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**AMPLIFIED GENDER INEQUALITY DURING COVID 19****Dr. Avani M. Mistry, (M. Com, LL.M, Ph.D.)**

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**ABSTRACT**

*Women are a crucial part of society, but never treated equally not in India but all over the world. Facing the issue of gender inequalities, Injustice in this modern era. They used to do the unpaid job because of love and affection. Due to the Pandemic, it has increased. The government introduced many policies and opportunities to empower them. Various skills need to adopt to empower themselves. The mind-set of the people need to change and new adaptability is necessary to improve the situation.*

*Keyword: Women - Injustice- Covid - Government Policy - Path Ahead*

**INTRODUCTION**

Despite the fact that women make up nearly half of the world's population, India has a disproportionately low female population compared to males. In terms of their social standing, they are not treated equally to men in all over the world. Women in Western societies enjoy the same rights and status as men in all aspects of life. Gender inequalities and discriminations still exist in India today. The contradictory situation was such that she was sometimes considered as Goddess and at other times merely a slave. The second most populous country in the world, India, has been under a nationwide lockdown since March 21, 2020 – one it intends to continue till 1<sup>st</sup> June, 2021. At the time of writing, there have been a total of 2.5 crore confirmed cases and 2.74 Lakh deaths from the pandemic in India.

Even though the lockdown was necessary, the way it was implemented is the problem.

Developing countries are likely to suffer the most in the face of this global crisis. In India, a nation of 1.3 billion, the coronavirus lockdown, which was imposed in late March, has only added to the setbacks for women, who were already being shaken out of the workforce in large numbers in recent years. Further, crisis affects men and women in different ways, measures to resolve it must take gender into account. Therefore, for women and girls, vulnerabilities in the home, on the front lines of health care, and in the labour market must be taken care.<sup>1</sup>

Women who endure most of the bond for holding societies together, be it at home, in health care, at school, or in caring for the elderly. In many countries, women perform these chores deprived of emolument. Yet even when the work is carried out by professionals, those professions tend to be dominated by women, and they tend to reimburse a smaller amount than male-dominated professions.<sup>2</sup>

**INJUSTICE TO WOMEN IN INDIA DURING THE COVID-19****A Rise in Domestic Violence**

Injustice to women in India during the Covid-19 a Rise in Domestic Violence Domestic, sexual and gender-based violence increases during crises. There have been Domestic Violence (DV) cases around the globe associated with lockdown policies, from the United States and United Kingdom to France, China, and India.

In their eagerness to flatten the curve and limit the spread of coronavirus, government-instituted lockdowns may be endangering the lives of women, particularly in the absence of policies to check and balance against the rising violence against women.<sup>3</sup>

In India, according to the Crime in India Report 2018 by the Indian National Crime Research Bureau (NCRB) every 4.4 minutes a woman is subjected to an act of domestic violence. One in three women will experience intimate partner violence in their lifetimes, there is already an increase in these cases, during this lockdown.<sup>4</sup>

The lockdown has led to mobility restrictions fostering more tension and strain in the household over security, health, and job losses due to which domestic violence cases have risen significantly. State governments in India

<sup>1</sup> <http://www.ijaresm.com>

<sup>2</sup> <https://en.wikipedia.org/wiki/2020>

<sup>3</sup> <https://thediplotat.com/2020/04/indias-covid->

<sup>4</sup> <https://journals.sagepub.com/doi/>

have been encouraging women to report violence and India's Women and Child Development Minister Smriti Irani asked the states to ensure that women's helplines are functioning. But the fact is that these kind of cases are often gravely underreported and very few victims of domestic abuse sought help.<sup>1</sup>

Women's limited mobility and lack of access to helplines and the internet could greatly impact this reporting. As per the report of UNICEF, Only 29 % of Indian women have access to the internet.<sup>2</sup> During the pandemic the emergency shelter organization in New York observed an increased number of cases in which women were forced to look for shelter. However, shelters for victims of abuse in India remain unsafe and vulnerable.<sup>3</sup> The Solution is that the government should provide abuse victims with a safe place to stay away from their abusers. Additionally, reaching these women in distress has to be constituted as an "essential service" in India. Women have a disproportionate amount of the burden that the imposition of lockdowns, shrinking of economic opportunity has created.

Harassment, however, is mostly buildup behind closed doors. Aparna Joshi, Project Director of, "I Call", a mental health helpline, called the current situation "a brewing pot". Frustrated, unemployed, and struggling to access tobacco and alcohol, several men are unloading their anger through physical, verbal and sexual assault.

Millions of women from all walks of life are being affected by the rise in abuse. Covid-19 has an effect on other household dynamics as well. Women's domestic duties, such as cooking and cleaning, have increased dramatically. Research has shown that financial stress and food shortages impact women's nutrition more than men's because women in Indian families feed last and least. To make matters worse, the lockdown has cut off most formal and informal support systems for women.

In developing countries, low-income families often share one smartphone, owned by the husband. Women's lack of digital access is making them more vulnerable to information. Unequal access to technology will fuel other consequences for women especially in education and employment. As many of the world's children switch to online learning, girls in countries like India may lose out, given that they are less likely than boys to have access to the internet. And as analysts foresee more jobs moving online post-pandemic, the digital divide might exacerbate job market inequalities.

Women's employment opportunities are likely to be harmed as a result of several facets of the COVID-19 economic fallout. Given that employment is one of the strongest predictors of women's empowerment, not to mention significant for boosting GDP, if women's employment continues to decline post-COVID, this would only exacerbate the damage to their role in families and society.<sup>4</sup>

The solution should begin with a full-throttled focus on supporting women who face domestic violence. A recent court ruling in Delhi provides a roadmap: Publicizing helplines, relaxing lockdown rules for women to leave home and seek support, and sensitizing the police. Women's employment must also become a priority in recovery efforts.

Digital connectivity and skills initiatives should be scaled up and aimed directly at low-income women. Direct jobs programs to provide essential supplies should be expanded; for example, in the state of Andhra Pradesh, the government employs thousands of women to stitch masks.

### **Girls Education and Nutrition**

According to a statement given by the Indian Finance Minister Nirmala Sitharaman, the gross educational enrollment of girls is higher than boys in India. However, their mean years of schooling remain almost half that of boys, with girls getting 4.7 years of schooling in comparison to 8.2 years of schooling for boys. Girls are spending nearly half as many years in school as boys. Girls' education may be even less prioritized given the economic downturn.<sup>5</sup>

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<sup>1</sup> <https://thedi diplomat.com/2020/04/indias-covid-19-gende>

<sup>2</sup> [https://www.unicef.org/publications/files/SOWC\\_2017\\_ENG\\_WEB.pdf](https://www.unicef.org/publications/files/SOWC_2017_ENG_WEB.pdf)

<sup>3</sup> <https://www.opendemocracy.net/en/5050/jail-not-shelter-women-s-refuges-in-india/>

<sup>4</sup> <https://bdnews24.com/economy/2020/06/10/for-indian-women>

<sup>5</sup> <https://www.hks.harvard.edu/centers/cid/covid-19>

Nearly 96% of children <sup>1</sup> in rural India are studying in government-run schools that provide cooked mid-day meals to children. With the schools shut down till May, children's education is likely to suffer, along with an increase in malnourishment. The situation will worsen for girls as they are more dependent on the mid-day meal programs given the gendered nature of food serving<sup>2</sup> provision in households with limited resources.<sup>3</sup>

### **Skill And Technique Which Can Help Empowerment Of Women**

Many skills should be adopted by everyone, mainly by the women to survive in the current situation and especially post Covid. Today's hard work will build tomorrow as well as the future. Due to social distancing people have to now adopt virtual / Digital platforms to work and to reach to the outside world and assess their skill set. The pandemic has ensured that people around the world have necessary technology skills and access to their jobs. But the fact is that the Covid is not gender based and the skill development is necessary for each and every one.<sup>4</sup>

Women are facing a lot of trouble as they are dealing with unemployment due to the new affected economy which has led to workforce reduction. Women who still have jobs, they are now forced to do household chores along with work. Women need to prepare themselves and sit tight to learn the survival tips in the post Covid situation wherein they can start their own business and be Atma Nirbhar as constantly reminded by our PM. We know that such outbreaks have different effects on women and men, and that pandemics worsen gender inequality for girls and women. That is why "Women Deliver" is working to apply a gender lens to the response to COVID-19, ensuring that the particular needs of girls and women are met and that their expertise is utilized.

The situation definitely gave a negative impact but like every darkness comes with hope of light, women can also be the biggest part of the change and be soldiers of our new need of Atma Nirbhar Bharat and that will be a win-win situation for our India and for herself too. She can take charge of her life and become an entrepreneur. The situation today is such that where everything is again going to restart, everything is stopped or shut off due to lockdown owing to Covid, this is the best time for woman to take advantage of the situation by equipping herself with skills required to adopt first and foremost to the digital technology and upgrade her old skills. Therefore, complete advantage of "Work from home" should be taken to develop herself in all possible ways.<sup>5</sup>

### **THE FOLLOWING ARE SOME OF THE SKILLS THAT WILL BE NEEDED TO SUCCEED PROFESSIONALLY IN THE POST-PANDEMIC ECONOMY:**

#### **□ The Ability To Lead**

The ability to lead One of the changes in a world where computers are heavily augmented and where social distancing and home working will continue for the near future, is that more people at all levels of a company will be in a position to lead others. After the coronavirus ends, the gig economy can only expand, and people will operate in more fluid teams, with different people taking the lead at different times. Professionals with good leadership qualities, such as knowing how to motivate and inspire teams while also encouraging cooperation, would be in high demand.

#### **□ Emotional Intelligence**

Another ability that is even more important is Emotional Intelligence, which is closely related to leadership. Emotional Intelligence is more critical than ever in these turbulent and difficult times (EQ). Emotional intelligence is described as the ability to recognize, communicate, and regulate our own emotions as well as the emotions of others. It is critical to communicate with people on an emotional level when they are unsure about their job or the future of their business Individuals with high EQ would be sought after by businesses of all sizes and industries.<sup>6</sup>

#### **□ Ability to accelerate the platform transition**

The most immediate economic impact of COVID-19 is that it will accelerate efforts by companies, governments, and individuals to not only digitalize, but also to move to a platform model. Since linear

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<sup>1</sup> <https://msmagazine.com/2020/04/14/coronavirus-fallout-impact>

<sup>2</sup> <https://poshan.outlookindia.com/story/poshan-news>

<sup>3</sup> <https://www.weforum.org/agenda/2020/05/what-the-covid-19>

<sup>4</sup> <https://www.womensweb.in/2018/06/supreme-court-ruling-women>

<sup>5</sup> <https://windsor.ctvnews.ca/syphilis-cases-have-risen>

<sup>6</sup> <https://www.weforum.org/agenda/2020/05/workers-thrive-covid-19-skills/>

structures, such as the factory production line, are not agile or robust enough to survive major disruptions like COVID-19, a collective ability to work effectively in a platform-based environment will become even more essential now. In the coming decade, such disruptions will become even more frequent, so planning our industries, governments, and institutions for them is critical. These businesses, like Facebook, Uber, or Alibaba, do not build and manage inventory through a supply chain in the same way that linear businesses do.<sup>1</sup>

#### □ **Making the switch to digital/virtual job**

People in many areas of business are being pushed to learn not only digital skills, but also auxiliary skills such as teamwork, innovative problem-solving, and openness to new ideas as a result of that, there is a necessity that we participate entirely in the virtual realm right now.

Managers and team leaders, for example, must learn how to inspire and involve teams when working remotely. Anything that can be done electronically at work can be done online, while activities that cannot be done remotely will have to be rearranged in some way. Since the players in an ecosystem depend on each other individually, and the virtual component adds overall stability, a failure in one region would not necessarily sink the entire enterprise. Tech savvy, Data Literacy, Digital, and Coding skills are also included.<sup>2</sup>

#### □ **Examining one's skillset is required**

There's an incentive for those who gain time in the day because they already work remotely and don't have to factor in a commute to use the time to learn new skills. If one has been laid off or displaced as a result of COVID-19, this is an opportunity to broaden skills and improve employability. At the same time, one must have most likely acquired new skills that allows to continue working from home. During your weeks of quarantine, you've probably had to use a variety of skills at work, such as time management to get work done and caring for those who are quarantined with you. Whatever reserves of resiliency you have been put to test, and you will be able to rely on them as you go forward.

#### □ **Flexibility and Adaptability**

One thing is certain: the way businesses function and work will change. The climate was already evolving at a breakneck pace, but the pandemic hastened it. There will be few "life workers." Everyone who wants to excel in a post-coronavirus environment will need to be able to adapt to ever-changing workplaces and upgrade and refresh their skills on a regular basis.<sup>3</sup>

#### □ **Innovation & Creativity**

During the pandemic, we saw how important creativity and innovation were. Businesses that have been able to come up with creative ways to provide services virtually (like many healthcare providers) or rapidly turn to new goods (like Mercedes F1's shift from race cars to innovative breathing aids) have fared better in the storm. We will need human creativity to innovate, think up new products and ways of operating in a post-coronavirus environment. Human ingenuity will be critical.<sup>4</sup>

#### □ **Thinking Critically**

Thinking Critically Critical thinking is another ability that will be essential as our global economy recovers from the effects of COVID-19. As politicians, companies, and governments continue to blame and deflect focus and proper scrutiny during the pandemic, we've seen an increase in false news and misrepresentations of data and studies. People who can critically assess knowledge from a variety of sources to decide what is trustworthy would be rewarded. Not all data should be trusted, but companies will need to use analytical thinking to figure out what data should be used to make decisions.<sup>5</sup>

#### □ **Make a commitment to learning for the rest of the life**

According to the World Economic Forum, 35 percent of today's basic skills will be obsolete in just five years. In a post-coronavirus world, there's only one way to stay relevant: commit to a lifetime of learning. Professionals with specialized and specialist career skills will still be in demand and will likely struggle less to find work in a tight job market. The good news is that it's never been easier to develop your skills to be prepared

<sup>1</sup> <https://indianexpress.com/article/opinion/coronavirus>

<sup>2</sup> <https://indianexpress.com/article/opinion/coronavir>

<sup>3</sup> <https://tribunecontentagency.com/article/indias-covid-19-gender-blind-spot/>

<sup>4</sup> <https://www.bbc.co.uk/news/health>

<sup>5</sup> [https://www.researchgate.net/publication/329521756\\_ECONOMIC\\_EMPOWERMENT](https://www.researchgate.net/publication/329521756_ECONOMIC_EMPOWERMENT)

for a post-coronavirus environment, you don't need to spend years studying or take out large loans. There are endless free and open online courses (MOOCs) available that will help you improve your skills.<sup>1</sup>

### GOVERNMENT POLICIES FOR THE EMPOWERMENT

Government policy announced in this COVID Period, to empower every Indian and some specific policies are there for women also. Women who have a Jan Dhan account over the course of the next three months, the government will transfer Rs. 500/- directly in the account but that may be inadequate as many lose their jobs and economic mobility.<sup>2</sup>

- **Encourage Women Entrepreneurship:**

Through adequate incentives for women-owned enterprises under the public procurement process, a focus will be put on encouraging women entrepreneurs. To assist Women Entrepreneurs, a gender-neutral incubation/accelerator, mentor network, company, resource centres, and credit institutes will be created.

- **Foster social entrepreneurship and grassroots innovations:**

Universities and academic institutions will be encouraged to launch a course on 'Social Entrepreneurship', including via online distance education, to actively promote social entrepreneurship in the region. Additional support, along with fiscal incentives and incubation, will also be considered, which will indirectly empower the women who are working as teaching and non-teaching staff. As per survey, many women are there in the academic field.

- **Encourage entrepreneurship among underrepresented groups:**

Special attention will be paid to include scheduled castes and scheduled tribes, minorities, differently abled, and other underrepresented groups in entrepreneurship programmes, as well as regionally under-represented areas such as large sections of Eastern and North Eastern India. Special attention will be paid to enlisting incubators and mentors in the national entrepreneurial ecosystem that appeal to these classes.

- **Entrepreneurship Hubs (E-Hubs) will help entrepreneurs:**

Entrepreneurship support, including organised delivery of national and state government entrepreneurship initiatives and access to enabling tools, as well as (E-Hubs): A national network of Entrepreneurship Hubs (E-Hubs) would be created to provide support to entrepreneurs, including integrated delivery of national entrepreneurship programmes by the federal and state governments, as well as access to enabling technologies. To provide support, one national E-Hub, 30 state E-Hubs, 50 Nodal E-Hubs, and 3,000 college E-Hubs will be created. These E-Hubs would span the entire country collectively.

- **Connecting entrepreneurs with colleagues, mentors, and incubators :**

It's one of the most important things to do. A web and mobile-based network linking the entire entrepreneurship ecosystem will be built to help young entrepreneurs. Members of the platform would have online access to content such as government programmes and exclusive offers from service providers.

- **SANKALP (Skills Acquisition and Knowledge Awareness for Livelihood Promotion)**

Which is where the government is encouraging youth about the skill without any charges i.e. government is equipping all the youth with new skill so they can earn their livelihood.

### CONCLUSION AND SUGGESTION

In India, according to the Organization of Economic Cooperation and Development (OECD), women perform nearly 6 hours of unpaid work each day, while men spend a paltry 52 minutes. This burden is likely to increase amid the lockdown as Indian men continue to not help in the household.

One of the primary reasons that women leave the workforce or do not enter it in the first place is their unpaid caregiving responsibilities at home. Indian women bear the responsibility of caring for children, the elderly, and the household due to patriarchal social norms and cultural expectations.<sup>3</sup>

The social and economic crisis of COVID-19 must be understood through the prism of gender not only in India, but throughout the world. . The policy response must be structured around rebuilding economies and societies in ways that empower women to lead safe, productive and fulfilling lives.

<sup>1</sup> <https://www.weforum.org/agenda/2016/01/the-10-skills>

<sup>2</sup> <https://www.linkedin.com/pulse/8-job-skills-succeed-post-coronavirus-world>

<sup>3</sup> <https://stats.oecd.org/index.aspx>



Domestic responsibilities limit the amount of time women have to look for work. In India, women do 9.6 times as much unpaid care work as men, which is about three times the global average. According to the International Labour Organization, the pandemic has raised this burden for many women.<sup>1</sup>

The COVID-19 crisis has brought these gender disparities into sharper focus. Women will play a critical role in addressing the crisis, and efforts to resolve the pandemic and its economic fallout should include a gender perspective, according to regional structures, multilateral bodies, and international financial institutions.<sup>2</sup>

Of course, many people now have to spend time caring for children who are not in school or other family members. Nonetheless, as people adjust to new everyday activities, in a world where work and personal lives coexist, they can and should schedule time to assess their skills, both digital and non-digital, through their new schedules.

### **THE PATH AHEAD**

Pandemics also exacerbate gender disparities<sup>3</sup>, affecting men and women differently. Disasters reveal and amplify the current system's systemic and structural flaws, and lockdown has shown that gender-blind policies may exacerbate these problems, leaving women and girls more vulnerable than ever.

India urgently needs gender-sensitive policies to address growing violence against women, widening gender inequalities in labor force participation, rising school dropouts and malnutrition among girls, and women's disproportionate unpaid work and caregiving obligations as the lockdown is lifted or partially lifted across the nation. When the crisis is over and people are free to move about again, the need for help for these women and children will keep growing.<sup>4</sup>

Women's shelters and other types of assistance must be preserved and improved in this manner. Governments and civil society organizations must have more services, such as emergency accommodation and telephone hotlines, perhaps by using mobile devices in novel ways, as is happening in so many other areas.

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**WOMEN ENTREPRENEURS DURING COVID – 19**

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**ABSTRACT**

*The emergency brings about by the COVID-19 pandemic in 2020 had a great impact on women entrepreneurs as business activities. The pandemic safety to bring down health risks and the introduction of comparing the changes in the business scope, strategic, development as well as organization in most small and medium enterprises.*

*The COVID-19 pandemic and that women returned the lack of hours spent at work with work at home as well as care of family members. The under COVID-19 has had differential impacts on woman work, business, and our populations with policymakers (Healthcare, Hospitality) often pursuing to a balancing between protecting lives and protect to incomes. The generally public health compute to put in various level of lockdown, social distancing, and other restrictions have negative effect for people's income, but also compose a life saving strategy.*

*It is supported by contributions as well as awareness from international organizations, and world renowned experts. Businesswomen are going to be ready to maximize e-commerce opportunities, take advantage of gender lens investing, and have greater control over productive resources.*

*Women also face challenges within the market. But the women this is often not the main target of this paper. Already overburden by every market disadvantages and systemic or imbalance,*

*women are disproportionately suffering from job loss, reduced working hours, and bankruptcy thanks to the pandemic.*

*Women structure a high share of workers in sectors and roles that are more vulnerable to economic downturns and offer less social protection like agriculture, manufacturing, and hospitality. These sectors depend upon international supply chain processes, which are suspended or hindered.*

**KEY WORDS-** *Women Entrepreneurship, COVID-19, Lockdown, Social Distancing, Business, Economic.*

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**INTRODUCTION**

The study as on influence family for the female entrepreneurship. The macro studies defined small evidence for the family as well as social factors over the economy. The actually amplifying social variability and differences in male and female entrepreneurship as well as especially the family responsibilities and care at the micro-level of the entrepreneur into sharp relief. The unexpected impact of smoothing estimate on the availability of school and availability of child as well as the female is self-employed in 'face-to-face' service to business sectors are expected to the gendered aspects of self-employment. The other side too by difference to have a greater adverse impact on women's businesses in the COVID-19 emergency surface is not from children as well as family reasons but the economic factors and the business models of women entrepreneurs

In this paper are researcher links between entrepreneurship through self-employment. This meant substantial restrictions for social institutions and businesses over a prolonged period of time with an unprecedented decline in national in economic output in the first half of 2020. The entrepreneurship research is critical in Universities and Business Schools. The most policy of capabilities protect economies during the Covid-19 that have been offered to crisis seem to target

established organization as well as need for research that on self-employed and start-ups. The challenges they face to face and the support they receive from entrepreneurial ecosystem.

This most important impact on women's earnings and working hours is despite family home schooling as well as responsibilities. Industrial women greater propensity to run work part-time as well as non-employing business. However, bottom to risk in women is associated and reduction in earnings. Any policy needs to business considering crisis support for the self employed. Data related to the initial period and those we have generated now show slight differences in both expectations and outcomes. However, not enough time has passed yet to make adequate estimations of the damage caused by the pandemic.

The outbreak of the COVID-19 pandemic has strongly impacted the health of populations, economies and

public services including social services, work patterns and everyday life practices of people all over the world. The challenge that decision makers faced in such a changed socio-economic context could be formulated through the question: How to prevent most effectively the spread of the virus among populations while ensuring the smooth functioning of the economy? The numerous studies on the impact of COVID-19 on the company's business have been conducted from the beginning of the pandemic until today.

It is already evident that the consequences for companies and the economy as a whole depend on their functioning and economic strength before the crisis. The COVID-19 pandemic has had a negative impact on society as a whole and categories that were in a vulnerable position even before the pandemic have been particularly affected. The COVID-19 pandemic has demonstrated the profoundness of gender inequalities in the region and the fragility of progress made up to date.

### **OBJECTIVE**

1. The study on many ladies entrepreneurs to self-employed without employees but often with sub-contractors.
2. The study on main target on loans is challenge to women entrepreneurs.
3. The study on some adaptations, business programs, investments within the Women Entrepreneurship Strategy.
4. The study on technical a new innovation of every woman led each business.
5. The every woman accepts to need of support and advice as well as more intensive one more support to any business.

### **RESEARCH AND METHODOLOGY**

The economic impacts of COVID-19 have focus on the different impacts across small business, industry sectors of emergency restrictions. However, the Global Entrepreneurship Monitor still reports substantially lower proportions of women to men in information and computer technology sectors and higher proportions of women to men in government, health, education and social services.

### **OPPORTUNITIES**

The study focused on entrepreneurship as a metric of female participation across Indian cities. In India many employment for 20 plus working age women could be great from an economic position. In India is home to million women owned enterprises as well as sector that makes up all business.

The short term, women-owned enterprises have been thrown into a whirlwind just like the rest of the economy. The many problem face to women businesses were jobs were lost, disrupted, and revenues of women entrepreneurs have all but disappeared. The study report either businesses with a related product offering that the adapted to consumer needs.

The any industry under business size, business sector, business selection, as well as part-time work result from a complex of both socially and individually control to decisions. The female business ambitions of part-time business as well as smaller business of women's have also light of the greater risk.

### **IMPACT ON WOMEN ENTREPRENEUR**

In this study women face to three problem of economic impact as outcome business. First is a leaving from self-employment. Second is percentage change in weekly hours worked and, third percentage change in weekly net earnings. The completed to self-employment activity like working hours and his earnings reductions to provided as well as partial loss of activity. In women termination of self-employment including switch into relate to different reasons and could be a positive choice for retirement as well as moving into another job.

The women are affected than men and his family, social, economic and psychological factors to maintain relationship. In examine the influence of family responsibilities and effect on child. In this participant earnings and household earnings under COVID-19. We greater impact of the COVID-19 crisis self employed women due to family responsibilities as well as economic factors. The our study through industry sectors, an employer or non-employing business and part time work also do not differential impact of the crisis on self-employed women and men.

