

ENTREPRENEURIAL PROSPECTS AND CHALLENGES FOR WOMEN AMIDST COVID-19

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Abstract

The global economic structure has been severely impacted by the coronavirus disease 2019 (COVID-19) pandemic, with women-owned businesses bearing the brunt of the damage. This paper aims to encapsulate the gendered support and hindering factors along with the role of the state experienced by Chennai based women entrepreneurs in setting up/operating their enterprises amidst the challenges posed by the coronavirus disease 2019 (COVID-19) pandemic. 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. There is no readily accessible sampling frame for choosing a sample of women entrepreneurs in Chennai City. Snowballing technique for identifying respondents is used and a sample of 60 women entrepreneurs is selected from Bahawalpur and its surrounded areas for this study. The sample is comprised of women entrepreneurs from a variety of sectors. The research captured data from schedules of these selected women. Data used in this study is primary in nature for which a structured questionnaire is adapted and survey form of women entrepreneurs. This research article adds to the literature on the determinants of problems faced by the women entrepreneurs in Chennai City during COVID-19 pandemic. Very small-scale women entrepreneurs face common as well as gender-based challenges in the context of the market, finance, social capital, family support and awareness in addition to accessing the state's resources/policies in both their startups and crisis situations, such as the COVID-19 pandemic. The study emphasises the complexities of patriarchy, which stifles women entrepreneurs in all aspects of their lives: family, society, market, and state. As a result, it is recommended that policy be enacted and implemented, as well as additional research on women's entrepreneurship, to focus more deeply on the gender dimension.

Keywords: Entrepreneurship, Women, COVID-19, MSME, NSIC, Development and scaling.

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Introduction

The global economic structure has been severely impacted by the coronavirus disease 2019 (COVID-19) pandemic, with women-owned businesses bearing the brunt of the damage. During the 2020 lockdown, India's 6.33 million micro, small, and medium enterprises (MSMEs) faced a variety of risks, including supply chain disruptions, financial risk, low sales, and low demand for products (Tankha, 2020). (Mint, 2020). According to a study conducted by Azim Premji University in 2020, urban self-employed businesses suffered the most. Women working in the trading, service, and informal sectors, according to studies, were disproportionately affected by the lockdown. This clearly demonstrates that COVID-19 has had a greater impact on women than men, rural populations than urban populations, and migrant and informal workers around the world, particularly in India (Azim Premji University, 2020; Bargotra et al., 202; Abraham et al., 2021)

Furthermore, patriarchal values/structures have been observed to have largely compromised the constitutional guarantee of gender equality in society, economy, and politics (Singh, 2021). This is exacerbated by misogynistic attitudes prevalent in Indian society, which have resulted in highly unequal economic conditions and prospects for women, posing a serious threat to one of the SDG 2030 agenda's most important targets, gender equality. This problem was exacerbated by the COVID-19 pandemic, which not only hampered women's mobility and increased their reliance on male partners or other men in society, but also revealed the government's inability to deal with gender-specific policy initiatives (OECD, 2020). The patriarchal structure has reinvented itself in new forms during COVID-19, with the extent and mode of patriarchal domination varying according to the situation. Women entrepreneurs differ from one another, and their entrepreneurship can be classified into four categories based on the level and extent of male support. The first type of entrepreneurship involves women nominally leading the business while their male family members make all of the decisions. Women own the business in the second type, but they share decision-making power with their male counterparts. Single women who own their own business and make all of their own decisions make up the third type. Young women in the fourth type struggle to start and run businesses while dealing with unwanted or unwanted interference from male/female family members. Women entrepreneurs can be classified in a variety of ways, but for the purposes of this study, the above four types were used to investigate the role of the state, family, society, and market in their entrepreneurial prospects. The focus of this study was on the availability of government schemes to assist women entrepreneurs in India, particularly in relation to MSMEs and the National Small Industries Corporation (NSIC). It also aimed to look into the major challenges and opportunities that women face when starting and running businesses in Chennai, particularly during the COVID-19 pandemic.

