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A STUDY ON IMPACT OF COVID-19 ON WOMEN ENTREPRENEURSHIP IN INDIA

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ABSTRACT:

Covid-19 has affected major industries and Women Entrepreneurship was one among them. A major study was conducted to understand the impact of Covid-19 among Women Entrepreneurship. One of the important finding of this survey highlighted the fact that massive transformation and push needs to be taken to highlight their importance to the economies since COVID-19 has wreaked havoc in a system that always had a fragile foundation and lacked foundation resilience. It requires urgent government intervention where the growth is not limited to just two states but all over the country. The research has followed empirical research with the convenience sampling method . The sample size covered by the researcher is 200. The independent variables are name , age, gender, education qualification ,occupation and income. The dependent variables are covid has affected women entrepreneurship in india, causes for affecting women entrepreneurship during covid, government supportive during covid time for the development of women entrepreneurs, return to normalcy to women entrepreneurship. The statistical tool used here is graphical representation, percentage and pie chart distribution. Women's actions as decision-makers, showrunners and entrepreneurs require further government support and private company initiatives.

KEY WORDS: Covid-19, Women, Entrepreneurship, Government support, India.

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INTRODUCTION:

While we are celebrating our diamond jubilee of Independence, we are proud to mention that we have made vast improvements in various fields and technologies. A nation, which was once known to the Westerners as “land of snake chambers” is now being recognised worldwide for its contribution to the various fields of technology especially Science and Information Technology. One of the many factors which has contributed to the development of our country is the empowerment of women to earn their living in various sectors. Women Entrepreneurs, not only contributed to the growth of our country but they also had a choice to practice their interest of work without compromising on their personal family life. According to a recent study, the contribution of the MSME sector in economic activities was about 28.9 per cent of the GDP and 48.1 per cent of its exports. Earlier, women were reluctant to go to work place and practice their art of trade. The main objective behind creating Women Entrepreneurship is to make them self-reliant and help them to shone their skills. It has helped immensely in the financial status of Women and they are able to support their family also. The Government of India has initiated several measures to develop Women Entrepreneurship including a moratorium on term loans, working capital financing and extended the GST payment deadlines. The Government has conducted various seminars and schemes to improve Women Entrepreneurship which allowed Women from not only major cities but also from villages, towns to participate in those programs and develop their trade and work for their welfare. During Covid-19, most of the Women Entrepreneurship suffered because of various factors like sluggish demand, shut down of offices and as a result, they were not able to pay wages, taxes, and rents. A slash in the income had affected the business and the household Impact of COVID-19 on Women Entrepreneurs. Those engaged in agriculture are unable to sell their produce or buy inputs for the upcoming season. One of the major problem is that almost 90% of MSMEs in our country are not registered with the government and almost 80% of them are self-financed. Once the situation stabilizes, the Government as well as the general public has understood the importance of Women Entrepreneurship and new ideas like providing interest free loans, ease of transportation, is being implemented to help improve the growth of Women Entrepreneurship. A number of MSMEs in our country are concentrated in Uttar Pradesh and West Bengal alone and a study suggests that they contribute about 30% of MSMEs income. The Government should come up with schemes and measures so that all the states participate in the overall development of our country. An awakening should be created among Women to help them become self-reliant and shone their skills. They should be provided with best opportunities to overcome societal fear which will not

only help them to improve their financial status but will also create a social awareness to improve their living standard.

OBJECTIVES:

1. To study the impact of covid on women controlled organizations.
2. To discuss the hardship faced by women to run their establishment during covid.
3. To examine the support provided by the government to help run these organizations during covid.
4. To suggest the solutions to overcome such problems in future.

LITERATURE REVIEW:

Entrepreneurial learning occurs because of certain personal, social and environmentally driven motivational factors. Entrepreneurial learning helps in the development of personal, social, managerial and entrepreneurial competencies. These competencies are essential for the performance of an enterprise. **(Rao, 2014)**

The aim of the study is to find the relationship between the education and training and performance of women entrepreneurs. The study includes Empirical research method. Findings, due to constraints in the time availability and resources women entrepreneurship find hard to train themselves. **(Bhardwaj, 2014)**

The aim is to establishing self-esteem and recognition in society women are attracted towards entrepreneurship. The qualitative study is used here. Findings, support from family and friends, society, government and non Government organizations, and financial institutions as Well as skills and abilities of an entrepreneur are accountable intimation and growth of the venture. **(Agarwal & Lenka, 2016)**

Entrepreneurial learning occurs certain personal social environmentally driven motivational factors like, development of entrepreneurial competences is one of the major essential performance enterprises. **(Lenka & Agarwal, 2017)**

women entrepreneurs may be increased to not only improve national growth but also empower women in India. The influence of the psychological, socio-cultural, skill and resource-related

factors on the success of women entrepreneurs.(**Kothari, 2017**)

The author mentioned that the women's entrepreneurial activity increased women owned business can be found in every sector of the economy, irrespective of region. In India, government bodies such as MSMEs and several other organizations have adopted considerable measures to promote women entrepreneurship.(**Amrita et al., 2018**)

Aims to find the role of education enhancing the status of women entrepreneurs through empowerment and self-employment. Empirical study is used here. Findings, it shows that there is a significant relationship between size business expansion and profit generated enhancing community service.(**Bhardwaj, 2018**)

The women entrepreneurs' paths to building competitive advantage in emerging markets manifests a number of features that are distinct from those of the women-owned businesses from developed countries. A holistic understanding of women entrepreneurs in emerging markets.(**Katre, 2018**)

The purpose of the study is to develop and validate scale reflecting performance and dimensions of women entrepreneurs. Conceptual research method is used in this study. Findings of the study is business environment, motivation, training, and skill development in market information. Socio-cultural and financial are reflecting the perception of women entrepreneurs.(**Jha et al., 2018**)

The purpose is to explore the motivations and challenges of women entrepreneurs to experience running a small business in Rajasthan. Qualitative research method is used in this study. The study reveals pull factors including the urge for creativity, innovation, self-identity, and independence to serve the society will be the main motivation for female entrepreneurs to start their venture.(**Shastri et al., 2019**)