### **FUTURE FOR WOMEN ENTREPRENEUR**

In this pattern are the higher job growth expectations of entrepreneurs. This compares to one in three entrepreneurs based outside of India. Over the entrepreneurs expect either a drop in employment or no change in the number of employees. It also a need to build awareness of the mental health implications of

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working. The women not yet recognized these risks and building awareness the most negative effects of working from home.

The more immediate issues might relate to cash flow and lack of financial resources. In these entrepreneurs out loans to government guaranteed or not their business during lockdown may need further support. The digitalization has important benefits but also downsides on business. In digitalization can reduce cost and increase efficiency as well as potential to making businesses activity.

The women entrepreneurs business premises social distancing need for remote working digitalization. This ranged from the online sales as well as e-commerce for half entrepreneurs in our study, to increase their business productivity and to a greater use of technology, deliver their products/services, or to create new technology-based products and services.

## **CONCLUSION**

In this research paper finally the concluding the woman finding some opportunities in this worst situation to build up the business. Supporting women entrepreneurs with relevant training, develop the flexible finance option and most important thing is focus on digitalization business.

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**EFFECT OF COVID PANDEMIC ON WORKING WOMEN – A STATISTICAL ANALYSIS**

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**ABSTRACT**

*The world is facing covid pandemic crisis which is greatest challenge. Many countries around the globe is under lockdown slowing spread of the virus. Due to lockdown most of the companies has been shut down , people are staying where they are. Home is the only place and practice to keep on work going on and help business operate and function. the changing business environment has been created huge pressure on especially working women as they need to balance work and personal life balance. Therefore, this paper aims on the effect of covid pandemic on working women and also provides suggestions to balancing their life during current pandemic situation. The inherent of the research is statistical research, data collected from 30 working women through telephonic interview and casual conversation. Using content analysis technique this study exposed some optimistic and undesirable effects on working women like undesirable aspects are Work capacity, dull routine, Stress and bare future aspects and optimistic aspects are family time, flexible working hours, occupational learning and Concentration on health. Thus, this study will help the working women during lockdown.*

*Keywords: Covid, Working Women, Work life balance*

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**A. INTRODUCTION:**

The world is facing the pandemic corona virus situation, resulting in halt at global level. Many countries current are under lockdown resulting in people staying wherever they are. Many people have and are been affected financial and mentally due to this lockdown. Women's specially have affected due to this pandemic situation as they need to balance work and family life. According to the study approximately 44% of the respondent is going through depression. It is health, relaxation, family and spiritual change and "work and career." It shows the preferences of work-life balance for a woman was sound and stable family relationship.

**B. LITERATURE REVIEW:**

According to **Masayuki Morikawa, Se0ptember 2020**, in his research paper on Productivity of Working from Home during the COVID-19 Pandemic: Evidence from an Employee Survey studied that the productivity level of working individual has been affected by various factors like internet connectivity and many more followed this practice during the current covid pandemic situation in Japan.

According to **Randa Diab-Bahman, Abrar Al-Enzi, 30 September 2020**, in his paper The impact of COVID-19 pandemic on conventional work settings showed that various human resource policy makers of the impact of the abrupt changes in working conditions from their stakeholders. In this paper old working conditions need to be revised and the sentiments was almost equally bifurcated on the efficiency of current working conditions in comparison to older one. Thus, resulting in positive change in the working model or conditions and also policy makers will get an idea about change for a successful plan of remote work in accordance with their original strategies.

According to **Priyanshi Chauhan, 24<sup>th</sup> October 2020**, in his paper Gendering COVID-19: Impact of the Pandemic on Women's Burden of Unpaid Work in India, due to the pandemic situation around the globe many sexual labours and other workers which falls under unpaid falls disproportionately on women and time spend by these unpaid workers before and after the lockdown amongst them women's specifically married ones shared a higher percentage of unpaid work compared to men.

**C. AIMS & OBJECTIVES OF THE STUDY:**

To study the effect of covid pandemic on working women: A Statistical Analysis and her domestic work life balance. Thus, it is intended to study with the following objectives:

- to study the effect of covid pandemic on working women
- to propose recommend for work life balance during this covid pandemic

**D. LIMITATIONS OF THE STUDY:**

This study is limited to....

- Working Women only

- Age group of 25- 45 only
- Mumbai, Maharashtra
- Telephonic communication

#### E. **METHODOLOGY:**

- Study mainly aims to define the qualitative report and explanation of the effect of covid pandemic on working women. The data has been gathered in the form of narrative description for understanding and extracting necessary interpretation regarding impact on working women and her work life balance.
- Selective sampling which is a non-probability sampling, is used. In this analysis, twenty working females (age 25-45) were selected out of thirty. Collection of data has been done via telephonic interviewing and close contact of the researcher with the contributors were use.
- A content analysis technique was used to observe the content and symbols contained in written documents or other communication media such as telephonic conversation. So here, to conduct a content analysis, some undesirable and optimistic impact were considered. Eight factors were considered for analysis basis—four undesirable aspect or factors of lockdown (**Work capacity, dull routine, Stress and bare future aspects**) and four optimistic aspects or factors of (**Family time, flexible working hours, occupational learning and Concentration on health**) lockdown among the participants taken into considerations.
- The responses of the particular participants were recorded through telephone. As the present study emphasized on statistical research, content analysis method had been used to collect the data and interpreting the content received or recorded from the respondents.

#### F. **RESULTS:**

- **To study the effect of covid pandemic on working women**

##### (i) **Factors of Undesirable due to the effect of Lockdown on working women**

###### **Married Working Women:**

- i. **Work capacity:** Many employed women, found it difficult, problematic and stressful because, working from home as well as doing household tasks, other activities without much support from their partners, thus it was added load. Men who used to go out for work and children used to go out for school are at home and creates a demanding circumstance for women.
- ii. **Dull Routine:** Covid pandemic situation resulting lockdown has directed to a dull routine life which people are living the same day. Especially the working women who trapped at home are facing issues between the household and their office work necessities which is getting tedious resulting in annoyance and frustration. Since they are accustomed to their dynamic office routine, it is showing difficult for them to regulate to this new dull routine.
- iii. **Stress:** Women who left their job just before the lockdown, the isolation has brought with it a never-ending line of days when they can't find another job or work. Thus, with no work in hand they feeling very idle all day and making scary fact that they are living in times of this pandemic, which is adding to the stress. Half pay salary itself brings with a lot of stress. Due to Stress and worry women are facing health issues and alteration in sleep patterns.
- iv. **Bare Future aspects:** Working women whether she is single or married, faces a problem related to finances in future. A single mother spends all her saving because of jobless, now they are concerned how to pay fees, rent or maintenance and another day-to-day expenses. Few working women are now worried about their job.

##### (ii) **Factors of Optimistic due to the effect of Lockdown on working women**

###### **Working Women (Both married and Unmarried)**

- i. **Family time:** Spending quality time with family and friends, having fruitful conversation with them. This creates positive environment as they do not get this opportunity every day. Communication with the kids increases, lowers lots of doubts, conflicts misunderstanding between couples as well as other family members and making their relations stronger
- ii. **flexible working hours:** Due to this pandemic situation, everyone has given flexible working time including women. Thus, women feel peace as fixed hours to complete the work.

- iii. **Occupational learning:** Due to pandemic situation and lockdown result, women's specially now have a bit time for learning work related activities and or her hobbies like cooking, watching movies, etc which was not possible during busy work and family activities. Now it is maximum possible to learn various activities around the globe i.e., anywhere and anytime sitting at home which resulting in proper utilisation of time and growth of an Individual women.
- iv. **Concentration on health:** Mostly all the women's wants to get fit and slim but for working women's it was very difficult task of time management which was the situation before the pandemic. Now it's a good change especially for women to get slim and fit and take proper health care by workout, diet & sleep.
  - o **To propose recommend for work life balance during this covid pandemic:**
    - i. Women's needs to arrange their task as per the priority basis, by identifying at what time in the day you are more productive is your best option, so that work life balance can be managed smoothly.
    - ii. Taking care of oneself by mediating and exercising is very much important and also try to spend time with kids.
    - iii. Women can pursue help from their partner and adult kids which will in turn enable them to spend more time together.
    - iv. The ongoing crisis of Covid has led to expose future aspects. Until normality is restored, there is continuous need to be in touch with their clients to maintain good bond.

#### G. CONCLUSION:

The statistical analysis of this study is an effort to understand the effect of covid pandemic on working women. This study has exposed that during lockdown working women do work from home as they feel burden of extreme office and house work. To satisfy and fulfill the need of the family, and not having personal time for themselves are major factors affecting work life balance of working women resulting high level of stress & concern further resulting in not able to enjoy family friend's life. Casual discussions with working women exposed that those who had family or husband or other member support and flexible work schedule enjoyed better work life balance. The above results have shown the optimistic and undesirable significances of working women life balance. It also provides proposal to maintain healthy work life balance during lockdown.

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**COVID-19 PANDEMIC AND LOCKDOWN IMPACT ON ECONOMIC AND HEALTH STATUS OF WOMEN SHG MEMBERS IN RURAL ASSAM, NORTH EAST INDIA**

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**ABSTRACT**

*The economic situation of the World is suffering very much due to the pandemic of Covid-19. Similarly, the Indian economy is also affected largely. NCAER revealed that the Covid-19 outbreak effected almost 85% of household's income status around the World. The middle and lower income groups of people are suffering from these pandemic and thereby worries about their monetary life in India. Along with the households in India, the members of the SHGs are also struggled in their livelihood mostly in rural areas. In this background the researcher has made an attempt to know the household consumption of women SHG members in terms of their economic condition at rural and flood affected areas of Assam. For these purpose, primary and secondary information were used by the researcher. The primary facts were collected from 120 Households of SHG members at Lakhimpur Revenue Circle of Lakhimpur district of Assam. By maintaining a social distance primary information were gathered by using personal interview and observation method as suggested by our government. The result under study interpreted that covid-19 outbreak has reduced the normal spending on usage of food items every household in addition to the normal spending on non-food items every household in rural areas.*

*Key Words: Covid-19, Economic & Health Status, Rural Assam and Women SHGs.*

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**1. INTRODUCTION:**

The economic situation of Globe is suffering very much due to the pandemic of Covid-19. Similarly, the Indian economy has also suffered adversely and affected badly. It is to be reiterated that the fiscal as well as psychosocial impacts of the Corona pandemic has affected all segments of India's population. The most affected are the weaker section groups of people existing under the line of poverty particularly the poor rural women, children, elderly and migrant workers. Lockdown limits framed by government are aimed at controlling the increase of Corona virus among the financially affected people. Among these, persons with unstable income, each day labour, migrants etc. are mostly effected (*Amrita News, 2020*). As we know, since after independence, the poverty problem creates a depressed issue for the growth of our country continuously (*Prabhala et al., 2019*). Forest and flood-prone areas are mostly inclusive of such poverty particularly covered from the eastern part of Uttar Pradesh to the plains of Assam. It is observed that, many of the vulnerable are still dispossessed of their basic needs of living which includes education, housing, health, food, justice and equity, employment and social security. But, the lockdown due to Covid-19 is an addition to such vulnerability and economic deprivation. The Corona virus pandemic 2019-20 and 2020-2021 is directly affecting the financial situation all around the World. Indian economy also rapidly slow down because of this pandemic. NCAER revealed that the Covid-19 outbreak effected almost 85% of household's income status around the World (*The Economics Times, April, 2020*). The middle and lower income groups of people are suffering from these pandemic and thereby worries about their monetary life in India. Along with the households in India, the members of the SHGs are also struggled in their livelihood mostly in rural areas. In this background the researcher has made an effort in analyzing household's consumption of women SHG members in terms of economic condition at rural and flood affected areas of Assam.

**2. OBJECTIVES:**

- ❖ To investigate economic and social profile of the women members.
- ❖ To investigate effect of Corona outbreak on food security of SHG members in the pandemic period.
- ❖ To investigate effect of Corona outbreak on non-food security of SHG members in the pandemic period.

**3. HYPOTHESIS OF THE STUDY:**

During the course of the present study the following hypotheses was tested by the researcher:

- ❖ Covid-19 Pandemic situation has not affected the food security before and during the lockdown period among the women members of SHGs.
- ❖ Covid-19 Pandemic situation has not affected the non-food expenditure pattern before and during the lockdown period among the women members of SHGs.



#### 4. METHODOLOGY:

As a flood affected area of upper Assam, the researcher has purposively selected the Lakhimpur district in respect to fiscal situation of poor households in rural areas during the Covid-19 outbreak. For analyzing primary and secondary information were gathered for the study. Journals searching through internet, magazines, source documents, websites and newspapers were used for collecting the secondary data. Primary information was taken at Lakhimpur Revenue Circle under Lakhimpur district of Assam by searching 120 Households of women SHG members. Personal interview method was used by the researcher to assemble the primary data by following the Covid Protocol and by maintaining the physical distance guideline suggested by the administration. For processing the data, simple average method, percent analysis and descriptive statistics like F-test etc. were used by the researcher.

#### 5. OBSERVATION AND FINDINGS:

##### 5.1 Distribution According to Engagement and source of Income of the Head of Household:

Researcher has made an attempt to learn the different engagements and the sources of income of the head of household of the women members of SHGs under the study area. **Table 1** shows the relevant data in this connection:

**Table 1 Head of Household According to Engagement and Source of Income**

Sl. No.	Type of Engagement	Frequency	Percentage
1	Every day Wage Worker	24	20.0
2	Vegetable Vendors	12	10.0
3	Meat Vendors	7	5.8
4	Fish Vendors	7	5.8
5	Milk Vendors	5	4.2
6	Hotel Boy	22	18.3
7	Barber	7	5.8
8	Private Employee	10	8.3
9	Tiny Shop	11	9.2
10	Farmer	15	12.5
	<b>Total</b>	<b>120</b>	<b>100.0</b>

*Source: Collected from field study.*

Study found that majority of the household of the respondent's i.e 20 per cent have engaged themselves on every day workers and earn money for their home in the district under study. 18.3 per cent were engaged as hotel boy as a source of income for their family which was followed by farmer (12.5 per cent), Vegetable vendors (10.0 per cent) and Tiny shops/Business (9.2 per cent each), Private employees in different wholesaler and retail shops (8 per cent), Meat Vendor, Fish Vendor and Barber (5.8 Per cent each) and Milk Vendor (4.2 per cent).

##### 5.2 Distribution of Respondents According to Nature of Family:

**Table 2** reflected the data in connection to nature of family of the respondents:

**Table 2 Table Showing Nature of Family**

Sl. No.	Variable	Frequency	Percentage
1	Small & Nuclear Family	44	36.7
2	Joint Family	76	63.3
	<b>Total</b>	<b>120</b>	<b>100.0</b>

*Source: Collected from field study.*

Study found that almost 63.3 per cent women represented to joint family. On the other hand, the remaining 36.7 per cent were belonged to the small & nuclear families in the district under study.

##### 5.3 Daily Income Position of the Respondents:

**Table 3** shows the data in connection to daily income position of the women member SHGs household before and during the lockdown period as under:

**Table 3 Daily Income Position of the Respondent's Household**

Sl. No.	Variable	Before Pandemic	During Pandemic
1	Less than Rs. 100/-	0 (0.0)	22 (18.3)
2	Rs. 101 – Rs. 300/-	4 (3.3)	48 (40.0)
3	Rs. 301 – Rs. 500/-	32 (26.7)	24 (20.0)
4	More than Rs. 500	84 (70.0)	26 (21.7)

*Source: Collected from field study.*

**Note:** ( ) indicates the percentage of the respondents.

Analysis of the Study (**Table 3**) found that around 70 per cent household were earned Rs. 500/- and above in a day earlier than lockdown period, but it was only 21.7 per cent at the time of survey. It showed an decrease of 48.3 per cent in their household income per day. Majority of the respondents i.e. 40 per cent household were able to gain every day takings between Rs. 101/- and Rs. 300/- which was less enough for their livelihood. It creates difficulty for them with that limited source of earnings and thereby run the household expenses. The daily income was decreased gradually during this pandemic period. 18.3 per cent were able to earn less than Rs. 100/- in the district under study. Thus the financial situation of the household of women was found extremely deprived in this outbreak situation in the area under study.

#### **5.4 Food Consumption Style of the Respondents (on weekly basis):**

**Table 4** shows the relevant data in connection to food consumption style of the households of the respondents:

**Table 4 Food Consumption Style of Households (Rupees per week)**

S. No.	Elements	Pre-Lockdown Period		Post-Lockdown Period	
		Rs.	Percent	Rs.	Percent
1	Rice	2680	3.2	1200	4.0
2	Sugar	4520	5.4	1512	5.1
3	Wheat	9320	11.1	2300	7.7
4	Grocery	15120	18.0	3320	11.1
5	Kerosene	9600	11.4	8544	28.6
6	Vegetables	15216	18.1	5760	19.3
7	Non-vegetables	24480	29.1	6640	22.2
8	Fruits	3200	3.8	610	2.0
	<b>Total</b>	<b>84136.00</b>	<b>100.00</b>	<b>29886</b>	<b>100.00</b>
	<i>Average per households</i>	<i>701.13</i>		<i>249.05</i>	

*Source: Collected from field study.*

The analysis of the study found that the food consumption pattern of the household's was declined to Rs. 249.05/- from Rs. 701.13/- in a week on an average expenditure basis during the pandemic period. During this period it was also found that only 2 per cent household were capable to bought fruits in their households. Decline in day after day earnings of women member households during lockdown stage was considered as the main reason for that. On the other hand, Kerosene users were found increased under the study area from 11.4 percent to 28.6 percent during the pandemic situation.

Again, for finding the effect of Covid-19 pandemic on Food protection of the household, following null hypothesis is taken into consideration:

$H_{01}$  ; Covid-19 Pandemic situation has not affected the food security before and during the lockdown period among the women members of SHGs.

**Table 5 Descriptive Statistics (Impact on Food Consumption)**

Variables	Mean	S.D (G)	Z-Value	Significance	Decision
Before Lockdown Period	10517	7477.86	<b>2.0523</b>	<b>0.05</b>	<b>Reject our</b>

After Lockdown Period	3735.75	2903.97			<i>Null Hypothesis</i>
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*Source: Compiled from field survey*

The normal curve table shows that:

$R: |z| > 1.96$  at 5 per cent level of significance

Here, observed value of  $z$  i.e. 2.0523 falls in rejection region at 5 per cent level of significance and thus the researcher has reject our **Null Hypothesis ( $H_{01}$ )** and concluded about a significant distinction between the effect of Covid-19 on food protection among the households of the women SHGs during pre-lockdown and post-lockdown period in the area under study. Thus, the food expenses in the household of the respondents were decreased after the lockdown period because of Covid-19 outbreak in the area under study.

### 5.5 Non-Food Consumption Style of the Respondents (on weekly basis):

**Table 6** shows the relevant data in connection to non-food utilization style of the households of the respondents:

**Table 6 Non- Food Consumption Style of Households (Rupees per week)**

Sl. No.	Elements	Pre-Lockdown Period		Post-Lockdown Period	
		Rs.	Percent	Rs.	Percent
1	Recharging of Mobile Phone	4200	17.2	1500	10.1
2	DTH/Cable Recharge	5400	22.1	3000	20.1
3	Petro/Diesel	4800	19.6	1440	9.7
4	Personal Hygiene	6000	24.5	3336	22.4
5	Cleaning Products	2640	10.8	2400	16.1
6	First Aid Items including Hand Sanitizers	1440	5.9	3240	21.7
	<b>Total</b>	<b>24480</b>	<b>100</b>	<b>14916</b>	<b>100</b>
	<i>Average per households</i>	<i>204.00</i>		<i>124.30</i>	

*Source: Collected from field study.*

The analysis of the study also found that the non-food consumption pattern of the household's was declined to Rs. 124.30/- from Rs. 204.00/- in a week on an average expenditure basis during the pandemic period. During the pandemic period, there was a tremendous improvement on more consciousness about the health and hygiene care among the households was observed. In this regard the weekly expenditure on health and hygiene care items were increased from 41.20 percent to 60.20 percent during the pandemic period. In respect to expenditure on mobile and DTH Recharge, use of vehicle, the weekly expenditure was decreased rapidly as observed from the field study.

Again, in order to find the effect of Covid-19 pandemic on Non-Food expenditure style of the households, following null hypothesis is taken into consideration:

$H_{02}$  ; Covid-19 Pandemic situation has not affected the non-food expenditure pattern before and during the lockdown period among the women members of SHGs.

**Table 7 Descriptive Statistics (Impact on Non-Food Consumption)**

Variables	Mean	S.D (G)	Z-Value	Significance	Decision
Before Lockdown Period	4080	1732.32	<i>2.0168</i>	<i>0.05</i>	<i>Reject our Null Hypothesis</i>
After Lockdown Period	2486	851.93			

*Source: Compiled from field survey*

The normal curve table shows that:

$R: |z| > 1.96$  at 5 per cent level of significance

Here, observed value of  $z$  i.e. 2.0168 falls in rejection region at 5 per cent significant level and thus the researcher has rejected our **Null Hypothesis ( $H_{02}$ )** and concluded about a significant distinction between the effect of Covid-19 on non-food utilization style among the households of the women SHGs during pre-lockdown and post-lockdown period in the area under study. Thus, the non-food expenses in the household of

the respondents were decreased after the lockdown period because of Covid-19 outbreak in the area under study. Interestingly, the people have more alert on their health and cleanliness in households during corona pandemic situation.

## **6. RECOMMENDATIONS:**

After analysing the researcher has given the following recommendations:

- There is a need to help poor people by the high-income group of people to come up with the financial crises during this pandemic situation.
- By following the Covid-19 Protocol and maintaining social distance, if probable, the medically fit individuals have to come forward to do and can help in their normal work so that the poor people can generate income for their livelihood and fulfil at least the basic need of their households.

## **7. CONCLUSION:**

The Covid-19 outbreak has reduced almost many countries's economy around the world. Every people suffer from this tragic situation. We must protect ourselves not only because of our self but also for our family as well as for the society. It is seen that, during the Covid-19 pandemic situation the economic condition of the poor families particularly the households of the SHG members are more effected in both the urban and rural areas of Assam. Many of them have not even earn unable to purchase the daily requirement for their households. Most of the daily incomes earning people have lost their daily work due to the lockdown situations. Even after lockdown many of the high-income group of people have not given the opportunity to those workers due this pandemic. From the study it is concluded about the decline in household income due to the effect of Covid-19 outbreak among the BPL families. Findings of the study interpreted that Covid-19 that covid-19 outbreak has reduced the normal spending on usage of food items every household in addition to the normal spending on non-food items every household in rural areas. The analysis of the study also concludes that society in rural areas was more aware as well as conscious about their health and hygiene care in the households during the corona virus pandemic.

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## GENDER VIOLENCE DURING COVID -19

Mr. Hardik Shah and Dr Lily Bhushan

**ABSTRACT**

A general lockdown was announced on 25<sup>th</sup> march 2020 at four hour notice because of which household could not make arrangements for ration and other necessities of family. Lockdown was extended further without notice this created hardship for the common man and his family causing economic, social and behavioral or psychological disturbances at family level. This paper is an attempt to understand the impact of these problems on homemaker.

*Key words: Gender Violence, Covid-19, Lockdown*

**INTRODUCTION:**

The covid -19 pandemic in India is a part of the worldwide pandemic of coronavirus disease 2019 caused by severe acute respiratory syndrome coronavirus 2. The first case of it in India reported on January 30, 2020. India has second highest cases in the world after USA. The main causes of Gender Violence during covid -19 may be Economics insecurity, Social isolation and Quarantines, Reduce health Services, Virus Specific sources of Violence, Inability of Women to temporary escape abusive Partner

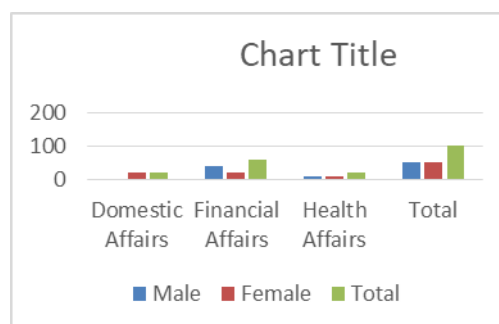
**Objectives:**

- 1) To find the root causes of family violence
- 2) To find main victims of family violence during covid -19 lockdown

**RESEARCH METHODOLOGY:****Data Collection:**

Primary data was collected for this research. 100 housewives was selected as random and were given structural questionnaires' to be filled online after receiving the responses all the data thus collected was tabulated and analyzed using MS excel.

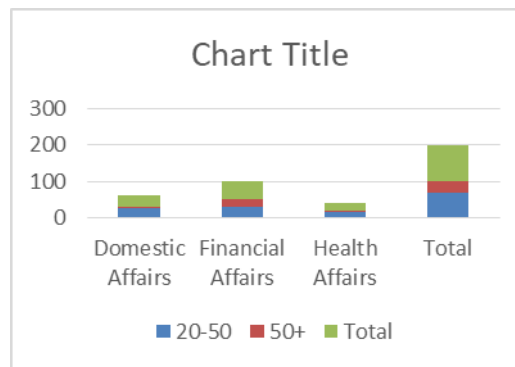
Decision maker in Family	Male	Female	Total
Domestic Affairs	0	20	20
Financial Affairs	40	20	60
Health Affairs	10	10	20
Total	50	50	100



$$x^2 = 26.66$$

Since tabulation,  $x^2(2) = 5.99 < \text{calculated } x^2 = 26.66$  Null hypothesis is that decision making areas are independent of the gender is rejected males and females have niche areas of decision making at domestic level.

