

The Impact of COVID'19 Pandemic on Women Employment: with reference to Indian MSMEs

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ABSTRACT

The COVID-19 pandemic's effects on various businesses have been addressed in recent literature, but little has been written about how it has affected the financial independence of women in India. In order to better understand how Covid'19 has affected women's employment in India's micro, small, and medium-sized businesses, the goal of this research is to explore and investigate this impact. The 30 females, comprising female entrepreneurs and MSMEs employees, were interviewed in-depth using a qualitative study technique. Nvivo-14 was used to do a thematic analysis of the outcome. Thematic analysis was used to condense sixteen subthemes into five primary themes. In a time of uncertainty and turmoil, the report highlights solutions to the key concerns facing working women.

Introduction

The structure of the study is as follows. First, a brief summary of the literature, the relevance of women's employment in this sector, and the role MSMEs play in the Indian economy. The impact of the COVID-19 pandemic on women's employment in Indian MSMEs will next be covered, with a focus on the difficulties faced by female workers based on their interview data is examined using NVivo-14. In order to determine how the pandemic has affected women's employment in MSMEs, we will next look at the responses made by these women. In light of the COVID-19 epidemic, research wraps up with some suggestions aimed at promoting women's employment in Indian MSMEs.

Businesses of all kinds and industries were negatively impacted by the COVID-19 epidemic, which had a disastrous effect on the world economy. Micro, small, and medium-sized businesses (MSMEs) in India have been particularly hard hit by the pandemic. Studies have shown that around 70% of businesses, faced extreme atrocities during the lockdown (Vo & Tran, 2021). According to the All India Manufacturers Organization's survey of 5,000 MSMEs, 71% of businesses are unable to pay their employees' salaries (Kadam & Pandey, 2020). The epidemic has disproportionately affected women who work for Indian MSMEs, leaving them with fewer jobs, lower salaries, and more unpaid caregiving.

Confederation of Indian Industry (CII) estimates that 111 million people are employed by India's MSME sector, which contributes about 30% of India's GDP. According to estimations, women make up roughly 30% of the MSME workforce in India (Sipahi, 2020). In addition to having fewer social benefits like health insurance, paid maternity leave, and sick leave, women who work in MSMEs sometimes have lower-paying, more hazardous positions (Bosc et al., 2022).

Women in MSMEs have seen job losses, decreased working hours, and an increase in unpaid care duties. According to a research by the International Labour Organisation (ILO), women are more likely than males to work in the sectors of the economy that have been most negatively impacted by the epidemic, such as retail, hospitality, and tourism (ILO, 2020). According to a research by the International Centre for Research on Women (ICRW), the pandemic has severely affected women working in the informal sector, which includes many MSMEs, with many of them losing their jobs or seeing their incomes decline (Kaberia & M. A. Muathe, 2020)

The care giving and responsibilities of women working in Indian MSMEs have also been impacted by the COVID-19 pandemic. Women have found it more difficult to work outside the home because of the closure of schools and childcare centres, which has forced them to take on additional unpaid care duties (Sumalatha et al., 2021). Due to

the fact that MSMEs frequently do not offer flexible work schedules, this has been especially difficult for women who work in MSMEs.

Background and Literature Review

Role of MSMEs in the Indian economy and significance of women's employment:

The MSME sector is essential to the Indian economy and makes a considerable contribution to export revenue, GDP growth, and job creation. The industry employs about 110 million people and accounts for about 30% of India's GDP, according to the Ministry of Micro, Small and Medium Enterprises (MSMEs). MSMEs support India's industrial ecosystem by creating chances for innovation and entrepreneurship (Nath & DasGupta, 2021).

Given that women make up over half of India's population, women's employment in MSMEs is especially important. Although women are now a larger portion of the workforce, they are still underrepresented in formal employment. According to the International Finance Corporation's (IFC) August 2019 report, "Financial Inclusion for Woman-Owned Micro, Small & Medium Enterprises (MSMEs) in India", India ranks third globally among nations reporting gender gaps in business. Only 33% of early-stage entrepreneurs in India are female. According to the IWWAGE report, India is ranked 70th out of 77 nations on the Female Entrepreneurship Index. Women's employment has increased recently in the MSME sector, but they continue to encounter many obstacles, such as difficulty accessing credit, a lack of training in necessary skills, and a lack of work prospects in higher-paying fields (Agarwal, 2021).

