



IMPACT OF COVID-19 ON INFORMAL SECTOR: A STUDY OF WOMEN WORKERS IN SIVAGANGAI DISTRICT.

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Abstract:

The Indian labour market is characterized by predominance of informal employment with more than 90 per cent of India's informal workforce working as self-employed and casual workers. The worrying trend is the increasing rate of informal employment even in the organised sector. India is a global economic powerhouse. It was named the world's fastest-growing significant economy in 2017, with GDP growth over 7% every year since 2011-12. Female employment growth has slowed by 5% in recent years (2017–2018), while GDP has fallen from 7.8 percent in 2011–12 to 5.3 percent. A report by the State Bank of India (SBI) shows the share of the informal economy in the country's gross domestic product (GDP) has come down from 52 per cent to 15-20 per cent in the past three years following the adoption of GST (Goods and Services Tax), enhanced digitalisation, and demonetisation.

Key Words: Global economic development, GDP, FLFLPR, WPR, digitalization, demonetization, NSSO, Covid -19 Pandemic, Centre for Economic Performance, GST, National wide Lock down.

The Indian labour market is characterized by predominance of informal employment with more than 90 per cent of India's informal workforce working as self-employed and casual workers.

In the history of human development, women have been as vital in the history making as men.

In fact higher status for women vis-à-vis employment and work performed by them in a society is a significant indicator of a nation's overall progress.

ECONOMIC GROWTH AND FEMALE LABOUR

On the world scene, India is a global economic powerhouse. It was named the world's fastest-growing significant economy in 2017, with GDP growth over 7% every year since 2011-12. However, 2017 was important for Indian women for another reason: it was the year in which India's women labour force participation (FLFPR) fell to their lowest point since independence. According to the World Bank, India has one of the lowest FLFLPRs in the world, with only parts of the Arabic world having lower FLFLPRs. GDP is the country's income. Economic growth helps a country's standard of living to rise via increasing consumption.

Women's WPR increased by 2.1 percent between 1999–2000 and 2004–2005, while GDP increased by 1 percent. When the GDP increased by 9% in 2009–2010, female employment fell by 4.5 percent. Female employment growth has slowed by 5% in recent years (2017–2018), while GDP has fallen from 7.8 percent in 2011–12 to 5.3 percent. Between 1983 and 2017–2018, the increase in female WPR was negative, suggesting that there is no meaningful association between growth in the economy and female WPR in India. Between 1983 and 2018, female labour force participation growth in rural India declined by 2%, while it fell by 2% in urban India. Between 2017 and 2018, rural India saw the highest decline in female employment levels, at 6%.

According to NSSO data from 1970 to 2018, women primarily work in low-productivity, labour-intensive, home-based, and irregular industries. Between 1977-78 and 2017-18, 88.1% women engaged in agriculture, compared to 80.6 percent of rural men.

TABLE 1 SHARE OF INFORMAL ECONOMY DROPS FROM 52% TO 15-20% POST**DIGITALISATION, DEMONETISATION, GST:**

Share of informal Economy across broad sectors to GVA(%)			
Sector	2011-12	2017-18	2020-21 P
Agriculture, forestry and fishing	96.8	97.1	
Mining and quarrying	22.6	22.5	15-17
Manufacturing	25.5	22.7	19-21
Electricity, gas, water	4.3	5.3	0
Construction	76.4	74.5	35-40
Accommodation, food services, trade	86.6	86.6	40-45
Transport, storage, communication	47	47.7	
Financial services	9.3	11.9	20-25
Real estate, ownership of dwellings	63.1	52.8	
	0	0	0
Public administrative and defense			
Total GVA at basic price	53.9	52.4	15-20

Source: IMF Policy paper Feb 21; P; SBI Projections

As reported by the State Bank of India (SBI) shows the share of the informal economy in the country's gross domestic product (GDP) has come down from 52 per cent to 15-20 per cent in the past three years following the adoption of GST (Goods and Services Tax), enhanced digitalisation, and demonetisation.