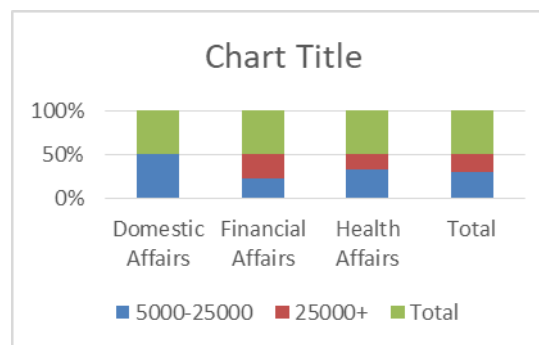
Decision maker in Family	20-50	50+	Total
Domestic Affairs	25	5	30
Financial Affairs	30	20	50
Health Affairs	15	5	20
Total	70	30	100



$$= \chi^2 = 20.32$$

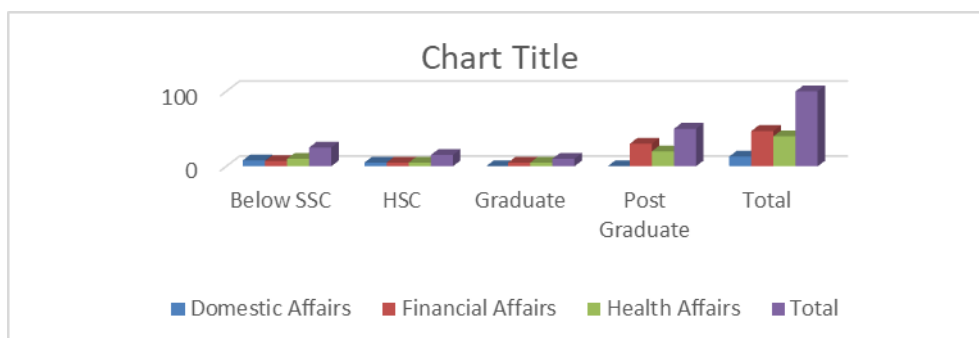
Since tabulated  $X(2) = 5.99 < \text{calculated } X^2 = 20.32$  therefore, the null hypothesis that income and the decision making are independent is rejected.

Decision maker in Family	5000-25000	25000+	Total
Domestic Affairs	20	0	20
Financial Affairs	30	35	65
Health Affairs	10	5	15
Total	60	40	100



Decision maker in Family	Below SSC	HSC	Graduate	Post Graduate	Total
Domestic Affairs	8	5	0	0	13
Financial Affairs	7	5	5	30	47
Health Affairs	10	5	5	20	40
Total	25	15	10	50	100

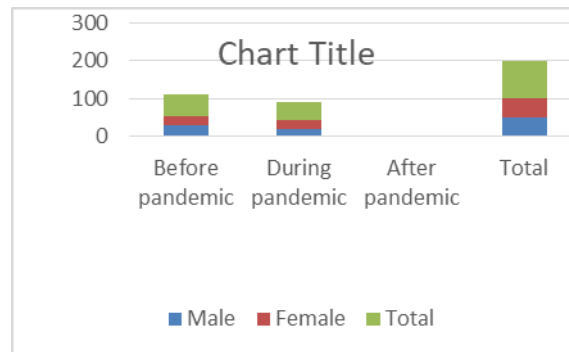
$\chi^2 = 25.4$  Since tabulated  $X(2) = 5.99 < \text{calculated } X^2 = 20.32$  therefore, the null hypothesis that income and the decision making are independent is rejected



$$\chi^2 = 69.11$$

Since tabulated  $X^2(6) = 12.3 < \text{calculated } X^2 = 69.11$ , therefore the hypothesis that decision type is independent of education level is rejected

Bread winner of Family	Male	Female	Total
Before pandemic	30	25	55
During pandemic	20	25	45
After pandemic	0	0	0
Total	50	50	100



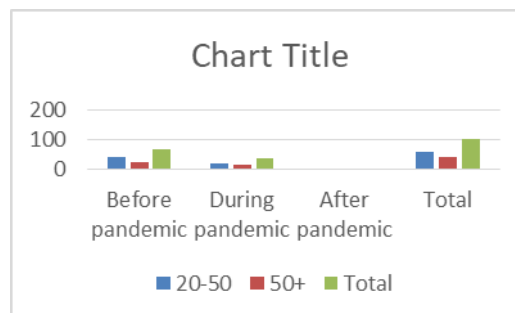
$\chi^2 = 0.98$  since tabulated  $\chi^2 = 5.99 > \text{tabulated } \chi^2 = 0.98$  we accept hypothesis that status family's bread winner is independent of prevalence of

pandemic

is

accepted.

Bread winner of Family	20-50	50+	Total
Before pandemic	40	25	65
During pandemic	20	15	35
After pandemic	0	0	0
Total	60	40	100

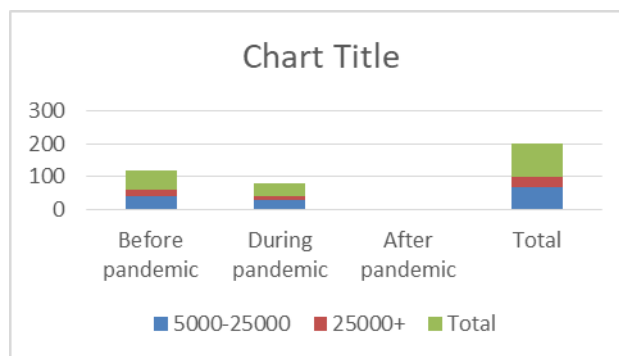


$\chi^2 = 5.02$

Since tabulated  $\chi^2(2) = 5.99 > \text{tabulated } \chi^2 = 5.02$ , we accept hypothesis that age bread winner is independent of status of pandemic is accepted.

Bread winner of Family	5000-25000	25000+	Total
Before pandemic	40	20	60
During pandemic	30	10	40
After pandemic	0	0	0
Total	70	30	100

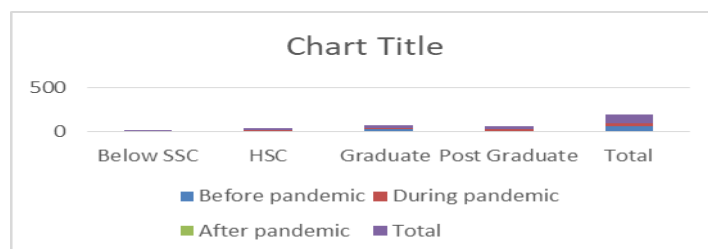




$$x^2 = 16.33$$

Since tabulation.  $x^2(2) = 5.99 < \text{calculated } x^2 = 16.33$  Null hypothesis is that decision making areas are independent of income is rejected before, during and after pandemic have niche areas of decision making at income level.

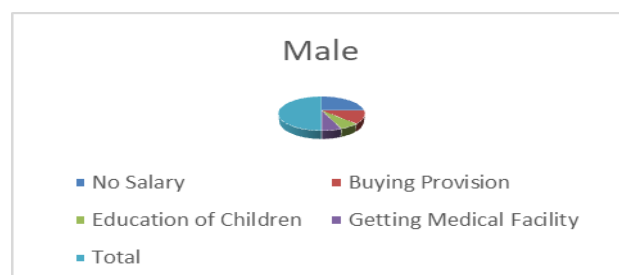
Bread winner of Family	Below SSC	HSC	Graduate	Post Graduate	Total
Before pandemic	5	15	30	15	65
During pandemic	5	5	10	15	35
After pandemic	0	0	0	0	0
Total	10	20	40	30	100



$$x^2 = 88.33$$

Since tabulation.  $x^2(2) = 5.99 < \text{calculated } x^2 = 88.33$  Null hypothesis is that decision making areas are independent of education is rejected before, during and after pandemic have niche areas of decision making at education level.

Types of Hardship faced during Lockdown	Male	Female	Total
No Salary	20	25	45
Buying Provision	10	15	25
Education of Children	5	15	20
Getting Medical Facility	5	5	10
Total	40	60	100

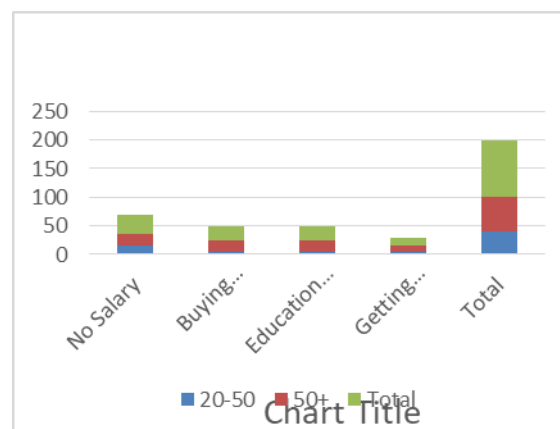


$$x^2 = 6.08$$

Since tabulation.  $\chi^2(2) = 5.99 < \text{calculated } \chi^2 = 6.08$  Null hypothesis is that decision making areas are independent of education is rejected by man and female during hardship period.

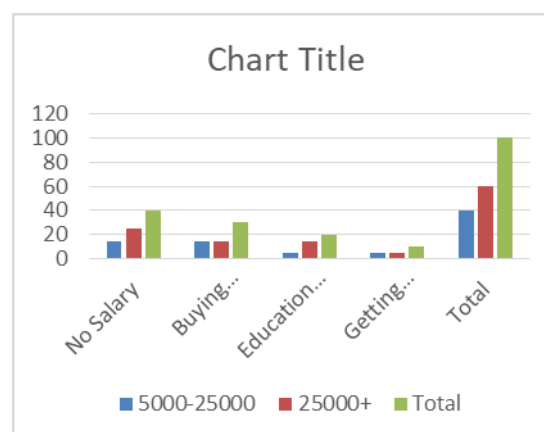
Types of Hardship faced during Lockdown	5000-25000	25000+	Total
No Salary	15	25	40
Buying Provision	15	15	30
Education of Children	5	15	20
Getting Medical Facility	5	5	10
Total	40	60	100

Types of Hardship faced during Lockdown	20-50	50+	Total
No Salary	15	20	35
Buying Provision	5	20	25
Education of Children	5	20	25
Getting Medical Facility	5	10	15
Total	40	60	100



$$\chi^2 = 36.36$$

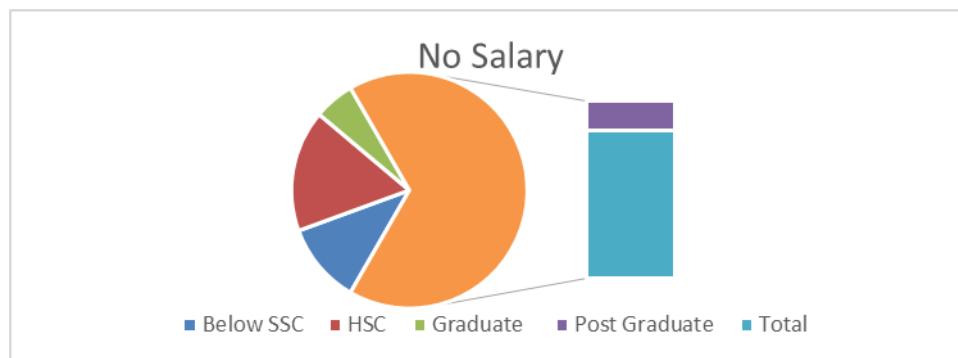
Since tabulation.  $\chi^2(2) = 5.99 < \text{calculated } \chi^2 = 36.66$  Null hypothesis is that decision making areas are independent of education is rejected during hardship period on the basis of income



$$\chi^2 = 3.64$$

Since tabulated  $X^2(2)=5.99 > \text{tabulated } X^2=3.64$ , we accept hypothesis that is based on age at types of hardship faced during lockdown

Types of Hardship faced during Lockdown	Below SSC	HSC	Graduate	Post Graduate	Total
No Salary	10	15	5	10	50
Buying Provision	0	0	5	10	15
Education of Children	0	5	10	5	20
Getting Medical Facility	0	0	10	5	15
Total	10	20	30	30	100

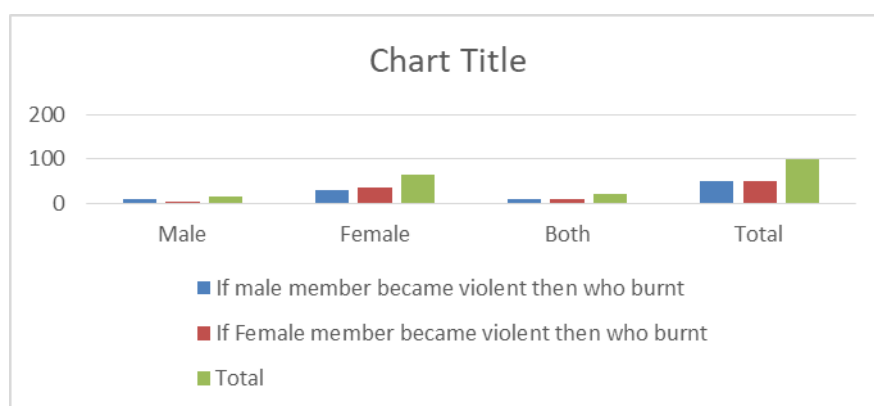


$$x^2=96$$

$$\text{Tabulated } x^2(9)=16.92 < \text{calculated } x^2 = 96$$

Reject null hypothesis that major problem faced during lockdown is independent of educated level is rejected the major problem faced during lockdown depended on the education level.

	Male	Female	Both	Total
If male member became violent then who burnt	10	30	10	50
If Female member became violent then who burnt	5	35	10	50
Total	15	65	20	100



## Anova

Source	D.F	S.S	M.S.S	F
Gender	578.33	2	289.16	8.34
Error	104.00	3	34.67	
Total	782.33	5		

Since tabulated  $F(2,3)=5.46 < \text{tabulated } F=8.04$  we rejected at 5% level .Female force the violent behavior in excess of male during pandemic

**FINDINGS:**

- 1) Females are allowed to take decision only on domestic and health affairs and not on financial affairs.
- 2) Females income helps them to take decision about their own and their family affairs
- 3) Education plays an important role in determining the right of the woman to take decision about financial affairs.
- 4) The status of family bread winner remains unchanged in any circumstances
- 5) Age is an important factor in selecting the bread winner in the family
- 6) Higher Education helps the females to decide the area of decision making
- 7) The problem faced by two genders during lockdown are significantly different
- 8) Females face violent behavior more than males during lockdown

**SUGGESTIONS:**

- 1) Females should be encouraged to go for higher and technical education which will help them to get more income and hence the right to take decision about family finance
- 2) The government should make penal loss stingiest against gender violence

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**STUDY OF THE PROBLEMS OF WOMEN HEALTH CARE WORKERS ON THE FRONTLINE IN THE COVID-19**

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**Mr. Jitendra Balbhim Jalkute**Research Scholar, Shankarrao Nimbalkar Adhyapak Vidyalaya, Barshi, P. A. H. Solapur University, Solapur

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**ABSTRACT**

*The present paper is about the survey of the problems of women health care workers on the frontline in Covid 19 pandemic. In this paper, researcher pointed out some of the views of the women health care workers who worked frontline in Covid -19 pandemic. No doubt that Covid 19 has a great effect on every field. It has also great effect on those frontline workers who fought this war with so many problems and obstacles. But the efforts of these women health care workers have shown great result in this situation. Women are everywhere to face this critical situation but women health care workers are facing this critical situation with great effort and dare. But researcher through the online interview collected the data about the survey of the problems of women health care workers on frontline in covid -19. The present paper is focused on this issue.*

*Key words - health care workers, Covid-19*

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**INTRODUCTION**

Covid -19 is the great threat to the world. It is burning issue in all over the world. Doctors, Nurses, Scientists, frontline workers are the real hero in this situation. In the present study researcher has focused on the survey of the problems of women health care workers on the frontline in Covid 19 pandemic. In this paper, researcher pointed out some of the views of the women health care workers who worked frontline in Covid -19 pandemic. No doubt that Covid 19 has a great effect on every field. It has also great effect on those frontline workers who fought this war with so many problems and obstacles. The efforts of these women health care workers have shown great result in this situation. Women are everywhere to face this critical situation but women health care workers are facing this critical situation with great effort and dare. But researcher through the questionnaire collected the data about the survey of the problems of women health care workers on frontline in Covid -19. The present paper is focused on this issue.

**NEED AND IMPORTANCE OF THE RESEARCH**

The present research has focused on the discussion of the women health care workers on frontline and their problems. This research is beneficial to study the problems and challenges before women health care workers and to suggest some remedies to it. Researchers studied the main problems and challenges in front of them while working in Covid 19 pandemic and also interact with the family members to discuss it.

The present research is also important for the following reasons like one should know the present condition of the women health care workers. Due to that Government can make some support to the women health care workers. It is also important to understand the problems of women health care workers related to the Covid 19 work. In India women health care workers condition is not so good. They are facing many problems already like lack of the support from family and society, economic problem, no time limit of the work, lack of medical facilities etc. It is also important to know the challenges before them related to the survey of the Covid-19. The present research paper also focused on remedies to minimize the problems before women health care workers. For all these reasons, this research is very important. Followings are the objectives of the present research.

**OBJECTIVES OF RESEARCH**

- 1] To know the present condition of the women health care workers.
- 2] To understand the problems of women health care workers related to the Covid-19 pandemic survey.
- 3] To know the challenges before them related to the working as frontline workers. .
- 4] To suggest remedies to minimize the problems before women health care workers.

**DELIMITATIONS OF THE STUDY**

- 1] The study has been delimited to the Barshi tahasil only
- 2] The study was delimited to the views of women health care workers who are working on the frontline in Covid -19.
- 3] The present study is limited only for the women health care workers on frontline in rural area.

**RESEARCH METHODOLOGY:**

According to the title of the research and objectives of the research, Researcher has used Survey method for study. It helps to achieve the objectives of the present research.

**RESEARCH SAMPLE:**

The purposive sampling method has been used and Researcher has selected 20 women health care workers on frontline in Covid -19 and 20 family members of women health care workers from the village for the Interview schedule from Barshi Tahasil.

**RESEARCH TOOLS:**

Researcher has used self made Interview schedule, standardized by 5 experts of same field. Interview schedule is prepared according to the objectives of the research.

**RESEARCH PROCEDURE:**

1. Researcher has prepared Interview schedule. This Interview Schedule is used to collect the data from women health care workers and their family members.
2. Researcher took online interview of women health care workers who are working on frontline in Covid -19 and also family members.
3. Researcher prepared some conclusions according to the collected data.

**STATISTICAL PROCEDURE:**

Researcher collected the data and with the help of Mean and percentage, researcher analyzed and interpreted the data.

**ANALYSIS OF DATA:**

After the collection of the data, researcher analyzed it and made some conclusions which are mentioned here as research findings.

**FINDINGS:**

- 1] Majority of the women health care workers stated that they have lack of medical facilities while working in the Covid -19 pandemic as a frontline workers.
- 2] They have a big challenge in front of them about the lack of the proper support of the society while doing survey about the Covid -19 patients.
- 3] Some of the women health care workers pointed out that they have no full support of the family members while working as the frontline workers.
- 4] Most of the Women health care workers on frontline like Aasha workers pointed out about the problem of low salary as they are working very important job for the society.
- 5] Most of the family members hesitate to give freedom to the women health care workers in this situation due to care of health of women health care workers.
- 6] According to the survey it is clear that though they have many problems but most of the women health care workers are satisfied with their job. They think that this one is the social service to the human being.
- 7] They also felt the physical and mental stress in this situation. Women health care workers need more protection beyond the mask.

**CONCLUSION**

In this paper, researcher tried to collect the problems of women health care workers on frontline in Covid-19. For this purpose, researcher collected the information through online mode and analyzed it and made some conclusions about their problems and challenges. But one thing is observed from the women health care workers is that development of the Fighting spirit against difficult situation is one of the positive things which we can see in this situation

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**Internet sites**

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**AN INVESTIGATION INTO GENDER INEQUALITY IN LABOUR MARKET AND UNPAID CARE WORK IN MUMBAI (MAHARASHTRA).**

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**ABSTRACT**

*Although an Indian constitution gives guarantee of equality to an Indian people, still the fact exists in real life situation that there are differences in all the sectors, where the equality does not exist. This is more, specially at individual level as male and female. These two identities namely male and female are the main cause of discriminating remaining other sectors such as Education, labour, politics, social and cultural fields. Inequality in male and female leads to several divergences. Many times, a social progress is measured in terms of woman's achievements. Education is one of the factors and main cause of people's, social and national progress. Male and female progress and other upliftment related activities are dependent on the levels of education. This creates an inequality among men and women. Several social, cultural and political are also causative reasons for this inequality. Due to this inequality, there is more or less access of men and women into the situation and workforce. Accordingly Work Participation Rate (WPR) also varies due to which entry of people in labour market is affected. This link is continuous and detrimental if does not work progressively because it negatively affects the National progress if hindered, which is not good for developing nation like India.*

*Involvement in educational and other activities lead to the feeble entry in unpaid care work and vice-versa. This channelizes to unequal access of men and women specially women into the labour market.*

*Mumbai is a financial hub of Maharashtra and also of India. Maximum revenue is directed towards Indian administration and its progress. It is one of the prime places of labour market. Since many institutes of different fields, offices, malls, services, railways, shops, recreative centres and other service places are situated in Mumbai. Therefore, the study of individuals, mainly women who are supporter to family, society and nation in labour market of Mumbai is important.*

*As in other parts of the world in India and hence Maharashtra (Mumbai) is also affected because of gender inequality at workplaces, in job opportunities, etc which in turn affects the financial conditions of the city and leading to the weak entry in labour market. An attempt has been made in this paper to find out how gender inequality of people affects the labour market of India and hence Maharashtra and its parts like Mumbai because labour market is the main gate entry of income of individuals and nation which affects nation's GDP.*

*Keywords: Gender inequality, labour market, unpaid care work, GDP.*

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**INTRODUCTION:**

Indian constitution, a supreme law of country assures its citizen the equality throughout its territories. Specially articles 14, 15 and 16 include equality before law, prohibition of discrimination on grounds of religion, race, cast, sex of place of birth and employment. Thus, it gives thrust on equality, fraternity and justice to all people of India. But the ideal condition does not exist in real life situation of the country and there are differences in all these areas. The differences are at individual level, family, society and even at national level including political, social and cultural matters. Men and women discriminate and create inequality in several fields. There is an inequality even in male and females on the basis of sex, marital status, education, employment, politics, culture, religion, cast and creeds. The inequality of male and female leads to several divergences. Many times, a social progress is measured in terms of women's achievements. But this progress is hindered into inequality in men and women. Education along with other factors is one of the main causative factors creating inequality among men and women. Educational level of individual lead to gender inequality.

India can boast of its increased population of more than 135 crores, half of which consists of women who are the main stakeholders of family, society and nation. Still, the poverty of the country is evident to world wide. Maharashtra, being one of the progressive states and Mumbai city being one of the richest cities which is also a financial capital of state suffers from poverty. For wiping of poverty and for generation of income on one hand, many times, women entail the participation of them along with men to labour market. Access of women to labour market is comparatively low and unequal vis-à-vis men. Accordingly, the economic status of women is poor.



Although women represent half of the population of India, their participation in economic activities with economic employment is less than men due to low participation in the labor force. This is due to the gender inequality in labour market of developing nation like India. Since from more than a century, women are denied many opportunities due to biases present in social system of the country. This has affected the labour market ultimately which has also created in labour market beyond the household. The inequality and discrimination in India are caused due to several reasons such as sex ratio and life expectancy at birth, the foeticide rate, the maternal mortality rate, low nutritional status, inequality in education and literacy rate at rural sectors and gender gap at decision making level. Couple with this unequal access, control and ownership of productive resources, inequitable distribution of consumption resources is some of the factors which create inequality in men and women. These inequalities affect the labour market outcomes and women participation in economic activities leading to poor economic growth of family, society and nation. Increase in employment of women and access to economic growth and other productive sets are building blocks of women's empowerment.

Today many people do not know that demand for equality from inequality was pressurized in the year 1908 as a labour movement demanding less work, better pay and right to vote. The outcome was announcement and adoption of International Women's Day in 1975 by General Assembly of United Nation. This was for the establishment of equality, removing inequality in the status of women.

Inspite of several policies for betterment of women and their equal educational and skilled attainments, women are denied from the available opportunities, because of this there is a difference in the status of work, income and occupation in labour market.

#### **LITERATURE REVIEW:**

The author, Banerjee M. tried to address the gap Gender Equality and Labour Force Participation. Author said that the participation of women in labour market is lowest in the world. The reasons for this are sexual harassment, out cultural rules and also the restrictions forced on women. Government of India has started many policies and the legislations are not sufficient to change this situation but also all the people in the society should come together to solve this issue because this is not only the social related issue but also it is a challenge for the growth of our nation's economy. (Banerjee M., 2019).

