money for hospitalized or treatment in hospital, only 10 respondents spent amount from 501 to 750 rupees. This report witnessed with that nowadays, private hospitals charging more money for giving treatment to laymen that robbing without mercy. For treatment they utilized their own salary, sometime they borrowed the money from parents, relatives, friends and money lenders in their places. By this study illustrated that after hospitalization, most of them they had average health condition (37 %), followed by more than quarter of the youth had poor health condition (29 %). Adversely rest of them, few youths had excellent health condition after the treatment.

Correlations Results

Problem: Investigate the relationship between tobacco Uses, Smoking, Alcohol consumption and health status.

H1: There is significant relationship between Tobacco Uses, Smoking, Alcohol consumption and health status.

Table 1.1 Correlations

	TC	SH	AC	OHS
TC	1			
SH	.572**	1		
AC	.507**	.594**	1	
OHS	.728**	.692**	.711**	1

Correlation is significant at the 0.01 level (2-tailed).

Reporting Pearson correlation

Pearson product correlation of tobacco consumption and health status was found to be moderately positive and statistically ($r = .728$, $p < .001$). Hence, H1 was supported. This shows that Correlations between use of tobacco products and smoking habits and overall health status was significant, youths frequently tobacco chewing and habit of pan, betel nut, etc, Moreover, Youth were having significant correlations ($r = .692$, $p < .001$) among their smoking habits and health status. One more correlation analyses tell us youths drunk more during lockdown basically they addicted the alcohol consumption along with tobacco chewing. On health standpoint youths had poor health condition; correlation between alcohol consumption and their health status was significant ($r = .711$, $p < .001$). By this Data sources, majorities of youths were affected their health status severely heavy drunk the multiple beverages during covid-19 lock down.

Conclusion

NAGA youths essential more awareness on health hazards made by insidious activities and need screening programs for control the consumption of tobacco and alcohol. As human beings, when takes much more tobacco products,

smoking and alcohol use will lead to injurious the human body slightly after that it will be encouraged many consequences. Due to that, most of the cases youths had tremors and followed by comprised anxiety and insomnia and lacrimation also affected the youth's health. Other these various symptoms found by them namely, breathlessness, loss of appetite, restlessness, intense craving, giddiness, vomiting and finally they feel the body pains.

Suggestions

- Government should be taken immediate action require to restrict the consumption and to make the people aware about its tobacco and alcohol harmful effects.
- Government should be abolishing the sales of these harmful products over the country because It is harmful to kidneys and testes leading to increased cretonne and sperm deformities, sometimes cancers.
- Government must control and abolish this kind of insidious activism among the Youths of selected Areas through possible devices.
- Government should be prohibited sales in front the education institutions and before vulnerable groups of the society.

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An analytical conductive study to RMG (Ready-Made Garment) sector workers health state, its economic resilience status, and the contamination footing scenario in Bangladesh

Tajrin Rahman Tisha

Department of Development Studies, Bangladesh University of Professionals, Dhaka, Bangladesh
Corresponding Author: Tajrin Rahman Tisha
Email: tajrintisha729@gmail.com

Abstract

The industry that has been making a censorious contribution to rebuilding the country and its economic system is none aside from the ready-made garment RMG sector, which is now the single biggest export that has advanced for Bangladesh. It is contemplated that every three of European has a t-shirt made in Bangladesh & every fifth American wear clothes manufactured in Bangladesh. The sector accounts for 83% of overall export. Approximately 4.4 million workers work here for their livelihood, where- two-third portion is women. Even after contributing so much, if we look at the wages of workers and their standard of living, it is seen that most of them live in slums, in general, their income is deficient, and at the same time, they face many health concerns like workers usually work with no ventilation, breathing in toxic, substance, inhaling fiber dust, accidents, fires, injuries, disease, etc. Apart from those, women workers face verbal and physical abuse. Some studies reveal that's home-based workers in the garment sector and chemical hazards are 9.4times more likely to experience health problems than workers to dusk and chemical hazards. Another concerning issue is the overuse of groundwater; as stated by a survey of International Finance Corporations, 1500 billion liter groundwater is used to dye & wash the clothes for the garment sectors every year. It is comparable to filling up 600,000 Olympic swimming pools, or also we can consider the same water on meet the demand of 8 lakh people for a whole year. Without the RMG sector, the condition of Bangladesh is unthinkable. We cannot eliminate the fact that contamination is disrupting people's livelihood, yet we can take some steps or inspire to solve the problem. This paper will discuss how garment sectors contribute to the economy, workers' wages, health issues, livelihood, how contamination is spreading from this sector, and whether there are any conventional roles.