The State Bank of India Research's latest report titled '*Ecwrap*' also stated that the COVID19 pandemic has led to a devastating impact on all the sectors of the economy, but the impact has been felt more by the informal sector. "While the formal sector is now back to its pre-pandemic level, the informal sector still continues to bear the brunt," stated the report released on October 29.

“Our starting point is an assumption that the shrinkage in the economy post pandemic is mostly informal and hence the loss in output across sectors gives us a measure of the informal sector ... currently the informal economy is possibly at max 15%-20% of formal GDP,” stated the report.

According to the National Sample Survey Office (NSSO), 2014, India has a large informal economy with around 93 per cent of its total workforce earning their livelihoods as informal workers. Despite the drop in the informal sector economy, there has been a positive development in the Indian economy amid the COVID19 pandemic, stated the SBI report. The SBI report highlighted that in two months, more than 5.3 crore (53 million) unorganised workers have registered with the online portal. Four states account for almost 73 per cent of the total registration, with West Bengal on the top, followed by Odisha and Uttar Pradesh.

State-wise, sector-wise Registration in E-Shram portal (in lakh)							
State	Total Registration	Of which					Share of Agriculture in Total
		Agriculture	Construction	Domestic &HH Workers	Apparel	Capital goods and manufacturing	
India, of which	529.8	291.7	67.8	43.7	31.5	14.5	55%
West Bengal	107.7	62.6	10.4	7.2	6.6	1.7	58%
Odisha	97.2	68.9	10.4	2.9	4.9	1.3	71%
UP	87.3	44.7	8.7	13.1	5.3	3.4	51%
Bihar	72.1	36.6	10.7	10.2	4.1	2.2	51%
MP	19.0	9.1	2.6	1.0	1.4	1.0	48%
Rajasthan	16.2	5.9	4.3	0.7	1.1	0.8	36%
Chhattisgarh	14.2	10.1	1.3	0.4	0.6	0.5	71%
Jharkhand	13.4	8.3	1.1	1.2	0.4	0.6	62%
Punjab	12.6	4.0	3.1	1.5	1.1	0.4	32%
Assam	21.1	6.2	1.8	0.8	0.5	0.2	29%

Source: SBI Research

According to the SBI report, workers from the agriculture sector account for 55 per cent of registration, followed by the construction sector (13 per cent).

WOMEN IN INDIA'S ECONOMIC GROWTH

India can accelerate its growth through encouraging greater economic participation by women.

An impressive 133 million Indians rose out of poverty between 1994 and 2012, an achievement that India and the world can be proud of. While worthy of celebration, the success could have been even more dramatic if a greater number of women could contribute to the work force

In 2012, only 27 percent of adult Indian women had a job, or were actively looking for one, compared to 79 percent of men. In fact, almost 20 million women had dropped out of the workforce between 2005 and 2012. This is equivalent to the entire population of Sri Lanka

.Source: Annette Dixon, World Bank South Asia Vice President the Economic Times Women's Forum Mumbai, India

WORKING WOMEN AND NATIONALWIDE LOCK DOWN WORKING WOMEN IN INDIA ACROSS CLASSES HAVE SOMETHING IN COMMON:

India has a young workforce, 62 percent are aged under 40 years and most of them are in informal employment. To understand the different impacts of the pandemic, the Centre for Economic Performance (CEP) conducted a survey of more than 8,500 workers in urban India aged 18 to 40 during May-July 2020.

The Government of India announced a nation-wide lockdown aimed at slowing down the spread of Covid-19 on 24 March 2020 (full month of the lockdown) without any financial assistance. Counting them in, 52 percent of urban workers went without work or pay during the lockdown. Financial assistance from employers or the government was available to less than a quartile of individuals. In the absence of job protections and government support, worklessness translated into huge reductions in incomes.

SIGNIFICANT OF THE STUDY

India has undergone substantial changes over the last twenty-five years. Among other things, the country has experienced significant economic expansion, marked by rapid urbanization, an increase in educational attainment, and declining fertility rates. During the same time period, however, women's economic activity has been declining steadily and over

time. Between the ages of 25 and 59, the share of women in the labour force has declined by 23%. This proportion has been significantly higher in several of India's poorest regions. Several economic and social factors influence women's decision to work and ability to work at both the home and macro-level. Literacy, fertility, and age are three of the main worldwide drivers. Marriage, urbanization, and economic growth are all factors to consider. In Aside from these obstacles, social traditions defining women's positions in the public realm continue to have an impact on outcomes.

