



# Women Empowerment in a Time of COVID -19 Crisis



## Conference Proceedings

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**Women Self Défense Training Centre  
Annamalai University**

Annamalainagar, Tamil Nadu, India

&

**Internal Quality Assurance Cell (IQAC)**

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**ANNAMALAI UNIVERSITY**

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**ON**

# **WOMEN EMPOWERMENT IN THE TIME OF COVID-19 CRISIS**

**22 & 23 September 2022**

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## **CHALLENGES OF WOMEN ENTREPRENEURS DURING COVID-19 AND POST COVID-19**

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### **Abstract**

*Women are the backbone of society, and when they are empowered, everyone is empowered. They have entered numerous industrial sectors. Women were unable to pay complete attention to their jobs due to lack of training and obligations to their homes and children. They have to be supported and capitalized on, to build entrepreneurship among them. It is essential to promote women's participation in the decision-making process. This paper aims to identify the challenges faced by women entrepreneurs during Covid-19, to know the welfare measures initiated by the government and MSME for women entrepreneurs, and to understand the initiatives taken by women entrepreneurs after Covid-19. The challenges include the decline in demand, increased domestic responsibilities, operational disruption, financial pressure, and mental stress. Some Women Entrepreneurs quickly adopt a new strategy to overcome the problem of lockdown by relying online for sourcing, marketing, and sales. They contribute toward economic growth. The government has introduced several programmes to aid women entrepreneurs in recovering from the COVID-19 pandemic's effects, including loan credits, food distribution, cash transfers, and collateral-free loans. But the actual implementation of these programmes to people has been a significant difficulty, and Indian entrepreneurship researchers have not given it enough attention.*

**Keywords:** *Women Entrepreneur, Challenges, Covid-19*

### **Introduction**

Women are the backbone of society, and when they are empowered, everyone is empowered. Traditionally Women have always been seen as a caretaker for the members of the house. Administration has always been in the hands of men. The situation has gradually changed over the last few decades. Nowadays days, women are not only confined to the home and the fire. They have entered numerous industrial sectors. But there have been some elements of societal inequity. The men continued to be their "protectors," and they continued to be the "protected" people. Women predominate mostly in trading and services. Women entrepreneurs are not given full-time effort in their workplaces as they had to take care of their family, and children and also due to lack of training in their work. They have to be supported and capitalized on, to build entrepreneurship among them. It is essential to promote women's participation in the decision-making process. Women Entrepreneurs engage in industrial operations like manufacturing, assembly, labour, repairs, and so on. Women Entrepreneurs are engaged in running schools and colleges, CEO of E-commerce, Beauty parlours, petty shop keepers, Pharmacy, hospitality services, Tailoring and Embroidery, Manufacturing of agarbati and Matchbox, Coir products, Handicrafts, Catering service, and Photographic studios. It has become crucial for women to participate in economic activities to support their families as a result of the ongoing rise in living expenses. The top 5 states with the greatest number of women entrepreneurs in India are Tamil Nadu, Kerala, Andhra Pradesh, West Bengal, and Maharashtra. (Highlights of the Sixth Economic Consensus, 2014). Dayanand Saraswati, an Indian political reformer and thinker, once stated that the development of women, who made up around 50% of the population, was essential for the success of society. That 50 % of working women

in India are self-help group members, home-based workers, and female entrepreneurs who have been affected by the Covid-19 pandemic. Globally, female job loss rates resulting from COVID-19 are about 1.8 times higher than male job-loss rates. This translates to a higher unemployment rate for women at 5.7 percent, versus 3.1 percent for men.

India has also experienced the detrimental effects of COVID-19, with a 6.9% unemployment rate in February 2021. According to a survey by Bain & Company, COVID-19 had a negative effect on nearly 73% of women-owned businesses in India, while 20% of female entrepreneurs saw their revenue completely disappear.

**Significance of the Study**

Women were seen as dependent members of the home. They have been successfully balancing work and family life. If they are provided with assistance, motivation, infrastructure, and resources, women entrepreneurs can make a significant financial contribution to the Indian economy. They are facing obstacles to becoming an entrepreneur and also at the time of the Covid-19 Pandemic. Therefore it is the essence of today to remove the challenges and provide education on welfare measures initiated by the government for women entrepreneurs.