Women-owned entrepreneurship in India

The percentage of women-owned businesses has risen over the last decade. When compared to many other countries, India has a higher percentage of women-owned businesses. According to the Udyam report, males own 81 percent of MSMEs, while females own 17 percent (Udyam, 2021); 1 percent of MSMEs are unrecognised in India. In India, the number of women-owned businesses has surpassed 15 million. Over the last decade, the percentage of women-owned businesses has increased from 14 percent to 20 percent (Bain and Google, 2019): 17 percent are registered with Udyam, while 3 percent are only registered with other government agencies. Surprisingly, millions of women-owned MSMEs remain unregistered because they do not meet the requirements and instead fall into the self-employed and insufficient turnover categories (Bargotra et al., 2021). The 17–20% of women-owned businesses that are registered as MSMEs, on the other hand, face numerous challenges. According to a study by Bain and Google (2019), India has 13.5–15.7 million women-owned businesses, accounting for roughly 20% of all businesses and employing between 22 and 27 million people. "Several enterprises reported as women-owned are not controlled or run by women," according to their research. Women are 'on paper' owners with little role to play due to a combination of financial and administrative reasons/benefits" (Bain and Google, 2019; Gindling & Newhouse, 2014). Moreover, according to the study, only 10–30 percent of women-owned businesses are actually run and managed by women (Bain and Google, 2019). Several factors, including social and family constraints, cultural control, lack of financial autonomy, lack of social networks, and lack of market exposure, obstruct women entrepreneurs' prospects. The most important characteristic of such businesses, on the other hand, is that 83 percent of all women-owned businesses are single-person businesses, with only 17 percent of the total 28 percent of businesses that provide employment employing hired workers. In 9 out of 10 cases, the company has no employees other than the owner (Gindling & Newhouse, 2014).

COVID-19 and policy responses in India

According to the United Nations, 164 countries and territories have taken around 992 measures. 177 of these measures addressed issues that women faced during the COVID-19 pandemic (UN Women and UNDP, 2020). Cash transfers "to low-income and/or self-employed/informal workers adversely affected by the containment measures" are one of these measures, which have been implemented by a number of countries, including Brazil, Chile, India, Indonesia, Iran, Peru, and Tunisia (Loayza & Pennings, 2020). The Indian government announced a 1.7 lakh crore rupee economic relief measure on March 26, 2020. (24 billion USD). Additional support for the Indian financial system has been announced from the State Bank of India, the World Bank, and the Asian Development Bank. The Indian government announced a 20 lakh crore economic stimulus package in May 2020. (280 billion USD). The government announced economic stimulus packages worth 29.87 lakh crore (420 billion USD) in October and November 2020, along with several other measures. 2020 (Sharma) The "Atmanirbhar Bharat" campaign announced these economic relief packages. The Pradhan Mantri Garib Kalyan Yojna "under the Mahatma Gandhi National Rural Employment Act (MGNREGA), announced INR 1,000 ex-gratia payments to nearly 30 million poor senior citizens, widows, and disabled, as well as insurance coverage of up to INR 50 lakh each to about 2 million healthcare workers," according to the policy of targeted cash transfers (The Economic Times, 2020). The World Bank has praised a policy of targeted cash transfers in middle-income developing countries, including India. However, its actual reach to the targeted and needy beneficiaries requires careful reflection. In addition to targeted cash transfers, the

government has also announced employment-related measures. The Public Distribution Scheme was designed to reach two-thirds of the population with a food distribution programme (PDS). The government also announced direct benefits to specific individuals, as well as the formation of 630,000 self-help groups (SHGs) to assist 70 million households, the doubling of collateral-free loans, and the provision of three-month LPG cylinders to 83 million households. Certain directives to the states were also issued, including a welfare fund for building and construction workers and 310 billion in District Mineral Foundation (DMF) funds for victims of economic disruption caused by the pandemic. On March 27, 2020, and April 17, 2020, the Reserve Bank of India implemented liquidity measures. A reduction in the repo rate and a reduction in the cash reserve ratio (CRR) were among the measures taken, with the goal of releasing "liquidity worth 137000 crore across the banking system." These measures were expected to add 4.74 lakh crore rupees to the system's liquidity (KMPG, 2020).

MSMEs-specific measures Collateral-free loans with 100 percent credit worth INR 3 lakh crore have been made easier by the government (39 billion USD). Subordinate debt worth INR 20 thousand crore (2.6 billion USD) for stressed MSMEs, INR 50 thousand crore (6.5 billion USD) in equity infusion, introduction of a new definition of MSMEs, revision of the investment limit upward, additional turnover criteria, removal of global tenders for government contracts up to INR 200 crore, and a goal of clearing MSME dues within 45 days were among the major steps taken to assist MSMEs. In addition, efforts were made to encourage e-market linkages rather than trade fairs and exhibitions. Other major policy responses include relief for nonbank financial companies (NBFCs) and power utilities, regulatory measures, relaxations for the real estate sector and EPC/contractors, and revisions to insolvency and the bankruptcy code (KMPG, 2020). To specifically assist MSMEs, the Indian government has introduced an amendment that eliminates the distinction between the manufacturing sector (36%), and the service sector (64%), allowing businesses to take advantage of MSME schemes (Udyam, 2021). The Atmanirbhar Bharat Rozgar Yojna aims to combine employability with a credit guarantee in case of an emergency. MSMEs have been given priority and better financial access under the Atmanirbhar Bharat Abhiyan. The Abhiyan has announced a total of INR 20,000 crore in subordinate debt for stressed MSMEs and INR 4,000 crore for a credit guarantee trust for micro and small enterprises. As a result, as of December 31, 2020, "12 banks have extended guarantees totaling INR 17.66 crore to 178 borrowers, as well as INR 50,000 crore in equity infusion for MSMEs through Fund of Funds," according to the announcement (MSME, 2021).

