
**A STUDY ON IMPACT OF COVID-19 ON TOURISM
SECTOR-A SPECIAL STUDY ON KUMARAKOM**

*Project report submitted in partial fulfillment of the
requirements for the award of
Bachelor's Degree in Commerce.*

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CERTIFICATE

Certified that this is a bonafide report of the project work undertaken by Ms. Annet Sara Roy (Register No:180021067462), Ms. Ashley Anu (Registration No:180021067465), Ms. Ayisha Sareen (Registration No:180021067468) , Ms. Betina Aley Sabu (Registration No:180021067469) and Ms. Bisna Sara Shibu (Registration No:180021067470) Of B. Com Semester VI, in partial fulfilment of the requirements for the award of the bachelor's Degree in Commerce of Mahatma Gandhi University, Kottayam under my supervision and guidance.

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Head of the Department

DECLARATION

We do hereby declare that the project titled “**A STUDY ON IMPACT OF IMPACT OF COVID-19 ON TOURISM SECTOR-A SPECIAL STUDY ON KOTTAYAM**” is a bonafide report of the project work undertaken by our group in partial fulfilment of the requirements for the award of Bachelors in Commerce (Model III Computer Application) of Mahatma Gandhi University, under the guidance of **Mrs. Sruthi Sara Rajan**, Lecturer, Department of Commerce, Saintgits College of Applied Sciences, Pathamuttom, Kottayam. We also declare that this project report has not been submitted by us anywhere, fully or partially for the award of any degree, diploma, fellowship or other similar title or recognition of any university/institute to the best of my knowledge and belief.

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Pathamuttom

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CHAPTER 1-INTRODUCTION

INTRODUCTION

This study provides insight into the economic impact of COVID-19 on the tourism sector. The results shed light on both the financial fragility of many hotels and resorts, and the significant impact COVID-19 had on these businesses in the weeks after the COVID-19 related disruptions began. The results also provide evidence on businesses' expectations about the longer-term impact of COVID-19, as well as their perceptions of relief programs offered by the government. study on how Covid-19 impacted the tourism sector in Kottayam District. Owing to its natural beauty and its rich cultural heritage, Kottayam has been a popular tourist destination. Thousands of tourists come to this city every year to relax and to experience the opulent cultural values of Kerala.

However, since the world is currently in the throes of the COVID-19 pandemic that was initially identified in Wuhan, China, in December 2019. The global spread was so rapid that the World Health Organization on 30 January 2020 officially declared that the COVID-19 epidemic was a public health emergency of international concern and later, on 12 March 2020, a global pandemic. In June 2020, WHO counted a total of more than 9 million confirmed cases globally and about 480 thousand deaths, reaching all countries worldwide. Countries that were initially heavily impacted by this pandemic (e.g. China and South Korea) through a massive testing regime, as well as strict mobility and travel restrictions, were implemented.

This has resulted in a global crisis for the tourism and hospitality sectors. With international travel bans affecting over 90% of the global population accompanied by social distancing measures, tourism effectively ceased in March 2020. Due to the COVID-19 pandemic, the travel and tourism industry's employment loss is predicted to be 100.08 Million worldwide. As the number of infected case rise throughout the nation, and with the implementation of certain measure a campaign like social distancing, community lockdown, work from home, stay at home, self or mandatory-quarantine, etc., pressure is created for halting the tourism industry/business. Decrease in income earned from the tourism sector due to ban of traveling. The ban of traveling and closure of industrial units lead to a reduction in jobs and production. Neither can all roads be opened in a rural area or new tourism trail be build.

Restaurants are the most affected by this pandemic. Most of the hotels remain closed even now.

Now most countries worldwide are coming out of lockdown as the cases are reduced. However, because of decreased connections, inflight social distancing (with airplanes only half-filled at "full" capacity), and other restrictions on the industry due to the continued presence of the virus, the United Nations World Tourism Organization (UNWTO) estimates huge tourism declines in 2020 with trillions of dollars in revenue losses, as international tourism is set to plunge by 80%.

1.1 SIGNIFICANCE OF THE STUDY

This study focuses on the damage or loss in the tourism sector. It mainly focuses on tourism in Kumarakom which is located in the Kottayam district in the state of Kerala and discovers the challenges in tourism due to the pandemic. The study illustrates the negative effects of covid-19 on the tourism industry with the available data. It also helps to understand the loss in income and employment in the country. It focuses on the potential short-term as well as long-term economic effects of COVID-19 around major tourist destinations like Kumarakom.

1.2 SCOPE OF STUDY

COVID-19 tourism faced every hardship and we tried to study informing, fostering, shaping, or even leading such crises-enabled transformations. Why and How the COVID-19 can be a transformational opportunity by discussing the circumstances and the questions raised by the pandemic. Inclusive analysis of all the impacts, theories, topics, and tourism stakeholders that COVID-19 tourism research can examine.

1.3 OBJECTIVES

- To study the negative effects of COVID-19 on the tourism sector.
- To study the loss in income.
- To find how they cope up with the challenges during COVID-19.
- To study the changes in employment due to the pandemic.

1.5 LIMITATIONS OF THE STUDY

- The study is limited by both resources and time
- Simple percentage analysis is used.
- Lack of prior research studies on the topic.
- Some of the respondents were not cooperative.
- Only hotels and resorts are taken into consideration

1.6 RESEARCH METHODOLOGY

According to Clifford Woody, "Research comprises of defining and redefining problems, formulating hypothesis or suggested solutions, collecting, organizing and evaluating data, making deductions and reaching conclusions and at last carefully testing conclusions to determine whether they fit the formulating of hypothesis".

1.6.1 Research design

A research design is a systematic plan to study a research problem. It is deciding in advance the methods and techniques to be adopted for the collection and analysis of data considering the objectives of research and availability of staff, time, and money. The research design used for the study is '**Descriptive and Diagnostic Research Design**'.

A descriptive study is one in which information is collected without changing the environment (i.e., nothing is manipulated) It is used to obtain information concerning the current status of the phenomena to describe "what exists" for variables or conditions in a situation. A study conducted to determine the frequency of occurrence of an event or its association with something else is called a diagnostic study. Research concerning the association of variables is known as diagnostic research.

1.7 POPULATION

The total of all units in a field of inquiry is known as population. The population under this study is employees of various organizations.

1.8 SAMPLING TECHNIQUE AND METHOD

The sampling technique used in this study is a non-probability sampling

1.8.1 Non-probability sampling

It is a sampling technique that gives all the individuals in the population equal chances of being selected. The sampling technique used for this study is convenience sampling.

1.8.2 Convenience sampling

It is a method of collecting samples by taking samples that are conveniently located or internet service.

1.9 SAMPLE SIZE

The number of sample units selected from the population is called a sample size. The sample size selected for the study is 50.

1.10 DATA

Data refers to the different facts that are collected for reference or analysis. The unprocessed fact to be manipulated is called data.

1.10.1 Primary data

The data collected by the researcher directly from the universe for the first time for the research work is called primary data. In primary data, data is collected by the investigator himself using methods like Questionnaire, Observation, Interview, and Schedule. Here the instrument used to collect primary data is a well-designed structured questionnaire.

1.10.2 Secondary data

The use of data collected by a person for his research work by another person for his research study is known as secondary data. Secondary data are data collected in the past for a purpose other than the current study. The researcher can obtain data from sources both internal and external to the organization. Some sources for collecting secondary data are articles, books, journals, documents, the internet, websites, etc. Here the instrument used to collect secondary data is the internet, book, and the official websites of the respective organizations.

1.11 STATISTICAL TOOLS

- **Table**

A table is the systematic arrangement of statistical data in rows and columns. Rows are horizontal arrangements whereas columns are vertical arrangements.

- **Graphs**

One of the most convincing and appealing ways in which data may be presented is through charts. A chart can take the shape of a graph.

- **Percentage Analysis**

Percentage analysis is used to find out the percentage of respondents from the total number of respondents, who responded to each question.

$$\text{Percentage Analysis} = \frac{\text{No. of respondent's}}{\text{Total no. of respondents}} \times 100$$

1.12 SOFTWARE TOOLS USED FOR PROJECT PRESENTATION

The software tool used for project presentation is MS-Word.

CHAPTER 2:
REVIEW OF LITERATURE



REVIEW OF LITERATURE

- TwinkalDogra (November 2020)- The purpose of this study is to examine the effect of COVID-19 on the tourism industry in India. The tourism industry as compared to the other important industries of a country is highly affected due to the internal and external shocks. In the past few months, the drastic outbreak of the novel coronavirus has caused great losses to the tourism industry.
- S H T, Kumudumali (10 September 2020)- This section focuses on the theoretical and empirical findings of the COVID-19 outbreak and the global tourism industry. The tourism industry has been identified as of key economic sector that faced more challenges due to the COVID-19. The study argues that the tourism sector plays a prominent role in the economic growth of a country, and further illustrated that the COVID-19 pandemic affected the tourism sector, ultimately leading to risks in the economic growth of a nation.
- NargesSalehnia, Seyyed Mohammad GhaemZabihi&KhashayarSafarzaei (29 October 2020)-this study highlighted that the tourism industry is experiencing its worst period because of the corona prevalence in most cities of the world, but experts believe that the same land-based industry will be the strongest option for the economy of the crooned countries after the current crisis. There is a problem alerts that the Coronavirus (COVID-19) has had fundamental effects on economic, social, cultural, tourism, religious, political, and security issues in different countries, but its intensity and weaknesses may vary in different countries.

2.1 THEORETICAL FRAMEWORK

2.2.1 COVID-19

COVID-19, also known as the coronavirus and COVID, is a contagious disease caused by severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2). The first known case was

identified in Wuhan, China, in December 2019. The disease has since spread worldwide, leading to an ongoing pandemic.

Symptoms of COVID-19 are variable, but often include fever, cough, headache, fatigue, breathing difficulties, and loss of smell and taste. Symptoms may begin one to fourteen days after exposure to the virus. At least a third of people who are infected do not develop noticeable symptoms. Of those people who develop noticeable symptoms enough to be classed as patients, most (81%) develop mild to moderate symptoms (up to mild pneumonia), while 14% develop severe symptoms (dyspnea, hypoxia, or more than 50% lung involvement on imaging), and 5% suffer critical symptoms (respiratory failure, shock, or multiorgan dysfunction). Older people are at a higher risk of developing severe symptoms. Some people continue to experience a range of effects—known as long COVID—for months after recovery, and damage to organs has been observed. Multi-year studies are underway to further investigate the long-term effects of the disease.

The virus that causes COVID-19 spreads mainly when an infected person is in close contact with another person. Small droplets and aerosols containing the virus can spread from an infected person's nose and mouth as they breathe, cough, sneeze, sing, or speak. Other people are infected if the virus gets into their mouth, nose, or eyes. The virus may also spread via contaminated surfaces, although this is not thought to be the main route of transmission. The exact route of transmission is rarely proven, but infection mainly happens when people are near each other for long enough. People who are infected can transmit the virus to another person up to two days before they show symptoms, as can people who do not experience symptoms. People remain infectious for up to ten days after the onset of symptoms in moderate cases and up to 20 days in severe cases.

Several testing methods have been developed to diagnose the disease. The standard diagnostic method is by detection of the virus' nucleic acid by real-time reverse transcription-polymerase chain reaction (RT-PCR), transcription-mediated amplification (TMA), or by reverse transcription loop-mediated isothermal amplification (RT-LAMP) from a nasopharyngeal swab.

Preventive measures include physical or social distancing, quarantining, ventilation of indoor spaces, covering coughs and sneezes, hand washing, and keeping unwashed hands away from

the face. The use of face masks or coverings has been recommended in public settings to minimize the risk of transmissions. Several vaccines have been developed and many countries have initiated mass vaccination campaigns.

Although work is underway to develop drugs that inhibit the virus, the primary treatment is symptomatic. Management involves the treatment of symptoms, supportive care, isolation, and experimental measures.

The virus spread to all continents through air transport and still propagates infection exponentially. To contain the spread, many countries completely/partially close their border and cancelled all flights, and events including sports, entertainment, pilgrimages, conferences, etc. UNWTO estimated that international tourists would decline by 1%–3% compared to 2019 rather than the forecasted 3%–4% growth. As a result, global tourism has slowed down significantly. The number of international flights dropping by more than half following the tourism industry temporarily laid off half of their workforce. The World Travel & Tourism Council predicts a tourism-related loss of up to US\$ 2.1 trillion in 2020 and up to 75 million jobs.