The author, Srivastava N. concluded that if we saw the situation worldwide, women involvement in workplaces has increased due to the enhancement in education, economic growth. But in India the participation of women in workplace has not been changed. The research has been carried out and the finding showed that the women participation in the labour market is very less than the men in rural as well as urban areas. The reasons for this are the lack of job opportunities. (Srivastava N., 2017)

The author Mehta B. said that now-a-days there is a rise in education rate of women, rise in the women employment but still there is a gap between gender equalities. The key reasons for this are the education level. Author also concluded that most of the women are self-employed and only few moved towards the formal-office work. So, there is a need education and skill development as per the demands of market work. (Mehta, B. S., 2021).

#### **OBJECTIVES:**

1. To find out the reasons of inequality of men and women.
2. To compare the inequalities of men and women on the basis of some factors like education, marital status, salary, employment, etc.
3. To relate employment and unpaid care work.
4. To find out the participation involvement in National progress.

#### **RESEARCH METHODOLOGY:**

To find out the gender inequalities between men and women in labour market and their causes questionnaire was framed to collect primary data. The questionnaire was prepared with the help of google form. The questionnaire was circulated through social media like WhatsApp and responses collected from the convenient sample of 64 respondents were analysed keeping in mind the research questions.

#### **DATA ANALYSIS AND DISCUSSION:**

Data were collected from 64 respondents through a questionnaire circulated through WhatsApp. The collected data was analyses and expressed on percentage basis. The questionnaire was divided into two parts. In Part – I common questions were asked to all 64 respondents and the questions in Part – II were asked only to the

employed people. Out of these 64, 50 respondents were employed and they only answered the questions in Part – II. It was tabulated in the following Table no.1. that provide an idea of the distribution of the sample.

<b>Part - I</b>			
<b>Type of Question</b>		<b>Women</b>	<b>Men</b>
Gender	<b>Grand Total</b>	<b>48%</b>	<b>52%</b>
Age	26 - 45 years	90%	52%
	above 45 years	7%	24%
	below 25 years	3%	24%
Educational Qualification	upto 10th	0%	6%
	Undergraduate	3%	30%
	Graduate	6%	27%
	Postgraduate, certificate course or more	84%	27%
	Others	7%	10%
Marrital Status	Divorcee/Separated	3%	0%
	Married	81%	64%
	Unmarried	13%	36%
	Widow/Widower	3%	0%
Working Status	Employed	90%	67%
	Unemployed	10%	33%
<b>Part - II</b>			
Type of Work	Business	0%	9%
	Freelancer	0%	9%
	Office/Departmental work	64%	77%
	other	36%	5%
Job Status	permanent	39%	77%
	temporary	61%	23%
Monthly Income	26k - 45K	39%	18%
	Above 45k	32%	55%
	below 25k	29%	27%
Distance from office to your home?	less than 5 Km	39%	32%
	more than 5 Km	61%	68%
Are you attending the office presently during covid-19?	No	61%	64%
	Yes	39%	36%
Are you getting your full salary?	No	29%	32%
	Yes	71%	68%
Do you think your salary is sufficient as per your work?	No	54%	55%
	Yes	46%	45%
Did you get any incentive for your work?	No	82%	59%
	Yes	18%	41%
Do you consider yourself as a labourer?	No	57%	50%
	Yes	43%	50%
Do you pay Income Tax?	No	25%	23%
	Yes	75%	77%
Do you think your salary helps to increase the Gross domestic product (GDP) of Nation?	No	21%	5%
	Yes	79%	95%
How did you manage your household work along with the office work?	by myself	15%	9%
	With the help of family members	74%	86%
	with the help of Maid/servant	11%	5%

**Table 1: Data Analysis on percentage basis.**

From the above table it is found that,

- Out of 64 respondents, 48% are women and 52% are men respondents.
- 90% women and 67% men are employed whereas 10% women and 33% men are unemployed.
- Educational qualification upto class 10<sup>th</sup> for women is 0% and for men it is 6%, 3% women and 30% men are undergraduate, 6% women and 27% men are graduate, 84% women and 27% men are postgraduate, certificate course and 7% women and 10% men are done others courses. The highest figure of 84% women indicate that they are liable to get higher position than men in employment. but in real situation this does not exists and the actual condition is different from reality. This indicate that women are denied from the higher positions.
- In business, women are not observed and men are 9%, in office and department work women are 64% and men are the maximum that is 77%, in other works, 36 % are women and 5% are men.
- In job status it is observed women are only 39% permanent against men being 77% which shows the inequality between men and women.
- Monthly income of women shows that 32% are getting above 45k as against 55% of men who are getting above 45K (inequality).
- Only 29% women get full salary against 32% of men (inequality).
- 82% women don't get any incentive whereas only 18% get incentive. Thus, on incentive basis also there is an inequality.
- As many as 79% women think that their salary helps in increasing GDP of nation.
- 68% men and 61% women have their job offices more than 5 Km, this maybe taking more time due to congestion of the area to reach their office resulting in than reduction of the work.
- 61% women do not attend the office as against 64% men. This may be due to temporary closure of the job office due to COVID-19.
- 57% women and 50% men do not want to call them as laborer. But the place where they do their job is a place of labour and they fall in labour market because they are supplying the services as per demand of their masters. The labour or job market is a place where supply and demand play an important role. There is an exchange of labour and money in the job market and it is connected to the capital, goods and services.
- 75% women and 77% men pay income tax to government, openly showing that the tax of such nature is reflected in GDP of nation and its progress. This is accepted by 79% of women and 95% of men.
- 15% and 11% women do their household work by themselves and with the help of maid/servant respectively showing that these females might be engaged in other activities like education, etc. when these women are free and are not engaged in education or other services, they do such unpaid domestic work along with unpaid care work of rearing children and taking care of old and sick persons. For such unpaid care work they do not get any financial help. Thus, the above table shows a variation an inequality in gender on the basis of education and other services.

#### FINDINGS:

- The table shows there are inequalities among women and men on the basis of education and others services they provide.
- Comparatively women are at the lower rung of hierarchy in labour market or job market.
- Women also do unpaid care work when they are not engaged in other services.
- women and even men by earning and paying income tax to government help to nation and increase the GDP of nation.

#### CONCLUSIONS AND RECOMMENDATIONS:

Lastly it is concluded that there exist inequalities on the basis of gender, education and other services between men and women. Many times, women are at lower level compared to men in service fields of Mumbai region. Women also do the unpaid care work when they are free and are not burden by education and other services.

The above study that is inequalities in gender in labor market and unpaid care work in Mumbai region can be extended in individual fields such as education, business, marital status and departmental services. The unpaid

domestic and care works are the domain of women. Hence, these fields can be studied in detail by taking research of men and women in these fields.

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**WOMEN EMPOWERMENT AT THE TIME OF COVID PANDEMIC**

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**ABSTRACT**

*With the increasing prevalence of Covid 19, there has been a famine everywhere since 2020. In this situation, we all thought that everyone's life has been disrupted and everyone has suffered a lot. Someone's education and someone's business have closed (Epidemic) Everywhere (Epidemic Disease) The effect of Covid-19 is seen all over the world and in every region World economy. The education sector in India and around the world has been badly affected. The Worldwide lockdown has been imposed to create a very bad and negative effect on students. As well as the lives of parents. About 32 cores "leaning" schools / colleges and all stopped to move Educational activities in India have come to a standstill. Has acted as a catalyst for educational institutions To grow and choose on a platform with technology, never used before. The The education sector is fighting the crisis differently and through digitalisation (Epidemic) Challenges to wash away the threat of an epidemic in all countries (or continents). This paper studies with the help of Primary and secondary information on the impact of COVID-19-1 on the Indian education system, challenges There are people who study online as well as whether the online education system is effective Adapted to this new education system or not? Also, this is to identify obstacles in the paper Facing teachers and students while teaching online and learning in a different home Environmental settings in India.*

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**INTRODUCTION**

A profound blow to our society and economy Covid-19 (epidemic) underscores the fact that women across the country are dependent on women at the forefront and at home, as well as showing structural inequality in every area from health to economy to social protection. Crisis situations when resources are strained and organizational capacity is limited, women and girls face unpleasant consequences, the consequences of which are only exacerbated by fragility, conflict and emergencies. Struggle for women's rights is also at stake. The pandemic response across the country (or across the continent) is not only about improving long-term inequality, but also about creating a resilient world for the benefit of everyone, including women at the center of recovery. Below is an exploration of these various effects and a quiz to test your knowledge

**VIOLENCE AGAINST WOMEN**

Economic and social tensions, including restrictions on movement and cramped housing, are fueling gender-based violence. Before the (epidemic) spread across the country (or across the continent), it was estimated that one in three women would commit lifelong violence, a human rights violation with a financial cost of 1.5 1.5 trillion. Many of these women are now trapped at home with their abusers, and the disruption of the overcrowded health care system and the justice service struggle to respond is a threat to other forms of violence. While more and more people are spending time online with restrictions on maximum movement, online forms of violence against women and girls in chat rooms, gaming platforms are likely to increase. Women - especially essential and informal workers, such as doctors, nurses and street vendors - navigate deserted urban or rural public spaces and transport services, so they are more prone to violence Under secluded urban or rural public spaces and transport service lockdown. The economic consequences of an epidemic are likely to increase sexual exploitation and child marriage, making women and girls particularly vulnerable in a fragile economy and refugee context. In April, UN Secretary-General Antonio Guterres called for an end to violence, from battlefields to people's homes, and a reduction in the number of (epidemics) in all parts of the country (or (epidemics))

**COVID-19 AND GENDER EQUALITY: COUNTERING THE REGRESSIVE EFFECTS**

What is good for gender equality is also good for the economy and society. Covid-19 and (epidemic) all over the country (or continent) this fact completely relaxes and shows the most important choices.

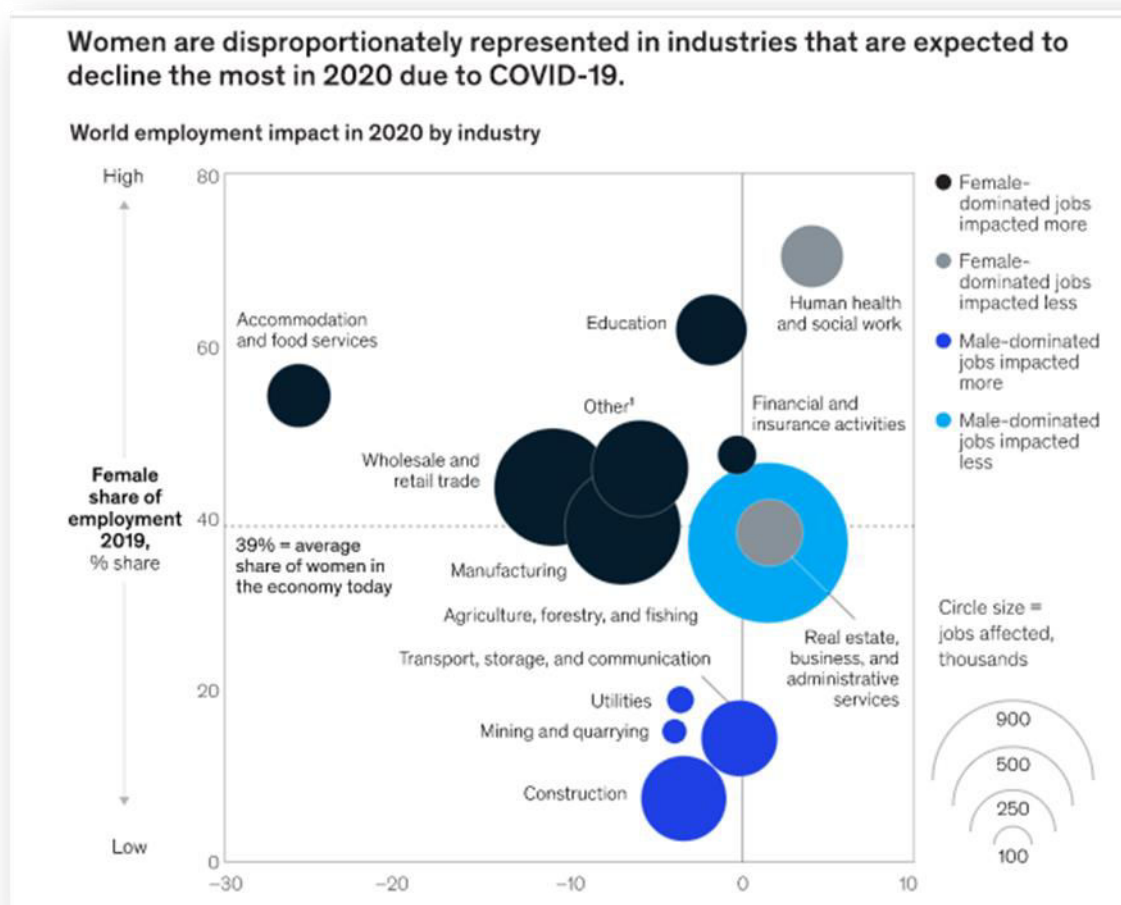
We can already see that (epidemic disease) is all over the country (or across the continent) and its economic consequences are adversely affecting gender equality. According to our calculations, women's jobs are 1.8 times more vulnerable in this crisis than men's jobs. Women make up one percent of the world's workforce, but in total job losses. Has a 54 percent stake. One of the reasons this is happening so largely in women is that the virus is increasing the burden of unpaid care on a significant sum, which women carry unequally. This means that, among other factors, women's employment is declining faster than average, even for the reason that women and men work in different fields.

Looking at the trends we've seen over the last few months, no action is being taken to counteract this effect in gender-negative situations, we estimate that tracking women's unemployment will reduce global GDP growth by DP 1 trillion in 20DP. Men in every field. (It is important to note that this can have far-reaching consequences for you

Increasing childcare, attitudinal bias, slower recovery or reducing public or private spending on services such as education or child care will allow women to leave the labor market permanently.) Conversely, action can now be taken to promote gender equality. Be valuable by adding 13 13 trillion to global GDP in 2030 compared to gender-resistant conditions. Instead of easing the current situation, the middle-of-the-road action-potential opportunity alone will cost less than 5 5 trillion. The cost of this delay is about three-quarters of the total global GD we could lose to COVID-19 this year. These estimates are based on the work of the McKinsey Global Institute (MGI's) Power of Parity since 201 estima. This research maps 15 gender-equality indicators across four sections: equality at work, enabling essential services and financial opportunities, legal protection and political voice, and physical security and autonomy. (The latter three categories together represent equality in society.) Using the gender equality score or GPS calculated using these indicators. MGI has established a strong link between gender equality and society Gender equality at work - and it has been shown that the latter cannot be achieved without the former.

Even before the coronavirus occurred, our 15 indicators proved that tangible progress in terms of gender equality was uneven and that the sex gap was large. Now, considering the misuse of Covid-1 of on women, progress is likely to be reversed without intervention. This not only determines the cause of gender equality but can also deter the global economy. On the other hand, if steps are taken now to address the balance, the social and economic impact of millions of women globally can be improved and economic growth can be boosted.

#### **WOMEN ARE MORE VULNERABLE TO COVID-19-RELATED ECONOMIC EFFECTS BECAUSE OF EXISTING GENDER INEQUALITIES**



Examining the labor-market effects and other factors in six countries, France, India, Indonesia, Kenya, Nigeria and the United States, it was found that these labor-market and industry-mixed effects appear differently across

countries. In Nigeria, for example, women are under-represented in industries affected by covid-1 by more than men, while in France the opposite is true. In the US, gender gaps are less marked.

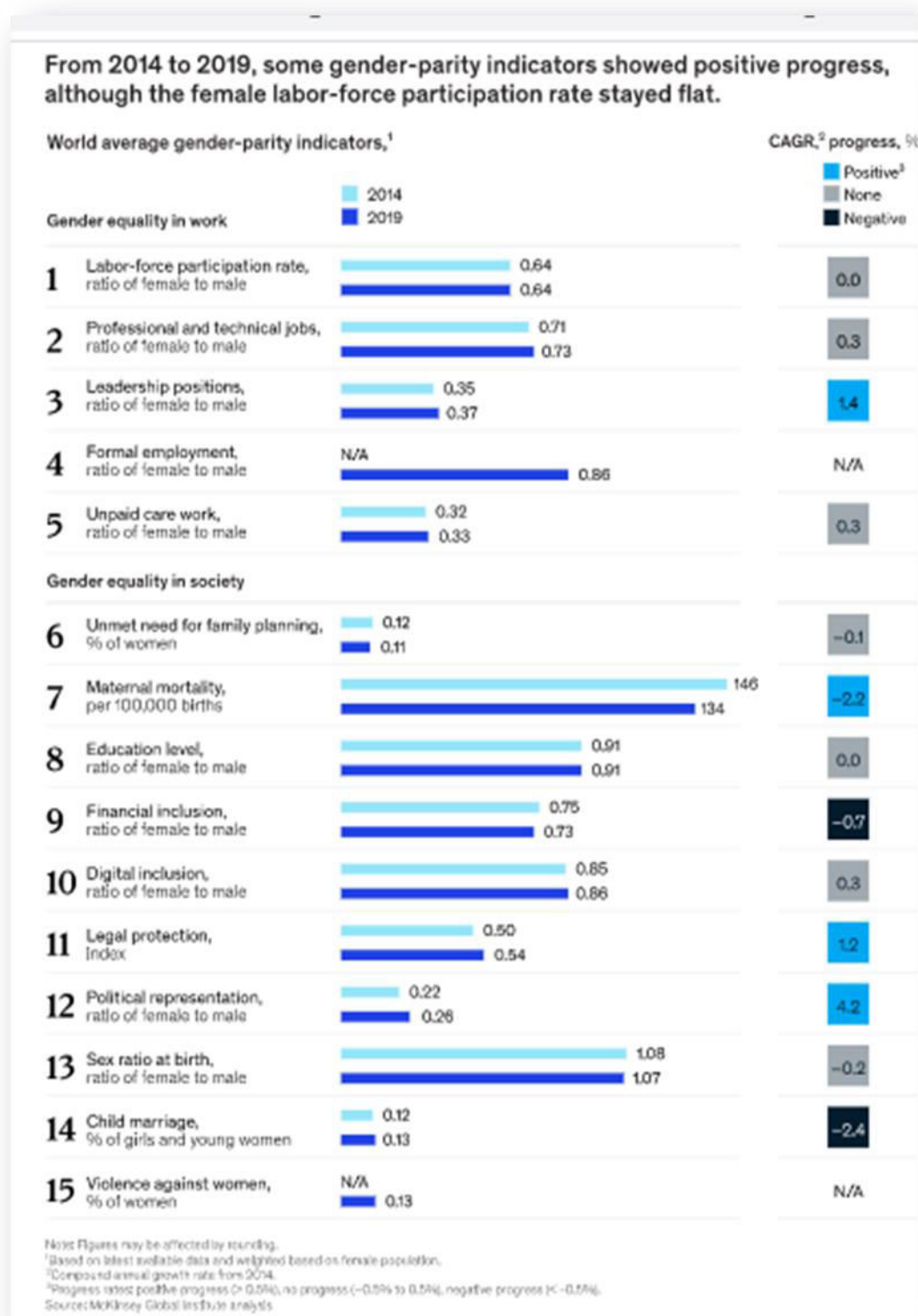
As mentioned, industry-mixing and labor-market-specific things (epidemics) account for only a quarter of the gender gap in job loss insecurity across the country (or across continents). What factors drive the other three-quarters? One important is the burden of non-billed care, whose demands (of the epidemic) have greatly increased during the period of the epidemic. Women are at the forefront here; They do an average of 75 percent of the world's total non-paid care work, including caring for children, caring for the elderly, cooking and cleaning. In some provinces, such as South Asia and the Middle East and North Africa (MENA), the share of women in payroll is 80 to 90 percent. Our Power of Parity research has shown that women's participation in payroll care has a high and negative relationship with female labor-force participation rates, and that women are less likely to participate in professional and technical jobs or accept leadership formulas. Similar trends have been found in other research. According to a survey, Covid-1 has seen a significant increase in the cost of women's family responsibilities - according to one survey, in India it is approximately 1 percent and in the United States 1 percent. by to 2. hours to hours-it's not surprising that women have fallen short of this. Number of workers at a higher rate than specified by the speed of the labor market alone. COVID-19-1's can have an unpleasant effect on women entrepreneurship in developing countries (where women labor force participation is a major contributor to such initiatives). The crisis could make some family resources scarce, such as the financial capital to invest in a business or the digital equipment that families now share as children's schooling goes online. Our Power of Parity research has shown that digital and financial inclusion, especially credit from financial institutions and access to mobile banking, is closely linked to the presence of women in the workforce.

Attitudes also shape how women are financially affected by a crisis compared to men. These are not new beliefs but traditional social mindsets about the role of women. Their current decisions may reflect on how to get a job at the organizational level or indeed to someone in the family. For example, according to the Global Values Survey, more than half of people in most countries in South Asia and Mena agree that men have a greater right to a job than men when there is a shortage of jobs. This was stated by about one in six developing countries.

Looking ahead, other structural forces may further exacerbate gender inequality. Our previous research on the consequences of long-term automation trends at work has concluded that 40 million to 160 million women worldwide - 7 to 24 percent of women currently employed - may need to cross the business by 2030 because automation has changed the nature of work. . (The range reflects different speeds of automation.) Automatically affecting men is generally at the same level. However, long-established barriers to acquiring new skills and to mid-care shifts as well as other factors make the transition more difficult for women.

#### **EVEN BEFORE THE PANDEMIC, PROGRESS TOWARD GENDER EQUALITY HAD BEEN UNEVEN**

The gender impact of the Covid-1 crisis indicates unequal progress towards gender equality. Indeed, progress towards equality in work and society as a whole has remained relatively flat in the five years from 2014 to 2019. The global GPS score in 2014 was 0.60; Today it is 0.61 (in the range of 0 to 1, where 1 represents equality between women and men). Gender equality at work lags behind gender equality in a society with a GPS of 0.27 vs. 0.27, respectively. The world has made progress on some aspects of gender equality, such as maternal mortality, women's share in occupational and technical jobs, and political representation. However, the level of participation of women in the labor force is about two-thirds that of men and has turned very low during that period (Exhibit 2). In the last five years, the participation of women workers-boards has declined slightly in India



We had argued before the pandemic that narrowing the global gender gap in work would not only be equitable in the broadest sense but could be one of the largest boosters to global GDP growth. Conversely, the lack of progress on gender equality is proving to be economically costly.

#### THE IMPLICATIONS: YOU NEED TO ACT NOW

One of the strong messages emerging from our research is that as fast policymakers and business leaders strive for greater gender equality, as the Covid-19 crisis continues, it has great benefits not only for gender equality but also for economic growth. In contrast, there is a greater risk of loss of economic productivity than is indicated to all workers in general than Covid-19 - and this could mean financial security for billions of women. In terms of gender equality and if nothing else, in terms of economic gain and both should be lost and the stable records



of the last five years have remained the same as usual - on top of the gender-resistant shock you see as a result of COVID. -19

In previous research, we found that the cost of investing adequately in five areas (education, family planning, maternal mortality, digital inclusion and unpaid care work) could be as high as 1.5 to 2.0 trillion annually in public, private or domestic. 203 in or 1.3 to 1 of the GDP of that year. percent percent cost. In 202 (as a result of growing population and GDP) this is 20 to percent percent higher than usual business spending. Yet we have found that the economic benefits of reducing sexism are six to eight times greater than the social costs required. And it's not just countries that stand in the way of investing in women and girls; Companies have also found diversity benefits in McKinsey research. For example, people in the top quarter for gender differences in executive teams are 25 percent more likely to make an average profit than companies in the fourth quarter. Moreover, companies now neglect diversity and inclusion, and are losing out on themselves in terms of flexibility and ability to cope with the current crisis; They can limit their access to talent, diverse skills, leadership styles and approaches.

