



COVID-19 & WAY FORWARD



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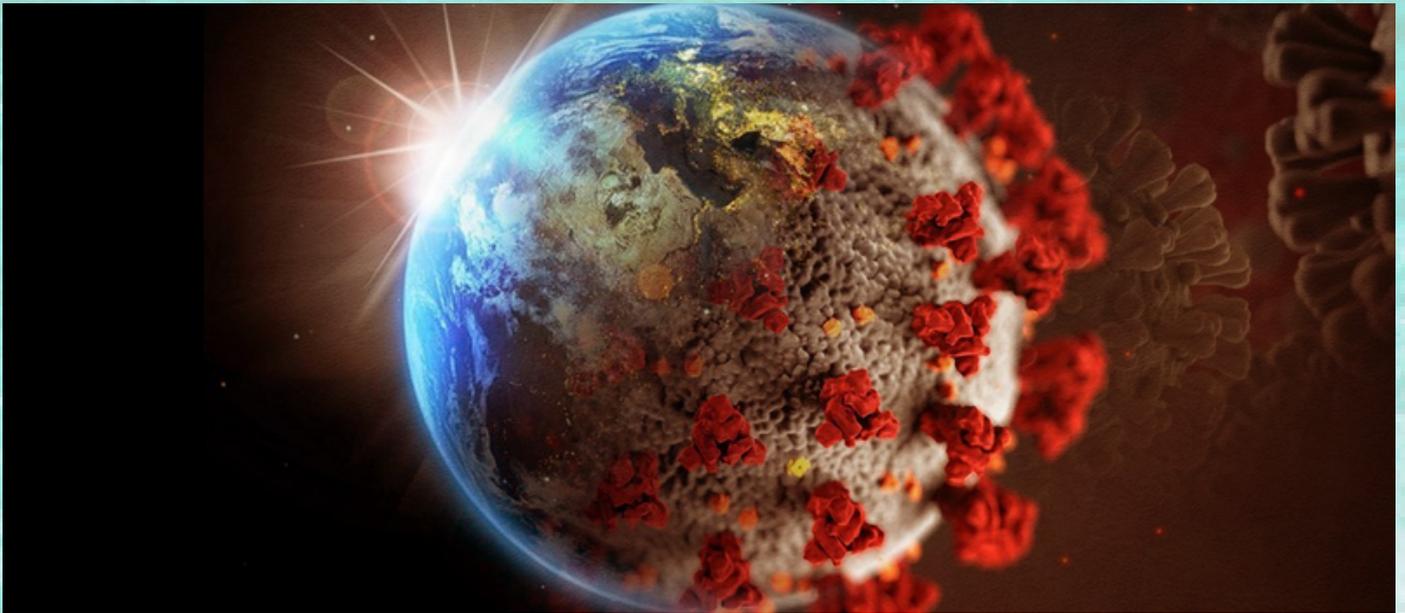
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COVID-19 & THE WAY FORWARD

As the ripple of Corona Virus, is forcing the humankind to change the way of living in relation to health, economy and digital, etc., There is n number of possibilities to lead a good and healthy lifestyle but that depends on how an individual, society and the government respond to the pandemic and its economic aftermath. Here, some of the simplest things are given which an individual can do to lead a better life and to be a responsible citizen.



Why it's important?

COVID-19 has changed the perspectives of our lives and everyone started to lead a healthy life. People have started taking hygiene more seriously. Here healthy life style means the way we lead our life which includes eating nutritious food, exercise, sound sleep and healthy habits and this pandemic has taught us the important lesson which is to safeguard ourselves and our beloved ones.

Children with disabilities need more attention than others, that doesn't mean they are unhealthy. Being healthy and leading healthy lifestyle is staying well, making healthy choice and knowing how to prevent illness.

Changes are permanent....

Whichever way it goes it will affect our lifestyle. Make hygiene consciousness part of your life

Focus on physical well being

Physical health is the most prominent need for good health. Physical health can be attained by physical activities which help to control weight, mental health, lower the risk of illness.

Physical activities also support the children with disabilities to be independent in everyday activities.

- Yoga
- Muscle strengthening activities
- Aerobic
- Walking

1. Being healthy is more important than anything at the present situation.
2. 25-30 minutes of exercise keeps the child active and flexible.
3. Avoid inactivity: some activity is better than none.



Tips to improve your Physical health

- Meditation,
- Jogging,
- Stretching,
- Hydrate yourself
- Increase vegetable in your food



Tips to improve your mental health

- **Connect with others**
- **Be active**
- **Stay positive: meditate**

Focus on Mental health well-being

It is very common to feel worried, anxious, sad or stressed and isolated from others at this scenario. There are different ways to cope-up with those issues. Some of them are

- Exercise
- Sharing your concern and getting helps from professionals or well wishers
- Learn new skills e.g. DIY crafts, gardening, painting, languages and developing new set of hobbies
- Reward others
- Share positives with others.