Impact of the COVID-19 pandemic on women's employment in Indian MSMEs:

The MSME sector has been significantly impacted, and the COVID-19 epidemic has had a considerable negative impact on the Indian economy. The epidemic has decreased demand for goods and services, disrupted the supply chain, and decreased economic activity. The pandemic has had a substantial impact on women's employment in MSMEs, with women experiencing job losses, reduced income, more unpaid caregiving, and limited access to credit (Suubi et al., 2022).

During the pandemic, losing your job has been a serious challenge for women working in MSMEs. In the MSME sector, 85% of women workers reported job losses or shift reductions as a result of the epidemic, according to a poll by the Indian Society of Labour Economics (ISLE). Women's employment decreased by 5% globally in 2020, while men's employment increased by 3.9%, according to the International Labour Organisation (ILO). As women were deployed with household responsibilities in the absence of home care service provider during lockdown which increases the job option for the men's as women were not taking up job as priority during Covid' 19 pandemic (Bhalla, 2023).

Women made up 57% of the jobs lost in India between March and April 2020, according to a study done by the Azim Premji University in July 2020 (Azim Premji University, 2020). According to the survey, women were more likely to work in the low-paying and unorganised sectors—the ones most negatively impacted by the pandemic—than males. The study also discovered that because they were more likely to be in charge of childcare and home duties, women were more likely to leave the labour force completely. Women also typically work in riskier and lower-paying occupations, which makes them more susceptible to losing their jobs and having their hours cut. Due to the shutdown of schools and the increasing need to care for children, elderly relatives, and other family members during the epidemic, women have also had to shoulder more caregiving tasks. Many women find it challenging to balance work and caregiving responsibilities due to the dearth of inexpensive and accessible daycare facilities, which has caused some women to quit their jobs entirely.

The National Bureau of Economic Research looks into the impact of the COVID-19 pandemic on work hours and the wage gap for women. The poll indicates that women have experienced higher reductions in labour hours than men. Particularly, women now work much fewer hours than males. The gender disparity in work hours is especially evident for employees who have children because women with children have experienced bigger decreases in hours than men with children (Quak & Barenboim, 2022).

Further research indicated that women are less likely to have access to paid sick leave and other benefits and are more likely to work low-wage occupations during COVID-19. Women are now more economically vulnerable as a result of the pandemic. The COVID-19 pandemic has also brought attention to India's female wage inequality (Kaur, 2021).

Women in India make an average of 35% less money than men do, according to a study done by the Centre for Sustainable Employment at Azim Premji University in October 2020 (Centre for Sustainable Employment, 2020). According to the survey, the informal sector, where women are more likely to work, had a greater gender wage disparity. Policies to reduce gender imbalance in the Indian labour market have been urged by a number of studies. According to a World Bank research published in June 2020, India should pursue policies that encourage women's engagement in the workforce, such as expanding access to education and training and providing inexpensive childcare (World Bank, 2020). The survey suggested that India take steps to reduce the gender wage gap, such as mandating equal pay for similar work. These limitations notably affect women from underprivileged groups, like as Dalit and Adivasi women, who endure overlapping types of discrimination based on their gender, caste, and ethnicity.

To rectify these gender inequities and advance women's economic empowerment, action must be taken. These policies may promote female entrepreneurship and formal labour market participation in addition to supporting equal pay for equal work and expanding women's access to education and training (Kadam, 2020). It is also important to implement policies that address the unfair allocation of care work, such as expanding access to low-cost daycare and granting all employees paid parental leave.

By conducting one-on-one interviews with women employed by Indian Micro, Small, and Medium Enterprises (MSMEs), the qualitative research study sought to determine the effects of the COVID-19 outbreak on the employment of women in these companies. This strategy made it possible to explore the experiences and viewpoints of the women in greater detail, giving a fresh perspective to our comprehension of the problem.

The researchers chose personalised interviews to get in-depth and nuanced information from the women themselves rather than merely relying on statistical data. This method allowed the researchers to examine the women's subjective experiences as a result of the pandemic, capturing their feelings, worries, and difficulties as they dealt with these unusual circumstances. The researchers wanted to offer a more complete picture of the experiences of women in MSMEs during the pandemic by concentrating on individual narratives.