- What measures should policy and business leaders consider in this situation? Just as we have seen the differences between countries making progress towards gender equality, so too must policies be tailored to the national context. This paper is not intended to suggest complete instructions. But we have chosen the role of all stakeholders as well as some similar themes that have been propagated in our previous publications on gender equality. These include:
- Intervention to take care of an unpaid child. The importance of reducing gender imbalances in caring responsibilities cannot be underestimated. Interventions to address this problem include better identification of unpaid work, reducing the amount of unpaid work, and maintaining a balance between men and women. MGI estimates that the value of unpaid work done by women is tr 10 trillion, or 13 percent of global GDP. Possible interventions may include:
- Employer- or state-subsidized provision of child care or tax policies that encourage both spouses to work
- Family-friendly policies with flexible programs and part-time programs to help workers who are responsible for the care of children with epidemics and beyond.
- To review performance reviews and promotions as well as to ensure senior- and middle-management buy-sell changes
- A professional child care industry with the help of public children in developing countries, where social-service infrastructure is underdeveloped; This not only prevented many women from working but also prevented many others from getting employment
- Access to basic infrastructure, which allows women to spend more time on unfinished work; In low-income countries, for example, a significant portion of the time spent by women in such work is to fetch water and firewood.
- Important measures to change social norms about who the child care responsibilities are

### **INTERVENTIONS TO ADDRESS DIGITAL AND FINANCIAL INCLUSION**

Closing the gender gap in digital inclusion (epidemic) (epidemic) is an urgent priority in all countries (or continents). Many essentials like food and groceries have migrated to online channels, making it difficult to manage a day-to-day business without access to digital devices. From a labor-market perspective, Covid-1 is accelerating on remote remote-work and stand-alone platforms. This can be a boon for women who can take advantage of the flexibility that such platforms offer, especially to workers in remote, digitally distributed services such as software, design or sales and marketing. But maintaining a gender gap in digital access can deprive millions of women of job opportunities. In addition, many incentive programs targeting individuals or small businesses rely on reliable identification and digital channels to reach the desired beneficiaries. Women are disadvantaged, as they have incomparable tools for both digital access and reliable identification. For example, 1 percent of women over the age of 1 are not recognized in low-income countries, compared to only 0 percent of men. Business leaders and policymakers can work together to address this inequality - for example, by using the following steps:

### **CONCLUSION**

The evidence in our research is clear: what is good for greater gender equality is also good for the economy and society as a whole. Covid-1p (epidemic) is a disease of the whole country (or epidemic) that makes it

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completely comfortable and raises some important choices: greater participation of women in the workforce and work to take advantage of economic and social benefits to overcome barriers to a larger role in society. Do; Delay and still benefit, but to a lesser extent; Or allow the depressing situation to persist and recede, leaving a huge amount of financial opportunity on the table and negatively impacting the lives of millions of women. Equality is powerful. It is time for policymakers and business leaders to come together and make it a reality

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**IMPACTS OF COVID-19 PANDEMIC ON BLUE POTTERY WOMEN ARTISANS**

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**ABSTRACT**

*Artisans are considered as the backbone of India's non-farm rural economy; The Handicraft and the Handloom is the second-largest source of employment after agriculture in India. This sector engages 10 to 20 crore people. The Indian handicraft sector is indeed a blessing for the nation and its people. The appreciation and the respect that Indian Handicraft receives in foreign lands than that in India is disheartening for a country that has such a rich culture. Due to lack of money, unemployment and other factors rural artisans are leaving their art and migrating to urban areas in search of jobs. When the pandemic hit the country, artisan's community were affected the most.*

*The main aim of this paper is to make people aware of the impact of the COVID-19 pandemic on Blue Pottery Women artisans.*

*Keywords: Blue Pottery, handicraft sector, artisans, women artisan, Covid-19 pandemic*

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**INTRODUCTION**

The study throws light on, women artisan's response to the pandemic. Rising costs of essential items like grocery, vegetables, fruits, and other items have been the major concern amongst women artisans. Women artisans are also dealing with domestic violence and mental stress due to the pandemic.

In general, the Artisan community has been facing various kind of pressures like unemployment, financial crisis, mental stress, lack of resources, no proper health facilities, lack of medical supplies and much more.

Blue Pottery art is exclusively practised in Rajasthan since 1990, precisely in Kot Jewar village which is approximately 45 km away from Jaipur city. Seventy women artisans are working day and night to earn their livelihood by making Blue Pottery products. Due to the pandemic, they are facing challenges to meet their basic needs. Lack of finances, lack of food, lack of work, lack of facilities. Just not these, women artisans are also suffering from domestic violence.

**The history of ceramics** goes down to the history of human evolution. Glass was found in the antiquated human settlements of Egypt, Syria, Iran, and the Indus Valley. It was additionally found that when basic soil was blended in with copper and warmed it gave a turquoise blue shade of colour. As we investigate our history, the use of coated utensils, jewellery pieces, tiles and other home décor products have been in vogue since the very first known human civilisation Mohenjo Daro and Harrapan till the Gupta period. The Buddhist era is one of a kind that was responsible for thriving of the various art. Around this time universal Hinduism resuscitated. In this, earthen utensils utilized once must be disposed of as they were viewed as debased.

Rajasthan has dazzling workmanship and imaginativeness. Its rich legacy makes it the fortune home of Indian crafted works. Ivory, metal, wood, the material is a portion of the instances of its craftsmanship. The clay business of Rajasthan has explicit space in the Indian handicraft sector. Jaipur is notable for its work of art, some of them are utilized for home decor. The Blue Pottery of Jaipur is a renowned artform across the globe. In Rajasthan, the potter's speciality has been polished persistent since 2000 B.C.

Blue pottery, ivory cutting, enamelling, and different specialities thrived in Mughal courts. Bit by bit the method of the coated earthenware developed past its early stages period as a building ornamentation embellishment. The art was first utilized for the finishing of Palaces, mosques and Mazars. The Blue Pottery is an aesthetic art that was initially introduced in Chinese and Persian culture.

The Blue Pottery art was introduced with the foundation of Mughals in India, it gradually flourished in this era. The art came to India from Turkey in the 14<sup>th</sup> century, it first entered Kashmir then Delhi. It emerged as the employment source for people residing in Kashmir and Delhi. Then, later in the 19<sup>th</sup> century it got popular and made Jaipur- the hub of Blue Pottery, under the support of Maharaja Ram Singh II (1835-1880). *"The Jaipur king had sent local artisans to Delhi to be trained in the craft. Some specimens of older ceramic work can be seen in the Rambagh Palace, where the fountains are lined with blue tiles."*(1) In 1866 Jaipur's handicraft school was established, it grew up with creative flawlessness. *"However, by the 1950s, blue pottery had all but*

vanished from Jaipur, when it was re-introduced through the efforts of the muralist and painter Kripal Singh Shekhawat, with the support of patrons such as Kamladevi Chattopadhyaya and Rajmata Gayatri Devi”(2)

Throughout the years the art was kept alive by her Highness Gayatri Devi who broadly advanced Blue Pottery. She restored this art by comprehension, testing and afterwards spreading the abilities to the jobless young people of the close-by towns, for example, *Kot Jewar, Mohana, Sanganer, Jamdoli and Neota*, and so forth.

The Blue Pottery art bloomed during the 1962s when Smt. Kamla Devi Chattopadhyaya Ji, the President of all India Handicrafts Union asked Shri Kripal Singh Ji Shekhawat as a universally eminent craftsman to open a school for Indian Art and Paintings. One area was allocated to Blue Pottery. He was selected as an accountable for Shilpa Kala Kendra.

India has consistently been known for its differing society and standard adjustment of new things. There are numerous instances of the long queue of individuals who continued coming in constant streams, settling down, getting blended with the indigenous individuals, trading information, experience, and aptitudes. Blue Pottery is likewise an image of a similar adjustment and impacts Persian, Turkish and Chinese Pottery.

“Blue Pottery’. This title was conferred by the British. In the Iranian language it is known as ‘Sangine’ or ‘Aatike’ and means ‘made from stone’ or ‘old fashioned. The ties between India and Iran are ancient. Mughals enjoyed an unbroken relationship with Iran. Humayun took refuge there and Noor Jahan hailed from there. The Sultans of South India had a deep bond with them. The technique of applying yellow lead oxide in the tiles of the Golconda Palaces came from Iran. This art crept into Afghanistan and then to Multan, Lahore, Delhi and Agra.” (3)

Blue Pottery art, is a seasonal art. The manufacturing process remains closed during the monsoon season. In 2020, as usual, the monsoon was at its peak in the village, hence manufacturing wasn’t possible. So, 2020 wasn’t the best year for women artisans to earn their livelihood. It’s a tradition being followed, after the monsoon season mass production begins precisely after Ganesh Chaturthi, as monsoon months get over.

(1) Source: Government of Rajasthan

(2) Source: Government of Rajasthan

(3) <http://bluepottery.net.in/History.aspx>

### **The procedure of Making Blue pottery**

Today, the advancement is progressively changing the assets, material, structure, fiction, and condition for the skilled worker. The presentation of the potter wheel made the execution of a more prominent level of control in the creation of different shape just as in shading conceivable. The four principle steps which are associated with the creation of Blue Pottery are:

- (A) Pottery making
- (B) Designing and painting
- (C) Glazing
- (D) Firing

Potters of blue pottery, which they use as the elements for causing the blue pottery to appear to be Quartz stone, glass, *Multani-mitti* (fuller’s earth), *katira gond* (Bunyan tree gum). The mixing of fixed content is squashed and crush in a powdered structure to set up the mixture. Water is utilized for plying.

The blend kept secured with the plastic sack. At the point when the flour-like material is shaped, they made the chapatti from the mixture with the assistance of *thappi*. At that point, they put it into the form. For the specific shape, just the neck and lip are moulded on the potter's wheel. The edges of the chapatti are cut with the blade. To keep the structure from twisting, the shape is loaded up with debris. At the point when the material dries, the potter haggles paper is utilized for giving it smoothness and wrapping up. The ceramic is covered with glue and dried in sun.

**Painting**-The structures are made on paper as per the state of the pot. Physically, and the potter's wheel is utilized to draw the structure on a dried and covered vessel. The cobalt oxide is applied to check the blueprints of plans. A squirrel hairbrush is utilized for applying the shading. Today numerous changes have been done, in shading. Dark red, darker yellow and green hues are presented. Cobalt oxide is utilized for blue, copper oxide for turquoise, iron oxides for red, chromium oxide for green and cadmium oxide is utilized for yellow.

**Glazing-** the pottery is covered with glue comprising of glass, lead oxide, borax, potassium nitrate, zinc oxide and boric corrosive. The blend is liquefied in the oven and after chilling off the blend is crushed and blended in with water and *maida* (fine flour). In the wake of covering the items are saved for warming.

**Firing-**The conventional oven is utilized for terminating the item. The vessel is placed in a hot oven and saved for a few days at the temperature of 800-1000 degree centigrade. After firing the base colour changes too, cobalt oxide(light purple) to dark blue, copper oxide(brown) to light blue and remaining other colours like yellow, red, and green stay the same.

The deep-rooted art of blue-coated ceramics has been passed from age to ages while re-examining its structure with time.

Shri Kripal Singh Ji Shekhawat reintroduced this art with some inventive tests on structures and shading. The new shades of red, green, and yellow were presented. The custom of Blue Pottery encapsulates hundreds of years of transformative convention and has gained numerous difficulties in its manner.

### REVIEW OF LITERATURE

1. Javier N. (2021) has written an article that attempts to illustrate the life of rural women artisans and the impact of the COVID-19 pandemic and lockdown. This article elaborates the challenges faced by women artisans, it also throws light upon how women started working from home and how they were doing their everyday chores as usual.
2. All India artisans and craftworkers welfare association (aiaca),(2021) researched and surveyed the impact of COVID-19 on Artisans and Crafts and Enterprises. This study reveals to what extent the Pandemic has impacted the business and livelihood of artisans and entrepreneurs.
3. Sridhar P. (2020) has written an article which states the COVID-19 pandemic has smothered the trade of traditional artisans. The author also expresses the ambiguity of artisans in terms of their tough times. The pandemic has virtually brought the sales of brass handicrafts to a pause with almost no sales of artefacts. He also says artisans are seeking financial support from the government for their handicrafts unit to make ends meet.
4. Tyabji L. (2020) has written about the possible ways to support India's artisan community during the COVID-19 crisis. She also talks about how women are feeling completely helpless and in need because they are jobless. Different craft communities need different possible solutions regarding disposing of the already made stock, planning the manufacturing of new products and so on. She states the art is communication, and it should be used to create awareness. The author says women artisan from Gujarat is using this crisis time to create new designs for their exhibitions.
5. Tyabji L. (2020) The author states, "*for so many months craftspeople have been without markets, sales, orders*" (Tyabji,2020). she says all the hardships and difficulties have led the voluntary organisations to come forward and work for the betterment. The author also talks about how the offline mode has changed to online mode.
6. A D. (2020) has written an article that elaborates the difficulties faced by artisans and the master artisan who works with multiple artisans. Artisans are facing difficulties in approaching people for help and to avail the facilities which are already being offered to them. The author describes how the middlemen are perceived as exploiters; they do not produce any artwork but know to trade. However, middlemen create a link between the artisan and the consumer.
7. Kaushik D. (2020) discusses in her article that, "*how to survive the pandemic*", the worst-hit sector is still trying to find ways to revive the art and craft.
8. Ahmad S. (2020) has written an article about how people who are related to the craft industry and who're not related, both kinds are doing their bit to just reshape the traditional in one or the other way, by creating forums, having multiple sorts of webinars and so on.
9. Rolania K. (2020) has written an article that digs into how the pandemic has hit the artisan community. She has quoted "*Due to lack of sales, they have no capital to invest in further productions and procurement of raw materials. They also have no means to showcase their work as exhibitions are prohibited*"(Rolania,2020). The only solution as of now seems to be online promoting and selling products.

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**OBJECTIVE**

To study the impacts of Covid-19 on women artisans involved in Blue Pottery

**RESEARCH METHODOLOGY**

Study area/ Universe: The research was conducted in Kot Jewar village, Jaipur district.

Study participants: Women Artisans who are exclusively involved in Blue pottery Art.

Sampling method: Purposive sampling

**FINDINGS, OBSERVATIONS AND RECOMMENDATIONS**

Main sources of information on Covid-19 pandemic has been from TV news, newspaper, and social media. Artisans are well versed with the pandemic situation. Apart from the severity of the pandemic, it has been a challenge for humanity and so is for the artisans of the nation. Due to the lack of awareness and education, in rural areas women are relating the COVID-19 pandemic to the superstition; that God is punishing humans for their wrongful deeds. The death from COVID-19 is the most dreadful as in their last few moments, they cannot be with their family and loved ones.

Daily wage earners were one of the worst affected, the husbands of women artisans making blue pottery are daily wage earners. The struggle of losing their jobs and travelling home was nothing worse than a nightmare. Even before the pandemic women used to face domestic violence, which has got worse after the pandemic. At the same time women, artisans tried working from their homes but couldn't earn the same as before.

Women artisans are also suffering from the lack of work, and so it leads to a financial crunch. For example, a group of women artisans working with a master artisan and due to pandemic master artisan, himself is not able to make money, how is he going to help another artisan?

Since the lockdown, production has stopped utterly, large unsold inventory has stocked up. There was no sale from exhibitions and order as well. Artisans do not have the capital to reinvest. The artisans have neither food for daily consumption nor enough savings to fulfil medical expenses.

Women artisans also felt the helpless cause of the lack of work, they were not able to contribute to their respective households.

Few women artisans tried using this harsh period for good. They were trying to create new designs and motifs for their upcoming Blue Pottery products. Artisans were also trying to crunch their lifestyle to save more for further use.

**RECOMMENDATIONS**

- Women artisans to get vocational training in technology education so that they can showcase their art on an online platform.
- An online platform that reaches each women artisan, so that it becomes easy for them to work and make their art popular.
- Women artisans should be given sessions to keep their mental health and physical health on track. Counsellors should be assigned.
- Women artisans should be given knowledge regarding banking so that they need not get into the ruckus of the banking and loan system. They should be aware and educated.
- Blue Pottery art should be made tax-free as it's purely handmade art.
- Exclusive research by experts should be done on the composition of Blue Pottery to make it 100% eco-friendly, but due to the "lead", unfortunately, it's partly eco-friendly.
- Research on raw materials should be conducted.
- Technology advancement and education is the core need.
- State governments should procure handmade products and sponsor genuine artisans.
- Recognition should be given by the government to women artisans to empower them.

**CONCLUSION**

As all of us are adopting new strategies to cope with the ongoing situation, likewise artisans are also trying their best to come up with new and different methods to showcase their art. However, many artisans in the country's

finding ways to earn other than practising their art. parallelly, some artisans have been using this time to try different techniques and execute them in their art and, they're using this time as an opportunity to polish their art.

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## REIMAGINING GIRL'S EDUCATION DURING COVID 19

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*The COVID-19 pandemic left millions of children out of school worldwide, due to the various lockdown measures- which was the only logical solution to deal with the spread of the infection and save lives. According to UNICEF, a total of 320 million learners in India have been adversely affected by the school closures, with only some of them being able to shift completely to the online mode. In a socially and culturally diverse country like India, a variety of issues come into play while addressing the impact of the pandemic on education. Any efforts to reimagine or rebuild the education system cannot be made if the issues of gender digital gap, the existing social dilemma and concern for mental health of students.*

*Three primary surveys were conducted for analysing the issue of the digital divide and its gendered impact, the social dilemmas that a girl child faces and the various ways in which it impacts her education, and the effect on their physical and mental health triggered by various issues concerning e-learning. The paper analyses the shortcomings of the education system during the coronavirus pandemic, with the help of these surveys and through various case studies. In addition to that, provides practical, long-term solutions in order to reimagine and rebuild the education system that benefits our girl children.*

*Keywords: Online Education, Sexual Violence, Digital Divide, Domestic Care Services, Mental Health, Shutdown*

**INTRODUCTION**

When the Indian Prime Minister, Mr. Narendra Modi imposed nationwide lockdown on 23rd March 2020, restricting Article 19(1) (d) and (e), he announced “a total ban is being imposed on people, from stepping out of their homes for a period of 21 days”, with the Home Minister sanctioning a six- page long list of stringent Lockdown Guidelines which closed down every government and private institutions, schools and universities, transport facilities, markets, shops and stores, with essential exceptions. This statutory step, declared in the wee hours of the Lockdown imposition, limited nearly 135 crore Indians within their home quarters, with their families for an inconspicuous amount of time. The “National Lockdown”, complete immobility of every citizen resulting from the Pandemic however bred another more entrenched but often veiled social complication, the “Gender Inequality” and the discrimination of Girl Child against their male counterparts. The United Nations popularly used the term “Shadow Pandemic” to describe and specify the condition and treatment of women during the Pandemic, the lockdown and the lack of proper policies. According to various surveys and reports, it was resulted that women were the one to bear most of the burn of the Pandemic, starting with increased domestic work and providing care services, to job recession, to lack of resources, both technologically and medically, to gruesome scenarios of school dropouts, early marriage, vulnerability to the virus, sexual and domestic violence, and many more. Acknowledging the dynamism of the women community and to streamline the research the following discussion will particularly focus on the condition of the female students. Schools and colleges shifted to the online mode- partially or completely, but challenges faced by girl students in accessing online education reflects the gruesome gendered implications of the pre-existing digital divide. This has also badly affected the physical as well as their mental health.

**RESEARCH PROBLEM**

The paper attempts to highlight and provide a way forward to the issue of how the shift to an online medium of education has an effect on female students:

- Due to social reasons such as early marriages, early pregnancies, domestic workload et cetera.
- Due to the widening of the already enormous digital divide and its gendered impact
- And due to the mental health problems caused in girls due to digital deprivation and the social, economic reasons.

The research paper attempts to provide workable solutions to reimagine the educational system, keeping in mind the above mentioned existing barriers to girl education.

## BACKGROUND

As the deadly coronavirus outbreak continues to engulf populations across continents, it is now not just a public health issue, but has rapidly transformed into an issue that has completely dismantled social and financial stability of millions. In such a circumstance, it's only logical to realise that people belonging to the bottom of the oppressive social structure, are the worst sufferers. The pandemic has only exacerbated the existing inequalities, including the inequality in access to something as basic as education. As schools and colleges shifted to the online mode due to the lockdowns imposed in several countries including India to curb the spread of the virus, they left behind young girls and women in more ways than one. The existing gender digital divide exists even when efforts to revolutionise the country digitally is in place. The paper also analyses shocking recent happenings in the country that shows the extent to which mental health has been affected because of the exclusionary as well as unsystematic nature of online learning. We are in the 21st century, and it is high time that governments, private entities, and even individuals realise that education should definitely not be a privilege anymore. We should use the pandemic not just as a lesson to build better, emergency-proof systems, but also as a chance to reimagine, rebuild and re-develop the education system for our little girls.

## BRIDGING THE GENDER DIGITAL DIVIDE IN EDUCATION: THE FOREMOST STEP

Despite India's aggressive push towards digitisation, and the shift of the country's education sector to the digital mode, it's important to acknowledge that there exists a wide digital divide, which has a massive gendered impact. There is enough evidence to prove that not just affordability, but the social marginalisation of women and existing gender norms also, have played key roles in keeping young girls miss out on crucial learning.

Any efforts to reimagine and rebuild the education system in massive crises like the pandemic cannot be made without addressing the huge digital divide and taking steps to narrow down the gaps. Technology & the internet can definitely be a great enabler for girls to help them achieve quality education and to empower them in multiple ways. But we cannot unleash its potential without making sure it not just remains a luxury but reaches to every girl child out there.

It's essential to identify the barriers to accessibility so that the government, the private sector and the civil society can together work towards eradicating them.

## CAUSES OF THE DIVIDE: IDENTIFYING THE BARRIERS TO ACCESSIBILITY FOR YOUNG GIRLS

- 1) **Lack of a positive, gender-inclusive attitude shown by family members:** In a primary survey conducted mostly across urban and semi-urban areas to look into various dimensions and impacts of the digital divide, it was found that out of 49.5% feel that boys have a comparatively easier and dominant access to mobile phones compared to girls in their households (Fig. 1). The percentage would most definitely be more for rural areas.

Do you think boys have a comparatively easier and dominant access to mobile phones, compared to girls of the same age group?

105 responses

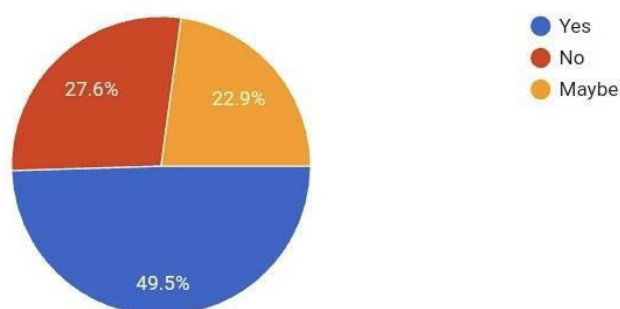
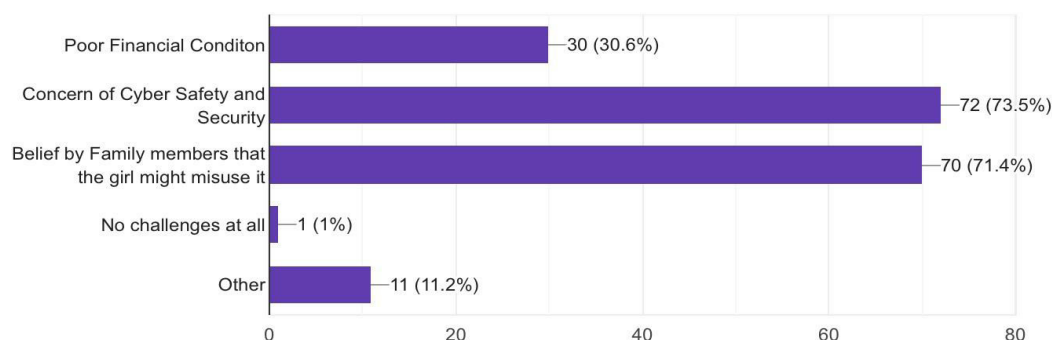


Fig. 1

In fact, the survey also exposed the dark reality, where 71.4% of respondents felt that the biggest challenge that an adolescent girl faces in getting her own mobile phone during her school days is the belief by their family that she might misuse it (fig.2). In such households, there is a belief that the girl child might adopt unhealthy behaviour, or be exposed to knowledge and information that might disrupt their traditional belief systems.

What are the challenges do you think an adolescent school going girl faces in getting her own mobile phone during her school days?

98 responses



- 2) **Financial Affordability and its Impact on Digital Literacy:** In an all India survey conducted by Centre for Catalyzing Change (C3), 70% of the families informed that the daughter did not have her own phone. 81% of parents cited 'financial constraints' in owning a smartphone<sup>(1)</sup>. A news report by The Print highlighted how everyone, especially students and teachers of government and municipal schools are struggling to bridge the digital gap — many families do not have smartphones, let alone computers or laptops. Some said they don't know how to use WhatsApp, while some parents are engaged in essential services and need to take their only phone with them on duty.<sup>(2)</sup>
- 3) **Concern of Cyber Harassment and Bullying** In the primary survey conducted as a part of the paper, concern of cyber security and fear of facing cyber bullying & harassment has been chosen as the biggest challenge that adolescent school going girls face in accessing the devices with internet connectivity (Fig.2 ). National Commission for Women (NCW) Chairperson Rekha Sharma in a digital dialogue held post-lockdown (in January 2021), remarked that cases of online harassment have seen an increase by five times since the outbreak of the Covid-19 pandemic.<sup>(3)</sup> This can prove to be a very powerful hindrance for young girls exposed to the digital world.
- 4) **Lack of Infrastructural Support & Connectivity Issues:** The penetration of digital infrastructure in India has been very exclusionary and unsystematic. According to the 2017-18 NSS Report on education, only 24% of Indian households have an internet facility. While 66% of India's population lives in villages, only a little over 15% of rural households have access to internet services.<sup>(4)</sup> Even in households with just one mobile phone, it is proven through the primary survey that boys are going to have easier and more dominant access to it (fig.1). The survey has also clearly underlined the importance of having a strong internet connectivity, with 43.8% of respondents citing connectivity issues as the biggest hurdle for them in accessing online education (fig. 3)

Which of the following has been the biggest hurdle for you in accessing online education?