STATEMENT OF THE PROBLEM

Policies that foster growth in "women-friendly" industries are critical for women's labour force participation to increase. The challenge in comprehending women's economic growth is that it is influenced to a greater extent than men's economic activity by both market pressures (external factors) and household and family setting (internal forces). A distinct set of measures will be required to push women to overcome social barriers to labour force participation. India has made considerable strides in increasing female education access, with an increase in the number of women of working age attending school

SCOPE OF THE STUDY

The study is conducted Sivagangai district of Tamilnadu focusing on impact of Covid-19 on informal sector: A study of women Workers in Sivagangai district. The main intention of the study is to assess the impact of Covid-19 period on women informal workers.

METHODOLOGY

Method of Data Collection:

The study was undertaken using mixed methods, through which quantitative and qualitative dimensions of the issues related to livelihood and working conditions of the Women workers during pandemic scenario in India were explored. The data was collected from 30 women informal workers

from Sivagangai district. The district was chosen based on preliminary newspaper reports about the plight of Women informal workers in this district the lockdown period.

Field work and Data Collection

Field work for this study has been conducted between March 2022 to May 2022.

OBJECTIVES OF THE STUDY

The objectives of the study are:

1. To study the socio-economic characteristics of sample respondents.
2. To analyze the variation in income before Covid-19 and Covid-19 Period
3. To evaluate the impact of Covid-19 Period on employment, income of the respondents.
4. To offer suitable suggestions based on the findings of the study.

Period of Study

The data relating to the women workers in Sivagangai district has been collected for a period from March 2020 to February 2021 by personal interview method.

Population

Sivagangai has a population of 1,339,101. Males constitute 668, 672 (49.93 per cent) of the population and females 670,429 (50.07 per cent). Density Persons/ Sq.Km of Sivagangai is 316. The Sivagangai district has rural population male and female 462,210 (69.12per cent) and 464,046(69.21per cent) respectively. Urban population of male is 206,462 (30.88 per cent) and female population of urban is 206,383 (30.78 per cent). The rural population is higher than urban population in the district

TABLE 3 BLOCK-WISE DISTRIBUTION OF AREA AND POPULATION**IN SIVAGANGA DISTRICT (2012-13)**

Sl. No.	Name of the Block	Total Geographical Area (in hect.)	Population		
			Men	Women	Total
1.	Sivaganga	20245	48683	47251	95934
2.	Kalaiyarkoil	21007	43516	40009	83525
3.	Manamadurai	25682	33661	33986	67647
4.	Ilayangudi	26532	40373	40106	80479
5.	Thiruppuvanam	32900	49261	49683	98944
6.	Devakottai	24265	61958	60277	122235
7.	Kannangudi	16182	64637	62471	127108
8.	Kallal	39818	57665	57431	115096
9.	Sakkottai	54903	53624	51913	105537
10.	Thiruppathur	29162	103307	104362	207669
11.	Singampunari	30834	42108	40364	82472
12.	S.Pudur	35522	46662	43307	89969

Source: Annual Credit Plan, Lead Bank, Sivagangai.

In Sivaganga district, Kallal block has the largest farming area (14.65 per cent) of the total geographical area in the district and is ranked as sixth largest in terms of population. Ilayangudi block is ranked seventh in terms of area farming (7.08 per cent) of the total geographical area in Sivaganga district and among the 12 blocks and placed as the 11th largest in terms of population. In general, of the 12 blocks in Sivaganga district, Thiruppathur block has the highest population while Manamadurai block has the smallest geographical area with largest population for the year 2012-13.

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TABLE 4 AGE-WISE CLASSIFICATION OF THE SAMPLE RESPONDENTS

Age	Women Informal Workers	Percentage of Workers
Below 30	3	10.0
30 – 40	8	26.7
40 – 50	14	46.7
50 and above	5	16.6
Total	30	100

Source: Survey Data.