Methodological Framework

There is no readily accessible sampling frame for choosing a sample of women entrepreneurs in Chennai City. Snowballing technique for identifying respondents is used and a sample of 60 women entrepreneurs is selected from Bahawalpur and its surrounded areas for this study. The sample is comprised of women entrepreneurs from a variety of sectors. The research captured data from schedules of these selected women. Data used in this study is primary in nature for which a structured questionnaire is adapted and survey form of women entrepreneurs. It is modified according the nature of study in case of Chennai City. Through that questionnaire cross sectional data is collected from respondents selected for this study. Data is entered and analyzed by using SPSS version 21 is used to analyse the data. Chi-square test is applied to find out the statistical significance of the hypotheses for possible acceptance or rejection. The data collected was subjected to quantitative analysis Total, average and Percentage/frequency to find the major problematic. To test the internal reliability of the research instrument Cronbach's alpha is used and its result is 0.82 which is above the standard

value proposed by of 0.70 this shows that our instrument is reliable and we can confidently apply different statistical tests and interpret the results with confidence. is good enough to use this instrument confidently for further analysis.

Data Analysis

Table 1
Hypothesis Testing

Hypothesis	Pearson Chi Square(P-Value)	Pearson Chi-Square	Chi-Test	Fisher's Exact Test
H ₁ : During COVID-19, Women entrepreneurs face entrepreneurial / business problems which affect their working efficiency	.000	38.22		31.245
H ₂ : During COVID-19, women entrepreneurs face social / personal problems which affect their working efficiency.	.000	45.282		58.1245
H ₃ : During COVID-19, women entrepreneurs face technical problems which affect their working efficiency.	.003	27.452		20.214

Source: Computed from the Primary data.

The results for H₁ are presented in table 1, by analysing the Pearson Chi-square and the significance level of women respondents face entrepreneurial / business problems which affect their working efficiency during COVID-19 can be examined. The value of Chi-square is 38.242 for this model, is significant ($p < 0.05$), indicating that entrepreneurial / business problems during COVID-19 have significant influence on the working efficiency of women entrepreneurs in Chennai city. Hence, it is accepted. By analysing the Pearson Chi-square and the significance level of women entrepreneurs face social / personal problems which affect their working efficiency can be examined. The value of Chi-square is 45.282 for this model, is significant ($p < 0.05$), indicating that entrepreneurial the working efficiency of women entrepreneurs in Chennai city. Hence, H₂ is accepted. By analysing the Pearson Chi-square and the significance level of women entrepreneurs face entrepreneurial / business problems which affect their working efficiency can be examined. The value of Chi-square is 27.452 for this model, is significant ($p < 0.05$), indicating that entrepreneurial the working efficiency of women entrepreneurs in Chennai city. Hence, H₃ is accepted.

Another section of this research project is based on questions that look into the entrepreneurial/business issues that women entrepreneurs in Chennai, Tamil Nadu face. Table 2 shows the percentage of responses for each of the questions asked. The questions are all based on a 5-point Likert scale. According to the graph, 63 percent of respondents agree that securing funding to start a business is one of the major challenges. When asked if banks are a source of funds for their business, the majority of respondents (70 percent) have no opinion. The findings show that finding qualified employees is a challenge for women entrepreneurs. Hiring is a problem for 68 percent of female entrepreneurs, while 12 percent have no opinion because they need to hire any employee because they are the sole owner and operator of their business.