This study confirms the role of social valuation as an important antecedent of entrepreneurial intentions among women. However, it also identifies that entrepreneurship education is also an important element that affects the entrepreneurial intentions of young women in India.(**Solesvik et al., 2019**)

The relationship between various constructs of entrepreneurial intention by using Pearson's correlation coefficients. Strong and positive values of correlation explain the existence of the convergent and discriminant validity of the instrument. **(Chatterjee et al., 2019)**

Entrepreneurship education and development programs resulted in revenue growth and also employment generation, thereby impacting society at large. The improvement of self-confidence levels and strategic thinking by the women entrepreneurs, which benefited their business performances and growth. **(Colovic & Mehrotra, 2020)**

The author says that covid 19 has impacted the business all over the world. So most entrepreneurs had faced crises. The research also highlights the need for research regarding resilience development and skills. The researcher had also mentioned the limitations and implications regarding the entrepreneurs. **(Kapoor & Sharma, 2020)**

The study is about to know the impact of covid 19 on small business. There are many anticipated problems like bureaucratic hassles and difficulties establishing eligibility. It also has business resilience effects for loans relative to grant based programs. **(Bartik et al., 2020)**

SEWA, which combines the features of a trade union and a social movement, improves women's conditions in several different ways. The organization's main role has evolved from creating a community to expanding it and finally to becoming an agent of societal change which helps women entrepreneurs. **(Chhabra et al., 2020)**

The aim is to explore competences helpful in designing a customized leadership development program especially for women entrepreneurs. Competences were analyzed by an integrated analytical process. Initial attempt to set a benchmark, for improving competences in women entrepreneurship. **(Dixit et al., 2021)**

The study used mixed methods to explore the challenges faced and recovery mechanisms adopted by women entrepreneurs with special reference to the COVID-19 pandemic and also study was limited to exploring the challenges and prospects of Delhi-based women entrepreneurs at the beginning of their enterprises and amidst the COVID-19 pandemic. Therefore, policy enactment and implementation and further research on women entrepreneurship are suggested to focus more

deeply on the gender dimension.(**Kumar & Singh, 2021**)

The aim of the research is to investigate the challenges faced by the entrepreneurs during the covid 19. the author has used empirical research to known the economic factors and plans to adopted by the firms to over come the barriers. (**Chaturvedi & Karri, 2022**)

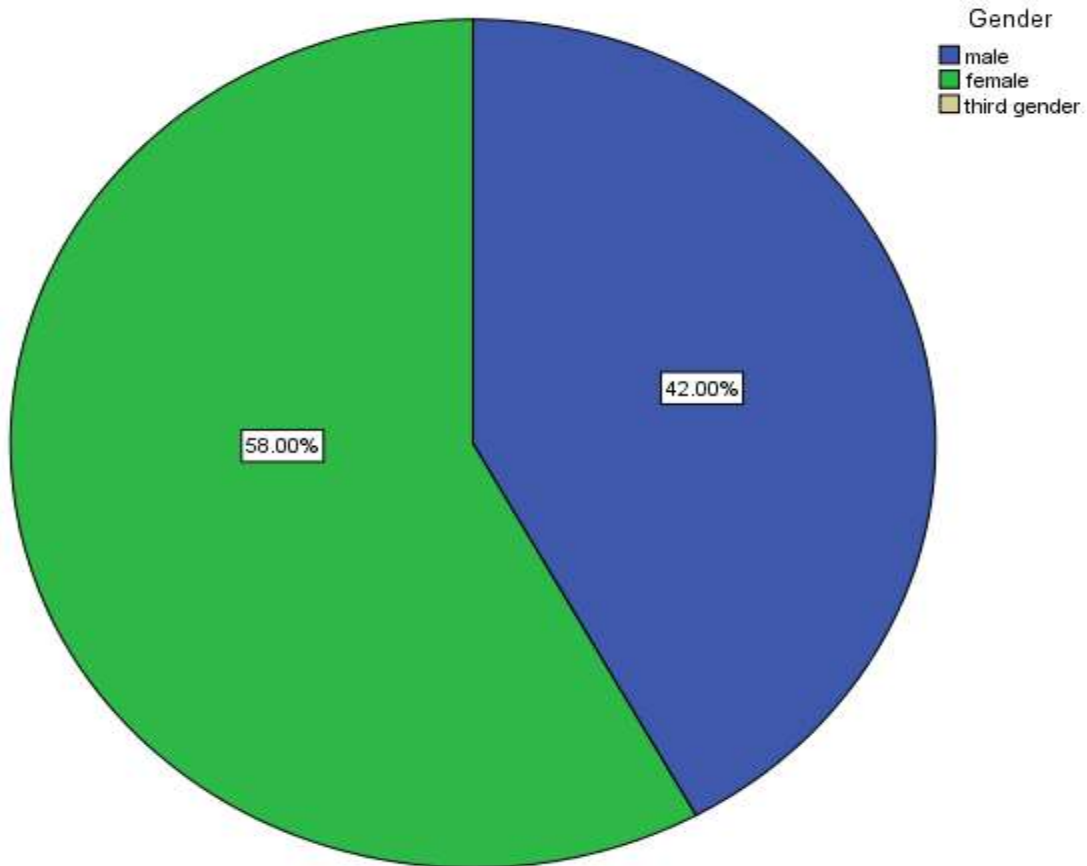
The study is about the women entrepreneurs has faced various challenges during the lockdown due to covid 19. this research also says that women entrepreneurs have tried to change their business to online business. Women entrepreneurs has faced lack of finance and they have relied on their previous savings. (**Srinivasu et al., 2022**)

METHODOLOGY:

The research method followed here is empirical research. A total of 200 samples here have been taken out of which is taken through convenient sampling. The sampling frame taken by the researcher is the public areas. The independent variable taken here is name, age, gender, education, occupation and income. The dependent variable taken here is that covid has affected women entrepreneurship in india, causes for affecting women entrepreneurship during covid, government supportive during covid time for the development of women entrepreneurs, return to normalcy to women entrepreneurship. The statistical tool used here is Graphical representation, pie chart and percentage.