Focusing on health and immunity

We have understood one thing clearly that, good health and immunity is about having healthy food. The foods you consume determine how good is your health system. Pay more attention on the food you eat on everything day basis.

For healthy life follow the below Chart



Picture source:ICMR-
National Institute of Nutrition

Tips to follow

- **Limit salt and sugar intake**
- **Reduce fat foods**
- **Avoid Alcohol intake**
- **Prefer homemade meals**

1. **Eat low carb diet- this will help in reducing the risk of BP and Sugar.**
2. **Regularly consume vegetables and fruits.**
3. **To build resilience against any infectious disease consume spinach and broccoli**
4. **Some natural immunity supplements are garlic, ginger, black cumin, turmeric, and amla**

Tips to follow

- **Avoid alcohol and caffeine.**
- **Finish your dinner before 9.00p.m.**
- **Avoid using phones or any form of gadgets before bed.**
- **Change your routine accordingly**

Sleep pattern

1. **6-8 hours' sleep helps your body to build immunity, lesser sleep or disturbed**
2. **Sleep affects your physical health & mental health that leads to many complications**
3. **Practice good hygiene-“Prevention is better than cure”**
4. **Maintaining good hygiene is the key factor to safeguard ourselves from others.**
5. **By maintaining good hand and respiratory hygiene, avoiding crowded places.**



FINANCIAL MANAGEMENT DURING PANDEMIC

Pandemic times can bring uncertainty for many reasons and this COVID19 pandemic is no exception. It has spread across the world and created uncertainty in the economy, increased unemployment, etc., and that leads to concern and fear about the future.

Globally there will be negative impact of an enforced lockdown due to covid19; however this also gives us the opportunity to determine ways to manage our finances better, which could be useful even after end of the pandemic

Monthly budget is the core value of handling budget, 50% or more than that would go for your essentials apart from that there would be medical, transport, EMI, education fee celebration etc. at this point of time handling everything with minimum income is quiet difficult but there are few steps to overcome those difficulties.

This lockdown has greatly limited all your expenses especially on the thing we want from outside. This would help to analyse your need and wants.

1. Analyse your monthly expenditure

Make a budget sheet for your family expenses. Use excel, or any app to make a note of your family expenses.

Maintain saving: analyse the family needs and wants

Examine changes in your expenses: analyse your expenditure from the monthly expenses before and after lockdown.

Borrow money with caution: think and get suggestion from family members before getting huge amount from others and make a plan accordingly to settle it down.

Diversify your income: relying on single income can be the threat, develop your skills and start a side hustle for your saving.

Our Monthly Family Budget

Line Item	Budget	Actual	Difference	Notes:
INCOME				
Earnar 1 Income (after tax)			-	
Earnar 2 Income (after tax)			-	
Other Income			-	
TOTAL INCOME				
EXPENSES				
Vehicles			-	
Fuel			-	
Household			-	
Insurance			-	
Dining Out			-	
Gifts Given			-	
Clothing			-	
Child Care			-	
Groceries			-	
Personal Care			-	
Medical			-	
Utilities			-	
Cell Phones			-	
Mortaaae			-	



1. Analyze Available Resources

To help the people to stay healthy physically and financially, both government and some private sectors are offering many programs. Identify the available resources those that fit your needs.

After identifying the available resources you have qualified for, then evaluate your budget and create a priority-based spending plan. Make a realistic list of expected monthly expenses by considering the sources of available incomes.



2. Create a Priority-Based Spending Plan

During pandemic, there will be drastic change in the income. Changes in the budget depend upon the changes in the income of the family. Household needs to be re-evaluated for budgeting. It is better to avoid the unnecessary, luxuries, entertainment, fashion expenses and advisable to have savings for emergency needs.



3. Re-evaluate your budget

Financial crisis may create a situation to sell the belongings. Think twice before selling. When things get back to normal, their values may be in a stronger position.

4. Avoid panic selling



STRENGTHEN DIGITAL INFRASTRUCTURE

Streamlining the digital infrastructure is the primary change can be adopted during this crisis. Digital Solution is the best way to keep our self and the surroundings safe. Technology built new perspectives and made us realize the importance of technologies especially during lockdown .it has created path to connect people personally as well as professionally. Workplaces are now coming to terms with fact that work can be done from home, meetings are replaced by calls, education institutes may be shut but it doesn't mean doors of education are shut. It is a good possible measure to control community spread and also to reduce the risk of Corona infection.

Things can be done through the online medium for the better tomorrow

1. Tele-Consultation
2. Online Shopping
3. Digital Events
4. Digital classroom
5. Work from home over the internet

The technology has advanced more and will continue to advance exponentially, but the human institutions and societies need to accelerate in adapting to it and continue investing in building the technology systems for the preparedness. After the COVID-19 outbreak, it is evident that, from artificial intelligence (AI to robotics, the technology innovations are helping to manage the epidemic and better equip to fight future public health emergency in a timely, systematic, and calm manner.



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