As the women discussed their own experiences and the particular difficulties they faced in the interviews, the study underlined the subjective impact on them. The researchers looked into how the pandemic affected their work-life balance, income levels, and general well-being. The study clarified the various priorities and expectations of women in connection to their employment, both within and outside of the workforce, by gaining a knowledge of their viewpoints.

The research also made an effort to get close to the ground by relying on data provided by the intended recipients of government programmes. The research sought to learn first-hand descriptions of women's experiences working for MSMEs as well as information into the efficacy of current government programmes targeted at promoting women's employment in this field. During the COVID-19 epidemic, this method helped to create a more thorough and contextual knowledge of the opportunities and problems faced by women working in MSMEs.

This research project aims to bring new aspects to our understanding of the impact of the pandemic on the employment of women in Indian MSMEs by using a qualitative and individualised interview-based methodology (Braun & Clarke, 2012). This research stands out due to its emphasis on individual experiences, subjective impact, priorities, and reliance on data from targeted beneficiaries of government schemes. As a result, a deeper and more thorough analysis of the particular difficulties faced by women in MSMEs during the COVID-19 pandemic is provided.

This study aims to provide answers to the following research questions. The research questions that follow are put forth to address this:

- What are the Financial Vulnerabilities faced by women in the workforce during the pandemic?
- What are the Social Dislocation faced by women in the family and community during Covid-19 pandemic?
- What are the Government Measures received by women workforce for recovery?

- What are the career progression support received by the women workforce?
- What are the care giving and responsibilities shared by other family member to support women employment?

Research Methodology

The data gathered from 30 respondents is examined by the study using a qualitative methodology. 26 responses—representing 30 interviews—were taken into account in the analysis. In this experiment, convenience and random sampling were both used. First, the respondents were chosen via a convenience sampling.

In order to complete the data collection, referrals were obtained from the preliminary respondents. Data for the study was gathered from the female employees of MSMEs in India. Voice responses that were unclear or incomplete were not included in the study. In a qualitative investigation, (Malterud et al., 2016; Marshall et al., 2013) found that the typical data saturation occurs at 30. Interviews that were semi-structured were conducted. The research employs a hybrid methodology and is exploratory as well as descriptive in character. Secondary sources, such as research papers, journals, periodicals, and articles on the impact of COVID-19 on MSMEs and its employees, offer the theoretical underpinning for the survey. Pro-Quest, EBSCO, and Google Scholar were used as databases for this.

Data Analysis

A qualitative data analysis has been selected for the project (Morse et al., 2014). Included are word clouds, sentiment analysis, and thematic analysis. This reflects the respondents' thoughts and opinions on the crucial topic. The study was conducted in two stages: first, a theoretical foundation was laid, and then data was gathered through interviews. Before entering the responses from the interviews into N-Vivo, they were cleaned up and transcribed. In this study, the transcribing feature was not used; instead, all transcription was done by hand using MS Word. The data was first cleaned up by removing top words and punctuation. Stop words were initially utilised to generate word clouds, which were then used to extract the pertinent material for the inquiry. Using the Auto coding tool, additional sentiment analysis and thematic analysis were conducted to provide the sentiment and themes.

Findings

For conducting the qualitative analysis, N-Vivo 14 was chosen (Welsh, 2002). The COVID-19 pandemic had a detrimental effect on the ability of Indian women working in MSMEs to find employment. The majority of tiny cottage units have been shut down owing to a lack of funding, which had caused people to lose their employment and incomes and leave them unable to manage household bills and unforeseen difficulties.

Due to unemployment, the women who worked in MSMEs found it difficult to manage their family's expenses. Managing daily expenses, children's schooling, medical issues, and other expenses are just a few of the cited challenges. Uncertainty and unemployment exacerbated the condition in life by causing mental melancholy, stress, and sleeplessness. Many struggled with debt, loans, and a lack of funds. They were unable to handle their financial, mental, social, and health demands as a result of this circumstance.

The COVID-19 pandemic had a detrimental effect on the quality of life for women. The respondents indicated that they were unable to pay the family's bills due to the lower income brought on by COVID-19, and that they consequently had to rely on the family for their requirements. It caused conflict, harm to the body and mind inside the family, and the majority of them were unable to provide for the educational demands of their kids.

Word Cloud Analysis

Figure 1. Word cloud analysis of the impact of Covid-19 impact on the women workforce working in MSMEs in India.

as the one main body for regularizing almost all the lacuna in the system which further support the study conducted by the Centre for the Study of Developing Societies(CSDS) in 2019.