Keywords: Censorious contribution, contemplated, wages, ventilation, chemical hazards, contamination

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Introduction

The ready-made garments industry performs as incendiary for economic growth. "Made in Bangladesh" tag has brought eminence for the country, creating it a prestigious complete worldwide. Once Bangladesh, which was termed by cynics a "bottomless basket," has currently become a "basket filled with wonders." With its restricted resources, the country has maintained the 6 June 1944 annual average value growth rate and has caused exceptional social and human development. After the independence in 1971, Asian countries were among the world's poorest countries. No significant industries were developed in an Asian country, once it had been called Bangladesh, thanks to discriminatory angle and policies of the government of the then Islamic Republic of Pakistan. So, reconstruction of the war-ravaged country with restricted resources looked like an immense challenge. The trade that has been creating a crucial contribution to the country's reconstruction and economy is none aside from the ready-made garment (RMG) trade, which is currently the only significant export jobholder for an Asian country. The arena accounts for eighty-three of the total export earnings of the ready-made fashion industry is that the backbone of our economy. The heart of this sector is the poor helpless individuals whom we tend to make garment employees. The revenue from the garment within the year 2018-2019 is 13 billion USD or 289971.92 large integer BDT. Regarding eighty-two of the country's value comes from the textile trade. However, the calculation shows that ninety-fifth of Asian country economy depends on RMG trade. As per BGMEA, quite four million individuals (workers and staff) add ready-made garment industries of Asian countries. This calculation is predicated on registered manufactory although. The particular range is quite ten million if we assume four people in each family then forty million individuals' area unit dependent on ready-made garment factories.

Bangladesh's ready-made garment (RMG) sector has a more prominent aspect than the other sector in growth and interchange earnings. It contributes to the economic system by making plentiful employment opportunities and reducing financial conditions through socioeconomic development. Despite unquestionable success stories, this sector has a variety of formidable challenges for long-run growth. This study can explore entirely different dimensions of contribution and challenges of the RMG sector in Bangladesh. This study reveals that since its origination, particularly throughout the last three decades, the RMG trade contributed a lot to the economy. It's also contributed enormously by empowering women as virtually ninety percent of its labor pool is feminine, which stratified the best in Southeast Asia. RMG holds almost fourteen percent of Asian countries' value because of eighty percent of the total export earnings in core economic thought. This study will identify some challenges towards its future development together with unskilled employees, improper infrastructure, energy crisis, loan and high rate of interest, a high charge per unit, involved social compliance, political turmoil, lack of market and products diversification, compliance pressure of accord and alliance and lack of integration. Therefore, cooperative and coordinated steps from each public and the personal sector should be initiated to beat these challenges.

Materials and method

Some studies have shown that workers have been working in garments working overtime for many years; as they work overtime for extra income, they face many health problems ranging from insomnia to various health risks. The environment in the slums where they live is dirty and unhealthy, which is the cause of their malnutrition and serious diseases. From the conception, it is realistic that the health of 4,444 female garment workers is not so good that they cannot work correctly. With this in mind, some studies were conducted to check working women's health

status, which showed that 200 working women in Bangladesh were interviewed to identify the significant diseases they faced. Studies show that most women in the clothing industry suffer from bone problems, abortion difficulties, dermatitis, back pain, melasma, itching, malnutrition, respiratory problems, hepatitis (grass), abdominal pain, and fatigue: fever, stomachache, colds, and parasites. Most garment workers suffer from a variety of chronic health problems. These non-fatal or non-traumatic health conditions are common among women with low socioeconomic status in developing countries. Others may arise or be exacerbated by the detrimental effects of the working environment and factories that employ garment workers. Bangladesh's factory owners, Western retailers, worker advocates, and politicians appear to lack the equipment to meet the health needs of this extensive workforce, primarily women.

A study-based survey provided much-needed primary data on self-reported chronic conditions among female garment workers. The following health conditions were reported as the most common in this population: dysuria; joint pain; High blood pressure; vision problems; obesity; asthma; unrest; ventilation; diabetes; and heart attack. Clothing workers should be aware of these health conditions. It is not surprising that health conditions such as dysuria (sick or brutal urination) are prevalent among young female garment workers. Urinary tract infections, vaginitis, urinary retention, and sexually transmitted diseases are associated with difficulty urinating. Certain conditions can predispose these workers to urinary tract infections, such as diabetes and problem urinating. Mineral and nutritional supplements have been suggested to relieve some of these symptoms.