105 responses

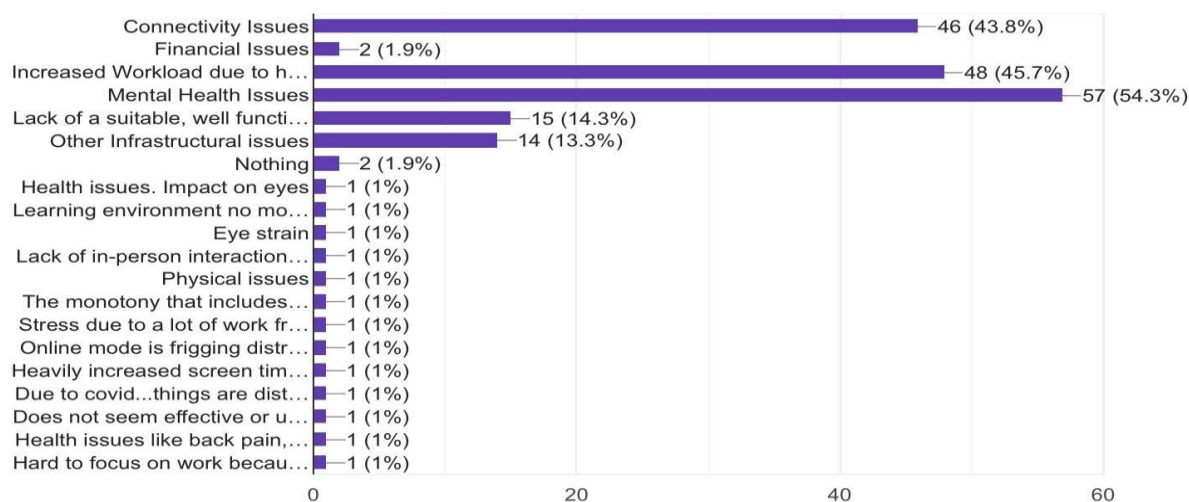


Figure 3

**BRIDGING THE DIVIDE: WAY FORWARD**

- The digital gender gap won't close by itself, contrary to common assumption. It is largely driven by normative barriers- the gendered social norms imposed upon the girl child. 69.5% of surveyees believed that attitudes of family members act as the biggest barrier to providing a digital environment to young girls (Fig.). This indicates that a non-discriminatory environment at homes is very important for a girl to derive maximum benefits from the internet for educational purposes during extra ordinary times like the pandemic. This can be done by school/college administrations interacting with parents, conducting counselling sessions and workshops where priority discussions can take place. These discussions must revolve around safe internet usage, allowing free use of digital devices for sufficient hours for girl children and promoting a healthy learning environment at homes.
- The government should collect a gender-disaggregated data and take a targeted approach for immediate policy action. This can be done through a pan-India survey covering the remotest areas as well. The researchers need to be sharp enough to get hold of the gender sensitive perspective and work beyond the "connected-unconnected" binary.
- The GoI has devised several programmes aiming towards digital empowerment of marginalised adolescent girls, such as Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDSA), which has provided digital training to 1.96 crore individuals from rural areas across the country.<sup>(5)</sup> However, it's important that the target population is aware of these schemes and its benefits. This can be made possible through awareness campaigns initiated by schools, panchayats and municipal bodies. Promoting digital literacy can prove to be the biggest tool to narrow down the divide.
- In addition to the existing schemes, strict legal and legislative intervention is necessary to prevent cyber bullying and harassment on platforms made for accessing educational resources. A well functioning mechanism should be set up to check unlawful, unwanted or false content on platforms especially made for young students.
- The NEP 2020 has put a spotlight on the development of digital infrastructure in the country with the help of new technologies involving artificial intelligence, block chains, smart boards, etc. However, a clear roadmap with timelines needs to be designed for effective, timely implementation.

**THE BARRIER OF SOCIAL DILEMMA**

The Literacy Rates in India according to the 2011 Census highlights the sex bias in education and academia between males and females, where the Male population enjoys 82.14% of literacy rate in comparison to 65.46% literacy rate of the Female population. This visibly stark difference denotes the "sluggish" literacy rate of India, which is biased towards the male over the female by 16.68% for various social norms and dilemmas. Owing to the Pandemic and the consequential lockdown, it is expected the literacy rate would dwindle much further with increasing the rift between the male and the female literacy rates. For the beneficial purpose of the research a survey was conducted with 30 to 45 school/college/university student to collect the primary data about social dilemmas faced by girl students during the lockdown in India

Soon after the declaration of the "National Lockdown" and the subsequent closure of schools and universities, the academic authorities of Union Grants Commission & Central Board of Secondary Education decided to shift their classroom learning to E- learning via e-learning platforms. Now, one of the major questions asked was whether the participants believed the "Online Mode of Education" was accessible to all the students, and 100 percent response was in negative. Online Mode of Education is not accessible to all the students, especially female students because of social stigma and the patriarchy in the education system, because of economic backwardness and poverty.

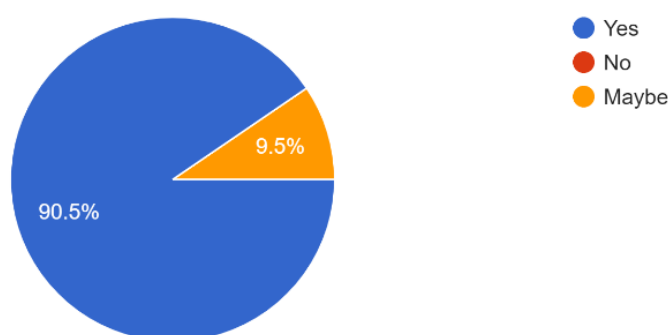
The closure of educational institutions and complete shift to online education also increased the "Domestic/Care giving services" to the students. 85.7% respondents agree to increase the domestic work burden on the students with 9.5% respondents aligning towards "maybe". However, upon asking whether the domestic care service was biased more towards the girl student than her male counterparts, nearly 66% participants responded in positive that is agreeing to the biasness, and 14% participants responding in negative, therefore disagreeing to the biasness. With the secondary sources of research, it has been found that the domestic care services were provided majorly by women over men- "A survey by the Institute of Social Studies Trust found that 66 percent and 36 percent survey attendees indicated an increase in domestic chores at home", and another survey conducted by NSSO Time-Use Survey indicates in Pre-Pandemic times women spent around 300 minutes in domestic care work as compared to nearly 50 minutes of men. So therefore, it could be said that increasing

domestic care and lack of personal spaces for various social and economic reasons, the lockdown affected the education of the girl child in both rural and urban spaces.

Another major aspect that affected the education of the girl child was the increase in Poverty during the lockdown with job recession and the migrant labour crises. A report by Azim Premji University showed around 23 crore Indians were pushed to severe poverty by the end of the lockdown, which further affected the education of the girl child. Off the Primary sources of the research, 90.5% participants believe the lockdown increased school dropouts, early marriages leading to early pregnancies.

Do you think it'll increase "School Dropouts", "Early Child Marriage" & "Early Pregnancies" for many Girl Students?

21 responses



Secondary data collected from various reports in fact says that nearly 20% of students, majorly girls, would not be returning to school in the following academic year for multiple reasons, one of the majors being the rampant dive in child marriages. The Lockdown, and the guidelines about meagre gatherings made it easier for families to marry off their daughters. The Ministry of Women and Child Development received over thousands phone calls regarding the same and they successfully intervened in 6000 such cases. A data provided by CHILDLINE, a wing of Ministry of Women and Child Development, “While 97 per cent of total interventions for child marriage involved minors (18 years of age and below), about 91 per cent of the interventions involved girls and 9 per cent involved were boys” (7). Along with early child marriages, girl child students were deprived of proper meals, sanitary products, and to some districts even clean drinking water. According to several reports, the students in Government schools with Mid- Day Meal Schemes received at least one square meal a day, but with lockdown, the students were stripped off of the Scheme pushing them further towards malnutrition, and increasing their vulnerability towards the virus. The girls were liable to receive free Sanitary Napkins, even the supply of the same curbed with the closing of school.

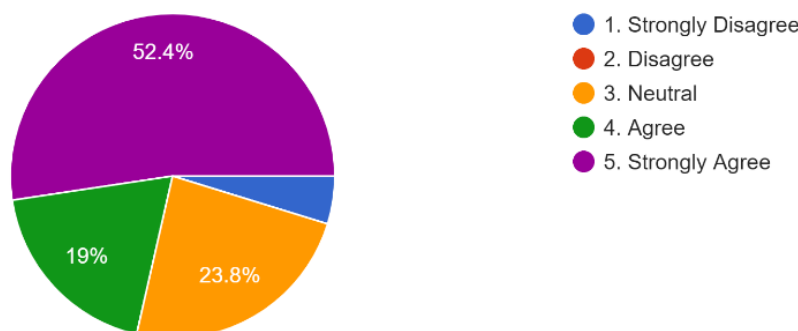
Alongside these challenges, a major challenge was the increase of “Violence” against women, and even girl students working from home. Upon asking about the rampant increase about the violence, in the primary research, 61.9% and 33.2% participants accepted an increase in domestic and sexual violence respectfully. According to National Commission of Women, the complaints regarding Domestic violence increased by 2.5 times since the lockdown, or a near 50% rise. These data prove an alarming point of why online mode of learning proved disastrous to girl students.

### WAY FORWARD:

Based on primary research, and policy reviews, it has been understood that to subtract the social stigmas from the educational patriarchy, acknowledging and addressing the discrimination, and increasing the awareness regarding the discrimination, via NGOs and Civil Societies Volunteers. One of the major suggestions was acknowledging “Domestic Care Service” and sanctioning a particular budget off the National Budget for monetising “Domestic Care Service”. According to researches, it has been found that 30% women spend around 22 to 28 hours a week doing unpaid domestic work in comparison to 0 to 6% of men doing domestic work. Monetising Care Work could therefore help generate income in the country. But the concept is fairly very new and hence based upon the primary research, only 52.4% participants agreed on the same

In a range of 1 to 5, with 1 being "Strongly Disagree" and 5 being "Strongly Agree", do you think the Government should recognize "Care Domestic Wo...nowledge the Domestic Care Services at homes?

21 responses



To make the education more inclusive, certain other suggestions includes setting up separate "Help Desks" by Government authorities to particularly streamline their focus on fulfilling the nutritional and medical needs to students, and actually ensure the completion of the tasks. Subsidised medicines, reproductive products, and other essential needs along with Internet services and cheaper Broadband to make the education more equal and inclusive

Intervention of school authorities, time and again, with awareness campaign and NGOs, Civil Societies and Volunteers, Therapy sessions and occasional meetings with parents can somewhat avert violence, both domestic and sexual. But otherwise, providing residential services, hostels and foster homes to girls at a subsidised rate ensuring the COVID Guidelines could ensure further protection from the violence.

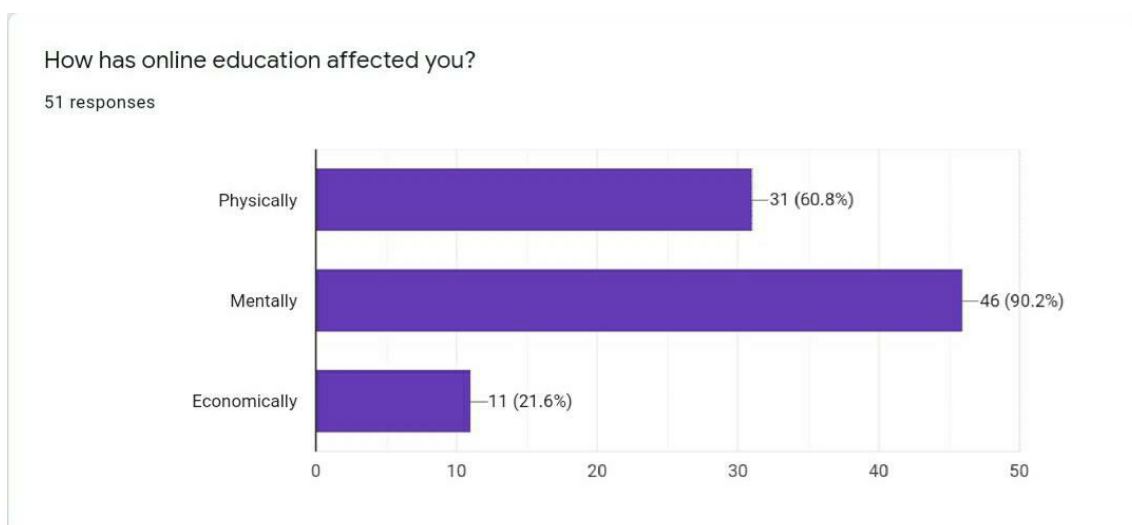
### ONLINE EDUCATION AND ITS IMPACT ON THE HEALTH OF FEMALE STUDENTS

As the school system functioning has shifted to an online medium, it has posed a number of problems for the students. In this study, you will find in what ways has online education specifically impacted girl students' mental health.

For the above-mentioned topic, a survey with 51 participants was carried out and below is the analysis of it.

86.3% respondents found online learning to be challenging whereas 13.7% respondents did not find it tough to handle.

When questioned about how online education affected them, 60.8% respondents found it physically taxing, 90.2% respondents found it mentally exhausting and 21.6% respondents found it economically burdening (fig.)



When asked about if they faced any mental health issue due to online learning, 68.6% responded affirmatively and 31.4% replied negatively.

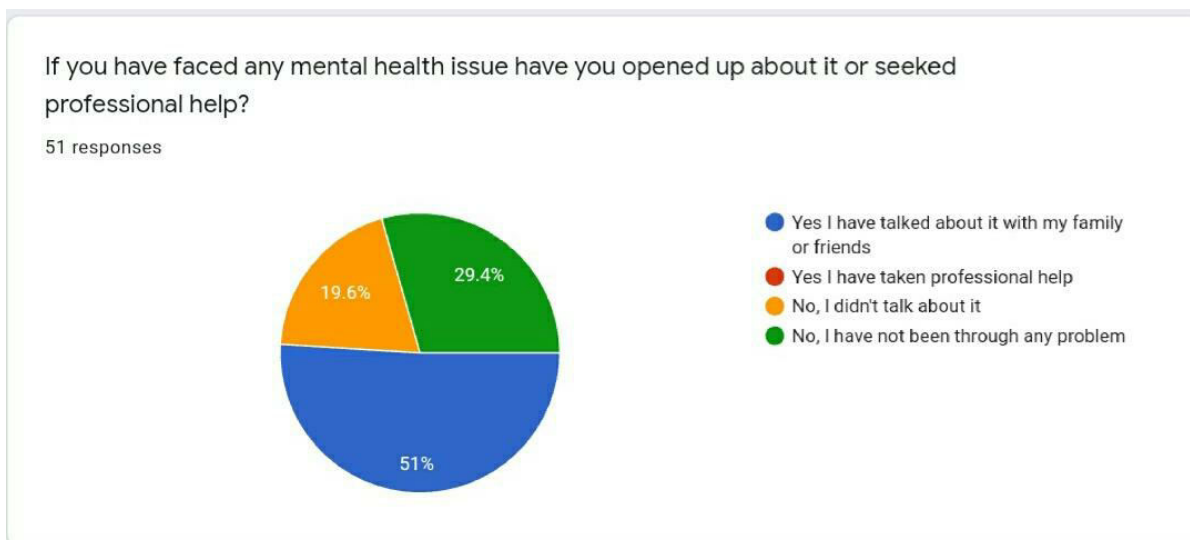
Further, explaining what difficulties they faced, the respondents answered the online mode to be more stressful, monotonous, irritating due to increased screen time, and the learning to be unclear, concepts and doubts not



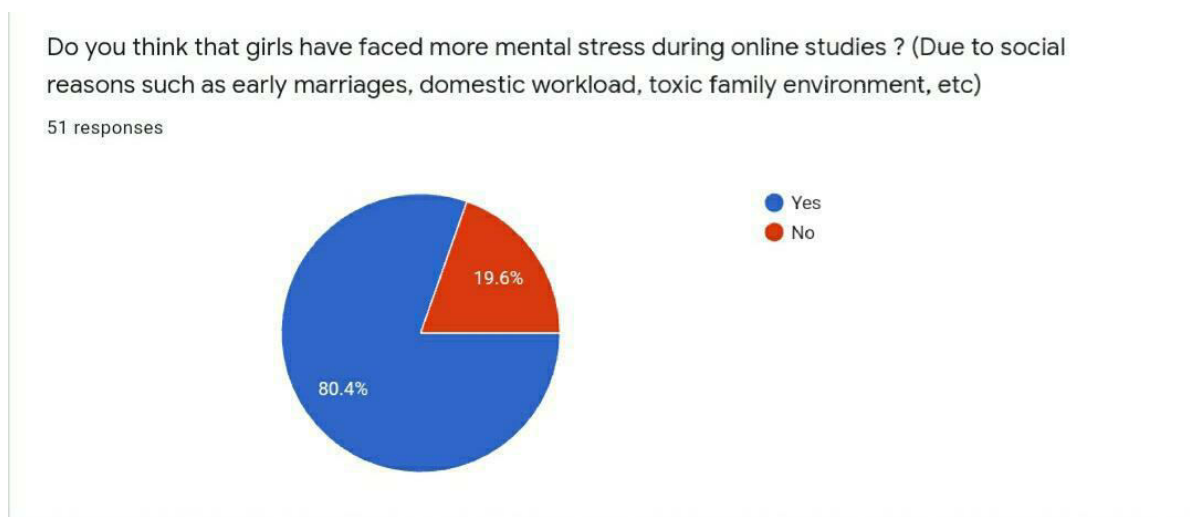
being answered up to the mark and the feeling of loneliness because they are unable to interact with their friends.

When asked about why did they think mental health issues increased due to online education, 70.6% responded saying it was due to physical immobility, 60.8% said it was due to poor connectivity issues/frequent power cuts, 52.9% said it was due to unavailability of course material, 45.1% responded that they struggled due to lack of private study areas, 33.3% said it was due to inaccessibility to online education, 27.5% believed it was due to toxic family environment and 17.6% believed it is due to challenges faced due to joint families.

51% of the respondents opened up about the stress and anxiety they were going through with their family or friends, 29.4% did not go through any mental health issue and a whopping 19.6% did not talk about their issues with anyone, none of the participants opted for professional help.



80.4% of the respondents felt that girls have faced more mental stress during online studies pertaining to social reasons such as domestic workload, early marriages, toxic family environment, to name a few.



When questioned if inter-sibling bias of parents can increase mental stress a child goes through, 43.1% respondents were affirmative that it did increase mental stress, 49% weren't sure, and replied with a maybe, whereas 7.8% responded with a no.

In June 2020, a 14-year-old student from a Dalit community in Kerala burnt herself to death because her father was not able to purchase her a smartphone to access her online classes <sup>(10)</sup>. In July 2020, a 14-year-old girl student from Tamil Nadu committed suicide because she was unable to pay her school fees <sup>(11)</sup>. In August 2020, another high school student from Karnataka killed herself as her poverty-stricken parents were unable to provide her a smartphone to continue her online classes <sup>(9)</sup>. These are just a few cases out of many, and such incidences portray extreme stress scenarios due to the onset of online classes and the unavailability of resources. The absence of psychological care, further, made the condition worse.

According to the Human Development Report of 2019, India is home to nearly 364 million poor people<sup>(8)</sup>. Children from the poor families faced the maximum struggle to access online classes during the pandemic. If we add a gender sensitive angle to this problem, girl students are the worst sufferers. According to a report published by the NEDAN foundation, families who have resources of only one mobile phone and internet facility, and has both boys and girls studying in the family, priority is given to study to the boy child over the girl child<sup>(6)</sup>. Moreover, domestic workload is always to be borne by the girl child, which further sways her from educating herself in times like these. Because of the pandemic, the families are shut inside their homes which has led to an increase in the cases of domestic violence, girl child and women are the most affected ones here too; since, there is almost no way for the victims to communicate with the outside world and open up about their problems because of the virus, it leads to increased stress and anxiety levels.

The shutdown of schools across the country has not only affected the mental health of girl students but also their physical health. Sanitation facilities such as washrooms and menstrual hygiene products were distributed by the government schools, but due to their closing, girls have to switch back to unsanitary conditions. Mid-day meals were another incentive for families to send their daughters to study, certain states are not able to comply with the Supreme Court's order to provide the students with their meals despite the lockdown.

### **WAY FORWARD**

The government (or non-profits) can initiate mass learning sessions for the underprivileged sections as it would eradicate the trauma a student has to go through for acquiring the necessary resources for online learning.

The government must mandate all educational institutions to have a team of counsellors on board who can track and help students battling with mental health issues, and hence prevent the contingent suicides of the students triggered due to the pandemic.

### **CONCLUSION**

After conducting a detailed survey concerning nearly every aspect related to Education of Girl Child in India, from Digital Divide to social dilemma to mental health challenges, and extensive secondary and tertiary researches, and understanding the nuances of the education system, it could be concluded by accepting the bias in the education system but the multifaceted Indian Government with tireless efforts of private and public and non- governmental organizations can reimagine the Education system. The phased implementation of the National Education Policy (2020) as in accordance to the priority needs, increased campaigns and awareness about Girl Education, increased parents, teachers and wards Therapy and Counselling sessions, proper delegation of work to reduce stress and anxiety, equitable resources distribution, and subsidised resource distribution including nutritional resources and reproductive health resources, could actually lead to a more inclusive, equal and accessible Education system, particularly for Girl Child.

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**A STUDY THE PROBLEMS FACED BY FEMALE BADMINTON PLAYERS IN THE JALGAON DISTRICT WITH SPECIAL REFERENCE TO TRADITIONAL PSYCHOLOGY OF THE SOCIETY.**

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**ABSTRACT**

*Like every developing country, female face gender discrimination in every sector and sport sector is no exception to it. The purpose of this study is to study the gender discrimination in the family with regard to traditional psychology of the society. 50 respondents included in the primary research to take their opinion about female badminton player.*

*Random sampling method was used in the study. Data was analyzed by using charts. The questionnaire was included certain aspects like hobbies of the female player, motivation and support by the family to female badminton players, coaching facilities available to the female players.*

*Lack of sports facilities, female coaches & trainees, traditional psychology affecting the participation level of female candidates in the badminton were the major factor that obstruct the women badminton participation. Findings include family is disappointing the female badminton players due to gender discrimination and lack of coaching facilities provided in the region. Sports facilities and coaching for badminton must be provided to women. If women were empowered in sports and given opportunities to excel in this field, she can pass on this talent to her children and it can pass on generation to generation and it will help the nation to lead in the sports*

*Keywords: Badminton, traditional psychology, female players, coaching*

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**1. INTRODUCTION:**

India is a developing nation in Asia. Though we are having huge past era in every field, sport education is lacking behind. That is the reason why we are not able to get a single gold medal in Olympic holding 130 crore population after Major Dhyan Chand in hockey. There are so many reasons why India is backlog in sports sector. We are having physical education as a subject of extra curriculum not a mandatory subject. That is the reason, we are not able to produce players at International level. Sports education is only the part of voluntary subject not a compulsory subject. Also, our educational system is responsible for the demotion of sports in the nation. Very few players are going up to International name and fame.

Also there is huge gender discrimination in India in sports. Though we are living in 21<sup>st</sup> century, there is gender inequality in sports industry. Female is considered as national asset to take care of home and child. Traditional psychology causes the gender difference for male players and female players also. It is very hurting psychology of Indian society that very few people are ready to give chance to their daughters in sports as a career. People are showing negative attitude towards sports for girls.

There are so many sports in India that are considered as a career to the youth. But very few sports are getting professional touch like cricket, badminton, football, tennis, table tennis etc. These games and sports are giving name, fame and money. Badminton is one of the most played sport in India from childhood. Most of the girls are interested to play badminton in the region. Badminton was invented long ago; its origins date back at least two thousand years to the game of battledore and shuttlecock played in ancient Greece, India and China [2, 3].

Badminton took its name from Badminton House in Gloucestershire, the home of the Duke of Beaufort, where the sport was played in the last century. By coincidence, Gloucestershire is now the base for the International Badminton Federation [2].

Founded in 1934 with nine members -Canada, Denmark, England, France, Ireland, Netherlands, New Zealand, Scotland and Wales, membership of the International Badminton Federation has risen steadily. Development in the sport continues to grow and the current 142 members is expected to increase further. The first major IBF tournament was the Thomas Cup (world men's team championships) in 1948 [4]. Since then, the number of world events has increased with the addition of the Uber Cup (ladies' team), World championships, Sudirman Cup (mixed team), World Juniors and the World Grand Prix Finals. Television brings the action, the excitement, the explosive power of badminton into homes around the world. It pulls in the crowd to see the action live; it pulls in major sponsors [5].

This paper aims to study the problems faced by badminton female players in Jalgaon district.

## 2. RESEARCH METHODOLOGY:

Objectives of the research:

- 1) To study the gender discrimination among family children.
- 2) To study the difference between the boy and girl with respect to providing sports facility.
- 3) To study the factors affecting the traditional psychology with regarding opportunity to female badminton players.

## 3. MATERIAL & METHODS:

The method used was random sampling with excel based on the data collected. The sample size was taken 50 respondents to take their opinions regarding female badminton players. The questionnaire was distributed to 50 respondents and the researcher got the reply from 40 respondents. We have considered the 09 questions in the questioner for data collection.