The travel industry, which includes airlines, hotels, and restaurants, decreased by 50% in 2020, which meant a significant loss of jobs and revenue. According to the International Air Transport Association (IATA), Airlines worldwide lost a record of \$84 billion in 2020, more than three times the loss made during the Global Financial Crisis (The World Economic Forum, 2020). Most of the airlines were undergrounded. Hotels were being closed due to fewer tourists and many five-star hotels turning into quarantine facilities. Most restaurateurs see operating costs rising further because of social distancing, hygiene, and sanitation-related costs. Therefore, sustaining during this crisis is a challenging task for the tourism industry.

2.2.2 TOURISM

Tourism is travel for pleasure or business. The World Tourism Organization defines tourism more generally, in terms which go "beyond the common perception of tourism as being limited to holiday activity only", as people "traveling to and staying in places outside their usual environment for not more than one consecutive year for leisure and not less than 24 hours, business and other purposes". Tourism is the act and process of spending time away

from home in pursuit of recreation, relaxation, and pleasure while making use of the commercial provision of services.

Tourism can be domestic (within the traveller's own country) or international. Tourism numbers declined as a result of a strong economic slowdown (the late-2000s recession) between the second half of 2008 and the end of 2009, and in consequence of the outbreak of the 2009 H1N1 influenza virus, but slowly recovered until the COVID-19 pandemic put an abrupt end to the growth.

In 1976, the Tourism Society of England's definition was: "Tourism is the temporary, short-term movement of people to destinations outside the places where they normally live and work and their activities during the stay at each destination.

International tourism refers to tourism that crosses national borders. Globalization has made tourism a popular global leisure activity. The World Tourism Organization defines tourists as people "traveling to and staying in places outside their usual environment for not more than one consecutive year for leisure, business, and other purposes". Cultural and natural heritage is in many cases the absolute basis for worldwide tourism.

The tourism industry, also known as the travel industry, is linked to the idea of people traveling to other locations, either domestically or internationally, for leisure, social or business purposes. It is closely connected to the hotel industry, the hospitality industry, and the transport industry, and much of it is based around keeping tourists happy, occupied, and equipped with the things they need during their time away from home.

2.2.3 SIGNIFICANCE OF TOURISM INDUSTRY

The tourism industry, as part of the service sector, has become an important source of income for many regions and even for entire countries. The Manila Declaration on World Tourism of 1980 recognized its importance as "an activity essential to the life of nations because of its direct effects on the social, cultural, educational, and economic sectors of national societies, and their international relations."

Tourism brings large amounts of income into a local economy in the form of payment for goods and services needed by tourists, accounting as of 2011 for 30% of the world's trade in

services, and, as an invisible export, for 6% of overall exports of goods and services. It also generates opportunities for employment in the service sector of the economy associated with tourism.

The hospitality industries which benefit from tourism include transportation services (such as airlines, cruise ships, trains, and taxicabs); lodging (including hotels, hostels, homestays, resorts, and renting out rooms); and entertainment venues (such as amusement parks, restaurants, casinos, shopping malls, music venues, and theatres). This is in addition to goods bought by tourists, including souvenirs.

On the flip side, tourism can degrade people and sour relationships between host and guest.

The economic foundations of tourism are essentially the cultural assets, the cultural property, and the nature of the travel location. The World Heritage Sites are particularly worth mentioning today because they are real tourism magnets. But even a country's current or former form of government can be decisive for tourism. For example, the fascination of the British royal family brings millions of tourists to Great Britain every year, and thus the economy around £550 million a year. The Habsburg family can be mentioned in Central Europe. According to estimates, the Habsburg brand should generate tourism sales of 60 million euros per year for Vienna alone. The tourist principle "Habsburg sells" applies.

2.2.4 INDUSTRIES RELATED TO TOURISM

Over the years, tourism has become a popular global activity. Depending upon the nature and purpose of their travel, tourists, need and demand certain facilities and services. This has given rise to a wide range of commercial activities that have acquired industry proportions. Thus travel and tourism nowadays represent a broad range of related industries.

- **Hotels**

Hotels are the commercial establishment that provides accommodation, meals, and other guest services. In the travel and tourism industry, the hotel industry plays a very significant role, as all tourists need a place to stay at their destinations, and require many more services and facilities to suit their specific needs and tastes.

- **Restaurants**

Restaurants are retail establishments that serve prepared food and beverages to customers. In the travel and tourism industry, restaurants and other food and beverage outlets are very important as tourists like to experiment with the local cuisines of the places they are visiting.

- **Retail and Shopping**

The retail industry is very important as tourists shop for their day-to-day necessities as well as look for mementos and souvenirs. In recent years, some cities in the world have been promoted as shopping destinations to attract people with a penchant for shopping by offering various products, such as garments, electronic goods, jewellery, and antiques. New York, Paris, London, and Milan in Italy are famous as fashion havens of the world.

- **Transportation**

It is the movement of people and goods from one place to another. A well-developed transport industry, as well as infrastructure, is integral to the success of any travel and tourism enterprise.

- **Travel Agencies**

A travel agency is a retailing business that sells travel-related products and services, particularly package tours, to customers on the behalf of suppliers such as airlines, car rentals, cruise liners, hotels, railways, and sightseeing.

Travel agencies play a very important role as they plan out the itinerary of their clients and make the necessary arrangements for their travel, stay, and sightseeing, besides facilitating their passport, visa, etc.

- **Tour Operators**

A tour operator assembles the various elements of a tour. It typically combines tour and travel components to create a holiday. Tour operators play an important role in the travel and tourism industry.

- **Tourist Destinations**

A tourist attraction is a place of interest for tourists, typically for its inherent or exhibited cultural value, historical significance, nature or build beauty or amusement opportunities. These are the fundamentals of the tourism industry.

- **Cultural Industries**

Cultural or creative industries are responsible for the creation, production, and distribution of goods and services that are cultural and usually protected by intellectual property rights. As tourists like to visit places of cultural significance and soak in the culture of the area, the cultural industry is very important to travel and tourism.

- **Leisure, Recreation, and Sport**

Leisure or free time is a period spent out of work and essential domestic activity. Recreation or fun is spending time in a manner designed for therapeutic refreshment of body or mind. While leisure is more like a form of entertainment or rest, recreation requires active participation in a refreshing and diverting manner.

As people in the world's wealthier regions lead an increasingly sedentary lifestyle, the need for recreation has increased. These play a significant role in the travel and tourism sector.

Global tourism is affected by many types of disruptive events, such as terrorist attacks like 9/11, epidemic outbreaks like SARS-CoV-2, MERS-CoV, Ebola, Swine flu, etc. in the past. However, the recent epidemic outbreak (COVID-19) originated from Wuhan, China has severely impacted almost every industry, including Tourism worldwide.

2.2.5 KOTTAYAM

Kottayam is a city in the Indian state of Kerala. It is located in central Kerala and is also the administrative capital of the Kottayam district. Bordered by the lofty and mighty Western Ghats on the east and the Vembanad Lake and paddy fields of Kuttanad on the west, Kottayam is a land of unique characteristics. Panoramic backwater stretches, lush paddy fields, highlands, hills and hillocks, extensive rubber plantations, places associated with many legends, and literate people have given Kottayam District the enviable title: The land of letters, legends, latex, and lakes. The city is an important trading centre of spices and commercial crops, especially rubber. Most of India's natural rubber originates from the acres of well-kept plantations of Kottayam, also home to the Rubber Board. Kottayam is also called "AksharaNagari" which means the "city of letters" considering its contribution to print media and literature.

Kottayam Town is the first town in India to have achieved 100% literacy (a remarkable feat achieved as early as 1989). English education in South India did start at the Old Seminary here at Kottayam in 1813. The first printing press in Kerala was established (CMS Press) here in 1821 by Rev. Benjamin Baily. The first college in the State (CMS College) was also started here at Kottayam in 1840. Maiden printed Malayalam-English and English-Malayalam Dictionaries were published from Kottayam in 1846 and 1847 respectively. The first and only Cooperative Society of writers, authors, and publishers (SPCS), for publishing books and periodicals, was set up here in 1945. Kottayam is the hometown of a vast number of books and periodicals and is the centre of publishing business in the State. Kottayam is the first town in India selected by the Ministry of Environment and Forests, Government of India to be transformed as an Eco-City. The Sri K R Narayanan, the former President of India hails from Kottayam District. Kottayam is the ideal take-off point for visits to Peermade, Munnar, Thekkady, Ernakulam, and the temple city, Madurai. It is also a gateway to the pilgrim centres of Sabarimala, Mannanam, Vaikom, Ettumanoor, Bharananganam, Erumeli, Manarcaud, and so on.

2.2.6 KUMARAKOM TOURISM

Kumarakom has situated 13 Km away from Kottayam is a sleepy little village on Vembanad Lake in Kerala. It offers a wide variety of flora, exotic sightseeing, boating, and fishing experience. The beautiful paradise stocked with mangrove forests, emerald green paddy fields, and coconut trees comprises waterways and canals adorned with white lilies enchants the tourist from the world over.

The National Geographic Magazine has listed Kumarakom as one of the must-see places in a lifetime. The land is famous for its painstaking handcraft each exquisite piece still made traditionally. Vembanad Lake is home to several types of marine life exclusively the Chemeen (Prawns), the Konju (Tiger Prawns), and Karimeen. Kumarakom will be a perfect choice for you to spend quality time with your family.

A lot of things await us at Kumarakom to visit the bird sanctuary, which spreads across 14 acres. This sanctuary is a safe home for many migratory birds like Siberian stork, wild duck, etc. They live with other birds in flocks such as darters, herons, egret, waterfowls, and cuckoos are fascinating sights for the visitors. Come and get excited with the sites of

migratory birds like Siberian crane, parrot, flycatcher, etc. and forget all the worries in your life.

Houseboats are one of the unique features of Kumarakom tourism. The majority of the tourists visiting Kumarakom ask for a trip in these houseboats, enjoying the beautiful backwater and the cool air around. These houseboats are made in the format of traditional 'Kettuvallams', which will make you feel the rich traditions of 'God's Own Country'. Tourists can have a cruise through the Vembanadlake and Alappuzha backwaters. Experience the typical Kerala cuisines while having a calm voyage through the backwaters. Having a trip to the beautiful island 'Pathiramanal', 40 minutes away from Kumarakom. There is a waterfall at Kumarakom Aruvikuzhi, which is worth visit. The 100 ft. tall waterfall is one of the best spots for trekking.

Other interesting spots around Kumarakom are Aymanam, Kudamaloor, Pallikoodam, Kallara, Nattakom and Panachikadu reservoir, Thazhathangadi, Thanneermukkam bund etc. A day at Kumarakom will always bring freshness to you. Tourists will be getting a very rare chance to get indulge in the greenish environment here.

Kumarakom will be giving the tourist a romantic experience, one of the best places to spend time with your partner. They will be getting the best honeymoon packages. Explore the Vembanad Lake and have a backwater experience with their lover. The atmosphere at Kumarakom will make them more romantic, give them the most memorable moments in your lifetime. Visit Kumarakom from November to March. The rainy season is also allowed. Tourists can enjoy the monsoon, sitting inside the houseboat and having a cup of hot tea.

2.2.7 HOTELS AND RESORTS IN KUMARAKOM

KUMARAKOM LAKE RESORT

Kumarakom Lake Resort portrays a perfect blend of Kerala's traditional architectural charm and luxurious modern amenities at Kumarakom, Kerala. The resort is a reconstruction of Manas, the 16th-century traditional homesteads of God's Own Country. Over a hundred ancestral homes had been purchased from across Kerala, dismantled, and used to provide much of the material to create these authentic heritage abodes.

Be it staying or dining or ayurvedic treatments, the Kumarakom Lake Resort offers you ample options to choose from. The resort also has facilities for conferences and meetings, fitness centres, a swimming pool, a play area, and many more. Kumarakom, an enchanting village situated on the banks of the Vembanad Lake is wrapped in a quaint charm all its own.

ACCOMMODATION

The rooms, villas, and suites at the Kumarakom Lake Resort provide Luxury Accommodation in Kerala. The traditionally styled, luxuriously modern, open-roofed bathrooms and toilets set in small, aesthetically designed courtyards are a common feature of the villas and suites.

- Presidential Suites
- Heritage Lake View Villas
- Meandering Pool Villas

FACILITIES

- Ayurveda spa
- Yoga & Meditation
- Conference Room
- Infinity Swimming Pool
- Fitness Centre
- Restaurant

THE ZURI

ZuriKumarakom Resort is set in 18 verdant acres on the shores of the Vembanad Lake and just 2 hours from the Cochin International Airport. The ZuriKumarakom Resort & Spa is a five-star deluxe property set at the heart of the beautiful Southern state of Kerala - fondly referred to as 'God's Own Country.