Plant management can conduct health education and awareness campaigns on highlighted avertible issues. The generality of joint pain in this young workforce may be partly explained by the nature of these activities or occupations. Lack of treatment and prolonged joint pain can shorten the duration of work and jeopardize job prospects and productivity in the long run. Surprisingly, the incidence of insomnia is high among garment workers. This chronic lack of sleep will lead to decreased concentration and productivity at work, not only in a significant and stressful work environment but also despite all the adverse effects we face daily. It also raises the chances of making mistakes and increases your risk of injury at work. Vision problems are an anticipated finding, given the nature of clothing handling. Relentless attention to small items and machines and very long hours of sewing can cause severe eye strain, which is only exacerbated if the lighting in the production hall is insufficient or poorly adjusted. Sometimes breaks, job changes, dietary supplements, and lighting adjustments in the workplace can help protect and preserve or at least delay vision loss in workers. Most tailors don't wear glasses.

Asthma has previously been reported to be prevalent among garment and textile workers. Most garment workers are more likely to get asthma while working in factories. Their living conditions imply poor living conditions combined with the external air pollution that worsens the situation. Providing industrial-grade respirators in the workplace can significantly help respiratory protection. Relocating an injured worker to a workplace that is less exposed to cotton or cloth dust may benefit workers who already have respiratory problems. Air quality in manufacturing facilities must be carefully monitored to reduce suspended solids. Occupational or not, asthma can be exacerbated by inhaling chemical vapors, gases, dust, or other substances at work. Garment factories use numerous chemicals and substances to which workers may be sensitive. Workers may feel chest tightness, wheezing, and shortness of breath. Those who suffer from allergy or asthma are more likely to develop asthma. A factory health screening program or an annual lung function screening organization can help screen workers at risk during the

hiring process. Plant-initiated health promotion and disease control campaigns will benefit other chronic conditions such as high blood pressure and diabetes. RMG industry can take initiatives to educate workers on healthy eating.

Results

It is terrifying news for our country that this leading industry is going through a decisive moment right now. The recent instability of several garment factories threatens their existence. Since the year, RMG employees in various sectors have resorted to violence in processions, vandalism, and road blockades to raise minimum wages, attendance benefits, and other opportunities. It is typical for most garment factories in Savar, Mirpur, Rugganj, Joydebpur, Gazipur, Kaspur, Ashulia, Nishintapur, Norahinghpur, Zamgara, and other garment factories. Last year, around 140 garment factories closed due to unrest and low prices from international buyers due to the energy and gas crisis, rising yarn prices, poor infrastructure, and rising production costs. It is the main reason factories stop production. Whatever the situation, the authorities will have to find a solution to compensate for the enormous economic loss. Low wages are a significant cause of worker insecurity. Currently, the minimum wage paid to workers in garment factories is 1662.50 Tk per month, and workers need 5000 Tk per month. The current minimum wage is minimal and inadequate given current inflation in both food (7.85%) and non-food (5.49%). On the other hand, headline and average inflations are 6.89% and 7.69%, respectively (July-March 2009-10, BBS). Taka's minimum wage of 1,662.50 was enacted in June 2006, when the cost of living was lower than it is now. Bangladesh Bank and the Bangladesh Development Institute report that the cost of living for RMG workers has increased by at least 35% since 2006. However, the Center for Policy Dialogue reports that the average cost of living has risen by about 70% due to increasing rent, gas, and electricity prices. The big news is that the minimum wage for garment workers in Bangladesh (less than US\$25) is the lowest among garment manufacturing countries. At the entrance, workers receive \$90, Vietnam \$101, India \$135, and China \$217. Moreover, garment workers live in extreme poverty, earning less than \$1 a day, but the international poverty line is \$1.25.