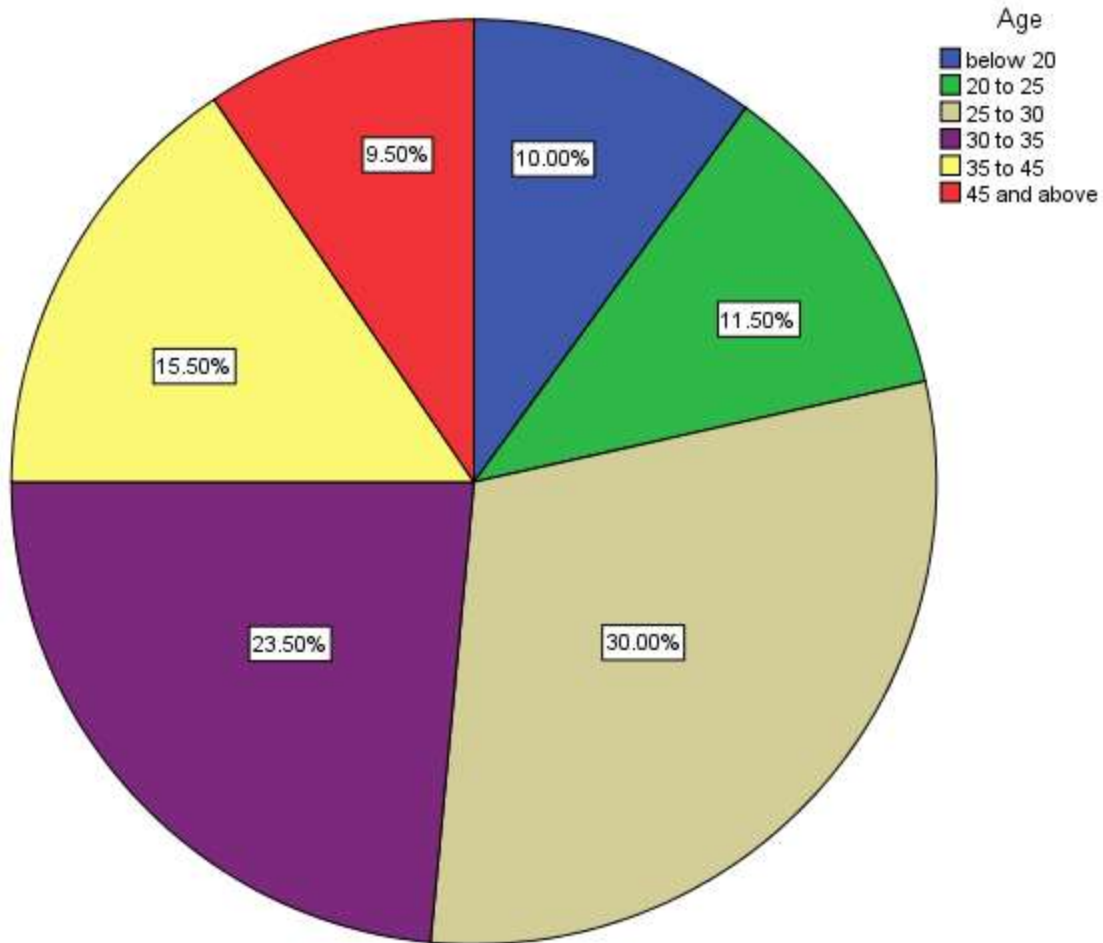
DATA ANALYSIS:

Figure: 1



Legend : Figure 1 shows the gender distribution of the respondents.