Table 4 presents the distribution of the sample respondents according to their age. Age wise classification of the sample respondents is furnished in Table 4. It is observed that out of 30 respondents of informal women labours, 14 respondents (46.7 per cent) of them fall under the age group of 40-50 Years, 8 (26.7 per cent) of them under the age group of 30-40 Years, 5 (16.6 per cent) of them fall under the age group of 50 and above years, and 3 (10 per cent) of them fall under the age group of below 30 years respectively.

TABLE 5

EDUCATIONAL QUALIFICATION OF THE SAMPLE RESPONDENTS

Qualification	Women Informal Workers	Percentage of Workers
S.S.L.C / PUC	19	63.4
Graduate	7	23.3
Post Graduate	1	3.3
Technical	3	10.0
Total	30	100

Source: Survey Data.

Note: Figures in brackets are percentage to the total.

It is apparent from the Table 5 that as far as the educational qualification of the sample respondents of informal women labours are concerned, out of 30 sample respondents about 19 (63.4 per cent) of them have S.S.L.C and PUC qualifications, 7 (23.3 per cent) of them bachelor's degree, 3 (10 per cent)of them diploma in engineering and 1 (3.3 per cent) of them are post-graduates,

The respondents are classified on the basis of their marital status in Table 6

TABLE 6

**CLASSIFICATION OF THE RESPONDENTS ON THE BASIS
OF MARITAL STATUS**

Marital Status	Women Informal Workers	Percentage of Workers
Married	23	76.7
Unmarried	5	16.6
Widow/Divorcee	2	6.7
Total	30	100

Source: Survey Data.

Note: Figures in brackets are percentage to the total.

Table 6 reveals that out of 30 sample respondents 23 (76.7 per cent) of them are married, 5 (16.6 per cent) of them are unmarried, and 2 (6.7 per cent) of them are widows or divorcees.

The monthly income of the respondents is classified into three groups as shown in Table 7

TABLE 7**CLASSIFICATION OF MONTHLY INCOME OF THE RESPONDENTS**

Monthly Income (in Rs.)	Women Informal Workers	Percentage of Workers
Below 10000	16	53.4
10000 – 20000	13	43.3
20,000 and above	1	3.3
Total	30	100

Source: Survey Data.

Note: Figures in brackets are percentage to the total.

It is observed from the Table 7 that out of 30 respondents concerned, 16 (53.4 per cent) of the respondents come under the below income 10000 category, 13 (43.3 per cent) of them are under the second category viz., 10000-20000 income group. 1 respondent (3.3 per cent) of them come under the category Rs.20000 and above.

FAMILY CHARACTERISTICS OF THE RESPONDENTS

An attempt is made to discuss the family characteristics like religion, caste, family size, type of family, spouses' income and family income. The distribution of women respondents on the basis of religion is given in Table 8

TABLE 8**RELIGION- WISE CLASSIFICATION OF THE RESPONDENTS**

Religion	Women Informal Workers	Percentage of Workers
Hindu	17	56.7
Muslim	11	36.7
Christian	2	6.6
Total	30	100

Source: Survey Data. Note: Figures in brackets are percentage to the total.

Table 8 clearly exhibits that out of 30 respondents, 17 (56.7 per cent) of respondents belong to Hindu, 11 (36.7 per cent) belong to Muslim and 2(6.6 per cent) of them belong to Christian.

Caste wise classification of the sample respondents is given in Table 9

TABLE 9

CASTE- WISE CLASSIFICATION OF THE RESPONDENTS

Caste	Women Informal Workers	Percentage of Workers
OC	1	3.3
BC / MBC	17	56.7
SC / ST	12	40.0
Total	30	100

Source: Survey Data.

Note: Figures in brackets are percentage to the total.

Table 9 clearly indicates the caste wise classification of the sample respondents in the study area. Out of 30 sample respondents, 17(56.7 per cent) of them belong to Backward and Most Backward Community, 12 (40 per cent) of them belong to Scheduled Caste and and 1 (3.3 per cent) of them belong to the Other Community.