The observations regarding the two domains—caregiving duties and job advancement, and financial vulnerability and social dislocation—provide a framework for understanding the multifaceted impacts of the COVID-19 pandemic on women's employment in Indian MSMEs. The categorization of these dimensions helps in identifying distinct areas of challenges and addressing them effectively.

The clustering of caregiving duties and job advancement within a single domain is based on the recognition that the pandemic has exacerbated the caregiving responsibilities shouldered by women. With the closure of schools and disruptions in childcare services, women have faced increased burdens in balancing work and caregiving responsibilities. They may thus be less able to grow in their jobs and get employment as a result. The addition of career advancement in this domain emphasises the interaction between caregiving obligations and the difficulties encountered in terms of professional development and career promotion.

The category for social disruption and financial vulnerability is based on the understanding that the pandemic has caused economic problems and social disruptions for women working in MSMEs. The wider social effects that people feel, such as isolation, less social connections, and disruptions in social support networks, are connected with financial vulnerabilities like pay cuts, job uncertainty, and loss of livelihood. The study recognises the connection between financial difficulties and the social upheaval faced by women during the epidemic by combining these factors.

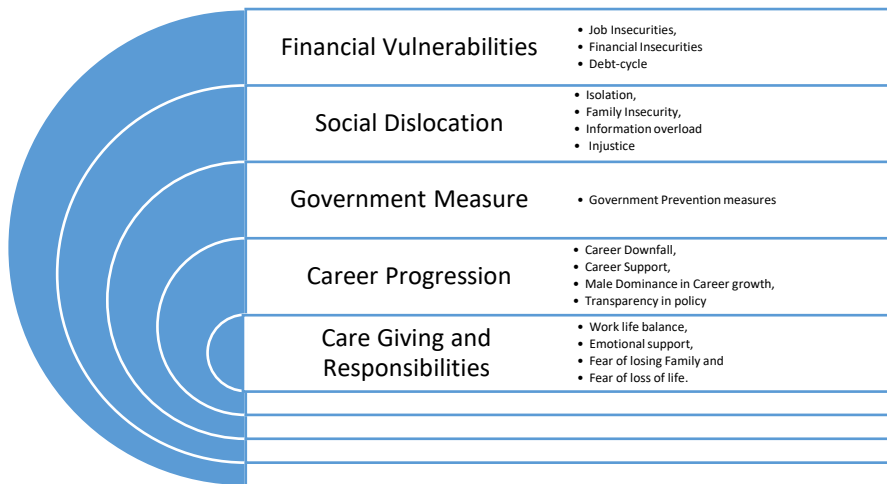
The study presumably aimed to investigate the distinctive difficulties and effects associated to job promotion as a different feature within the caregiving domain, despite the fact that career advancement is clearly related to financial vulnerabilities. This may include obstacles to advancement, a lack of opportunity for skill development, or restricted access to resources that can advance one's career. The study can offer a more comprehensive picture of the elements influencing career advancement for women in MSMEs during the pandemic by looking at these difficulties separately.

By offering a structured framework to assess the various obstacles experienced by women in Indian MSMEs as a result of the COVID-19 epidemic, the observations and categorization of these domains contribute to the case's development. This study emphasises the necessity for all-encompassing and focused government action to solve the unique problems within each domain. In order to assist women's employment and general well-being in the MSME sector, policymakers can create more effective policies and interventions by recognising the interrelationship between caring obligations, career progression, financial vulnerabilities, and social dislocation.

The bifurcation of the domains is based on the distinct challenges faced by women in relation to caregiving duties, job advancement, financial vulnerabilities, and social dislocation. These observations and categorizations contribute to a comprehensive understanding of the multidimensional impact of the pandemic on women's employment in MSMEs and inform policy recommendations aimed at addressing the specific challenges identified within each domain. Further, it is significant to note that clusters can reveal patterns or themes in the data and can assist in identifying crucial areas of concern or analysis.