## 4. RESULTS AND DISCUSSION:

This section describes the results in terms of data analysis based on individual questions. From the given collected data, it can be seen in Figure 1, the percentage of hobby for playing is 50 percent in compared to reading, cooking, painting and travelling.

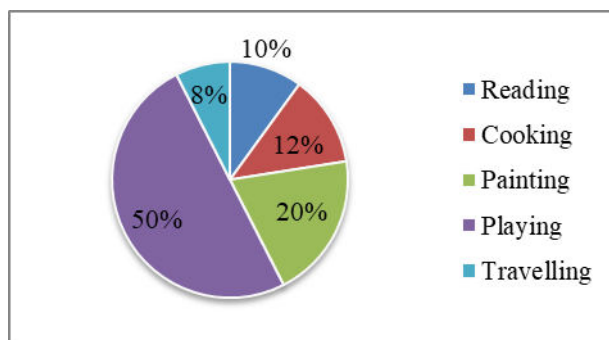


Figure 1: Question 1 data analysis

The following figure 2 indicates that 52 percent respondents like to play always. Whereas 23% respondents play occasionally and 25% play frequently.

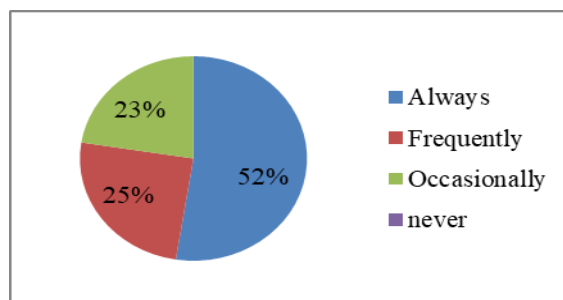


Figure 2: Question 2 data analysis

It is observed during the research that 50% respondents like to play badminton instead of traditional sports like volleyball, Chess, Kho-Kho and Football which is shown graphically in Figure 3.

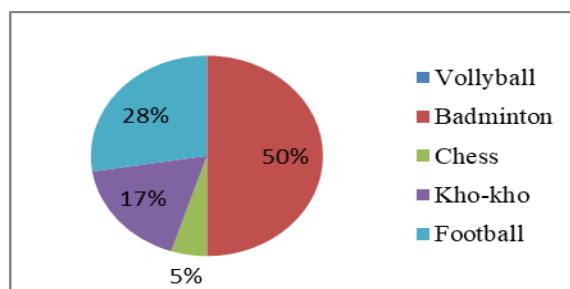


Figure 3: Question 3 data analysis

It is observed that 62 percent respondents like to play badminton and 38% is not interested which is shown in Figure 4.

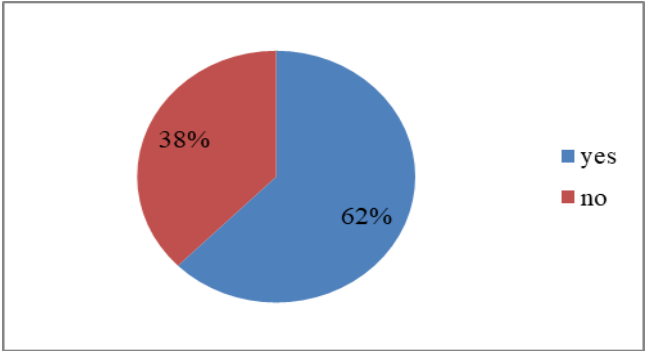


Figure 4: Question 4 data analysis

Though many of the respondents like to play badminton. Most of them are giving only one hour for practicing badminton which is shown in Fig. 5.

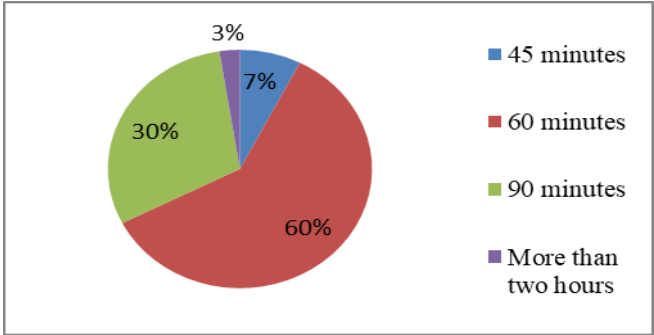


Figure 5: Question 5 data analysis

It is observed that more than 65 percent parents are not motivating and supporting to play badminton for female players shown in Fig. 6.

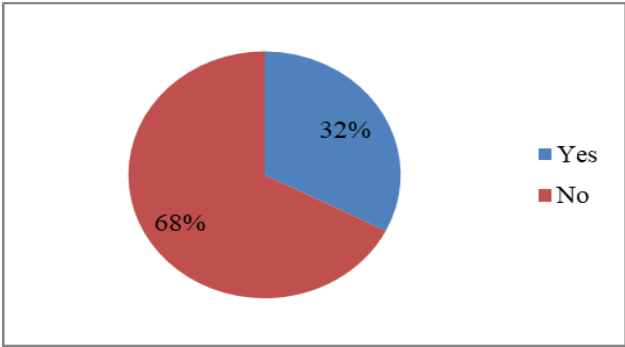


Figure 6: Question 6 data analysis

Many of the female players are not getting better facilities to play badminton shown in Fig. 7.

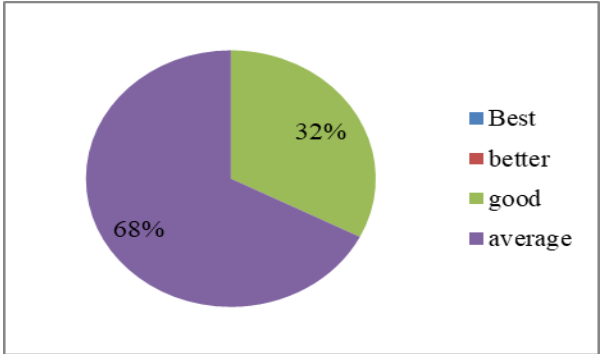


Figure 7: Question 7 data analysis

It is observed that more than 65 percent parents are not supporting to provide full coaching for badminton which is shown in Fig. 8.

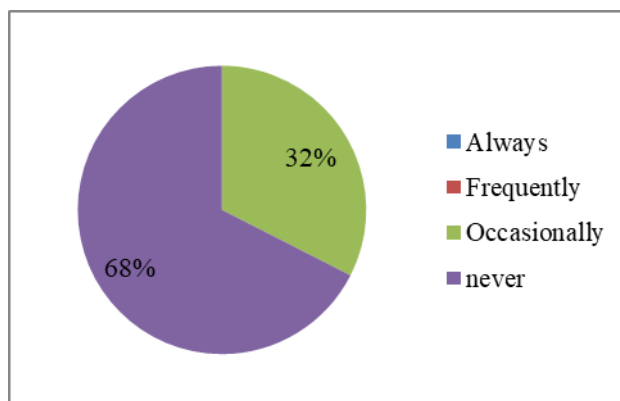


Figure 8: Question 8 data analysis

More than 50 percent parents are not supporting their daughters to make badminton as professional career. The graphical representation is shown in Fig. 9.

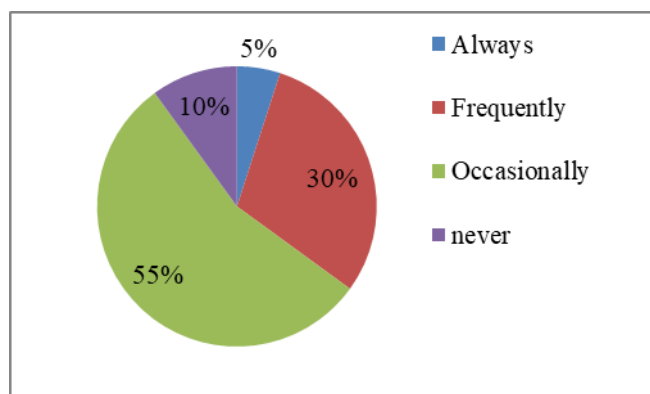


Figure 9: Question 9 data analysis

## 5. FINDINGS:

It is found that family is disappointing the female badminton players due to gender discrimination and lack of coaching facilities provided in the region. Sports facilities and coaching for badminton must be provided to women.

## 6. CONCLUSION:

It is concluded that lack of sports facilities, female coaches & trainees, traditional psychology of the society affecting the participation level of female candidates in the badminton were the major factor that obstruct the women badminton participation. Also the orthodox thinking of the society does not allow the female players to make their career in badminton.

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**WOMEN ENTREPRENEURS DURING COVID-19**

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**ABSTRACT**

*This study manifests that position of women entrepreneurs during COVID-19. During this pandemic period, most of the women-owned businesses have affected enormously. The requirements looked during this time forced women entrepreneurs to get creative in discovering an answer for all issues. Through this study the researcher concluded that the women entrepreneurs have rushed to move their plans of action for more prominent significance.*

*Keywords: Women Entrepreneur, COVID-19, Impacts of COVID-19*

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**INTRODUCTION:**

This study manifests that position of women entrepreneurs during COVID-19. Women-owned organizations encountered a monstrous decrease in income. Organizations that were basically dependent on offline production or conveyance models have encountered a far more noteworthy decay than those which lend themselves to digital channels. The powers driving this lopsided harm to women's business ventures extend beyond the limits of the crisis. They mirror the distinct gender roles and inconsistent admittance to back that ladies have truly experienced and keep on encountering in 2021. Be that as it may, numerous women entrepreneurs have shown creativity and development in their reactions to these underlying and cultural obstructions.

**LITERATURE REVIEW**

While early clinical proof shows men are all the more intensely influenced by the wellbeing impacts of the COVID-19 pandemic (Bob Curley, 2020), In the case of Serbia, 76% of the women owned organizations were contrarily influenced by the COVID-19 pandemic and that women supplanted the absence of hours went through grinding away with work at home and care of relatives. (Sanja Popovic-Pantic Dusica Semencenko, Nikola Vasilic, 2020).

**THE QUICK IMPACTS OF COVID-19 ON WOMEN ENTREPRENEURS**

The vast majority of the women entrepreneurs' organizations have not gotten back to pre- COVID-19 levels. After a sudden drop in March and April because of the lockdown, development in organizations is at around one-third of preCOVID-19 levels. Simply select business people have had the alternative to return to preCOVID-19 levels. Endeavours that cultivated the fastest recovery were those that had adequately investigated various roads in regards to or got digitalisation in various bits of their strategy.

Notwithstanding close term shrinkage, women entrepreneurs are idealistic about the bob back. A lot of women entrepreneurs accept they will actually want to endure the emergency, of whom 66% accept this requires significant changes to their plan of action and cost structure. Women entrepreneurs have rushed to move their plans of action for more prominent significance.

Working indirectly appears, apparently, to be fruitful, yet is adjusted by an addition in homegrown duties. Working from home, while empowering more prominent adaptability in standard conditions, has had a mixed impact on women entrepreneurs during the crisis.

With the lock downs spurring new demand patterns and delivering others out of date, some plans of action were at a more serious danger. Contact administrations including salons, feasting and rec centre encountered a discount drop in income. Article of clothing, make and other assembling organizations encountered a hit to request designs with diminished request recurrence and size, as clients revaluated and reprioritized cost.

Factors like home restriction of the whole family, conclusion of schools, and interruptions in critical help, including house help and childcare, have prompted a lopsided portion of homegrown obligations falling on women. Most of the women entrepreneurs referred to homegrown obligations as a justification the lessening in their efficiency during this time.

women entrepreneurs have not applied for financing support, conceivably because of development imperatives during the pandemic. Organizations encountered a prompt income smash because of lower sales and delayed payments. These issues were exacerbated by the need to place assets into workforce prosperity (sanitisation administrations, defensive stuff) and distant correspondence.

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**GAINING FROM THE EMERGENCY: ADAPTING FOR VULNERABILITY**

Women entrepreneurs have forcefully adjusted their organizations to oppose the momentary effect of COVID-19. A couple of qualities of women-possessed undertakings in India, for example, being service-oriented, smaller and less capital-intensive, enabled faster adaptation to the changing environment than was possible for larger or more capital-intensive businesses. Instances of such pivots include apparel manufacturers who transitioned to manufacturing safety equipment (masks, gloves, PPE kits), coaching centres and rec centres that extended their compass significantly by holding "virtual classes," and food and refreshment organizations who utilized "vocal for neighbourhood" situating to contact a more extensive crowd carefully.

**OPENINGS FOR DEVELOPMENT**

Boundless selection of distant collaborations across the biological system. Notwithstanding these being uncommon conditions, women entrepreneurs accept that telecommuting improved profitability, with a capacity to focus on better. Simultaneously, COVID-19 has pushed the more extensive biological system to quickly receive computerized intends to direct business. As providers, clients and representatives have received far off models, exchanges have moved on the web; and as B2B trade has increased, business has gotten more available to ladies. Looking past the difficult close term conditions, these movements towards virtual or far off communications can possibly give a really empowering climate to ladies, who frequently face contending duties that oblige versatility.

**CONCLUSION**

Women business venture has been perceived as a significant impetus for monetary development. Nonetheless, notwithstanding industrialization, monetary development, and improvement in friendly pointers, support of ladies in the labour force stays low in India. During this pandemic period, most of the women-owned businesses have affected enormously. The requirements looked during this time forced women entrepreneurs to get creative in discovering an answer for all issues. Through this study the researcher concluded that the women entrepreneurs have rushed to move their plans of action for more prominent significance.

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**A STUDY OF WOMEN RIGHTS AND EMPOWERMENT IN INDIA: LEGISLATIVE AND JUDICIAL PERSPECTIVES**

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**ABSTRACT**

*Rights of Women are the most important aspect in the development and progress of women in India. 'Empowerment of women' is the process of empowering women by recognizing, guaranteeing and protecting their fundamental and human rights. It needs to be properly regulated and protected by legislature and Judiciary. Countries development is depend upon the real progress of women. So rights of women need to be protected as human rights. Laws, policy and judicial decisions must be studies in its proper spirit to protect the interest of women. The court read the right to health, right to clean environment, right to privacy and right to free and compulsory education so on into Article 21 which guarantees Right to Life for women and children also. Human Rights of Women should be protected.*

*Keywords: women rights, empowerment, laws and judicial decisions in India.*

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**1. INTRODUCTION:**

Women's Rights are the most crucial point to be noted for the overall development of a country.<sup>1</sup> "Empowerment is the process that creates power in individuals over their own lives, society, and in their communities". Laws and policies are important and role of Court is to protect, promote the rights of women and empowerment in India. "Justice is supreme and justice ought to be beneficial for the society so that the society is placed in a better-off situation. Law courts exist for the society to rise up the occasion to do the needful in the matter, and as such may fulfill the basic requirement of the society. It is a requirement of the society and the law has to respond to its need."<sup>2</sup> Women empowerment is needed in this pandemic period in India.

**2. CONCEPT OF WOMEN RIGHTS AND EMPOWERMENT:**

According to Roscoe Pound "Right means the right which is recognized, guaranteed and protected by Law". Empowerment can be defined in many ways, however, when talking about women's empowerment, empowerment means accepting and allowing people (women) who are on the outside of the decision-making process into it. Empowerment includes the action of raising the status of women through education, raising awareness, literacy, and training and also gives training related to defense.

*"Women's empowerment is all about equipping and allowing women to make life-determining decisions through the different problems in society.<sup>3</sup> Women empowerment has become a significant topic of discussion in development and economics. It can also point to the approaches regarding other trivialized genders in a particular political or social context."<sup>4</sup>*

Education is one of the most important means of empowering women with the knowledge, skills and self-confidence necessary to participate fully in the development process.

**3. THE STATUS OF EMPOWERMENT OF WOMEN:**

The empowerment of women and the improvement of their political, social, economic and health status is a highly important end in itself. In addition, it is essential for the achievement of sustainable development.

*"In all parts of the world, women are facing threats to their lives, health and well-being as a result of being overburdened with work and of their lack of power and influence.*

*In most regions of the world, women receive less formal education than men, and at the same time, women's own knowledge, abilities and coping mechanisms often go unrecognized. The power relations that impede women's*

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<sup>1</sup>[https://en.wikipedia.org/wiki/Women%27s\\_empowerment](https://en.wikipedia.org/wiki/Women%27s_empowerment)

<sup>2</sup> Umesh C. Banerjee, J. in *Jai Kumar Vs. State of M.P.* (1999) 5 SCC 1, para 13

<sup>3</sup> Mosedale, Sarah (2005-03-01). "Assessing women's empowerment: towards a conceptual framework". *Journal of International Development*. 17 (2): 243–257.

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*attainment of healthy and fulfilling lives operate at many levels of society, from the most personal to the highly public.*

*Achieving change requires policy and programme actions that will improve women's access to secure livelihoods and economic resources, alleviate their extreme responsibilities with regard to housework, remove legal impediments to their participation in public life, and raise social awareness through effective programmes of education and mass communication.*

*In addition, improving the status of women also enhances their decision-making capacity at all levels in all spheres of life, especially in the area of sexuality and reproduction. This, in turn, is essential for the long-term success of population programmes. Experience shows that population and development programmes are most effective when steps have simultaneously been taken to improve the status of women.”<sup>1</sup>*

Women's economic empowerment refers to the ability for women to enjoy their right to control and benefit from the resources, assets, income and their own time, as well as the ability to manage risk and improve their economic status and well-being.<sup>2</sup>

#### **4. WOMENS RIGHT: INTERNATIONAL AND NATIONAL PERSPECTIVES**

Women constitute almost half of the world population. However, their enjoyment of rights equally with that of men is far from satisfactory. In every society from ancient to modern times, women are considered as the property of men to serve their interests in both society and domestic front. In order to halt such practices, the UN and the international community have evolved a number of methods to augment the rights of women on par with men without any kind of discrimination.

United Nation in its Millennium Summit in 2000 declared ‘Gender Equality and Women Empowerment’ as one among the eight ‘Millennium Development Goal’ to be achieved by the year 2015. However these goals are far from being realized in a country like India. In fact often women in India are deprived of their fundamental right to dignity also, leave alone the question of gender parity. The present paper explores the questions central to women’s right in India that is fundamentally patriarchal in nature. The article attempts to grapple with the few challenges faced by the women in India like the dowry, female foeticide, denial of inheritance rights, sale and trafficking of girls etc.<sup>3</sup>

**Protection of Women’s Human Rights by the Constitution of India:** The constitution of India confers special rights upon women. The constitution makers were well aware of the subordinate and backward position of women in the society. They made some efforts for uplift of women in our society.

**Directive Principles of State Policy:** Directive principles of State Policy also contains important provisions regarding women empowerment and it is the duty of the government to apply these principles while making laws or formulating any policy. Though these are not justiciable in the Court but these are essential for governance nonetheless. Some of them are: Article 39 (a) provides that the State to direct its policy towards securing for men and women equally the right to an adequate means of livelihood. Article 39 (d) mandates equal pay for equal work for both men and women. Article 42 provides that the State to make provision for securing just and humane conditions of work and for maternity relief. Fundamental Duties: Fundamental duties are enshrined in Part IV-A of the Constitution and are positive duties for the people of India to follow. It also contains a duty related to women’s rights: Article 51 (A) (e) expects from the citizen of the country to promote harmony and the spirit of common brotherhood amongst all the people of India and to renounce practices derogatory to the dignity of women. Article 15 prohibits discrimination on the grounds of sex. Article 16 states about equality of opportunity for all citizens in matters relating to employment. The 73rd and 74th amendments to the Constitution of India provided for reservation of seats (at least 1/3) in the local bodies of Panchayats and Municipalities for women. Another Constitution Amendment (108th Constitution Amendment) reserving 33 per cent in Parliament and State Legislature is in the pipeline.

The state is directed to provide for maternity relief to female workers under Article 42 of the Constitution, whereas Article 51-A declares it as a fundamental duty of every Indian citizen to renounce practices to respect the dignity of women. Indian Parliament has passed the Protection of Human Rights Act, 1993 for the proper implementation of Article 51-A. Indian Parliament over the years have taken significant steps for through

<sup>1</sup><https://www.unfpa.org/pcm/node/9551>

<sup>2</sup>Oxfam (Forthcoming), "Women's Economic Empowerment Conceptual Framework"

<sup>3</sup><https://www.ibose.org.in/images/WOMEN'S%20RIGHTS.pdf>

legislations to achieve the goal of empowering the women in India. The significant among them are the Equal Remuneration Act, the Prevention of Immoral Traffic Act, the Sati (Widow Burning the rights of) Prevention Act, and the Dowry Prohibition Act etc.

The Convention on Elimination of All Forms of Discrimination Against Women (CEDAW) in 1993, According to the Convention, discrimination against women as "...any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field." (Article 1)

It sets out equal rights for women, regardless of their marital status, in all fields - political, economic, social, cultural and civil - and calls for national legislation banning discrimination. (Article 3)

**The Sexual Harassment of Women at Workplace Act, 2013:** One of the most important cases that provided for safety of women from sexual harassment at workplace was *the Vishakha and others v/s State of Rajasthan case*. Bhanwari Devi, a social worker (saathin) in Rajasthan was working with a state government programme to prevent child marriages. At one such instance, she tried unsuccessfully to protest against and stop a child marriage of a one-year-old infant. The family head, Ramakant Gujar in a bid to seek revenge for the humiliation, raped Bhanwari Devi with five of his men in front of her husband. The lower courts acquitted all the accused.

Consequently, Vishakha (group for women's education and research) along with four other women organisations filed a writ petition in the Supreme Court on the issue of sexual harassment of women at workplace and the absence of any protection — to enforce Fundamental Rights of working women under Articles 14, 19 and 21 of the Indian Constitution. In 1997, the court ordered framing of such guidelines as 'Vishakha Guidelines' to be practiced at workplaces by the employers. These guidelines eventually formed the basis of The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 — an extremely important law to protect millions of Indian women who step out of their households to earn a living for their families.

The judgment laid down that it is the duty of the employer or other responsible persons in workplaces or other institutions to prevent sexual harassment and furnish employees with mechanisms for effective resolution of such incidents. The Supreme Court also defined 'Sexual Harassment' for this purpose as disagreeable sexually determined behaviour direct or indirect as:

- physical contact and advances,
- a demand or request for sexual favours,
- sexually-coloured remarks,
- showing pornography,
- any other unwelcome physical, verbal or non-verbal conduct of sexual nature

**A landmark judgment on acid attacks:** Another landmark case, *Laxmi v/s Union Of India (2006)* where an acid attack victim, Laxmi filed a Public Interest Litigation (PIL) in the Supreme Court praying for the betterment of the acid attack survivors, adequate compensation to the victim and measures to regulate the sale of acid. Laxmi was a minor when she was attacked by three men in New Delhi as she refused to marry a man named Naeem Khan. She faced severe physical and mental trauma.

In 2013, the Supreme Court taking cognizance of the rise in cases of acid attacks on women, imposed strict regulations on the sale of acid, including ban on sale of acid over the counter and ban on sale of acid to a person below 18 years. Dealers can sell acid to a person only after furnishing of a valid identity proof and the need for the purchase. Also, it is mandatory for the dealer to submit the details of the sale within three days to the police.

Many other orders were passed by the court for providing guidelines for the betterment of the acid attack survivors and granting them justice. These include amendment in CrPC requiring the government to compensate the victim, amendment in IPC and inclusion of separate section specifically dealing with acid attacks, minimum compensation of Rs 3,00,000/- to be given to every acid attack victim, full and free medical treatment and assistance to be provided to the victim even by private hospitals and no hospital or clinic can refuse treatment.

**Upholding the dignity of rape survivors:** In *Lillu v/s State Of Haryana (2013)*, for the first time the agony and trauma of a rape victim was realised who had to go through the two-finger test to give her character

certification. On the basis of various precedents, the court held that the test is a violation of the victim's right to privacy and dignity. The court held that rape survivors are entitled to legal recourse that does not re-traumatise them or violate their physical or mental integrity and dignity. They are also entitled to medical procedures conducted in a manner that respects their right to consent. Medical procedures should not be carried out in a manner that constitutes cruel, inhuman, or degrading treatment, and health should be of paramount consideration while dealing with gender-based violence.

**Other landmark judgments:** Law is a reflection of society and with changing norms, the practices are also questioned in a court of law. In *ABC v/s The State (NCT of Delhi) (2015)* the Supreme Court in a landmark judgment held that an unwed mother belonging to the Christian faith is not bound to disclose the name of the child's father. The unwed mother would have all the rights as a guardian to the child and need not take the father's consent for guardianship rights.

A division bench held that living under the same roof, you are married under law in *Dhannulal and ors v/s Ganeshram and Ors (2015)*. The bench held that continuous cohabitation of a couple together that is, 'live-in relationship' would raise the presumption of marriage unless otherwise proven. The case was that of a property dispute of a man who lived with a woman, not legally wedded wife, for 20 years and the bench held that she was eligible to inherit the property.

More recently, many petitions heard by the Apex Court questioned the Right to Freedom of Religion of women in India and religious practices. Here are a few landmark cases:

- In *Shayara Bano v/s Union of India (2017)*, the Supreme Court declared the practice of Instant Triple Talaq (talak-e-biddat) un-Islamic and against the basic tenets of Quran. Shayara Bano had challenged the practice when her husband of 15 years invoked instant triple talaq. The court questioned the custom which is theologically sinful and why was it still part of the practice of a community. The court also directed the government to bring a legislation to this effect within six months.