Standing directly beside the Lake, the resort offers spacious living-dining rooms, traditional Indian-style bedrooms, and individual gardens with private plunge pools. At ZuriKumarakom, one can get the best of Kerala with the various facilities offered by them.

The restaurant, bar/lounge, coffee shop/cafe, outdoor pool, etc. will make the stay here a memorable and noteworthy one.

ACCOMMODATION

The resort offers a total of 72 rooms with provides contemporary, deluxe accommodation, ideal for the world luxury and leisure traveller or business guests. The room categories are as follows:

- Zuri Rooms - 18
- Zuri Deluxe Rooms - 16
- Zuri Cottages - 28
- Zuri Presidential Pool Villas – 10

FACILITIES

- Tea and Coffee Maker
- Complimentary Breakfast
- Wi-Fi Access
- Mini-Bar
- 32" LCD Television
- 24-hour Room Service

TAJ KUMARAKOM RESORT AND SPA

At Kumarakom, Kerala one can find a 150-year-old traditional and rustic bungalow which was built by Henry Baker, an English missionary. It is this bungalow which is now known as 'The TajKumarakom Resort and Spa'.

Located at the serene backwater location of Kumarakom, Kerala, TajKumarakom Resort and Spa, is a popular 5-star resort. This resort still maintains the beauty of its rustic surroundings on the banks of the majestic Vembanad Lake. The renewed heritage rooms and charming cottages, the luxury villas, the refurbished Temptation pool villas, the nouvelle restaurant, and the Ayurveda spa will make tourists amazed and wanting for more. Enjoy the rare experience of observing a variety of flora and fauna in their natural habitat. TajKumarakom Resort and Spa, Kerala, India is the Unit of Taj Kerala Hotels and Resorts Ltd a joint venture company

between the Kerala Tourism Infrastructure Ltd (earlier called Tourist Resort Kerala Ltd) and Indian Hotels Company Ltd.

ACCOMMODATION

The rooms and suites at the TajKumarakom Resort and Spa are some of the best that tourists can find at Kumarakom.

- Luxury villas with private pools
- Premium Villas
- Deluxe cottage Rooms
- Superior Room Pool View
- Superior Room

AMENITIES

- Ayemenem Cruise & Sadhya Lunch
- Nature Walk
- Lamp Lighting Ritual
- 24 Hr. Fitness Centre
- Concierge, Essential & Leisure Services

COCONUT LAGOON

Coconut Lagoon, Kumarakom, Kerala, India is a CGH Earth Group Enterprise (Formerly Known as the Casino Group) now synonymous with Kumarakom and backwater treasures of Kerala in India. It is located hidden among the palm trees on the eastern shore of Lake Vembanad, at Kumarakom, at the mouth of the Kavanar River. It is set on an abandoned coconut plantation in the very heart of these fascinating backwaters and has been designed to give visitors an authentic insight into Kuttanad life. The resort can only be reached by boat. The great Vembanad Lake, an inland sea that stretches clear across central Kerala, forms a breeze-laden watery highway.

Coconut Lagoon, Kumarakom, Kerala, India is a deliberately created harmony. Take the butterfly garden or the sunset boat cruise or the floating tea shop or evening performance of Kerala dance and arts, take anything and all visitors would get is a once in a lifetime experience with guaranteed memories. In Coconut Lagoon, the Kerala heritage spirit reflects in every structure.

ACCOMMODATION

The accommodation options offered by Coconut Lagoon are a unique aspect in itself. The following are some of the traditional and comfortable options of stay:

- Heritage Bungalows - 27
- Heritage Mansions - 14
- Lake Front Villa with Private Pool – 8

FACILITIES

- Ayurveda Centre
- Yoga & Meditation Hall
- Curio Shop
- Business Centre
- Wi-Fi Access
- Recreation Centre
- Swimming Pool

BACKWATER RIPPLES

Backwater Ripples, a Kerala-themed resort is spread on 10 acres of lush green land with inland waterways at Kumarakom, directly overlooking the VEMBANAD LAKE which is the second largest lake in India. A dream holiday destination, where tourists can have spellbinding encounters with nature. Watch a psychedelic sunset on a montage of clouds.

This resort is truly a world-class facility with unique lakefront features and contemporary interiors. Vedasparsh, the fully equipped Ayurvedic Spa offers the finest possible care during

your stay. Arayannam, the unique houseboat with two fully furnished bedrooms and private decks can provide you a middle of lake stay that will remain etched in their memory forever.

ACCOMMODATION

Backwater Ripples offers traditional Kerala Architecture cottages for leisure and business travellers. The resort has 34 cottages and executive rooms in a range of layouts including cottages with a spectacular view of the Vembanadulake.

- Premium Patio Room
- Luxury Villa Room
- Premium Lake View Room
- Lake View Honeymoon Cottage
- Luxury Family Suite
- Luxury Studio Suite

FACILITIES

- Spices & Handicrafts Shop
- Indoor Games
- Cycling
- Water Sports
- Wi-Fi
- Kids Play Area
- Centre Court Banquet Hall
- Arayanam House Boat
- Health Club

EASTEND LAKESONG

EastendLakesong Resort is a venture of the Eastend Group. It is an idyllic retreat nestled among the serene backwaters of KumarakomLakesong comprises 8 acres of facility-packed leisure land. It is indeed a retreat with a difference in that it offers excellent facilities with uncompromising quality and superb service.

The buildings here have the typical Kerala architectural style. The resort offers its guests the traditional cottages that are constructed on the banks of the inland canals. Each of these cottages has tiled roofs. This along with the un-plastered exteriors gives the guests a feel of the bygone era.

The resort is nestled amidst the famous backwaters of the Gods Own Country of Kerala. This resort sprawls over an area of 8 acres that is filled with facilities.

ACCOMMODATION

At Lakesong, an intricate lacework of canals intersects the 5-acre water runt property. There are 28 quaint cottages, all constructed on the banks of the inland canals.

- Vembanad- (10 Nos)
- Ashtamudi- (10 Nos)
- Punnamada- (48 Nos)

FACILITIES

- Gymnasium
- Indoor Games
- Conference Hall
- Doctor on Call
- 24 Hours Room Service
- Coffee shop
- Ayurvedic Treatment

ABAD WHISPERING PALMS

Abad Whispering Palms is located at Kumarakom, the most exotic destination in Kerala right on the banks of the great Vembanad Lake. Situated amidst a natural backwater setting, it is a place where you can relax and bask in the luxury of tranquillity.

The resort also has the facilities like Business Centre, Broadband Internet access, Multimedia computer, Meeting/Banquet A/C Hall (Vedhi) and so on to make the visitors time there a better and enjoyable one. It is located at a distance of 6 kilometres from the main town of Kumarakom and is also very close to Vembanad Lake. They can also enjoy a cruise around the Lake from the resort.

ACCOMMODATION

Backwater Ripples offers traditional Kerala Architecture cottages for leisure and business travellers. The resort has 34 cottages and executive rooms in a range of layouts including cottages with a spectacular view of the Vembanadulake.

- Bamboo Pool Villas
- The luxury bamboo pool villa with Jacuzzi and open-air garden showers.
- Bamboo Cottages
- The cottage offers the utmost privacy with private sit-outs along.
- Lake facing Cottages
- The independent cottages offer a panoramic view of Vembanad Lake.

FACILITIES

- Infinity Pool
- Fitness Centre
- Ayurveda Centre
- Motorboat cruises
- Currency exchange
- Doctor-on- call
- Express laundry/dry cleaning
- Water sports on request.

-
- Kids Park

AVEDA RESORTS & SPA, KUMARAKOM

Aveda Resorts and Spa, Kumarakom, Kerala, is the newest boutique luxury resort in the picturesque and naturally endowed lake Vembanad area, the famous backwaters of Kerala. The resort is designed to relax and rejuvenate the soul, body, and mind. Enjoy the solitude and immense natural beauty that will simply delight you and connect you to nature and God. An untouched, rustic, and timeless beauty surrounds the resort. Watch the slowly changing scenery pass you by. A perfect setting for a relaxing holiday with endless memories etched on your soul.

The resort offers an open poolside restaurant cum lounge La Breeze, a Lounge Bar, and specialty seafood restaurant 'The Vembanad Catch'. The 'SpaVeda' Ayurvedic Centre of Aveda Resorts, Kumarakom gives you the best of health and beauty treatments under the supervision of qualified, certified, and experienced Ayurvedic doctors.

ACCOMMODATION

The rooms at Aveda are classified into:

- **LAKEFRONT LUXURY VILLA WITH PRIVATE PLUNGE POOL**
Enjoy the panoramic views of Vembanad Lake while laying in the private pool outside the villa.
- **POOLSIDE LUXURY VILLA WITH PLUNGE POOL**
These villas give amazing views of the resort's magnificent and long infinity pool.
- **POOLSIDE PREMIUM COTTAGES**
The luxury single bedroom cottages lying next to the infinity pool.
- **LAKEVIEW PREMIUM TERRACE 2 BEDROOM SUITE**
Lying on the second floor of the main block is this luxury terrace suite that overlooks the whole resort.

FACILITIES

- Free Wi-Fi
- 150 meters long 'Infinitum' Swimming pool

-
- Concierge and Travel desk
 - Fitness Gym
 - Curio Shop
 - Hair and Beauty Salon
 - Travel Desk
 - Billiards and Table Tennis Lounge
 - Kids Play and Entertainment Ro

CHAPTER 3:
DATA ANALYSIS AND INTERPRETATION



4.1 TABLE SHOWING HOW COVID-19 AFFECTED THEIR BUSINESS.

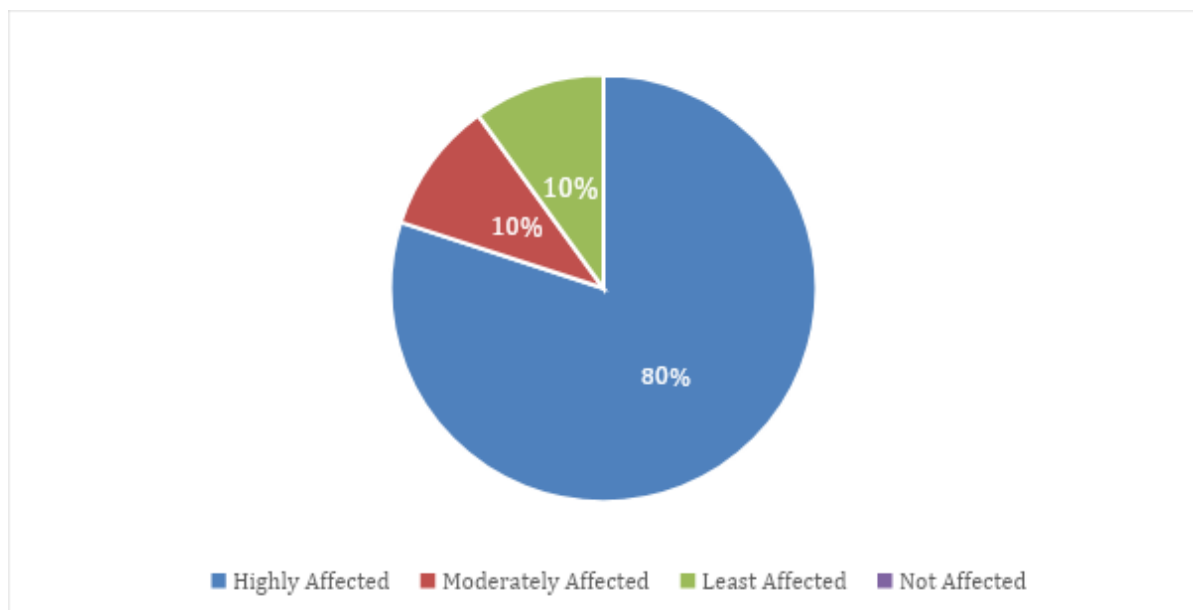
Options	Respondents	Percentage
Highly Affected	40	80%
Moderately Affected	5	10%
Least Affected	5	10%
Not Affected	0	0%
Total	50	100%

Source - Primary Data (Questionnaire)

INTERPRETATION

From the above figure, 80% of the respondents were highly affected by COVID-19 and 10% moderately and least affected.