**Objectives of the Paper**

- To identify the challenges faced by women entrepreneurs during Covid-19.
- To understand the initiatives taken by women entrepreneurs after Covid-19.
- To know the welfare measures initiated by the government and MSME for women entrepreneurs.

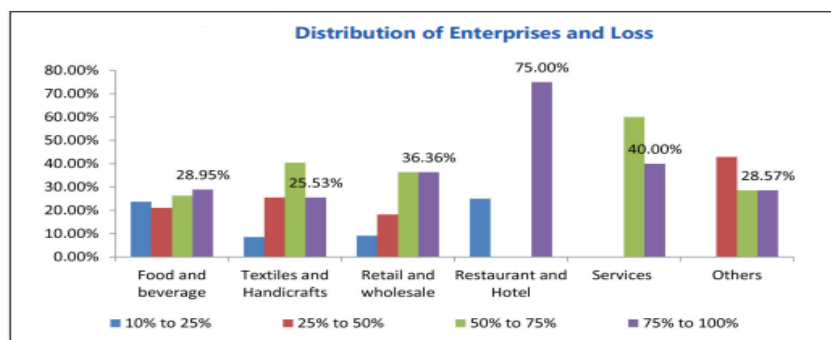
**Country Wise Distribution of Enterprise**

Country-wise Distribution of Enterprise in Percentage

Country	Food and beverage	Textiles and Handicrafts	Retail and wholesale	Restaurant and Hotel	Services	Others
Bangladesh	3.33	86.67	3.33	NA	NA	6.67
Bhutan	33.33	7.41	33.33	14.81	NA	11.11
India	46.34	12.20	24.39	NA	12.20	4.88
Nepal	36.00	56.00	8.00	NA	NA	NA

Source: Cuts International “Impact of COVID-19 on Women Entrepreneurs in the BBIN Sub-region

**IMPACT OF COVID-19 ON WOMEN ENTERPRISE AND LOSS**



Source: Cuts International “Impact of COVID-19 on Women Entrepreneurs in the BBIN Sub-region”

### Challenges Faced By Women Entrepreneurs During COVID-19

- **Decline in demand:** The pandemic has increased the likelihood of women entrepreneurs closing their businesses temporarily or permanently. Beauty parlours, hotels, and tailoring saw a significant decline in sales they were at a greater risk. Concerning Clothing and craft making they faced less demand and there is also a decline in Sales and revenue. Quarantine regulations made in-person shopping impossible, revenues declined since potential customers were less likely to have extra money to spend.
- **Increased domestic responsibilities:** More number of domestic duties fall on women due to family confinement at home, school closures, housekeeping, and childcare. Productivity was dropped due to increased responsibilities at home.
- **Operational Disruption:** Movement is restricted across the nation which had a significant effect on business transportation. Agri-processing, Pharmaceuticals, grocery stores, and PPE kids manufacturing industries are some industries in the necessities segment that prevented them from reaching their full potential to meet demand due to disruption in channels of transport. Workforce availability and productivity were disturbed which affect the operations of the business. Migration of labour and greater investment in worker safety and health was some of the disruption met by the entrepreneurs.
- **Financial Pressure:** Entrepreneurs operate their businesses on their funds, without relying on government funding, they had faced a decline in sales, more investments in workplace safety, and delayed payments from the buyers are some of the severe financial difficulties during the pandemic. They met with cash shortages and postponing of loan repayments. Additionally, they are fulfilling the requirements for workers to remain with their company to prevent migration to their native place.
- **Mental Stress:** Lockdown conditions raise the possibilities of violence, exploitation, abuse, or harassment against women. People all across the world were affected by COVID-19 which affected both their physical and mental health. Financial distress severely affects the mental health of small business entrepreneurs in India and people tend to experience fear of getting infected with the virus/disease resulting in anxiety, stress, and depression. People under quarantine showed a high level of psychological distress.
- **Lack of networking :**  
Women business owners have limited opportunities to engage in networking and build relationships with other business owners and investors. Women do not inherit any property or wealth, they suffer difficulties using it as collateral for bank loans. Many women's families are hesitant to provide financial support to launch a business.