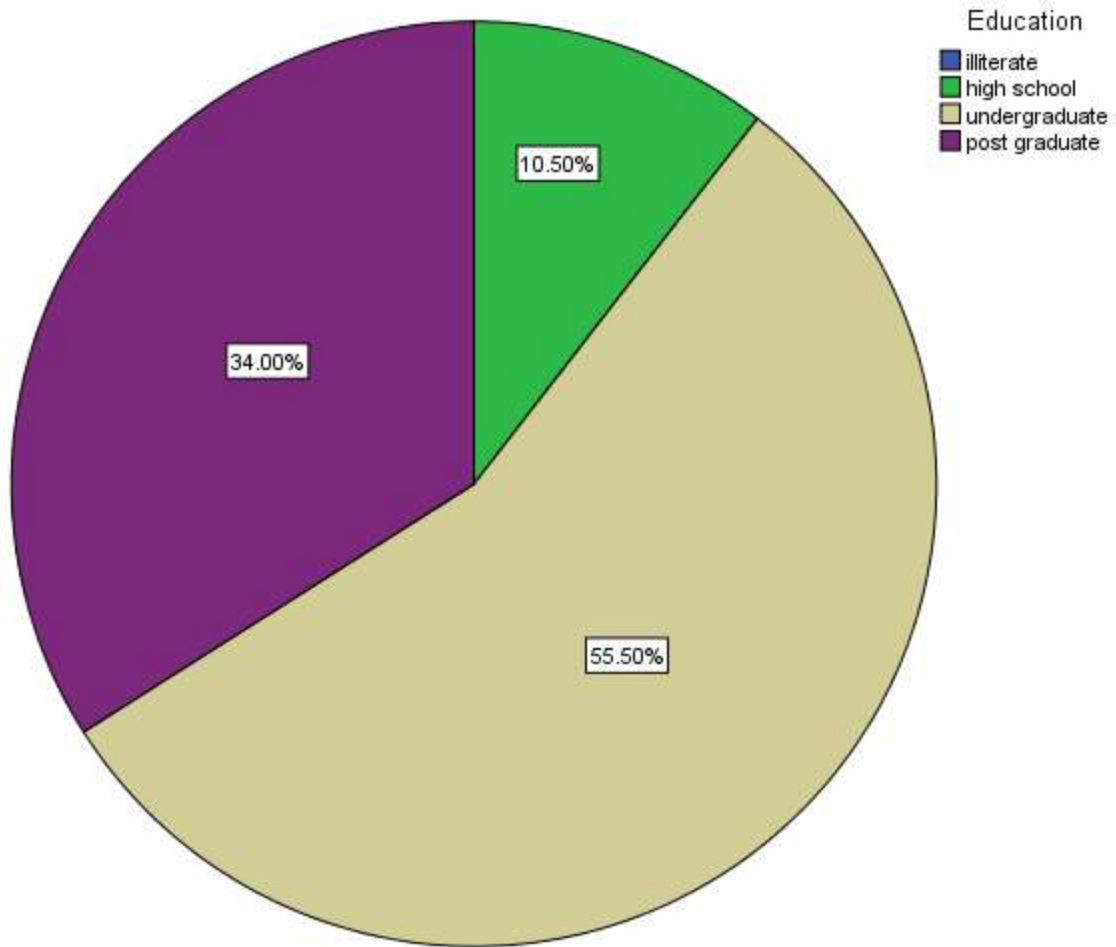
Figure : 2



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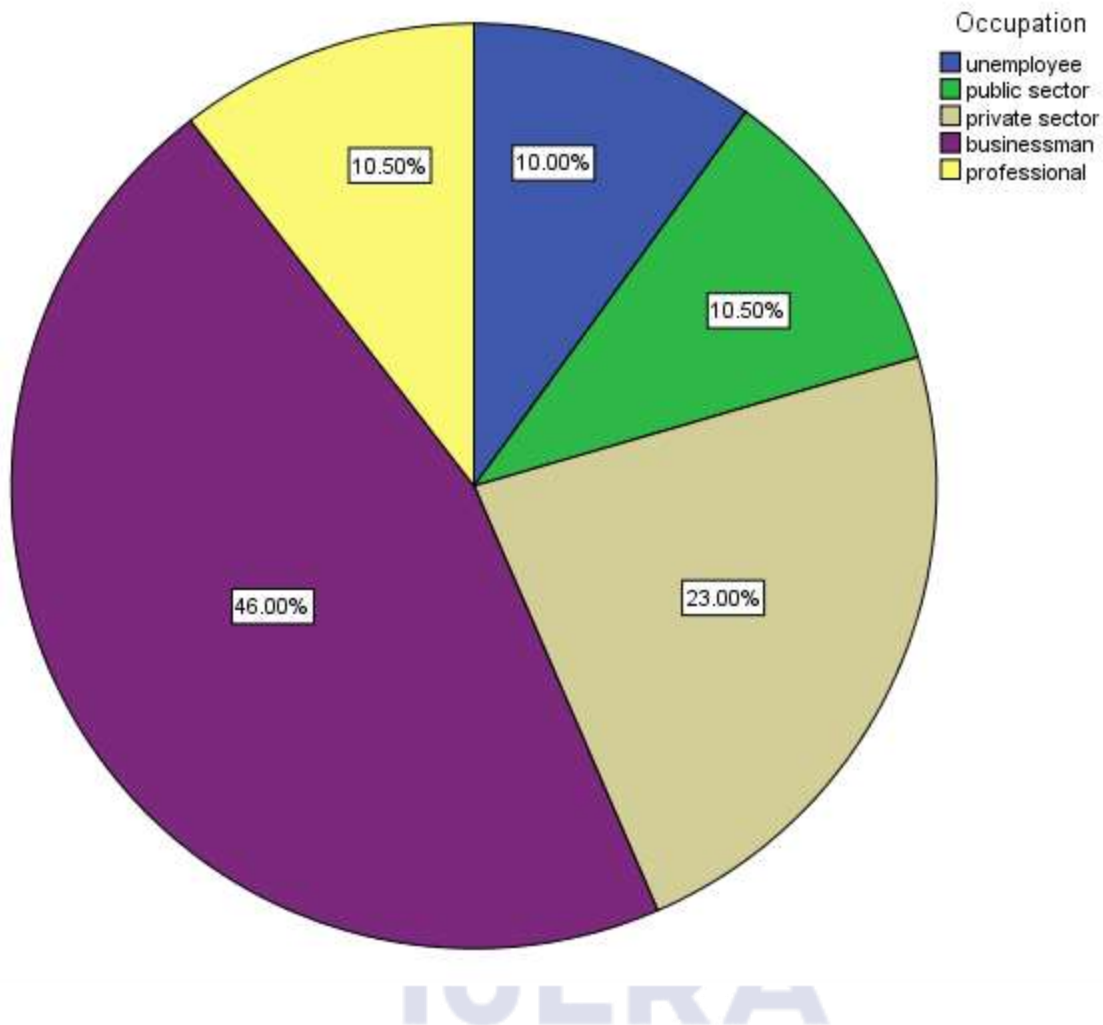
Legend : Figure 2 shows the age distribution of the respondents.