In addition to salaries, other benefits and benefits, including bonuses, insurance coverage, financial assistance in the event of illness, and favorable working conditions, are also denied. To address the wage issue in these circumstances, BGMEA proposed to the Minimum Wage Board (MWB) a minimum wage of Taka 2,000 for new hires, as opposed to Taka 6,200 offered by garment workers' representatives. Authorities must set a minimum wage, including other incentives, to save this foreign currency-earning industry and the 4 million workers it employs. The largest sector in Bangladesh, the ready-made garment (RMG), is a resource-intensive and highly polluting sector contributing to gross domestic product (GDP). And the industry will increasingly need to monitor its environmental impact in the future. According to the World Bank, it is well known that washing, dyeing, and finishing fabrics require large amounts of clean, fresh water and can range from less than 100 cubic meters to more than 300 cubic meters per ton of material.

Assuming an annual textile production of 5 million tonnes, it is estimated that the average mill in Bangladesh consumes 300 liters of water per day. Also, most of this water comes from groundwater wells. The total water consumption of the Bangladesh textile industry is estimated at 15 million cubic meters, mainly groundwater. It is estimated that about 70% of this water consumption comes from wet fabrics, including washed, dyed, and finished materials. Nationally, the textile industry faces problems using coagulants and chemicals for wastewater discharge and treatment. It poses a big problem for the industry, especially for small and medium-sized enterprises (SMEs)

that do not always have the funds to invest in the latest wastewater treatment technologies. Governments and industries must respond accordingly. On the one hand, they must make water conservation a priority, and on the other hand, they must ensure that the industry treats and treats this water in the right way. These dual challenges are critical to the RMG industry and its future environment.

Some industries have agreed that water conservation and rainwater harvesting can be better promoted, and many RMG operators are already moving in this direction. They invest in modern technology, including process equipment that uses water more efficiently and improved treatment technologies, including advanced wastewater treatment equipment. The industry is on the right track yet we need additional aid from government and foreign buyers who are highly reliant on this sector. It is worth taking into consideration that saving water and other inputs makes economic sense in the long run. It is well documented that simple changes in manufacturing techniques to improve efficiency can deliver financial returns in reduced water, energy, and chemical use. But this is an investment that every business in our industry urgently needs to address for the long-term well-being and our country and planet. Policymakers and other interested parties must take the necessary steps to ensure garment workers' health. This will help women workers work more productively and contribute to the country's development.

Discussion

Despite the active efforts of relevant authorities in this regard, our ready-made garment (RMG) department remains controversial. This issue is flattering more important as more than 3.6 million workers make a living in Bangladesh and are the largest female employer in all formal sectors of the economy. From the last few years, a great debate about the dire living conditions of RMG workers and the need to find the right answer to the problem. According to an analysis based on a Center for Policy Dialogue (CPD) survey of 3,856 factories, the living conditions of most workers are many in terms of both private facilities and the pursuit of sustainable and healthy living. Requests are left. Another study conducted by Bangladesh clothing Sramik Sanghati (BGSS) on nearly 200 workers at 31 RMG factories from June to July 2018 found that many workers needed to be rented to survive. In most cases, it turns out that it takes an additional 60 hours on average. You have to work a month in addition to your daily obligations. It, in turn, deprives them of sufficient rest and harms their health. Recall that the Ministry of Labor and Employment had set up a Minimum Wage Commission and has carefully studied various aspects of the sector's development since 2013, when the RMG sector's salary system was last revised.

The minimum wage at that time was 5,300 taka per month. It was 3,000 taka in 2010, 1,662.50 taka in 2006, 940 taka in 1994, and 627 taka from the beginning of 1985. After consultation with the Bangladesh Clothing Manufacturers and Exporters Association (BGMEA), the salary system was revised. Once again. The starting salary has been raised to 8,000 taka per month. It consists of a basic salary of 4,100 taka, a housing allowance of 2,050 taka, a sickness allowance of 600 taka, travel expenses of 350 taka, and food expenses of 900 taka. Clothing industry owners tried to limit it to a total of 7,000 taka, but Prime Minister Sheikh Hasina intervened and asked owners to add another 1,000 taka to their payroll packages. This dynamic means that some progress has been made. However, some sections of civil society and some RMG Workers' Associations say that this increase in funding was not sufficient. You have begun lobbying for foreign buyers and civil society representatives from developed countries. The Workers' Rights Organization chairman, Sammillita Garment Sramik Federation, called for a slight increase in

base salary from the government's announced monthly salary of 4,100 taka, as other benefits such as bonuses and compensation on the worker. Basic wage.