4.1 CHART SHOWING HOW COVID-19 AFFECTED THEIR BUSINESS.



4.2 TABLE SHOWING EFFECT OF COVID-19 ON ANNUAL TURNOVER.

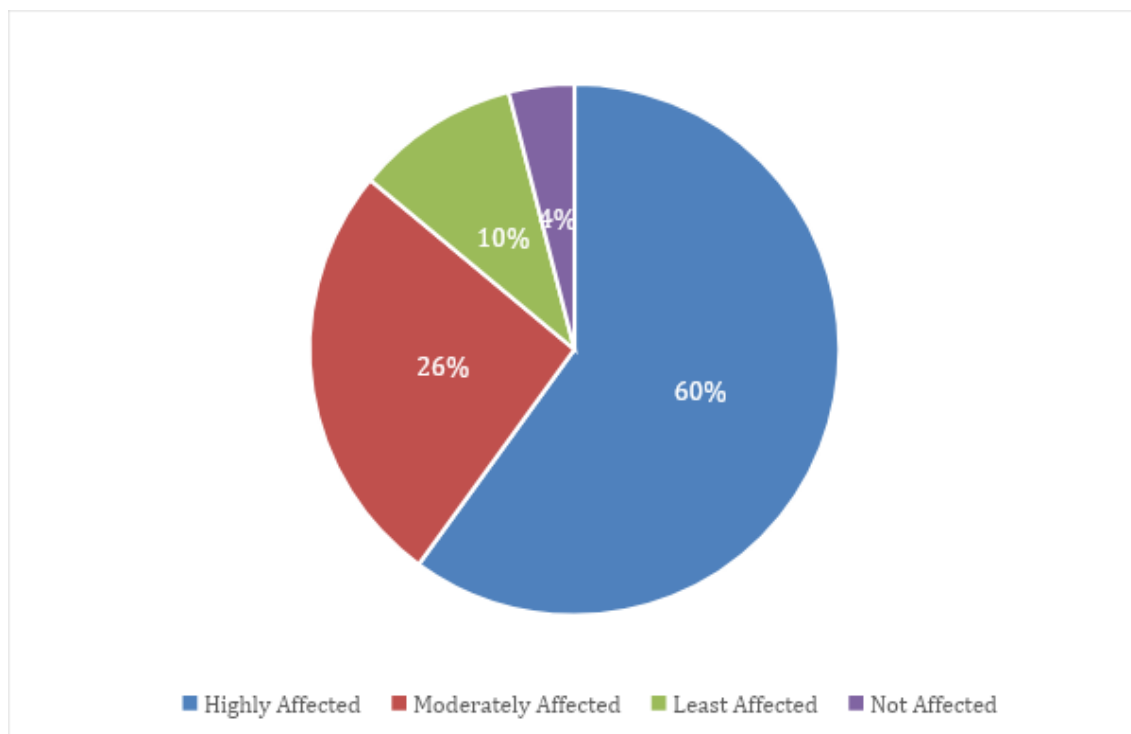
Options	Respondents	Percentage
Highly Affected	30	60%
Moderately Affected	13	26%
Least Affected	5	10%
Not Affected	2	4%
Total	50	100%

Source - Primary Data (Questionnaire)

INTERPRETATION

From the above figure, 60% of the respondent's annual turnover was highly affected while 26% was moderately affected, 10% least affected, and 4% not affected.

4.2 CHART SHOWING EFFECT OF COVID-19 ON ANNUAL TURNOVER.



4.3 TABLE SHOWING CANCELATIONS RECEIVED.

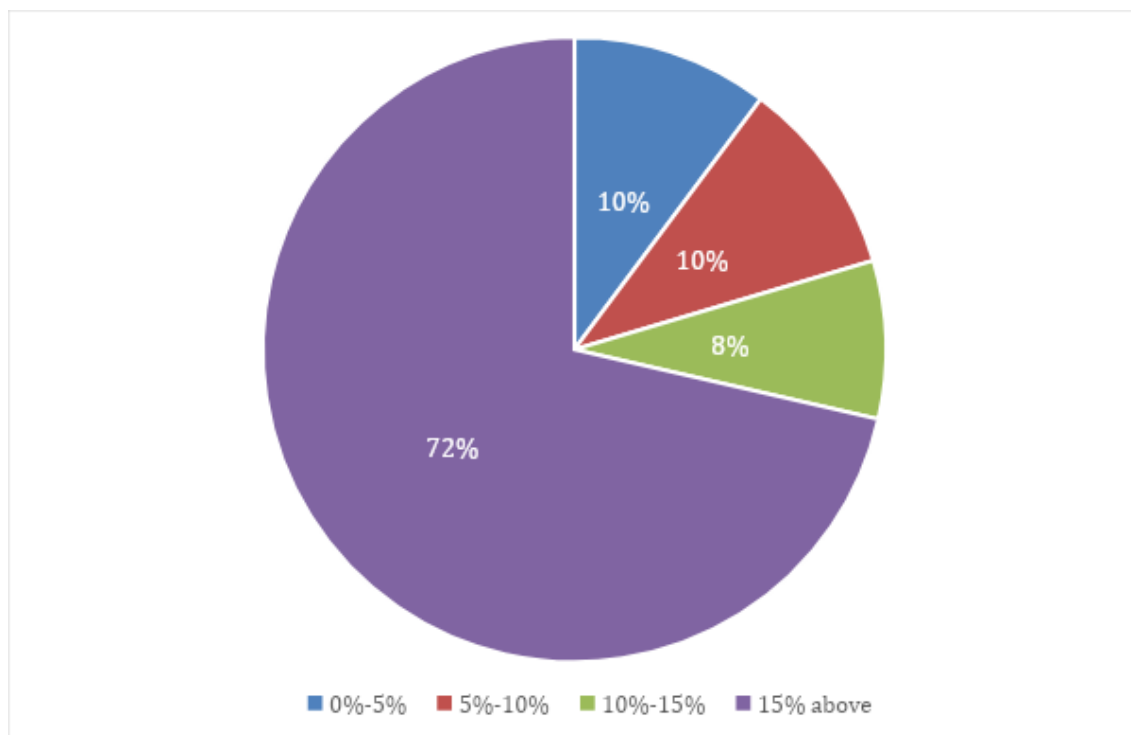
Options	Respondents	Percentage
0%-5%	5	10%
5%-10%	5	10%
10%-15%	4	8%
15% above	35	72%
Total	50	100%

Source - Primary Data (Questionnaire)

INTERPRETATION

From the above figure, 72% of the respondents received cancelations by 15% above while 10% received cancelations between 0%-10%, and 8% received cancelations by 10%-15%.

4.3 CHART SHOWING CANCELATIONS RECEIVED.



4.4 TABLE SHOWING THE ESTIMATED LOSS OF THE BUSINESS IN 2020.

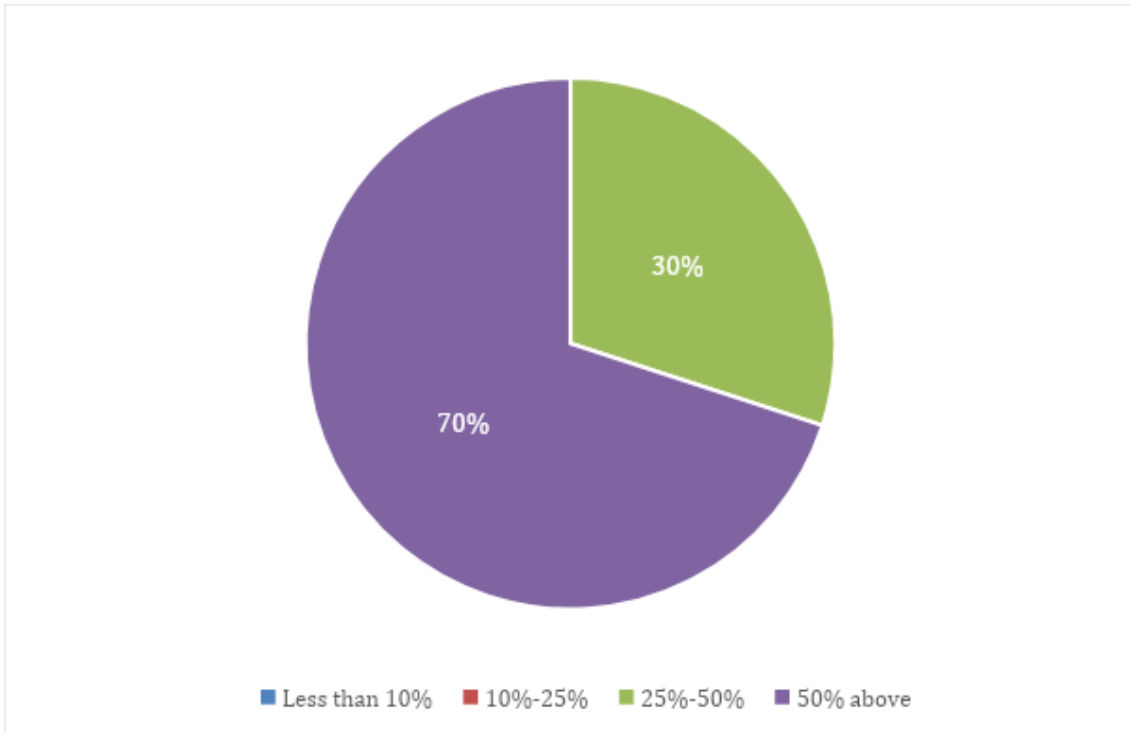
Options	Respondents	Percentage
Less than 10%	0	0%
10%-25%	0	0%
25%-50%	15	30%
50% above	35	70%
Total	50	100%

Source - Primary Data (Questionnaire)

INTERPRETATION

From the above figure, 70% of the respondents estimated loss of business to be 50% above and 30% estimated loss to be between 25%-50%.

4.4 CHART SHOWING THE ESTIMATED LOSS OF THE BUSINESS IN 2020.



4.5 TABLE SHOWING THE ANTICIPATED IMPACT OF COVID-19 ON BUSINESS.

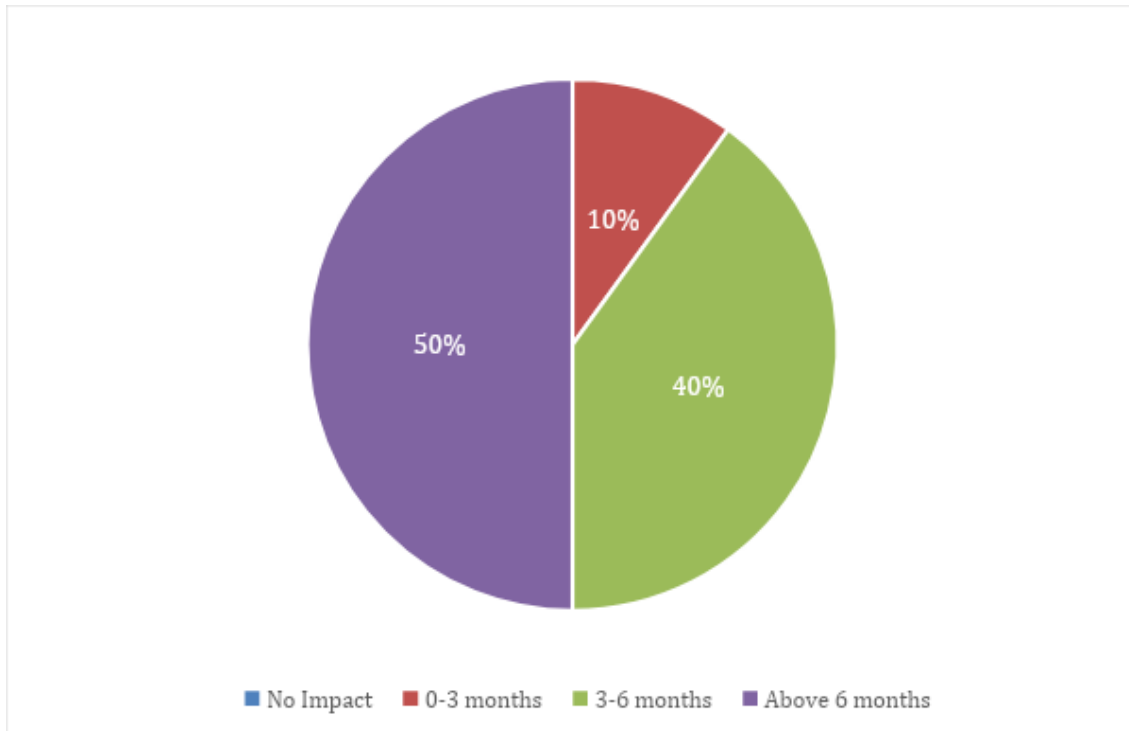
Options	Respondents	Percentage
No Impact	0	0%
0-3 months	5	10%
3-6 months	20	40%
Above 6 months	25	50%
Total	50	100%

Source - Primary Data (Questionnaire)

INTERPRETATION

From the above figure, 50% of the respondents anticipated the impact of COVID-19 above 6 months while 40% anticipated it to be 3-6 months and 10% anticipated it to be 0- 3 months.