Figure : 3



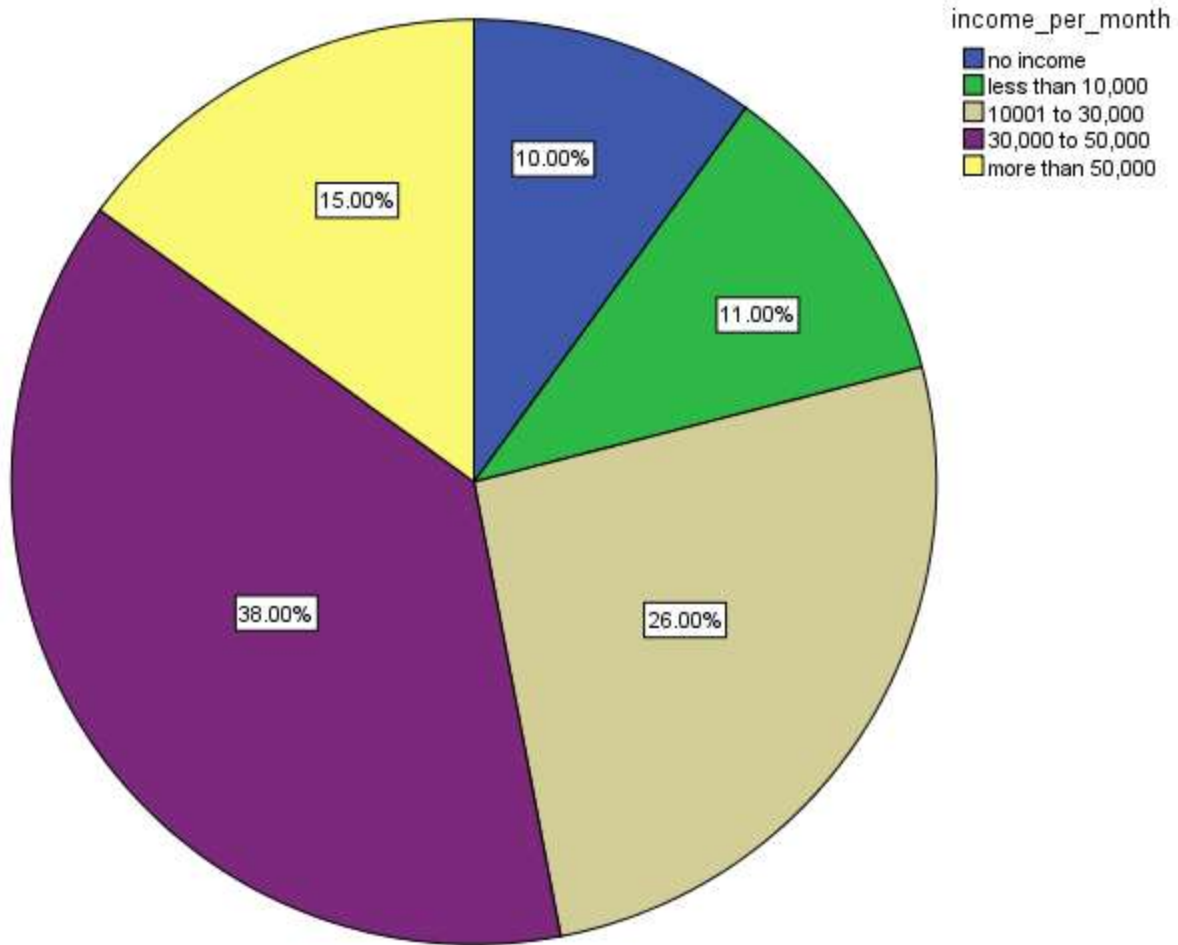
Legend : Figure 3 shows the education distribution of the respondents.

Figure : 4



Legend : Figure 4 shows the occupational distribution of the respondents .