Around 72 percent of female respondents agree that properly managing their business is a challenge for them. There are a variety of reasons for this, including a lack of formal business education and training. According to 62 percent of female entrepreneurs, marketing is a challenge for them. When these women were asked if their business made it difficult for them to balance work and family life, they said that it was either impossible to be a businesswoman and a mother/wife at the same time. 70% of female entrepreneurs agree that time management and role conflict are issues for them. The majority of entrepreneurs, as discussed in the section on women entrepreneurs, are uneducated. By agreeing, 67 percent of female entrepreneurs demonstrate that this is a problem they face as business owners. When it comes to family support, 78 percent of female entrepreneurs believe their families are supportive of their business endeavours. Gender-based discrimination is not a problem for women entrepreneurs in Chennai, with a majority of 72 percent disagreeing and 6% strongly disagreeing that it is a problem they face while running their business. It indicates that conditions for women entrepreneurs in Chennai will improve in this regard. Before starting this business, the majority of the women entrepreneurs lacked relevant field experience. Lack of related field experience is a problem for 61 percent of respondents, with 18 percent strongly agreeing. According to 74 percent of women who responded to this question, market behaviour is unfavourable to them. The lack of locally available raw materials is a problem for women entrepreneurs, as 70% agree and 5% strongly agree to this question. Out of a total of 100 women entrepreneurs, 72 percent agree and 8% strongly agree that a lack of business-related skills is a barrier to their company's success. It's also one of the biggest roadblocks for female entrepreneurs. 61 percent of respondents strongly agree with this statement, while 18 percent agree. According to all of the respondents, electricity shortages are a major issue that they are dealing with throughout Chennai. If a team member has poor skills or is untrained in business operations, it will cause problems for the company's smooth operation. This issue is supported by 72 percent of respondents, with 15 percent strongly supporting it. Working capital refers to funds used in the day-to-day operations of a company. Working capital provision is essential to keep a business running smoothly. Working capital is a problem for 74% of respondents, while 12% have no opinion on the subject.

Table 2
Entrepreneurial/business problems

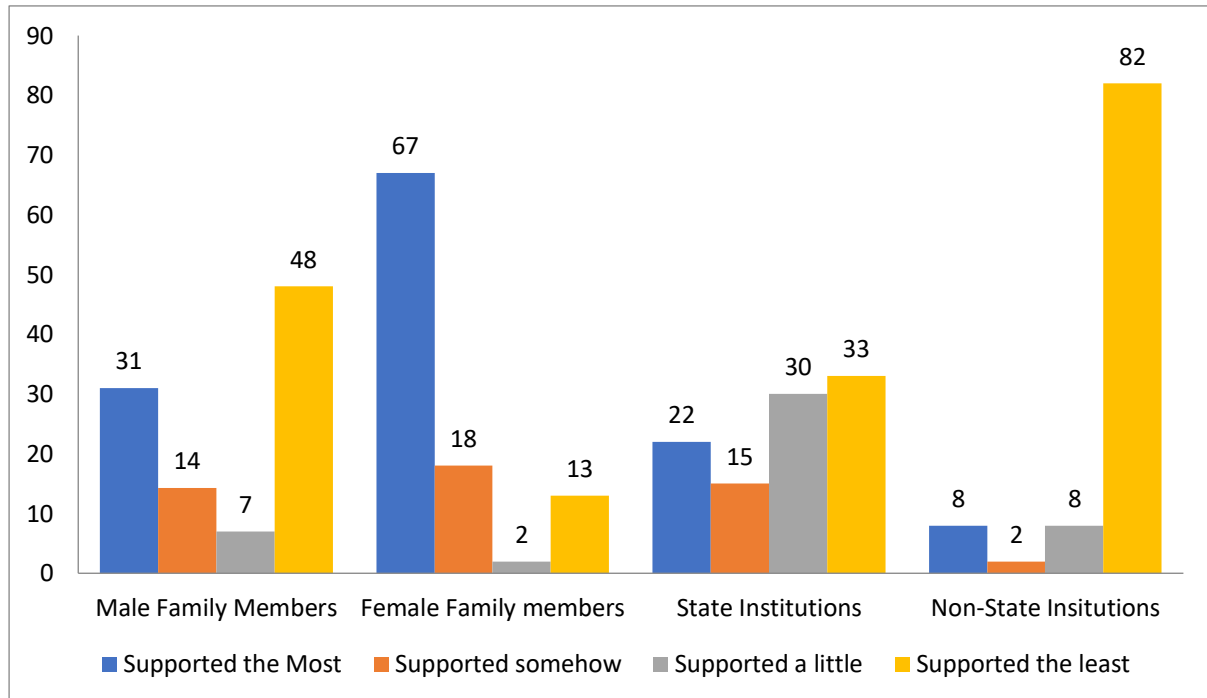
Entrepreneurial/Business Problems	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
Source of Finance					
Getting Finance	8	63		21	8
Difficult to get bank loan	8	12	70	8	2
Hiring	14	68	12	4	2
Management	8	72	11	8	1
Marketing	24	62	7	5	2
Personal saving		62	10	15	13
Loan from friends/family		72	6	14	8