4.5 CHART SHOWING THE ANTICIPATED IMPACT OF COVID-19 ON BUSINESS.



4.6 TABLE SHOWING THE MOST CHALLENGING ASPECT OF BUSINESS DURING COVID-19.

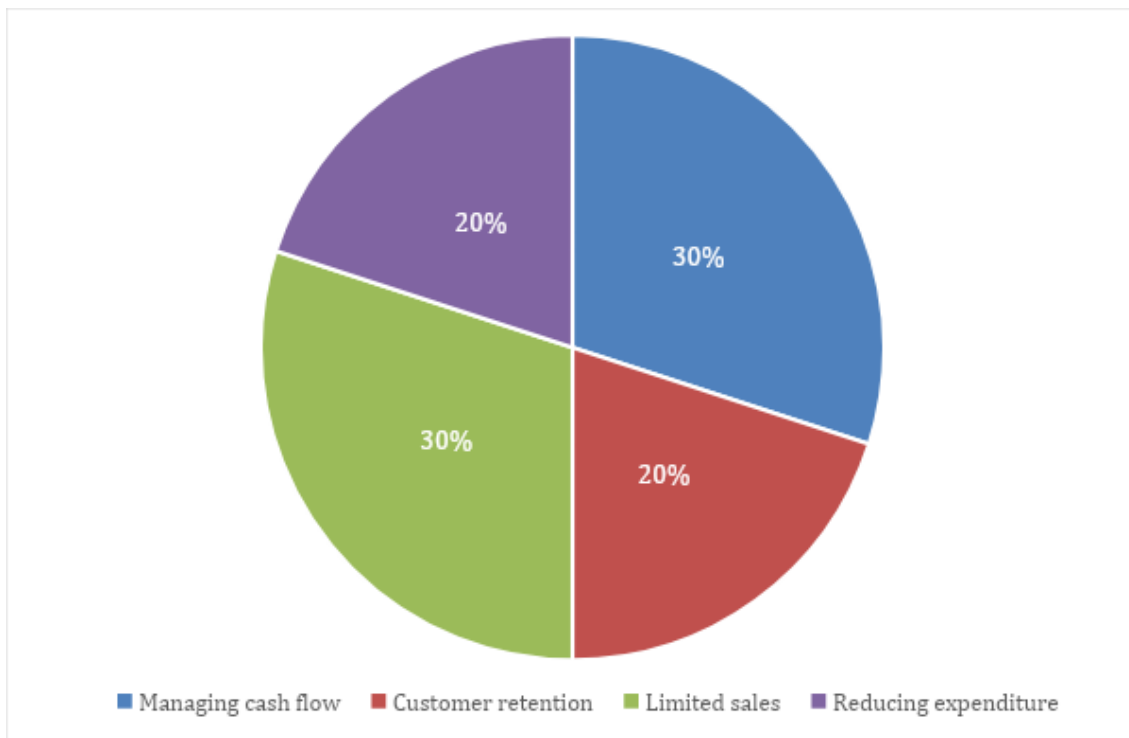
Options	Respondents	Percentage
Managing cash flow	15	30%
Customer retention	10	20%
Limited sales	15	30%
Reducing expenditure	10	20%
Total	50	100%

Source - Primary Data (Questionnaire)

INTERPRETATION

From the above figure, for 30% of the respondents, the most challenging aspect during COVID-19 was managing cash flow and limited sales while for the rest 20% it was customer retention and reducing expenditure.

4.6 CHART SHOWING THE MOST CHALLENGING ASPECT OF BUSINESS DURING COVID-19.



4.7 TABLE SHOWING REDUCTION FOR PACKAGES BEFORE PANDEMIC.

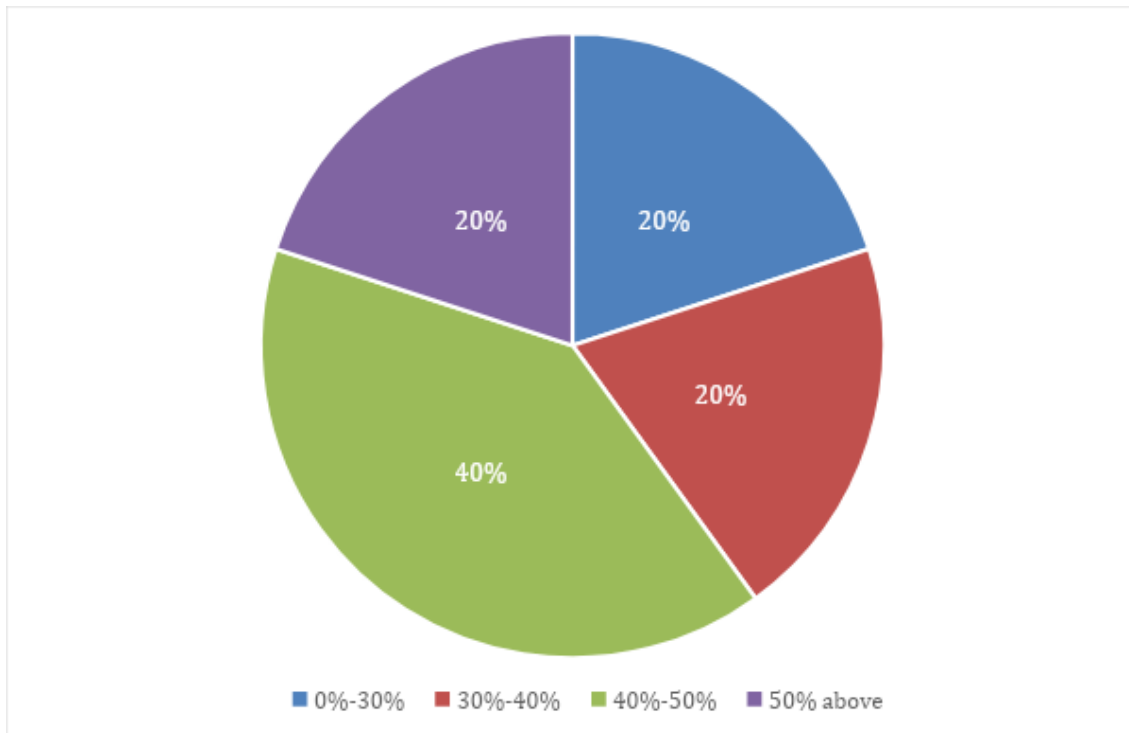
Options	Respondents	Percentage
30%	10	20%
40%	10	20%
50%	20	40%
50% above	10	20%
Total	50	100%

Source - Primary Data (Questionnaire)

INTERPRETATION

From the above figure, 40% of the respondents reduced packages before the pandemic by 40%-50% while 20% reduced the packages between 30%-50%.

4.7 CHART SHOWING REDUCTION FOR PACKAGES BEFORE PANDEMIC.



4.8 TABLE SHOWING WHETHER THE ORGANIZATIONS SUFFERED FROM ANY DAMAGE OF ASSETS.

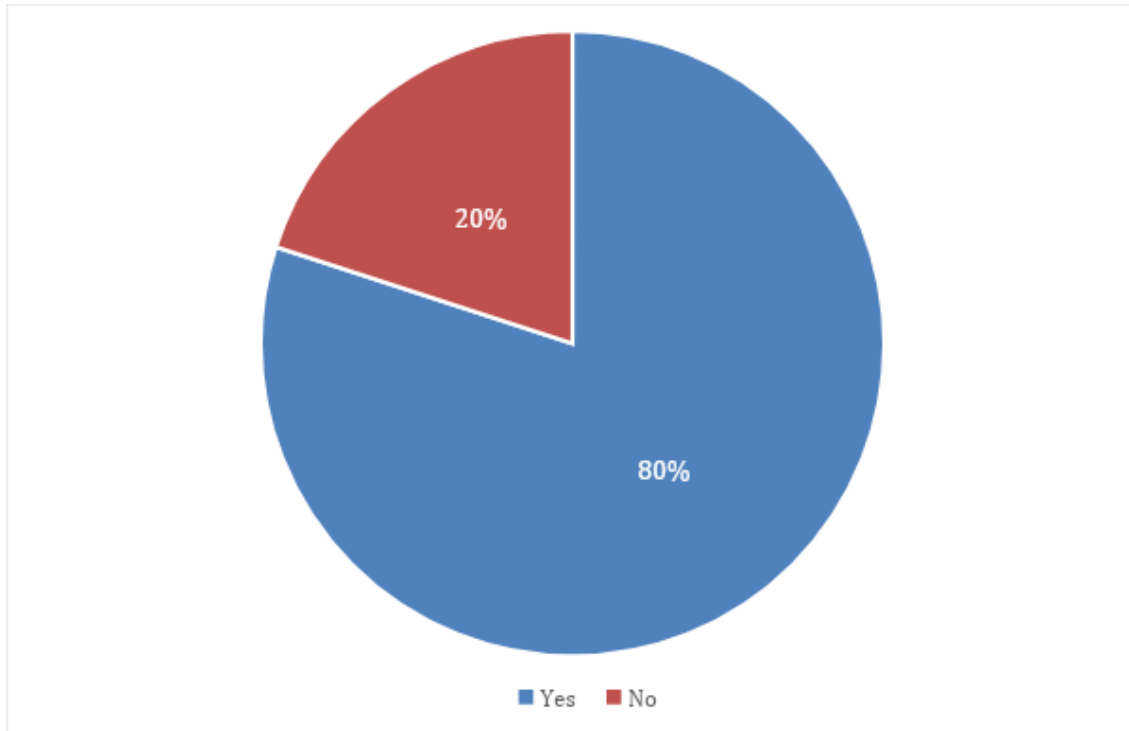
Options	Respondents	Percentage
Yes	40	80%
No	10	20%
Total	50	100%

Source - Primary Data (Questionnaire)

INTERPRETATION

From the above figure, 80% of the respondents suffered from the damage of assets and 20% did not suffer from any damage of assets.

4.8 CHART SHOWING WHETHER THE ORGANIZATIONS SUFFERED FROM ANY DAMAGE OF ASSETS.



4.9 TABLE SHOWING THE CHANGES MADE IN EMPLOYEES REMUNERATION.

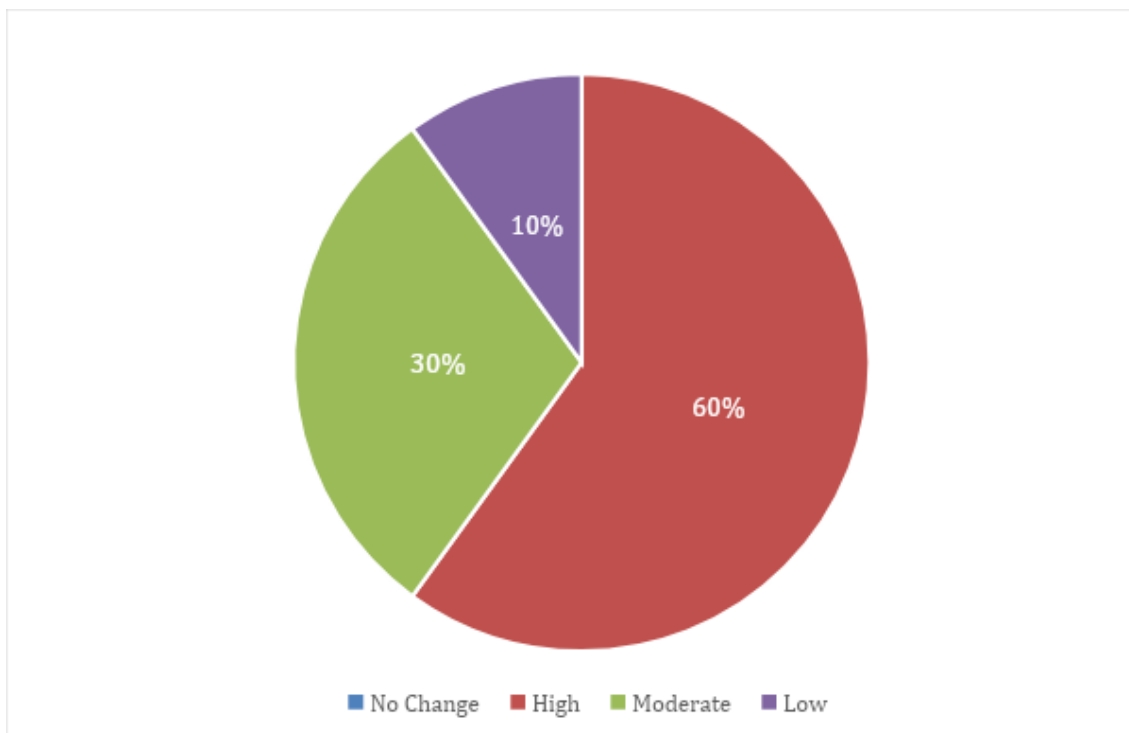
Options	Respondents	Percentage
No Change	0	0%
High	30	60%
Moderate	15	30%
Low	5	10%
Total	50	100%

Source - Primary Data (Questionnaire)

INTERPRETATION

From the above figure, 60% of the respondents made high changes in the employee's remuneration while 30% made a moderate change and 10% made a low change.