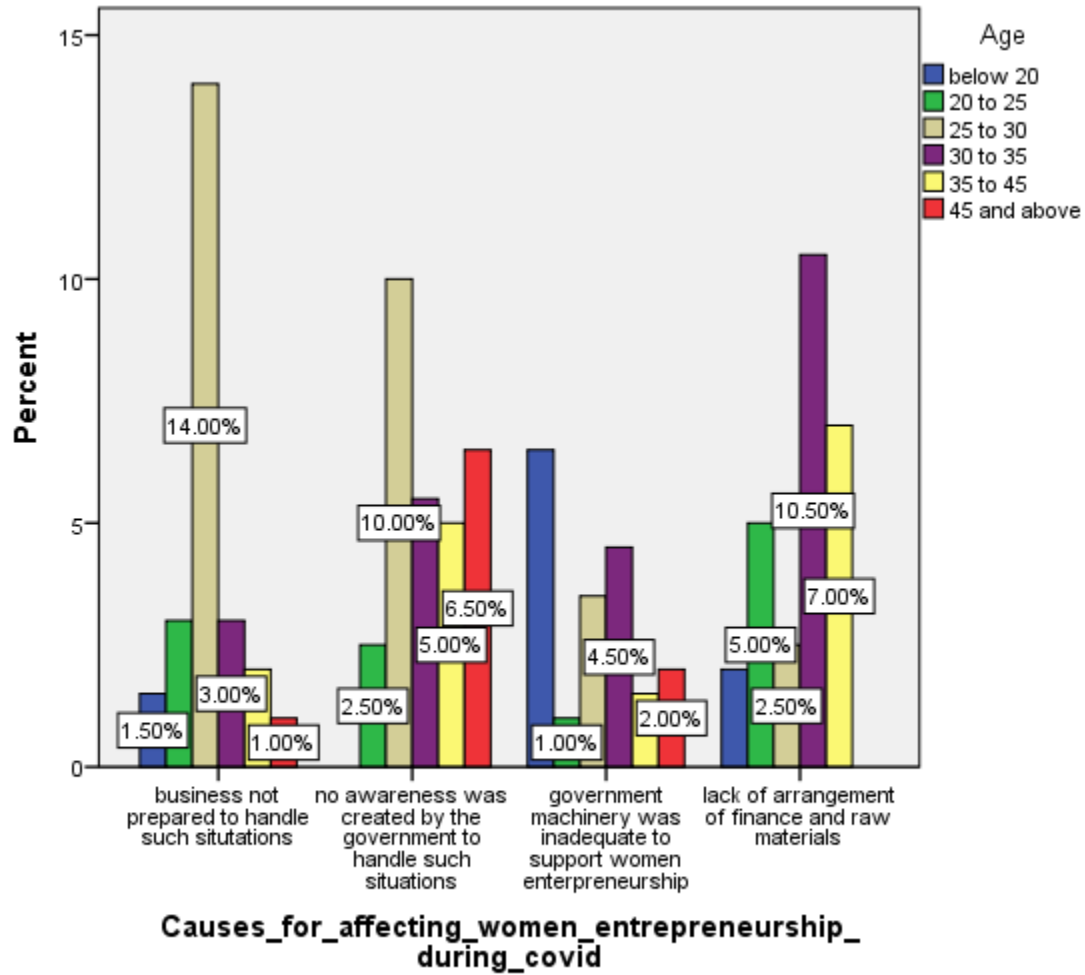
Figure : 5



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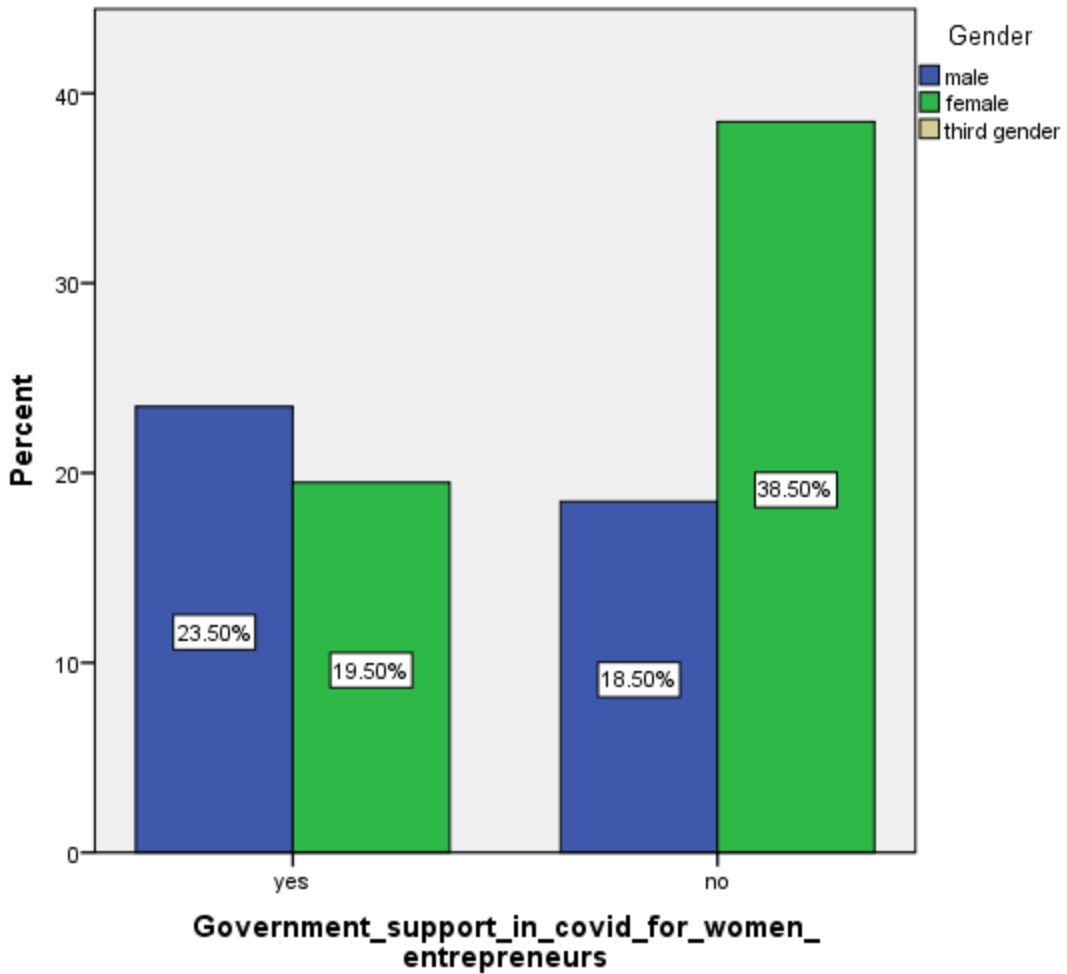
Legend : Figure 5 shows the income distribution of the respondents .

Figure : 6



Legend : Figure 6 Graph represents the age of the respondents and percentage and their opinion towards the causes for affecting women entrepreneurship during covid.