Thematic Analysis

Theme	Rate of Impact
1. Job Insecurities	41.12%
2. Financial Insecurities	54.23%
3. Debt-cycle	31.11%
4. Isolation	56.10%
5. Family Insecurity	63.34%
6. Information overload	19.23%
7. Injustice	54.96%
8. Government Prevention measures	34.12%
9. Career Downfall	31.12%
10. Career Support	42.67%
11. Male Dominance in Career growth	19.11%



12. Transparency in policy	12.23%
13. Work life balance	65.12%
14. Emotional support	66.11%
15. Fear of losing Family	71.12%
16. Fear of loss of life	69.90%

Source: NVivo-14 Primary Data Analysis Result

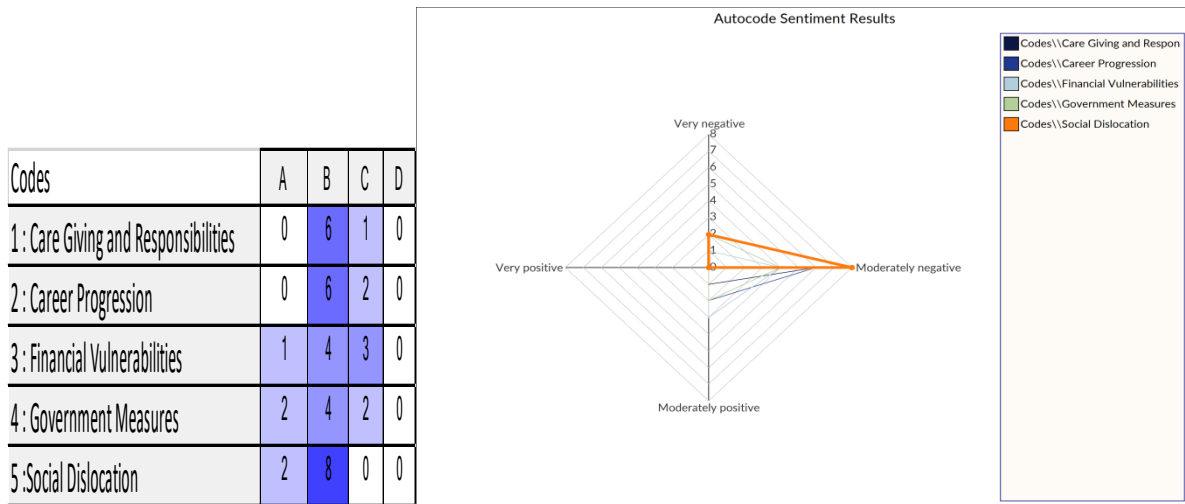
A total of 16 themes identified from the study. From these sub themes, five major themes were condensed. The five themes deducted are 1. Financial Vulnerabilities, 2. Social Dislocation 3. Government Measures, 4. Career Progression, 5. Care Giving and Responsibilities. The sub themes of Financial Vulnerabilities comprising of Job Insecurities, Financial Insecurities and Debt-cycle; Social Dislocation are Isolation, Family Insecurity, Information overload and Injustice; Government Measure is Government Prevention measures; Career Progression comprises of Career Downfall, Career Support, Male Dominance in Career growth, Transparency in policy; Care Giving and Responsibilities comprises of Work life balance, Emotional support, Fear of losing Family and Fear of loss of life.

Figure 1. Major themes evolved from the study

Source: NVivo-14 Primary Data Analysis Result

Sentiment Analysis

Sentiment analysis is a sort of natural language processing (NLP) technology that employs computational techniques to recognise, extract, and quantify the emotional tone or sentiment of a text, such as social media posts, online reviews, or news articles. Finding out whether a text's overall sentiment is favourable, negative, or neutral is the aim of sentiment analysis.



Source: NVivo-14 Primary Data Analysis Result, where column A - Very negative; B – Moderately negative; C - Moderately positive; D - Very positive.

Women generally indicated a moderate amount of negativity towards the scenario under study, according to the sentiment analysis results. However, some of the responses revealed that women had serious concerns about governmental restrictions, social upheaval, and financial weaknesses, which were categorised as extremely unfavourable reactions. Overall, the sentiment analysis indicates that women in the current situation are facing substantial difficulties and worries, notably in regard to financial vulnerabilities, governmental actions, and social upheaval.

Discussion

The COVID-19's effects on women's employment in Indian MSMEs have brought to light a number of challenges, including monetary vulnerability, social upheaval, governmental initiatives, professional advancement, and caring obligations. The study has showed that the epidemic has disproportionately affected women, with many of them losing their jobs or having their working hours and salary slashed. Financial vulnerability has been a significant issue, with many women finding it challenging to support both herself and their children. Social dislocation brought on by a lack of financial security has also exacerbated stress, anxiety, and mental health issues. However, more has to be done to support female entrepreneurs and ensure that they have equitable access to finance and resources. The government's initiatives to assist MSME enterprises have been successful. Career advancement has been another impediment for women; many believe the pandemic has hindered their chances for success. This is especially true for women who have provided care while juggling work and family duties.