4.9 CHART SHOWING THE CHANGES MADE IN EMPLOYEES REMUNERATION.



4.10 TABLE SHOWING SPECIAL DISCOUNTS PROVIDED TO THE CUSTOMERS.

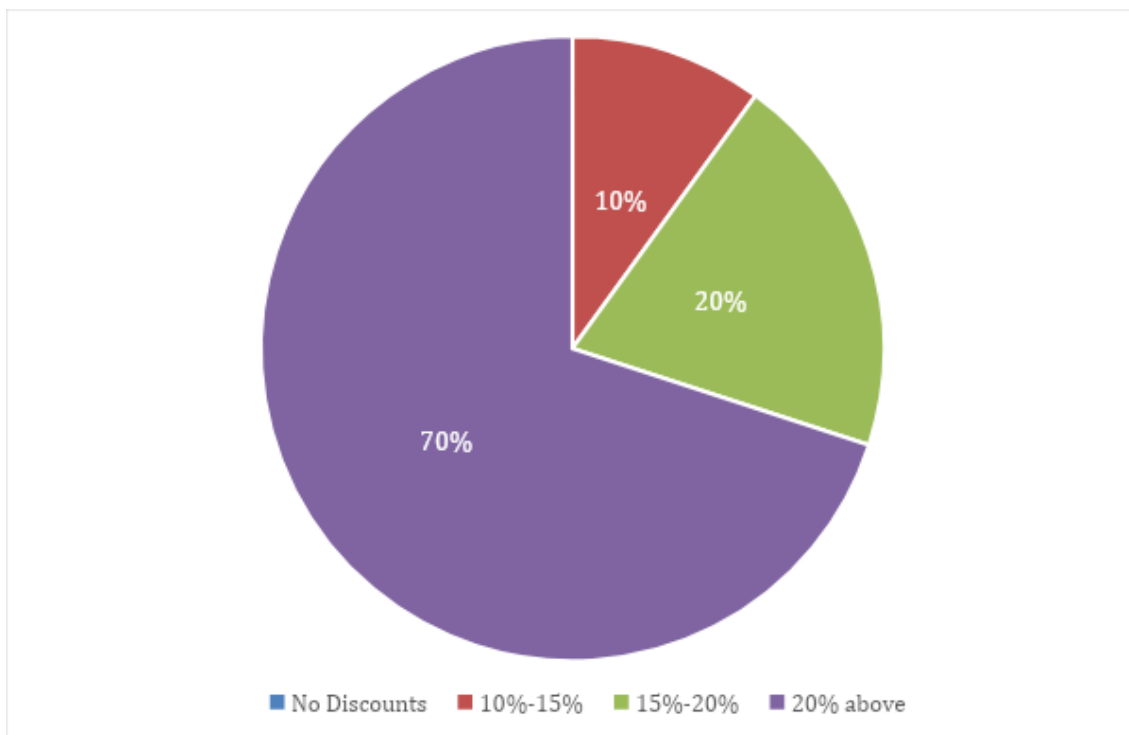
Options	Respondents	Percentage
No Discounts	0	0%
10%-15%	5	10%
15%-20%	10	20%
20% above	35	70%
Total	50	100%

Source - Primary Data (Questionnaire)

INTERPRETATION

From the above figure, 70% of the respondents provided 20% and more discounts to the customers while 20% of them provided 15%-20% discount and 10% provided 10%-15% discount to their customers.

4.10 CHART SHOWING SPECIAL DISCOUNTS PROVIDED TO THE CUSTOMERS.



4.11 TABLE SHOWING REDUCTION IN THE COST OF FOREIGN TOURISTS.

Options	Respondents	Percentage
0%-10%	0	0%
10%-15%	5	10%
15%-20%	15	30%

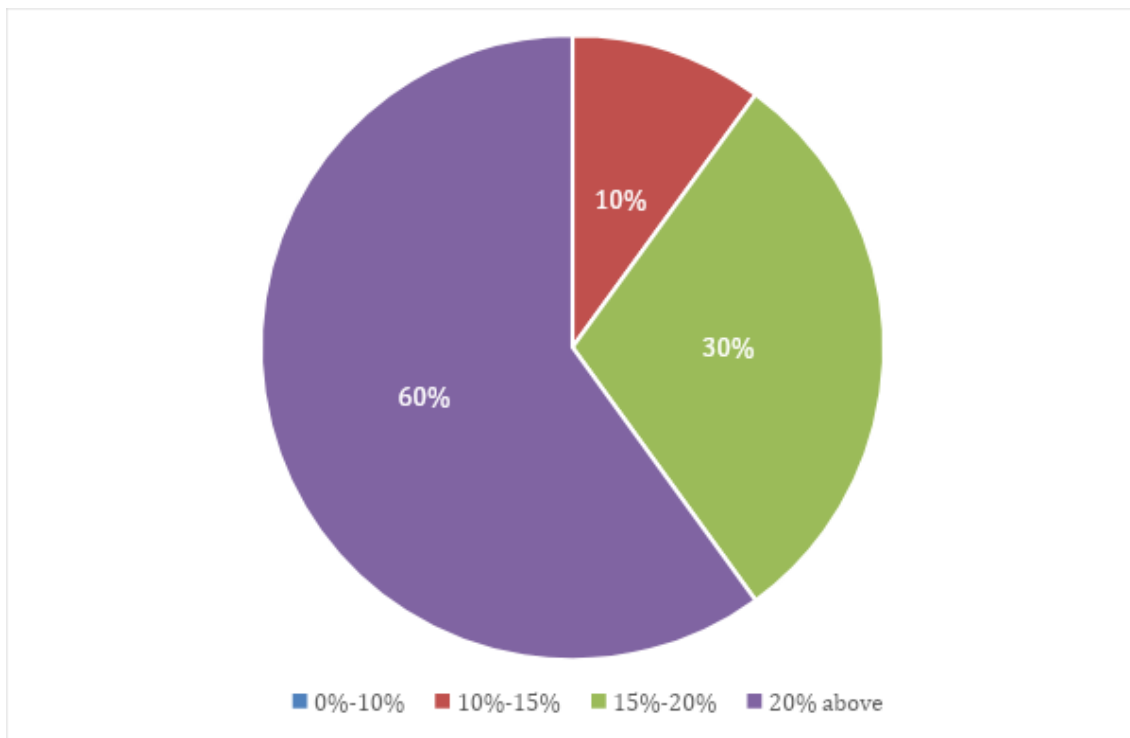
20% above	30	60%
Total	50	100%

Source - Primary Data (Questionnaire)

INTERPRETATION

From the above figure, 60% of the respondents reduced the cost of foreign tourists by 20% while 30% of them reduced cost by 15%-20%, and 10% reduced cost by 0%-10%.

4.11 CHART SHOWING REDUCTION IN THE COST OF FOREIGN TOURISTS.



4.12 TABLE SHOWING MEASURES TAKEN BY THE ORGANIZATIONS TO WITHSTAND COVID-19.

Options	Respondents	Percentage
Reduction of staff	10	20%
Cost control	25	50%

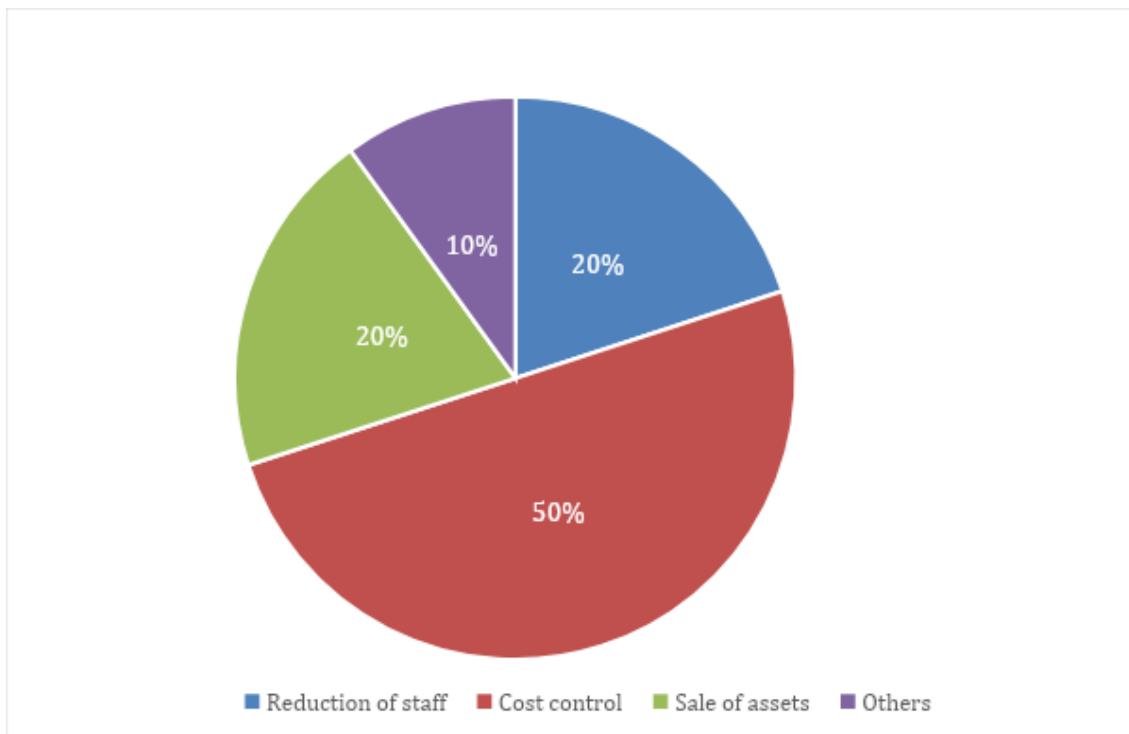
Sale of assets	10	20%
Others	5	10%
Total	50	100%

Source - Primary Data (Questionnaire)

INTERPRETATION

From the above figure, 50% of the organizations took cost control as a method to withstand COVID-19 while 20% of them sold assets and reduced staff and 10% took other measures.

4.12 CHART SHOWING MEASURES TAKEN BY THE ORGANIZATIONS TO WITHSTAND COVID-19.



4.13 TABLE SHOWING WHETHER THE ORGANISATIONS RECEIVED ANY GOVERNMENT RELIEF FUNDS.

Options	Respondents	Percentage
Yes	10	90%

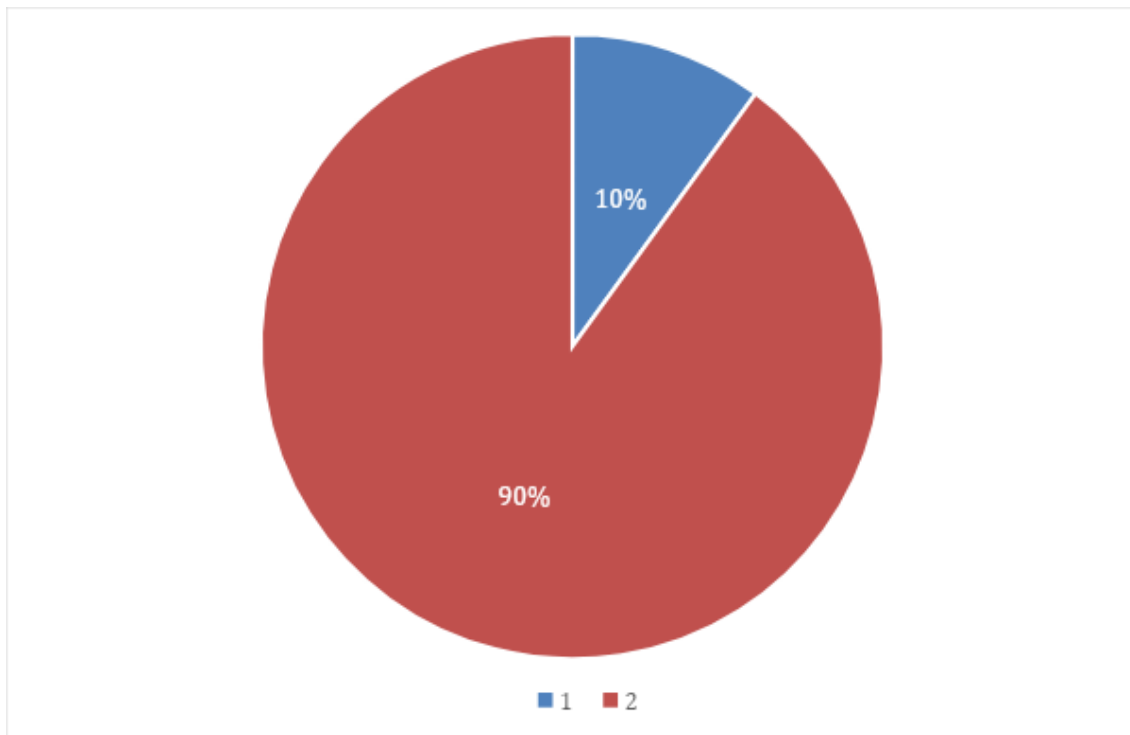
No	40	10%
Total	50	100%

Source - Primary Data (Questionnaire)

INTERPRETATION

From the above figure, only 10% of the respondents received funds from the government while the rest 90% did not receive anything.