The distribution of women respondents according to their family size is given in Table 10

TABLE 10

FAMILY SIZE OF THE SAMPLE RESPONDENTS

Family Size	Women Informal Workers	Percentage of Workers
Below 3	8	26.7
3 – 5	13	43.3
5 and above	9	30.0
Total	30	100

Source: Survey Data.

Note: Figures in brackets are percentage to the total.

Table 10 clearly exhibits that, out of 30 respondents, 13 (43.3 per cent) of them have members between 3-5 in the family, 9 (30 per cent) of them have 5 and above members in the family and 8 (26.7 per cent) of them have below 5 members

.TABLE 11

CLASSIFICATION OF THE RESPONDENTS ACCORDING TO THE TYPE OF FAMILY

Type of Family	Women Informal Workers	Percentage of Workers
Joint Family	9	30.0
Nuclear family	21	70.0
Total	30	100

Source: Survey Data.

Note: Figures in brackets are percentage to the total.

It is inferred from Table 11 that out of 30 respondents, 21 (70 per cent) of them belong to Nuclear family and 9 (30 per cent) of them Joint family.

TABLE 11

DISTRIBUTION OF THE RESPONDENTS ACCORDING TO THEIR SPOUSES, MONTHLY INCOME

Income (Rs.)	Women Informal Workers	Percentage of Workers
Below 10,000	21	70.0
10,000 – 15,000	8	26.7
15,000 and above	1	3.3
Total	30	100

Source: Survey Data.

Note: Figures in brackets are percentage to the total.

Table 11 shows that out of 30 respondents, 21 (70 per cent) of them have spouses who belong to the category of income below 10,000, 8 (26.7 per cent) of their spouses belong to the income group of 10,000 to 15,000 and 1 (3.3 per cent) of them belong to the income group of 15,000 and above.

Table 12 exhibits clearly the distribution of the respondents according to the family monthly income of the family.

TABLE 12

DISTRIBUTION OF THE RESPONDENTS BY THEIR FAMILY MONTHLY INCOME BEFORE COVID-19 PERIOD

Family Income (in Rs.)	Women informal Workers	Percentage of Workers
Below 15,000	16	53.4
15,000 – 20,000	11	36.7
20,000 – 25,000	2	6.6
25,000 and above	1	3.3
Total	30	100

Source: Survey Data.

Note: Figures in brackets are percentage to the total.

It is observed from Table 12 that out of 30 respondents, majority of respondents 16 (53.4 per cent) are having family income below Rs.15, 000 per month. It is followed by the category of income Rs.15, 000-20000 that is 11 (36.7 per cent) respondents , 2 (6.6 per cent) of the respondents are having income 20000-25000 and 1 respondent (3.3 per cent) of them 25,000 above respectively.

TABLE 13**DISTRIBUTION OF THE RESPONDENTS BY MONTHLY INCOME COVID-19 PERIOD**

Family Income (in Rs.)	Women informal Workers	Percentage of Workers
Below 10,000	30	100
10,000 – 20,000	0	0
20,000 and above	0	0
Total	30	100

Source: Survey Data.

Note: Figures in brackets are percentage to the total.

It is observed from Table 13 that out of 30 respondents, All of the respondents 30(100 per cent) are having family income below Rs.10 000 per month.

IMPACT OF COVID-19 ON WOMEN INFORMAL WORKER

The data analyzed here include the general socio-economic profile of the women informal workers, their working conditions, livelihood and household dynamics during the pandemic, employment issues and access livelihood during the period and the nature of state support extended to the women informal workers.

TABLE 14 DISTRIBUTION OF THE RESPONDENTS MONTHLY INCOME VARIANT BEFORE COVID-19 AND COVID-19 PERIOD

Family Income (in Rs.)	Before Covid-19	% of Family Income	Covid-19 Period	% of Family Income	Percentage of Increase/ Decrease
Below 10,000	16	53.4	30	100	Increase
10,000 – 20,000	13	43.3	0	0	Decrease
20,000 and above	1	3.3	0	0	Decrease
Total	30	100	30	100	

Source: Survey Data.