The Atmanirbhar Bharat Abhiyan (Self-Reliant India Campaign) is a well-known government programme in India that supports MSMEs. This effort, which was started in 2020, aimed to give MSMEs financial support, loan options, and other aid to help them deal with the difficulties the pandemic presented. The analysis would benefit from an evaluation of the application and effects of this programme, including its reach to MSMEs owned or operated by women. Similar to this, evaluating the accomplishments and shortcomings of other programmes like the Pradhan Mantri Mudra Yojana (PMMY) and the Stand-Up India programme would shed light on the government's initiatives to support entrepreneurship and MSMEs, particularly women entrepreneurs, in their access to financing. It would be crucial to evaluate how much these programmes have contributed to the expansion and sustainability of women-led MSMEs.

Furthermore, evaluating the effectiveness of government-introduced skill development initiatives and training programmes, like the National Skill Development Mission, could provide insight into how these programmes have affected women's employment and career advancement in MSMEs. This evaluation would look at the results, applicability, and accessibility of these programmes for women employees.

Understanding the government's strategy for assisting women in the workforce also requires critically analysing the policies and plans pertaining to labour laws, gender equality, and work-life balance. Analysing how these policies address issues such as maternity leave, workplace harassment, flexible work arrangements, and equal pay can provide insights into the government's commitment to creating an enabling environment for women's employment in MSMEs.

By questioning specific tactics and policies, we can gauge the effectiveness and relevance of government interventions in supporting women's employment in Indian MSMEs during the pandemic. This analysis would enable us to identify areas for improvement, suggest policy recommendations, and contribute to the ongoing discourse on promoting gender-inclusive economic recovery and sustainable employment for women.

The study's findings as a whole emphasise the necessity for focused initiatives like improved access to finance and credit, better skill development sessions, encouraging policies for entrepreneurship and innovation, facilitating gender responsive policies and practices in MSMEs, providing social and psychological support to enhance women's employment and economic empowerment both during and after the pandemic. This could include fiscal vulnerability policies and programmes, assistance for female entrepreneurs, and flexible work schedules that let women balance their careers and childcare duties. By tackling these issues, we can make sure that women are included in the recovery and create a society that is more equal and resilient.

Conclusion

Women have been most significantly impacted by the COVID-19 pandemic's job losses and income declines, which has had a significant effect on women's employment. The special difficulties women face in the workforce must be acknowledged by policymakers, and action must be taken to address the underlying causes of gender disparity. Policymakers can contribute to the development of a more equal and durable workforce in the wake of the epidemic by putting in place policies that enhance women's economic possibilities. The COVID-19 epidemic has had a severe negative impact on the Indian economy, particularly on the MSMEs that are an essential component of the economy. Women who work for MSMEs have been disproportionately affected by this.

The epidemic has primarily impacted women working in Indian MSMEs in the following ways: Jobs lost: Numerous jobs have been lost as a result of the pandemic, and women have been particularly hard hit. Women frequently work in lower-paying, more hazardous positions in MSMEs, and these positions have been the first to be eliminated as the companies fight to stay afloat.

Increased unpaid care work: As a result of the closure of schools and daycare centres, women have had to take on more unpaid care work, making it more difficult for them to hold down a job outside the home. Due to the fact that MSMEs frequently do not offer flexible work schedules, this has been especially difficult for women who work in MSMEs.

Income reduction: As a result of the pandemic, many MSMEs were compelled to cut salaries or hours worked, which resulted in lower income for women. Women who are the main providers for their families have been severely impacted by this.

Lack of loan availability: MSMEs, particularly those owned by women, sometimes struggle to obtain credit. This problem has been made worse by the pandemic, which has made banks and other financial institutions more cautious in their lending practises.

The COVID-19 epidemic has, in general, had a substantial impact on women working in Indian MSMEs and has brought attention to the need for policies and actions to help this vital sector of the economy. These might entail actions like helping MSMEs financially, providing flexible work schedules, and facilitating more finance availability for women-owned firms.

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