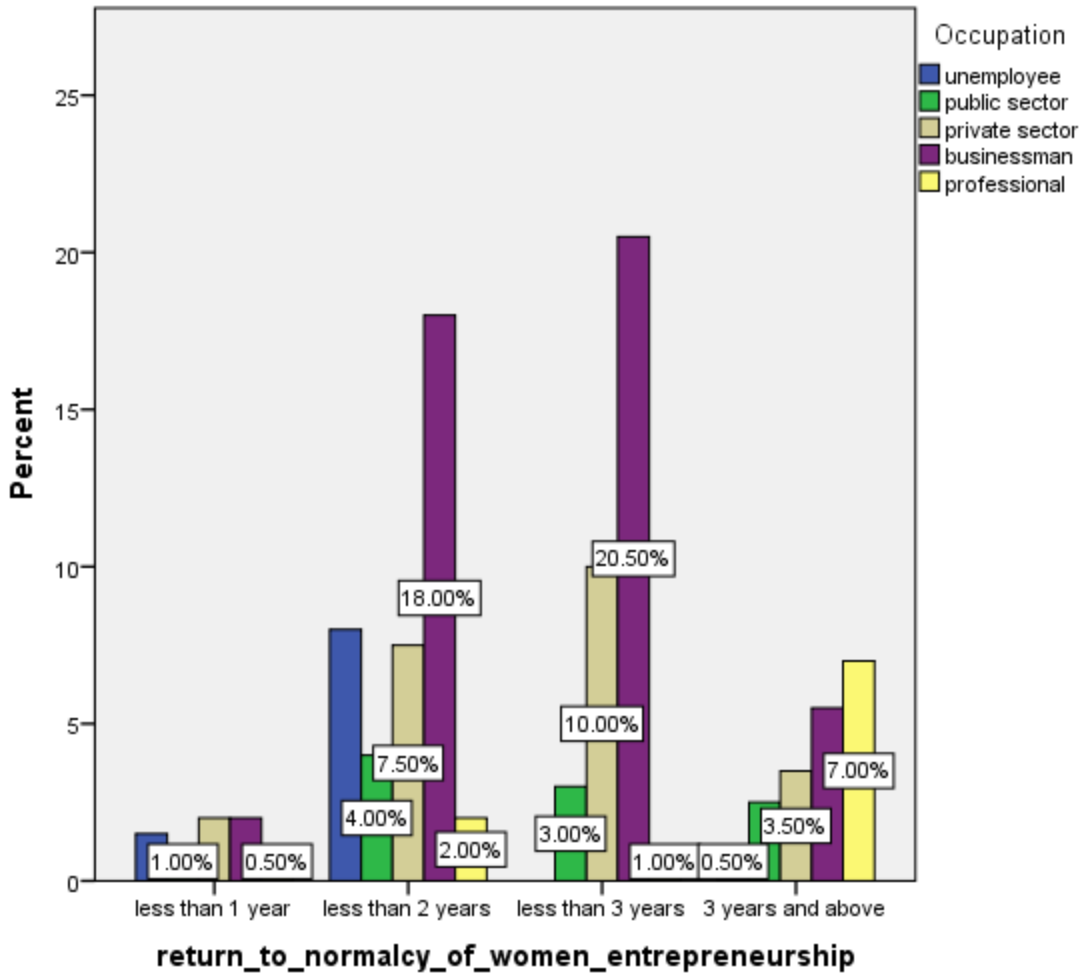
Figure : 7



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Legend : Figure 7 Graph represents the gender of the respondents and percentage and their opinion towards government support in covid for women entrepreneurs.

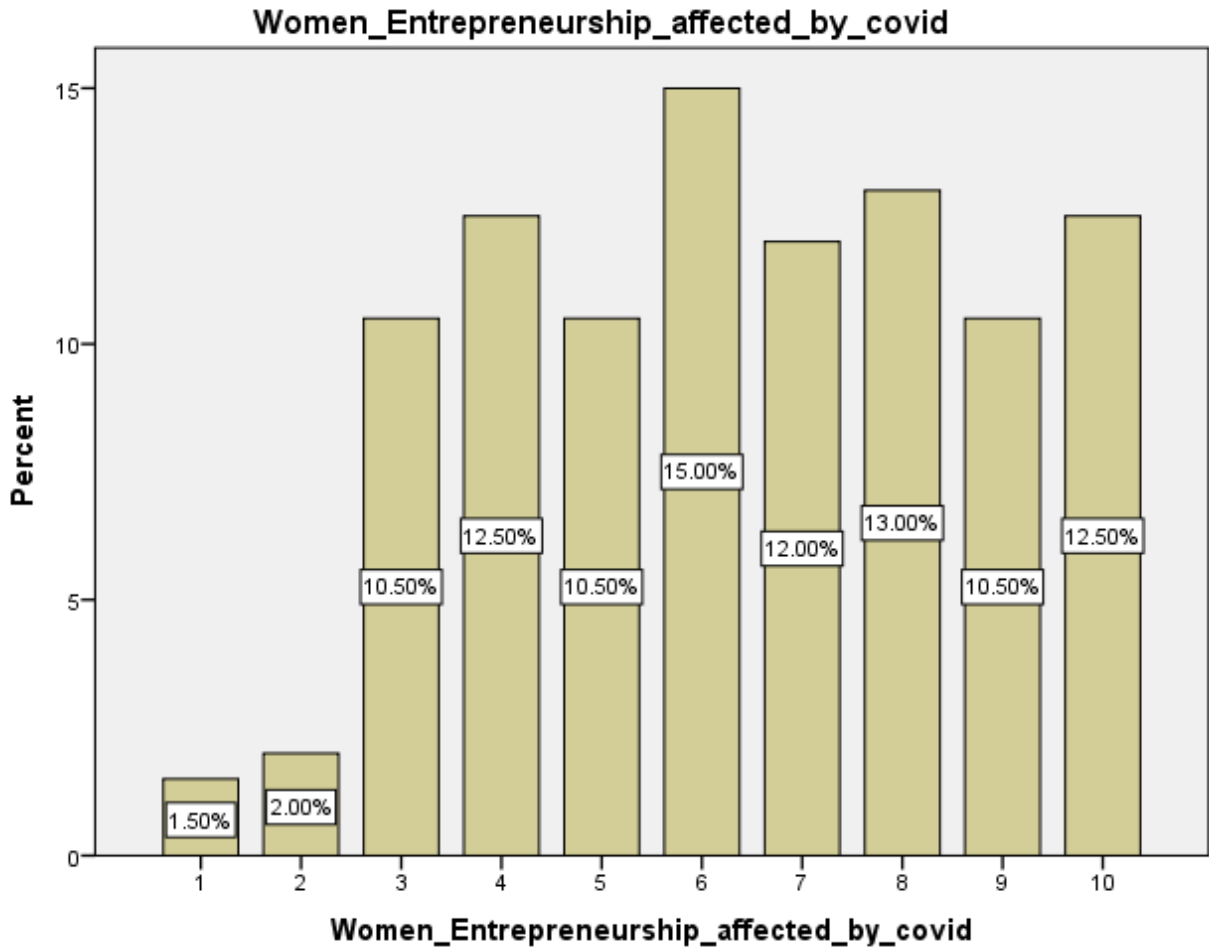
Figure : 8



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Legend : Figure 8 Graph represents the occupation of the respondents and percentage and their opinion towards return to normalcy of women entrepreneurship.

Figure : 9



Legend: Figure 9 Graph represents the opinion towards women entrepreneurship it shows affected by covid on the scale of 1 to 10.