Note: Figures in brackets are percentage to the total.

It is observed from Table 14 that out of 30 respondents, all of the respondents 30 (100 per cent) are having family income below Rs.15, 000 per month. An impact of Covid-19 on women workers were loss employment and income.

SUMMARY OF FINDINGS

It is observed that out of 30 respondents of informal women labours, 14 respondents (46.7 per cent) of them fall under the age group of 40-50 Years , 8 (26.7 percent) of them under the age group of 30-40 Years, 5 (16.6 per cent) of them fall under the age group of 50 and above years, and 3 (10 per cent) of them fall under the age group of below 30 years respectively.

It is apparent from the educational qualification of the sample respondents of informal women labours are concerned, out of 30 sample respondents about 19 (63.4 per cent) of them have S.S.L.C and PUC qualifications, 7 (23.3 per cent) of them bachelor's degree, 3 (10 per cent)of them diploma in engineering and 1 (3.3 per cent) of them are post-graduates,

It reveals that out of 30 sample respondents 23 (76.7 per cent) of them are married, 5 (16.6 per cent) of them are unmarried, and 2 (6.7 per cent) of them are widows or divorcees.

It is observed from the Table 5.4 that out of 30 respondents concerned, 16 (53.4 per cent) of the respondents come under the below income 10000 category, 13 (43.3 per cent) of them are under the second category viz., 10000-20000 income group. 1 respondent (3.3 per cent) of them come under the category Rs.20000 and above

It clearly exhibits that out of 30 respondents, 17 (56.7 per cent) of respondents belong to Hindu, 11 (36.7 per cent) belong to Muslim and 2(6.6 per cent) of them belong to Christian.

It clearly indicates the caste wise classification of the sample respondents in the study area. Out of 30 sample respondents, 17(56.7 per cent) of them belong to Backward and Most Backward

Community, 12 (40 per cent) of them belong to Scheduled Caste and and 1 (3.3 per cent) of them belong to the Other Community.

It clearly exhibits that, out of 30 respondents, 13 (43.3 per cent) of them have members between 3-5 in the family, 9 (30 per cent) of them have 5 and above members in the family and 8 (26.7 per cent) of them have below 5 members

It is inferred from that out of 30 respondents, 21 (70 per cent) of them belong to Nuclear family and 9 (30 per cent) of them Joint family.

It shows that out of 30 respondents, 21 (70 per cent) of them have spouses who belong to the category of income below 10,000, 8 (26.7 per cent) of their spouses belong to the income group of 10,000 to 15,000 and 1 (3.3 per cent) of them belong to the income group of 15,000 and above.

It is observed from that out of 30 respondents, majority of respondents 16 (53.4per cent) are having family income below Rs.15, 000 per month. It is followed by the category of income Rs.15, 000-20000 that is 11 (36.7 per cent) respondents , 2 (6.6 per cent) of the respondents are having income 20000-25000 and 1 respondent (3.3 per cent) of them 25,000 above respectively.

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SUGGESTIONS

MGNREGA provided the much needed stop gap arrangement during the lock down. The scheme came to the aid of the rural community which was in distress after many labourers who had

ventured out in search of greener pastures had to return back with no jobs. A total of 99.8% household have been offered employment against their demand during the period March 2020 to 17 September 2020. The States/UTs implement Mahatma Gandhi NREGA. There is provision of payment of unemployment allowances by State Governments, in case the household could not get job against the demand within 15 days from the date of application or from the date of employment in the case of an advance application.

CONCLUSION

Realizing the importance of creating non-agricultural employment opportunities for the rural areas, the Central and State Governments are putting in their best efforts to get the economy on the path of development by various schemes.

SCOPE FOR FURTHER RESEARCH

This study is conducted to probe into the effectiveness and efficiency in the covid-19 pandemic period in Sivagangai District. A study of this nature must be conducted from 2019- 2021 years so that the pitfalls in the unemployment programmes initiated by the Government may be analyzed.

The impact of Covid-19 on different sectors like Agriculture, SSI's, service sector etc., can be analyzed by further research at the grass root level.

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