The group also provides workers with higher subsidies for housing, food, health, and education (for children) to not be overwhelmed by additional work to cope with rising living costs and inflation. I requested the government to provide it. Some marginal activists seem to suggest that the total hawk-equivalent wage claim should be at least equal to Bangladesh's current per capita income of \$ 1,500. All these aspects reveal the sensitivity of the paradigm and different perspectives on the subject under the surface. The equation also includes a discussion of trade union rights enjoyed by workers in the RMG sector. Despite the improved workers' rights since the terrible collapse of Lana Plaza in 2013, the RMG sector seems to be a long way from still having a working union at the factory. The lack of this element has led to some foreign countries' discussions with Bangladeshi representatives on the issue of Bangladesh manufacturers in the RMG sector, providing better economic opportunities when exporting products to these countries.

The government pointed it out to the competent authorities. In this regard, studies conducted by CPD show that worker organizations in various factories are still vulnerable or inoperable. According to this survey, most workers are also unaware of their rights. It pointed out that the lack of a universal insurance system affects workers needing treatment. It must be noted that the Accord and the Alliance have broken their relationships with the 195 factories due to the lack of compliance required in various areas. It cast a shadow over this sector.

However, criticisms of the proper formation of trade union institutions have paid off. According to media reports, the Chief Cabinet Secretary has announced that the participation rate of workers required to form a union at the factory will be reduced from the previous 30% to 20% following the Bangladesh Labor Law (Revised) 2018. The bill does not allow children to work in factories. Section 47 of the amendment states that workers giving birth will be given eight weeks of leave within three days of notifying the competent authority. If company authorities do not allow her vacation, she will be fined 25,000 taka. Several other worker-friendly factors have also been introduced. All workers who start work during the festival receive one day off and two days after the festival wages. In the case of natural death, the employee's family will receive compensation of 200,000 taka (20,000 rupees) compared to 100,000 taka (10,000 rupees) in the previous law. In case of injury, the worker will receive Tk 250,000 (2.50 lakh). it is twice the current Tk 125,000 (1.25 lakh). The application must, of course, comply with the legal consequences. Only 51% of workers need support for the current requirement that two-thirds of all workers agree to make a call.

Conclusion

Over the last decade, the modification of Bangladesh's RMG sector has killed more than 1,000 textile workers. It has been slightly catalyzed by a series of workplace tragedies that have become a hot topic worldwide. A fire at the Tazreen fashion factory in 2012 and the collapse of the Rana Plaza in 2013 caused significant problems with working conditions, causing some international buyers to stop sourcing from Bangladesh and withdraw the preferential tariff agreement with the United States. Now, Bangladesh's RMG sector is at the spearhead of transparency regarding factory safety and responsibility in the value chain, all thanks to the authority for initiatives initiated after that disaster.

Those persuasive measures have terminated hundreds of unsafe low-level factories and dilated repair activities in other factories. It helped restore Bangladesh's clothing to the global clothing market, resulting in the rapid growth of 10 years.

Ten years ago, growth was expected to be 7-9%. RMG exports from Bangladesh doubled from the US \$ 14.6 billion in 2011 to the US \$ 33.1 billion in 2019, with an average annual growth rate of 7%, as claimed by the Bangladesh Chamber of Commerce. Through this period, the RMG industry increased Bangladesh's share of global garment exports from 4.7% to 6.7%³. It is within our expectations, but it also shows that we are not fully reaching the potential we expected ten years ago. The second half of 2019 showed negative growth compared to 2018, showing signs of a slowdown after covid19 occurred. The global epidemic in 2020 reduced orders, canceled them, delayed payments, and renegotiated terms.

As the pandemic intimidated the lives and livelihoods of Bangladeshi workers, many small, low-funded factories closed doors, and competition for small jobs intensified. RMG exports from Bangladesh fell 17% in the first year of the pandemic, with sales losses of up to \$ 5.6 billion. A regular survey of the fashion industry's chief procurement officers (CPOs) found Bangladesh remains an attractive place to shop for clothing. Nevertheless, Bangladesh has faced intensifying competition in recent years, exacerbating the pandemic challenges. Bangladesh pointed out as one of the world's leading procurement hotspots in a 2019 CPO survey, but Vietnam was just behind and the country of choice among US executives. Still, World Trade Organization (WTO) has not yet released comparable data on world exports in 2020, but data from imports from Europe and the United States suggest that Vietnam overtook Bangladesh in 2020. Policymakers and other interested parties must take the necessary steps to ensure garment workers' health. It will help women workers work more productively and contribute to its development.

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