4.13 CHART SHOWING WHETHER THE ORGANISATIONS RECEIVED ANY GOVERNMENT RELIEF FUNDS.



4.14 TABLE SHOWING THE SAFETY PROTOCOLS FOLLOWED BY THE ORGANIZATIONS.

Options	Respondents	Percentage
Thermal scanning	40	31%

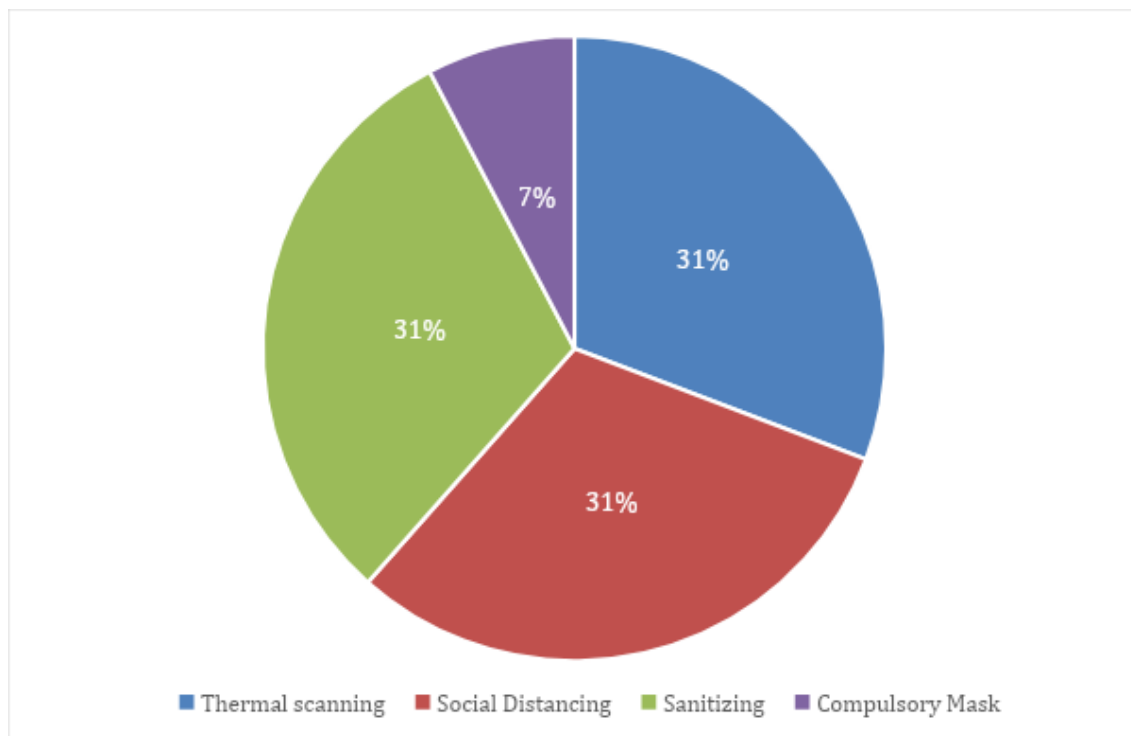
Social Distancing	40	31%
Sanitizing	40	31%
Compulsory Mask	10	7%
Total	50	100%

Source - Primary Data (Questionnaire)

INTERPRETATION

From the above figure, 31% of the respondents followed Thermal Scanning, Social Distancing, and Sanitizing and only 7% followed Compulsory Mask

4.14 CHART SHOWING THE SAFETY PROTOCOLS FOLLOWED BY THE ORGANIZATIONS.



4.15 TABLE SHOWING WHETHER THE BUSINESS HAD LAYOFF OR FURLOUGH OF STAFF.

Options	Respondents	Percentage
Layoff only	10	20%

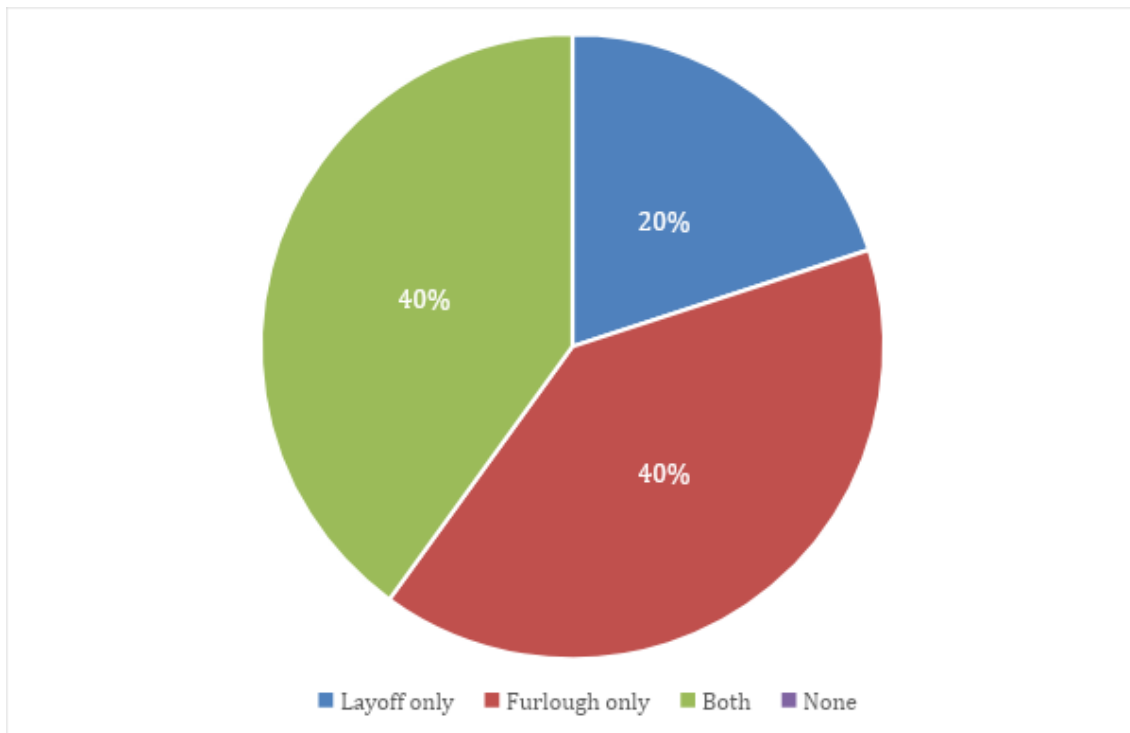
Furlough only	20	40%
Both	20	40%
None	0	0%
Total	50	100%

Source - Primary Data (Questionnaire)

INTERPRETATION

From the above figure, 40% of the business had layoff only and 40% had furlough only while 20% had both.

4.15 CHART SHOWING WHETHER THE BUSINESS HAD LAYOFF OR FURLOUGH OF STAFF.



4.16 TABLE SHOWING LOSS INCURRED IN TRANSPORTATION DEPARTMENT.

Options	Respondents	Percentage
Highly Agree	30	60%

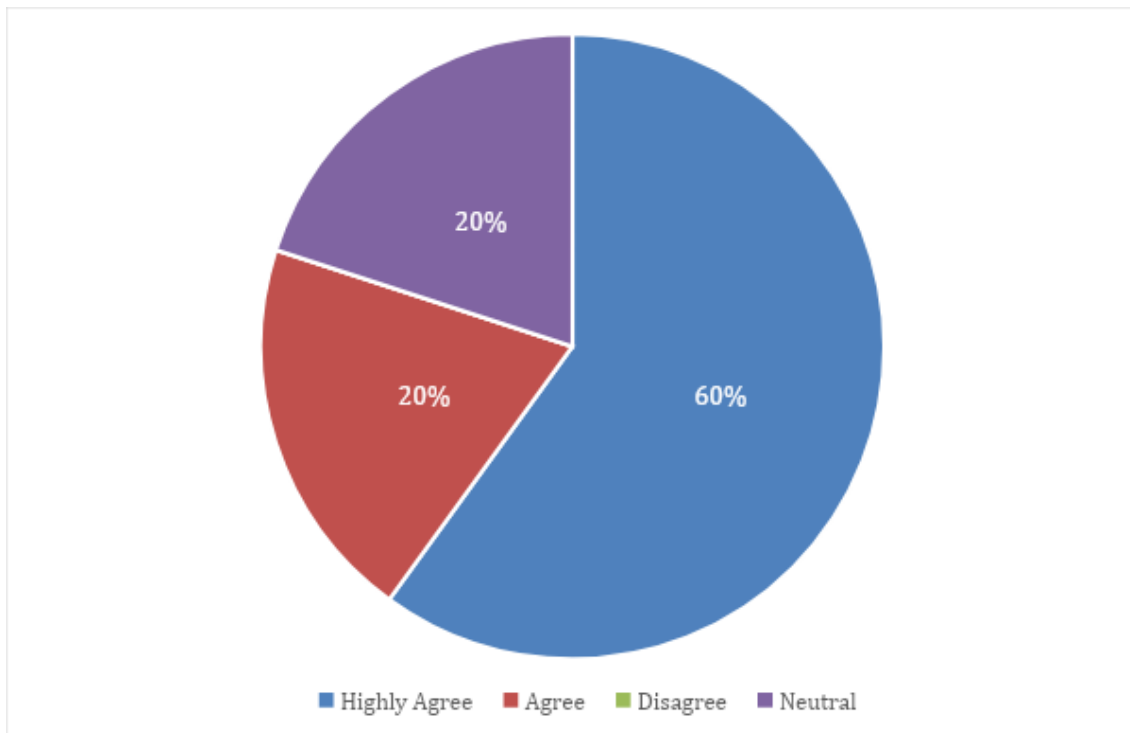
Agree	10	20%
Disagree	0	0%
Neutral	10	20%
Total	50	100%

Source - Primary Data (Questionnaire)

INTERPRETATION

From the above figure, 60% of the respondents highly agree that their transportation department incurred loss while 20% agree and 20% are neutral.

4.16 CHART SHOWING LOSS INCURRED IN TRANSPORTATION DEPARTMENT.



4.17 TABLE SHOWING THE DEPARTMENT WHICH WAS HIGHLY AFFECTED.

Options	Respondents	Percentage
Food	20	40%

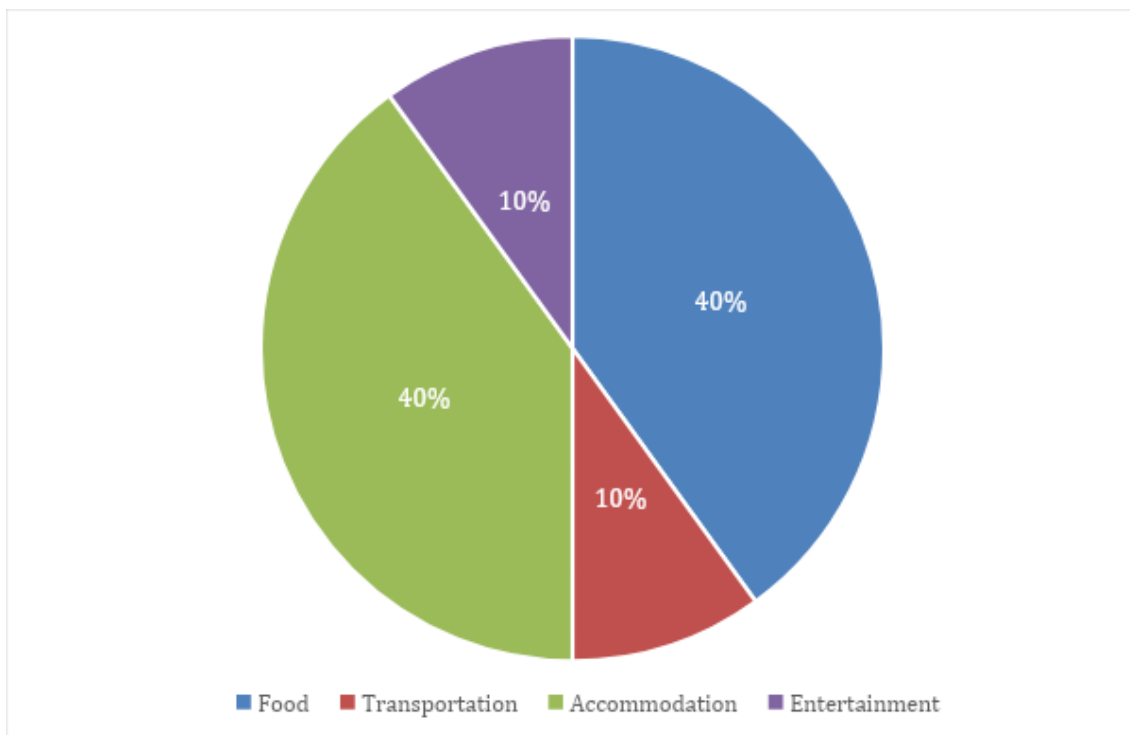
Transportation	5	10%
Accommodation	20	40%
Entertainment	5	10%
Total	50	100%

Source - Primary Data (Questionnaire)

INTERPRETATION

From the above figure, 40% of the respondent's Food and Accommodation department was highly affected while for the rest Entertainment and Transportation department was highly affected.