Bank Loan	2	62	14	10	12
Personal/social Problems					
Time Distribution/role conflict	12	70	14	4	
Lack of Education	14	67	10	8	1
Family Support	8	78	8	4	2
Gender base discrimination	15	4	4	72	5
Lack of related field experience	18	61	12	4	5
Unfavorable market behavior	5	74	12	8	1
Technical Problems					
Non-availability of raw material	14	70	10	6	
lack of related skills	15	72	4	4	5
Electricity shortage	18	61	12	4	5
Un-skilled group members	15	72	4	4	5
Shortage of working capital	5	74	12	8	1

Source: Computed from the Primary data.

Scholars have shown that in areas such as risk-taking capacity, creativity, innovative leadership roles, and adaptation to changing economic systems, women entrepreneurs face common masculine constraints around the world. Due to various restrictions, including mobility, these constraints and associated stereotypes have become more prominent during the COVID-19 pandemic. Women have been disproportionately affected by financial, labour, and brand value losses, as well as the death of loved ones and the burden of managing the family during the pandemic. Women entrepreneurs have been the most harmed by burdens from both sides, both at home and in the marketplace. COVID-19 has had a significant impact on women who work in small-scale industries such as trading, tailoring, dressmaking, and shopkeeping, as well as women who work in beauty salons, as receptionists, in daily wage work, and in the service sector. According to studies, between March and April 2020, approximately 17 to 19.3 million women lost their jobs due to the pandemic lockdown. Women's unemployment increased at a rate 13% higher than that of their male coworkers (Karthick & Narasimhan, 2021). In this regard, this section of the study looked into the support system for women entrepreneurs in India during COVID-19, specifically in Chennai, Tamil Nadu. Family, society, the state, and non-state institutions, such as NGOs, were asked how helpful family, society, the state, and non-state institutions, such as NGOs, had been to women entrepreneurs during the COVID-19 pandemic, as well as how they had sought to recover from the pandemic's impact. The data analysis of the ranked responses is shown in Figure 1. In the overall sample, 31% of respondents said that male family members had supported their business, while 48% said that male family members had provided minimal support. Figure 1 also shows that 67 percent of respondents thought their female family members were very supportive, 21.43 percent thought they were somewhat supportive, and 15% thought they were not at all supportive. It's worth noting that during the COVID-19 pandemic, family support for starting businesses was bolstered. Prior to the pandemic, 42.9 percent of respondents had received support from female family members, whereas 67 percent of respondents had received support from female family members during COVID-19. Surprisingly, male family members' support increased by 14 percent, implying that 22 percent of total respondents supported female family entrepreneurs when the businesses were first established, whereas 31 percent of total respondents supported female family members during the covid-19 pandemic. In other words, during the pandemic, female and male family members' support increased for 22% and 14% of the respondents, respectively. Despite the fact that female family members provided more support than male family members, the fact that male family members still provided support indicates an important transformation and acceptance of women entrepreneurs' growing economic status and bargaining power within the family. State and non-state financial institutions' support systems remained largely ineffective. Only 22% of respondents said the state had been supportive, while 31% said it had been minimally supportive. Non-state financial institutions, on the other hand, were rated as minimally supportive by 82 percent of respondents. One of the respondents mentioned the reason for this. During the COVID-19 pandemic, nearly 80% of respondents had no loan obligations from any state agency and rarely sought out loans from the state due to the nonavailability of even small-size tickets, if not collateral-free loans.

Figure 1
Factors that supported women entrepreneurs amidst the COVID-19 pandemic



Conclusion

In light of this, this study investigated how four agencies, namely family (male and female), society (including friends and peer groups), markets, and state institutions, have aided or hampered women entrepreneurs in establishing, scaling, and recovering from the COVID-19 pandemic's impact. The responses revealed that the patriarchal structure's omnipresence, which has only been amplified during the pandemic, is the source of challenges for women entrepreneurs. Patriarchal challenges for women entrepreneurs are subtle, but they have an impact on women's entrepreneurial prospects from the start. A large number of female entrepreneurs come from a family of entrepreneurs and thus face little opposition from their families. Women family members, however, have less freedom, support, and authority in decision-making related to their businesses than male family members, despite having a positive family environment. In such situations, women are faced with the dual burden of managing their family and their business. Within the family, female family members provide more support to women than male family members, both in starting businesses and recovering from the COVID-19 pandemic. However, in cases where there is no entrepreneurial family background, female family members offer equal, if not greater, opposition.

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