## Sector-wise Recovery Pattern

Sector		Trend Growth Pre-Pandemic		Growth Pandemic Period		Status
		2012-2017	2017-2020	2020-21	2021-22 over 2019-20	
1. Agriculture, forestry & fishing		3.6	5.2	3.3	6.7	Resilient
2. Mining & quarrying		2.4	2.4	-8.6	2.9	Recovering/Need Repair
3. Manufacturing		6.8	5	-0.6	9.8	Recovering/Need Repair
4. Electricity, gas, water supply & other utility services		6	7.5	-3.6	3.9	
5. Construction		4.2	4.6	-7.3	1.9	Recovering/Need Repair
6. Trade, hotels, transport, communication and services related to broadcasting	6.1. Trade, hotel and repair	8.4	8.1	-22.4	-10.9	Still Suffering
	6.2. Transport, communication and services related to broadcasting			-15.3		
7. Financial, real estate & professional services	7.1. Financial services	8.2	5.4	5.1	6.6	Resilient
	7.2. Real estate, and professional services			1.2		
8. Public Administration, defence and other services	8.1. Public Administration, defence	6.5	7.0	2.3	6.4	Resilient
	8.2. Other services			-11.5		Recovering/Need Repair
GVA at basic prices		6.6	5.9	-4.8	3.1	Recovering/Need Repair

Source: NSO and RBI Staff Estimates.

Source:www.rbi.org

### Women Entrepreneurs in Post COVID-19

Some Women Entrepreneurs quickly adopt a new strategy to overcome the lockdown problem by relying solely on online platforms for sourcing, marketing, and sales. The use of digital tools by women in rural India is increasing as they continue their current businesses and launch new ones. The internet adoption rate in rural India has grown by 13 percent to 299 million users over the past year. To assure the continued existence of business, it was felt that technology integration was necessary. Due to the risk of infection, routine tasks including ordering inputs and raw materials, paying bills, completing banking transactions, obtaining orders, and providing services to clients and consumers are done digitally. Social networking sites like Facebook and WhatsApp have evolved into marketing tools for female entrepreneurs, allowing them to stay in touch with their current clientele. Digital payment methods have now become crucial for women business entrepreneurs in the nation. They have made the switch to the digital economy, where all financial transactions are now conducted through net banking and UPI payment services like BHIM, Phone Pe, Paytm, Google Pay, and WhatsApp Pay.

### Government Initiative to Empower Women Entrepreneur

- The Indian government has taken several actions to protect and empower women. The welfare of the women's population in India has been improved by programs like Beti Bachao, Beti Padhao, Stand Up India, Mission Indradhanush, Mudra Yojana Scheme, TREAD (Trade Related Entrepreneurship Assistance and Development) Scheme, Mahila Udyam Nidhi Scheme, Annapurna Scheme, Stree Shakti Package for Women Entrepreneurs, Bhartiya Mahila Business Bank Loan, Dena Shakti Scheme, Udyogini Scheme, Cent Kalyani Scheme, and others, are introduced for the improvement of the status of Indian women.



### Suggestions

- Covid-19 has compelled entrepreneurs to shift their business to digital channels from face-to-face interactions. **Women-owned enterprises should be encouraged to adopt new technologies, innovate, train in digital skills, and improve their access to finance and financial aid.**
- Women need to be educated in finance so that they can properly apply and acquire credit.
- Banks and other financial institutions must grant priority and favourable terms of financing to women business owners and should make concessions in installments on loan payments along with interest at the time of financial crisis.
- Support from a family member is essential to balance their family and their business to tackle those pandemic situations.
- It is essential to boost women's literacy and to provide more training to untrained women entrepreneurs.
- New women Entrepreneurs should be encouraged to accept more economic activities.
- Free conferences and workshops should be arranged widely by Public and private groups to encourage women to start their businesses.
- Industries operating under rent should have to pay the rent during the lockdown, which poses a financial burden to them. Governments should consider launching some financial schemes to protect such enterprises from losing their business places and operations.
- Infrastructural support by the government and technology adequacy are essential for women empowerment.

### Conclusion

This Study is not just to boost female initiatives to create their means of livelihood, but to provide prospects for a respectable career, so they can successively contribute to the economic empowerment of the whole country. The government has introduced several programmes to aid women entrepreneurs in recovering from the COVID-19 pandemic's effects, including loan credits, food distribution, cash transfers, and collateral-free loans. But the actual implementation of these programmes to people has been a significant difficulty, and Indian entrepreneurship researchers have not given it enough attention. Women's equality will be brought about through entrepreneurship, but it will also stress the significance of knowledge and awareness. It will enable the next generation to operate a firm in their own right.

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