4.17 CHART SHOWING THE DEPARTMENT WHICH WAS HIGHLY AFFECTED.



4.18 TABLE SHOWING THE RATE OF MODIFICATIONS MADE IN BUSINESS STRATEGY.

Options	Respondents	Percentage
---------	-------------	------------

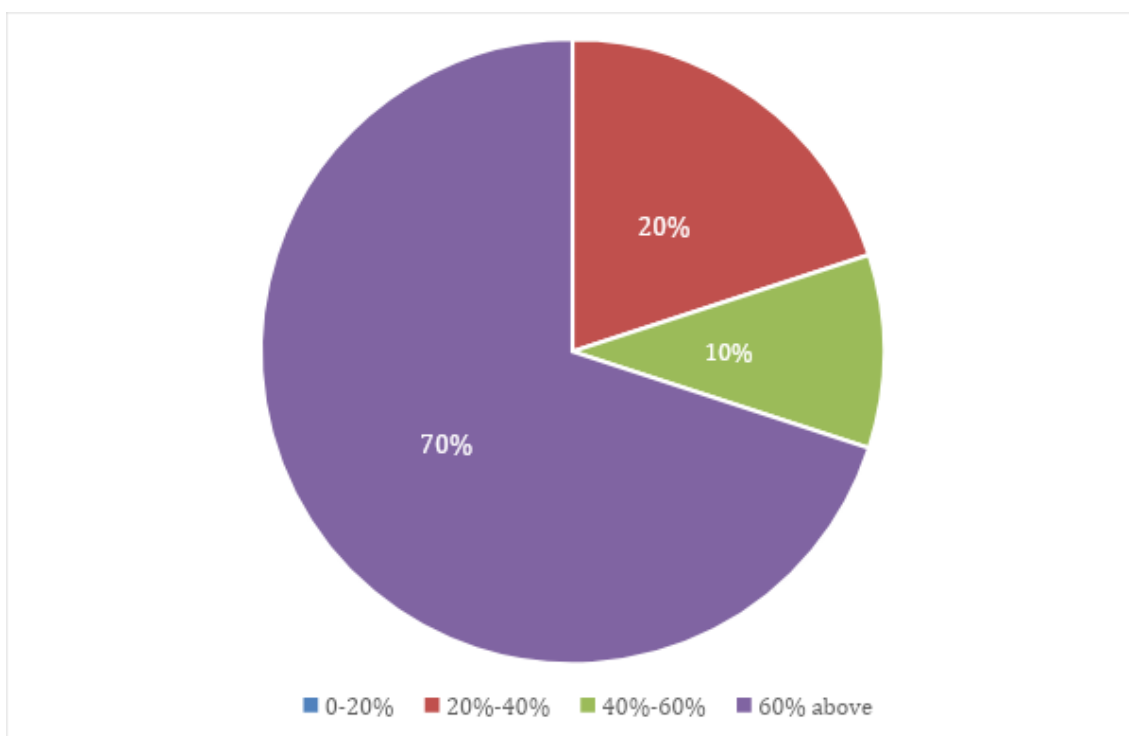
0-20%	0	0%
20%-40%	10	20%
40%-60%	5	10%
60% above	35	70%
Total	50	100%

Source - Primary Data (Questionnaire)

INTERPRETATION

From the above figure, 70% of the respondents made 60% modifications in their business strategy while 20% of them made 20%-40% modifications and 10% of them made 40%-60% modifications.

4.18 CHART SHOWING THE RATE OF MODIFICATIONS MADE IN BUSINESS STRATEGY.



4.19 TABLE SHOWING WHETHER THE BUSINESS WILL GO THROUGH THE NEXT TWELVE MONTHS.

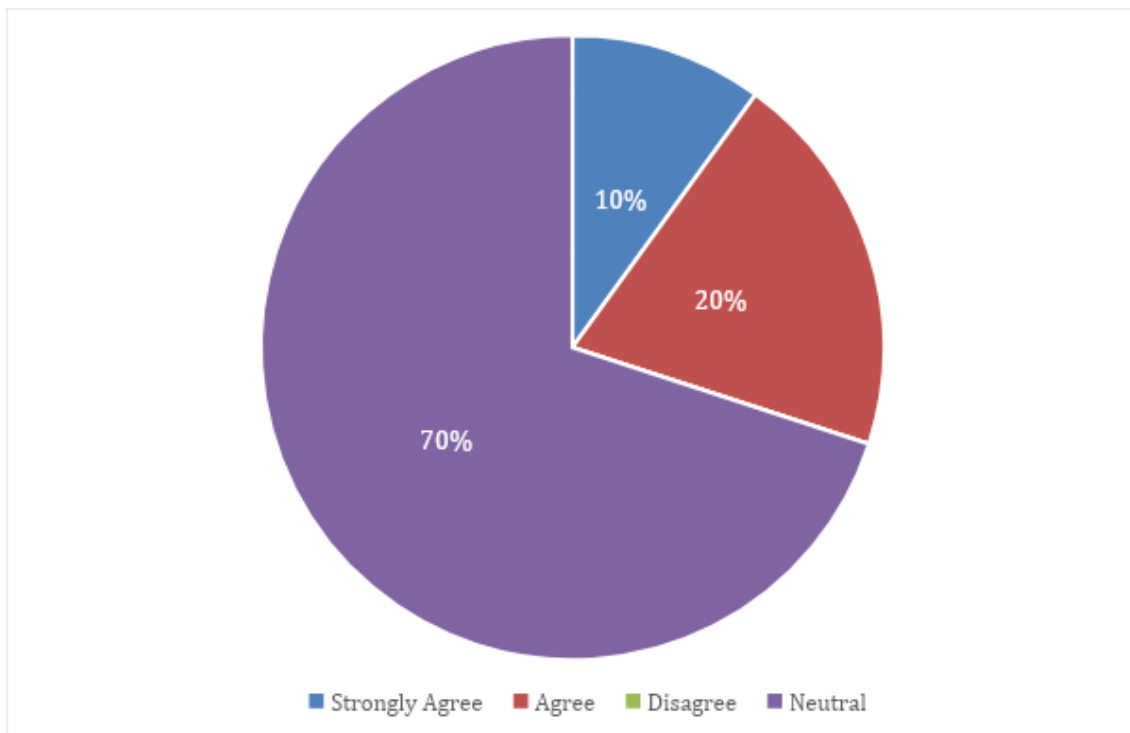
Options	Respondents	Percentage
Strongly Agree	5	10%
Agree	10	20%
Disagree	0	0%
Neutral	35	70%
Total	50	100%

Source - Primary Data (Questionnaire)

INTERPRETATION

From the above figure, 10% of the respondents strongly agree that their business will go through the next twelve months while 20% agree and 70% are neutral.

4.19 CHART SHOWING WHETHER THE BUSINESS WILL GO THROUGH THE NEXT TWELVE MONTHS.



CHAPTER 4: FINDINGS, SUGGESTIONS, AND CONCLUSION



4.1 FINDINGS

To study the negative effects of COVID-19 on the tourism sector.

- Based on the study conducted to the majority of the organizations in this sector have been highly affected.
- During the survey, the companies said limited sales was the most challenging aspect for business during COVID-19.
- The study reveals that the majority of the companies suffered from the damage of organizational assets.

To study the loss in income.

- Based on the study, we came to know the firms received booking cancellations
- It has been observed almost all the firms faced between 25% - 50% of loss in their business.
- Based on the study, we observed that the firm's annual turn has been reduced.

To find how they cope up with the challenges during COVID-19.

- In the study, the impact of COVID-19 exists for more than 6 months.
- The firms said they provided reductions for each package before the pandemic.
- The studies show that the companies gave special discounts to their customers.
- In the study, we observed that the companies gave reductions to foreign tourists in cost.
- The study shows, firms followed the method of cost control to withstand COVID-19.
- The majority of the companies are following safety protocol.

To study the changes in employment due to the pandemic.

- The majority of the firms made moderate changes in their employee remuneration
- Based on the Study the organizations faced a furlough of staff.

4.2 SUGGESTIONS

1. The government should plan to ensure that basic remuneration is given to the employees
2. Organisations should try to provide better packages for tourists
3. Ensure the safety of the tourist
4. Organisations should keep a separate reserve fund to overcome uncertainties like the pandemic.
5. Government should provide relief funds for all organizations according to their loss.
6. Organisations should plan well ahead for the future.

4.3 CONCLUSION

In the above study, a large portion of tourism companies has been affected severely due to COVID-19. There was a decrease in the arrival of tourists. So, this leads to a greater decline in their business. Due to this reason, the revenue also got lowered. The employees working in this sector were affected by this crisis. The cut down of salary took place. In the medium and long term, governments should support economic diversification where possible. A key issue for tourists is the need for post-pandemic quarantine on arrival. The tourism sector employees should maintain a healthy tourism industry by protecting people by giving appropriate social protection. Government can further assist tourism enterprises that may otherwise go bankrupt. By focusing on these factors, in the future, if such turbulence arises, they can sustain.

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APPENDIX

QUESTIONNAIRE

1. Name of the organization
2. Location
3. Has COVID-19 affected your business?
 - Highly affected
 - Moderately affected
 - Least affected
 - Not affected
4. How did COVID-19 affect your annual turnover?
 - Highly affected
 - Moderately affected
 - Least affected
 - Not affected
5. Have you received any cancellations due to COVID-19?
 - 0%-5%
 - 5%-10%
 - 10%-15%
 - 15% above
6. Indicated the estimated loss in your business in 2020.
 - Less than 10%
 - 10%-25%
 - 25%-50%
 - 50% above
7. How long do you anticipate COVID-19 to have an impact on your business?
 - No impact
 - 0-3 months
 - 3-6 months
 - Above 6 months
8. What was the most challenging aspect for your business during COVID-19?
 - Managing cash flow
 - Customer retention
 - Limited sales

-
- Reducing expenditure
9. Mention the percentage of reduction for each package before the pandemic?
- 30%
 - 40%
 - 50%
 - 50% above
10. Did you suffer from any damage to organizational assets?
- Yes
 - No
11. Did you make any changes in your employee remuneration?
- No change
 - High
 - Moderate
 - Low
12. What are the special discounts provided to your customers?
- No discounts
 - 10%-15%
 - 15%-20%
 - 20% above
13. Rate the reduction in the cost of foreign tourists?
- 0%-10%
 - 10%-15%
 - 15%-20%
 - 20% above
14. What are the measures taken by the organization to withstand COVID-19?
- Reduction of staff
 - Cost control
 - Sale of assets
 - Others
15. Have you received any government relief funds?
- Yes
 - No
16. Safety protocols followed by your organization?
- Thermal scanning
 - Social distancing
 - Sanitizing
 - Compulsory mask
17. Did your business have a layoff or furlough of staff?
- Layoff only

-
- Furlough only
 - Both
 - None
18. Loss incurred in transportation department?
- Highly agree
 - Agree
 - Neutral
 - Disagree
19. Which of the following department was highly affected?
- Food
 - Transportation
 - Accommodation
 - Entertainment
20. Rate of modifications made in business strategy?
- 0-20%
 - 20%-40%
 - 40%-60%
 - 60% above
21. Will your business be able to go through the next 12 months?
- Strongly agree
 - Agree
 - Neutral
 - Disagree