RESULT:

It is found that the majority is female with 58% and male constitute 42% of the respondents population.(Fig-1)

It is found that 10% of the respondents are below the age of 20. 11.50% of the respondents are

between the ages of 20 to 25. 30% of the respondents are between the age of 25 to 30. 23.50% of the respondents are between the age of 30 to 35. 15.50% of the respondents between the age of 35 to 45. 9.50% of the respondents are above the age of 45. **(Fig-2)**

It is found that 10.50% of the respondents are under high school category, undergraduate are 55.50% and 34% of the respondents are postgraduate. **(Fig-3)**

It is found that 10% are unemployed and 46% of the respondents do business. Private sector employees are 23% and the public sector are 10.50%. 10.50% of the respondents do professional work. **(Fig-4)**

It is found that 10% of the respondents have no income. 11% of the respondents have less than 10,000 income per month. 26% of the respondents have 10,001 to 30,000 income per month. 38% of the respondents have 30,001 to 50,000 income per month. 15% of the respondents have more than 50,000 income per month. **(Fig-5)**

It is found that main causes for affecting women entrepreneurship during covid so the age group below 20, 1.50% said business not prepared to handle such situations, 6.50% said government machinery was inadequate to support women entrepreneurship, 2% said lack of arrangement of finance and raw materials. Age group from 20 to 25, 3% said that business not prepared to handle such situations, 2.50% said no awareness was created by the government to such situation, 1% said government machinery was inadequate to support women entrepreneurship, 5% said lack of arrangement of finance and raw materials. Age group from 25 to 30, 14% said business not prepared to handle such situations, 10% said no awareness was created by the government to such situation, 4.50% said government machinery was inadequate to support women entrepreneurship, 2.50% said lack of arrangement of finance and raw materials. Age group from 30 to 35, 3% said business not prepared to handle such situations, 5% said no awareness was created by the government to such situation, 4.50% said government machinery was inadequate to support women entrepreneurship, 10.50% said lack of arrangement of finance and raw materials. Age group from 35 to 45, 2% said business not prepared to handle such situations, 5% said no awareness was created by the government to such situation, 1.50% said government machinery was inadequate to support women entrepreneurship, 7% said lack of arrangement of finance and raw materials. Age group from 45 and above, 1% said business not prepared to handle such

situations, 6.50% said no awareness was created by the government to such situation, 2% said government machinery was inadequate to support women entrepreneurship. **(Fig-6)**

It is found that was government support in covid for women entrepreneurs, so the male respondents 23.50% said yes and 18.50% said no. female respondents 19.50% said yes and 38.50% said no. **(Fig-7)**

It is found that return to normalcy of women entrepreneurship so 1% of unemployment said less than 1 year, 8.50% said less than 2 years and 0.50% said 3 years and above. 4% of public sector said less than 2 years, 3% said less than 3 years and 2.50% said 3 years and above. 1% of private sector said less than 1 year, 7.50% said less than 2 year, 10% said less than 3 year and 3.50% said 3 years and above. 1% of businessman said less than 1 year, 18% said less than 2 years, 20.50% said less than 3 years and 6.50% said 3 years and above. 0.50% of professionals said less than 1 year, 2% said less than 2 years, 1% said less than 3 years and 7% said 3 years and above. **(Fig-8)**

It is found the majority of the respondents that is 15% of them have rated 6, for agreeing to that women's entrepreneurship was affected due to covid 19. The least percent being 1.50% have rated 1 for agreeing to that women's entrepreneurship was affected due to covid 19. The 1 being strong disagreement and 10 being strong agreement with the concept. **(Fig-9)**

DISCUSSION:

A Survey was conducted whether Covid-19 has affected Women Entrepreneurship Across Gender and majority of the respondents were females who have stated in the affirmative when compared to their male counterparts. **(Fig-1)**

The majority of respondents in the age group of 25 to 30 has stated that Covid-19 has affected Women Entrepreneurship while the least respondents are in the age group 45 and above. **(Fig-2)**

Most of the Undergraduates opined that Covid-19 has affected Women Entrepreneurship while the least respondents were High School people. **(Fig-3)**

A Survey was conducted across various employed people whether Covid-19 has affected Women

Entrepreneurship and most of the Businessman responded in the affirmative while unemployed people were the least respondents who agreed to it. **(Fig-4)**

People in the income group of Rs 30k- Rs 50k said Covid-19 has affected Women Entrepreneurship where as the least respondents were unemployed people who agreed that Covid-19 has affected Women Entrepreneurship. **(Fig-5)**

A Survey was conducted to know the causes for affecting Women Entrepreneurship during Covid-19 and most of the respondents in the age group of 25 to 30 agreed that Business was not prepared to handle such situations while the least respondents were people in the age group of 20 to 25 who agreed that Government machinery was inadequate to support Women Entrepreneurship. **(Fig-6)**

Majority of the males agreed that Government supported Women Entrepreneurs during Covid-19 whereas majority of the females disagreed with it. **(Fig-7)**

Most of the businessmen agreed that it will take at least 3years for Women Entrepreneurship to return to normalcy whereas Unemployed people opined that it will take more than 3 years for Women Entrepreneurship to return to normalcy. **(Fig-8)**

The majority agree that women entrepreneurship was affected due to covid 19 because of the lockdown and inability to do effective marketing and business. Whereas it also has been a positive impact for few where the women could establish new niche businesses. **(Fig-9)**

LIMITATIONS:

One of the major limitation of the study is the sample frame . There is a major constraint in the convenient sampling method, the survey was conducted through questionnaires by google forms to collect responses from the people. Another limitation is the sample size of 200 which cannot be used to assume the thinking of the entire in a particular country, state or city. Most of the people they faced improper network issues.

CONCLUSION:

Women Entrepreneurship acts as a backbone not only for the economic development of our country but also in attaining self-reliance, providing employment opportunities, thus, shouldering the responsibilities of the government to provide employment to people of various categories. The major objective of this study is to understand how Women Entrepreneurship is contributing towards the economic development of our country in various fields and technologies and one of the major findings is that it is contributing almost 30% to our GDP, which results in overall development of our country. As the finding states that West Bengal and Uttarpradesh are the two states where Women Entrepreneurs have grown, various governments in respective states should come up with policies and programmes so that more women can become their own Entrepreneurs. If this industry is groomed properly, it has a scope of becoming the major contributor towards our GDP which will result in more Direct and Indirect employment. As the study suggests, it is the responsibility of not only the government but also the concerned entrepreneurs to engage themselves more vigorously and work for the overall development of the country.

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