- *The government introduced the Muslim Women (Protection of Rights on Marriage) Act 2019:*

- Any pronouncement of talaq by a Muslim husband upon his wife, by words, either spoken or written or in electronic form or in any other manner whatsoever, shall be void and illegal;

- Any Muslim husband who pronounces talaq upon his wife shall be punished with imprisonment for a term which may extend to three years, and shall also be liable to fine.

- *The Sabarimala Temple case* is one of the most important cases that initiated the debate between Right to Equality and Right to Freedom of Religion.

The temple in Kerala – a shrine of Lord Ayyappa – had an age-old tradition of not allowing women of menstruating age to enter the premises. The practice was questioned in the court through a petition and in September 2018, the Supreme Court of India ruled that women of all age groups can enter Sabarimala Temple. The court initially lifted the ban and termed it as a violation of women's right to practice religion before going on to place it for review before a larger bench in November 2019.

The Apex Court said restrictions on women in religious places was not limited to Sabarimala alone and was prevalent in other religions as well. This was in reference to the review pleas for larger bench seeking review of its 2018 ruling that allowed menstruating women to enter the Sabarimala Temple in Kerala.

In January 2020, the All India Muslim Personal Law Board (AIMPLB) filed an affidavit in Supreme Court stating that entry of women in mosque is allowed as per Islam. However, it is not mandatory for women to join group prayers or congregational prayers as they can offer prayers at home too. This was in response to a petition filed by a Pune-based Muslim couple seeking to uphold the right of Muslim women to enter mosques freely and offer namaz.<sup>1</sup>

The Protection of Women from Domestic Violence Act, 2005 prohibited violence and protected the rights of women.

## 5. CONCLUSION:

Legal awareness can be a significant tool for attaining equality of women in all spheres of social and political life. This creates a respectable social environment where all are same in the eyes of law hence leading towards

<sup>1</sup> <https://oneindiaonepeople.com/landmark-judgments-protecting-womens-rights/>

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the peace and prosperity of mankind<sup>1</sup>. Women's rights are human rights. Each one should give respect towards human rights of Women. It should be protected in the true spirit of Constitution of India for the empowerment of women in India.

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<sup>1</sup> Legal Awareness About Women Rights: Teachers Perspective Ms. Puneet Sohal Rahi, Dr. Ranjana Bhatia, Dr. Sarita Sharma, <http://www.jcreview.com/fulltext/197-1592807648.pdf>

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**SOCIAL MEDIA A CHANGE FOR SOME WOMEN ENTREPRENEURS' DURING COVID**

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**ABSTRACT**

*The purpose of the paper is to understand that the women entrepreneurs during covid situation transformed the local business to online Social Media in order to market the product. During Covid , many women entrepreneurs' used the social media platform to start a new venture , some already were using online Social Media pre-covid ,but were completely dependent on the Social Media during covid to keep the business going and some used this social media platform as a business tool ; a start-up, in order to make the loss incurred during the pandemic. The focus of the paper mentions information of some women entrepreneur, the way they used the social media platform in urban and rural area and also the future weakness they may face in order to maintain the customer. The researcher also works on the certain advantages, about the benefits of using Social media, as the whole Social Media revolves around people, where some people are in the form of friends, family and some join social media only to buy articles.*

*Keywords: Women Entrepreneurs , Social Media ,Covid*

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**1. INTRODUCTION**

Women Entrepreneur today can be found in urban and rural areas .We have come across many articles and stories where women have changed the dimension of many businesses , it could be any venture; whether small business or running an empire . Indirectly, through this channel, Women Entrepreneur from urban section have given an opportunity of employment to larger section of women workers from the rural section and even inspired many of them to follow .It was informed by [8]WELLESLEY, Mass., Nov. 18, 2019 /PRNewswire/ -- Approximately 252 million women around the world are entrepreneurs and another 153 million women are operating established businesses, according to the Global Entrepreneurship Monitor 2018/2019 Report on Women's Entrepreneurship, released today by Babson College and Smith College and sponsored by the Korea Entrepreneurship Foundation.[8] Women Entrepreneur are the most hit during the recent pandemic . An article published by Bain & Compay, Google and AWE Foundation –[7]Today, India has 13.5 to 15.7 million women-owned enterprises—fewer than 20% of all enterprises. Largely single-person businesses, they provide direct employment to an estimated 22 to 27 million people.[7].

Here , the researcher has focussed on the various aspect of how a women entrepreneur has changed the way they look at the business during the covid-19 time . Since there were lot of negativity raised during the covid - 19 duration ,which is still existing and going on with the second wave and assuming for the third wave to come in the coming months , there were many women entrepreneur who lost their businesses during the lock down ,struggle they had to face in maintaining the livelihood of their workers , many lost their jobs .etc . Even during this scenario there were some entrepreneur who did not lose hope and tried to balance the business during the lockdown, they had to struggle more during the pandemic but still gave light and hope to many fellow workers with the focus to shift to digitalization.

There are many foundations like Mann Deshi Foundation, who train many women entrepreneurs transform the small local business to social media business, in order to make a living. It is said , as time moves ahead this Social media will be a major economic booster for low income families .

**2. RESEARCH METHODOLOGY**

The researcher will be collecting information on the basis of Secondary data ,through blogs, articles, journal ,research paper etc.

**3. BUSINESS FOR DIGITALIZATION :**

In this digitalization, many entrepreneur have shifted the focus on online platform to run the business .During pre-covid, impact of digitization was there , people use to prefer online and offline way of doing the business . The impact of online were not much at that time. But, today covid has changed the way that was observed throughout the world . As against the peoples' wish, the government had to proclaim lockdown in order to curb the disease . This was the major shift of focus from an offline method to online method that started playing a major role in businesses across the world.

The small business venture started looking for more interaction with customers through easy medium, for this the major role played during covid time was the social media platform ie the Facebook , Instagram ,Whatsapp etc.

Social Media	Usage
Facebook	98%
Instagram	89%
Pinterest	79%
YouTube	73%
Twitter	67%
LinkedIn	66%

**Table 1.1**

The above table give an approximate estimate that refers to the blog geeky folks[10], that Social media has become a part of most the entrepreneurs in handling the business.

#### **4. SOCIAL MEDIA USED BY URBAN WOMEN AND RURAL WOMEN:**

An article given in news-18[8] , explains how a 42 year old Shalmoli Chatterjee , had built up the courage to start a business , as her husband lost his job during the lock down period , the pressure to overcome the loss , take care of the household chores etc was the biggest challenge for her. It was during the covid time she managed with whatever she had in hand and started the handicraft business, in making jewellery craft in selling the articles made by herself . As the lockdown started easing out, she searched on Google and coordinated with few more artisans and started slowly expanding the line. For this , she found WhatsApp was the more easiest and convenient form of communicating with the customers and was easy to reach the nearby audiences.

Similarly, Madhurima another entrepreneur uses the reel section of Instagram where she uploads 15 seconds videos on how to pair different clothing items and style tips .According to her , the Indian urban crowd is on Instagram , and her audience are mainly women between the age group of 25 and 36 years , so she feels that her audience are mostly on Instagram .

This shows that during the pandemic, when the lockdown was declared, many women had the courage to start their own venture using social media platform .

[1]In small cities, with some functions of urban agglomerations, the physical space is relatively limited. But, the online expansion of social media produces extensive virtual social networks so, from this point of view, social media has reshaped and extended urban space (Luo, 2013Luo, G. (2013). *Weibo's influence on social interaction*. Chengdu University of Technology Press. [Google Scholar])[1]

[13]During the lockdown, Anjana was unable to sell her brooms and vegetables. The entrepreneur in her took that as a challenge to reinvent so she came up with the idea of a Vada pav-delivery service. In need of a way to reach people at scale and with ease and a personal touch, she started leveraging WhatsApp. "In a way, WhatsApp became a blessing in disguise for our family. My son helped me spread the word via WhatsApp.[13]

#### **5. ADVANTAGES USING SOCIAL MEDIA FOR WOMEN ENTREPRENEURS' :**

- 1. A Huge Customer Base:** A platform for a huge customer base is formed , though WhatsApp is a easy way to communicate , the contacts are limited to only few , but by stepping into Facebook, Instagram etc a larger audience is created , where interactions are more , and it is believed that the word of mouth spreads faster through chats , communication is built through profile and easy feedback techniques through the online like email etc and maintaining the records of the customer.
- 2. Payment using digitalization :** Payments are shifted to digital method. Government has provided easy payment methods using WhatsApp medium, like Google Pay , Paytm etc .that has enabled the customers to buy the articles through online method easily. Using the digital method, will help the Entrepreneurs' in making huge profit.
- 4. Brand building :** Today, Social media has given us the opportunity of building the brand through online media. There are various digital techniques to showcase the brands , build relationship with various production unit. Even to build a brand, there are some days where women entrepreneur are able to showcase their articles for free and interact with the customers directly through zoom, Google meet etc. During the pandemic, in order to promote the articles, Google inc had given the Google meet platform for free during the covid time.

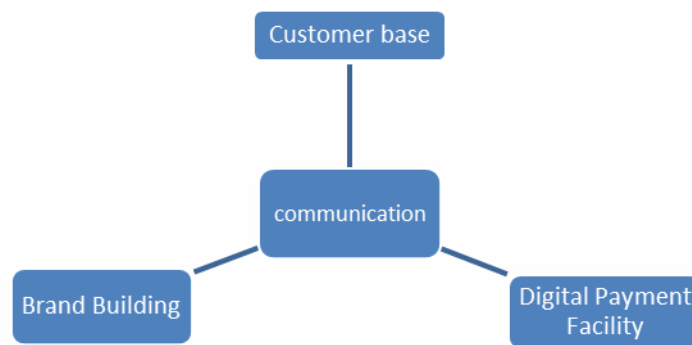


Fig 1.1

## 6. FUTURE WEAKNESS THAT MAY FACE BY WOMEN ENTREPRENEURS' :

As a researcher, I feel today we are aware that social media is a huge platform for Women Entrepreneur for sustainability in the market. But still if we think it's a platform, only a few section of women are experiencing the platform .

According to the researcher, training has to be given to women to use the social media platform , proper funds are in need to be allocated to the women entrepreneur . Strategies need to be framed by the larger enterprises to promote the business. It is true that ,during covid many women entrepreneur started the home base business ,due to the problem faced by them during covid , but still it is a major challenge to sustain the business for a longer period of time .As per the article [12],women in many countries said that they have started the business with their small personal savings . The problem also extends to credit, as only 1 in five women currently have access to credit or a bank loan.[12].

## 6. CONCLUSION AND RECOMMENDATION :

The current study was aimed, in exploring the transformation of business during pandemic, was the social media platform that has become a major source of income for many during covid. The researcher has bought some examples how the women entrepreneur started exploring the world of business during these struggle times. For many it was like a start-up business, as many women said WhatsApp was convenient to use , in editing and texting the information , but in order to sustain is the major challenge to work on . By using this Social media platform, it is another way to save the environment and also a platform to search and explore people who has talent and can communicate in a better way ,also it will be a major transformation for those who were already in the online platform , but it will be learning process for many to compete in this market of Social Media . It is true that Social Media ,is an easy platform , but there are challenges in order to sustain, as many will take the opportunity to start a new platform to increase the income, more job opportunity but another challenge that will come across will be the customer availability and maintaining the customer for the longer run .The next will be the security of the customer and also to choose the best entrepreneur in this platform .As the time takes a leap in the future , Social media with more innovation , algorithm will make the operation works faster ,as more and more people today follow online platform to sell and buy the products.

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**TRAVAILS OF ASHA WORKERS DURING COVID-19**

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**ABSTRACT**

*ASHA workers are as important as any other healthcare worker. They are not treated as permanent workers because they are considered more as activists, than employees. They hold the key to the age old problem of India: documentation. Right from the pregnancy of a woman, child birth to the death of the person, every detail is documented by them. In covid 19 period, they stand out as more important as they are the interface between every individual of the community and health care management. The surveys are carried by them in both rural and urban areas. They are risking their life and working 6 to 7 hours through hot summer collecting information of patients facing lots of problems and issues. This paper is basically a review base focusing on the pathetic situation of Asha Workers in India during 1st lockdown announced in India in 2020.*

*Keywords- Position origin , Global report, Issues of Asha workers*

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**INTRODUCTION**

On 22nd March, as per the government's request every Indian expressed their gratitude towards the health workers dealing pandemic on the frontlines. ASHA (Accredited Social Health Activist) workers are one among them placed at the first line of defence to combat COVID-19 by the government. But what the government missed is to resolve the problems faced by ASHAs. Once again, Coronavirus has grabbed our attention to this secluded section of ASHA workers and given us the timely reminder of pay disparities and gender based segregation of professions.

ASHA is one of the community programs of the National Rural Health Mission (NRHM) in India. The mission is committed to providing accessible, fair, affordable and standardized health care services to the vulnerable rural population in India. The Eastern States and Operations Commissioner (EAG) and Jammu and Kashmir are also priority areas of the mission. The main purpose of this mission is to create a complete system to provide public and corporate health services at all levels in the target state. In this regard, ASHA plays a key role. ASHA employees are community health volunteers in villages, communities, and regions, and they act as the link between people of the appropriate level and the public health system. The success of the mission seems to depend to a large extent on the leading performance of the ASHA staff because they are leading medical professionals. After the outbreak of the new coronavirus, India's health sector is facing a crisis. The World Health Organization (WHO) declared it a pandemic, affecting more than 115 countries around the world. In India, the first case of COVID-19 was reported in Kerala on January 30, 2020. The virus has infected approximately 100.316.59 million people in India. Of these, 145, 513 and 9,580,402 were reported dead, and 527 were recovered. The number of valid cases as of December 20, 2020-26,624. The severity of the crisis requires rapid access to health services in the lower parts of the country. In this case, ASHA employees are the main healthcare providers. When India was working on the front line during the pandemic, it hardly addressed the contributions and concerns of the ASHA staff.

They are officially designated as accredited social health activists (ASHA). More than ten years ago, the Centre of Trade Unions of India (CITU) requested that they be called Asha workers. However, the name has not yet been officially recognized by the workers. Today, more than 9,000 ASHA employees and facilitators have joined a team of first-class medical professionals who work on-site to implement various policies and agreements related to Covid-19. Outpatient checkups, especially for recent visitors, isolation monitoring, health registration and tracking various government programs to combat the spread of the Covid-19 pandemic in the country, many of whom do not have medical conditions. Even though they are not provided masks by the authorities They have recently protested peacefully. If their voices are not heard, they may step up their actions until they demand better working conditions and medical services. On June 25th, at the invitation of the ASHA All India Workers Coordinating Committee (CITU), thousands of ASHA workers gathered from various states such as Haryana and Odisha protested. Gujarat, Andhra Pradesh and Kerala. They held protests at various local health centers and submitted memoranda to local authorities and state and central health ministers at the state and central level for their protection by all sides in this pandemic.

**POSITION ORIGIN OF ASHA WORKERS**

The ASHA program was launched in 2005 and is a community-based NRHM program designed to solve the problem of human resource shortages in rural areas in the mission's 18 target states. In this plan, every village

in the target state must have trained public health activists, that is, recognized social health activists, namely ASHA. ASHA employees are local health workers. It is elected by the villagers and the villagers are responsible for them. The plan stipulates that ASHA must be located in the village. Can be married/wife or divorced, and must be a well-educated female, receiving formal education until the eighth grade, preferably in the 25-45 age group. Gram Panchayat members recommended some rural candidates not based on their skills and knowledge for ASHA recruitment. The health representative of the Ministry of Health Development will also check the suitability of recommended women. Based on your comments, ASHA employees are considered the most suitable. The departmental office forwards ASHA's recruitment information to the NRHM regional office. Subsequently, ASHA registration was carried out at the regional level. In the absence of suitable literacy candidates, semi-skilled women who have received formal training below the eighth standard are selected. Once recruited, they will be trained to develop their ability to provide services and contribute to the goal of bringing the community and the public health system together. The ASHA workers are provided with performance-based fee for their different works like promotion of universal immunization, referral and guiding services to Reproductive and Child Health (RCH) and other health care related activities like creating health and hygiene awareness in the villages, organizing the deprived sections of the villages like women and children and addressing their health related demands, supporting the people of the villages to access the health services available at the Anganwadi, sub-centers and primary health centers. They are to fill the gap between the community and the health system and make the services approachable and accessible

### REPORT OF WOMEN GLOBAL HEALTH

*Engagement of Frontline Health Workers (FLWs) in COVID-19 response in India* was prepared as part of the *Women in Global Health (WGH) India Dialogue Series* by WGH, that is the Indian arm of the global movement, WGH.

ASHAs, the report said, had been working against all odds ever since the COVID-19 pandemic started. "They manage pregnant women's and lactating mothers' access to health services for antenatal care, institutional delivery, postnatal care, immunisations, family planning services, nutrition, chronic care, to name a few," it said.

"In addition to these, during the pandemic they are responsible for surveillance activities, awareness generation, screening of returning migrants, contact tracing and facilitating access to COVID-19 diagnostic and treatment services," it added.

However, there had been no raise in their incentives or any compensation for the additional time, the report noted. In fact, ASHA workers were not treated in the same manner as doctors despite the fact that both are in the frontline in the fight against the pandemic.

"ASHAs have not been supplied with adequate PPE as they perform contract tracing and interact with newly infected cases in the community. This poses a huge risk to them and their families, resulting in stigma and discrimination by the community for being high-risk COVID-19 contacts. This has also led to multiple cases of violence against ASHAs and their families," the report said.

The workers were paying from their own pockets for purchasing gloves, masks and sanitisers. They also did not have access to priority or free testing. If tested positive for COVID-19, ASHAs were not receiving support for their treatment.

Now following is the details description of various issues

#### ● Pathetic issues Of Asha Workers in Covid- 19

❖ **Intensification of Work:** Before the pandemic, an ASHA worked an average of seven to eight hours per day to complete the tasks assigned to her, including, for example, immunisation drives, awareness camps, assisting pregnant women, and attending meetings with health officials. Most regular tasks, other than the care of pregnant women, were put in abeyance during the lockdown. Despite the suspension of usual tasks, the average number of hours of work per day increased by two to three hours for most workers because new tasks related to containing the spread of the infection were assigned to them. The new responsibilities include: (a) surveying 30 to 50 households every day to collect information about travel history, health status of family members (for example, whether people in the family have high blood pressure or diabetes), and tourist information; (b) Give quarantine instructions, supervise the quarantined person and check the symptoms; (c) compile and submit a report to the the medical officer at the primary health centre (PHC); (d) give drugs to patients with hypertension or diabetes; (e) advise people to take preventive measures (for example, stay away from society Wear a mask, wash your hands and protect the elderly). The tasks

assigned to ASHA in different states are different. For example, in Haryana, they must track and collect health information about migrant workers who come to harvest. In Andhra Pradesh, ASHA workers are required to screen truck drivers and migrant workers on construction sites for COVID-19 symptoms. During the quarantine period, many students returned to their villages, and ASHA must collect information about their travels and provide quarantine advice. District medical officials sometimes request additional information based on local needs, which usually means that ASHA health workers must return to their hometowns. In Telangana, sometimes, the PHC facilitator calls up in the middle of the night to inform them that a few migrant workers have returned to the village; they are expected to go to the village at that hour to screen them for symptoms.

- ❖ **Earnings:** ASHAs have not been adequately compensated for the loss of usual earnings and additional Covid-19 related tasks. The remuneration of an ASHA comprises a fixed honorarium plus task-based incentives. The fixed amount is paid by the State Government, and incentive payments are shared by State and Central Governments. Although the incentive amount for specific tasks does not vary, the fixed component varies across States,
- ❖ **Safety at Work:** Due to inadequate protective equipment, insufficient training, and unrecognized government health workers, ASHA medical staff face dangerous working conditions. ASHA reported that they did not get enough protective equipment to help them fulfill their Covid-19 duties. Most of them were given disposable masks and asked to clean them, and some were given 200 ml bottles of disinfectant, and none of them were put on gloves or personal protective equipment (PPE). The indifference of senior medical staff to the safety of ASHA is worrying, even if No Washrooms Available for ASHA In the Time Of COVID-19. Furthermore, many ASHA workers, along with a lack of cooperation from community members, have also conveyed the unavailability of clean drinking water. On March 29, 2020, the finance minister announced health insurance coverage of Rs 50 lakhs for all frontline health workers, including ASHAs, under the Pradhan Mantri Garib Kalyan Yojana (PMGKY). Very few respondents in our survey were aware of this announcement, and some were sceptical about its effective implementation. Due to the nature of its work, ASHA is at high risk of infection. ASHA is concerned about their safety and the potential risks to their families. Some people also talked about family members' concerns that ASHA employees are performing these Covid-19 tasks. When they come back from get off work, even neighbors see them as possible spreaders. It is impossible for them to self-quarantine or isolate themselves in confined places. In order to ensure the safety of family members, the only measures taken by ASHA are to wash hands, bathe and wash uniforms as soon as possible after get off work. On March 27, 2020, the Ministry of Health and Family Welfare (MoHFW) released a notification stating the responsibilities of frontline health workers in containing the Covid-19 outbreak. These frontline workers were required to be trained by medical officers, according to the MoHFW guidelines. none had received any Covid-19-specific training; they were only instructed by the block medical officer or ANM to conduct various tasks.
- ❖ **The crisis of social reproduction:** During the lockdown, almost all the Asha workers stated that the earning family members lost their jobs and had no wages in March and April. In this case, many ASHAs are the only ones making money at home. In terms of the fees it charges, ASHA usually relies on other income-generating activities to meet the financial needs of its families. They were unable to perform these operations due to shutdown and heavy workload. Irregular payments and job losses from other families..Irregular payments, coupled with the loss of employment of other household members, have pushed many to take informal personal loans at exorbitant interest rates. All these women also stated more intensive domestic work like cooking, cleaning, and childcare during the lockdown. They were worried about food for the family because now, meals previously received at the worksites for other earning members and midday meals for children were not available. Asha workers with children did not receive cooked meals or the ration equivalent of midday meals. Therefore, these women, along with an intensified work burden, also suffered from the burden of domestic care work. They were shouldering an intensified double burden of work outside the home and household responsibilities.

## CONCLUSION

The significant undermining of ASHA workers' work, caregiving and medical experience has caught the attention of the world, and yet they face apathetic governments. The pandemic added a whole range of additional duties to their basket, for which most weren't given the financial, technical and emotional support. At the same time this highlights the urgent need to find new ways. As *Accredited Social Health Activist* (ASHA) workers take charge of the COVID-19 public health effort amidst calls for safe working conditions and fair remuneration, India needs to take stock of the gendered notions of care work that shape its public health

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policies. If India is to imagine a healthier world post-COVID-19, it needs to address the glaring gender issues that affect ASHA workers. *After all, what good is our applause if it does not translate to building a sustainable effort to empower our community health workers?*

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**PERCEPTION OF GIRL STUDENTS TOWARDS ONLINE TEACHING DURING COVID 19 PANDEMIC**

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**ABSTRACT**

*Education is an inseparable part of human life. We the human beings do learning through out our life in formal and informal way. Real education process starts from our family at early childhood that is mostly informal in nature and which not much dependent upon any technology. Formal education, on the other side, is imparted in a systematic and scientific manner as it gives recognition and rewards in life. During pandemic entire education system around the world right from primary education till higher education has got affected severely. Usually, we the learners are used to traditional methods of teaching and learning process, but this pandemic has forced to shift paradigm to online mode of teaching to which students and teachers in all fraternity are not very much used to. Due to continuous lockdown in India, education system has been suffering badly. As a result government finally took a decision to begin with online education to maintain COVID protocol and also to keep education system moving on. This paper has studied perception of girls students studying in commerce, arts, science and engineering towards online teaching.*

*Keywords: COVID protocol, higher education, pandemic*

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**INTRODUCTION**

Effect of Novel Corona virus in the form of pandemic was never ever seen by anybody in last century. Pandemic has affected normal human life in several ways like migration, deaths, unemployment, starvation etc. Among all the affected sectors, education is not an exception to that. As per UNISCO report 157 cr students in around 191 countries across globe have impacted due to closure of educational institutes even in India more than 32 cr students in schools and colleges have suffered due to closure of educational institutes<sup>1</sup>. Till March 2020, an outbreak of CORONA Virus, most of the education from KG to PG was offline. To protect lives of human beings, government of India declared lockdown on 24th March 2020, as a result overnight whole education system became stand still. After couple of months time assessing covid position which is not diluting at all, governments decided to start education online in a phase manner for students from fifth standard to PG level, as on date online teaching is still on as COVID 19 pandemic is still going on. Union MHRD ministry India have come up with new guidelines called 'PRAGYATA' to improve quality of education with focus on online teaching. In this period different tools of online teaching and learning have been developed like Google meet, Google Class room, Zoom, Youtube etc. to impart education without losing interest of students in education. The concept of black board was replaced by white board, chalk was replaced by mark up pen and so on. Online teaching looks very buzzing term over last one year, but it has lot of challenges in Indian context. If pandemic is taken as an opportunity, then in 21st century would be an era of digital education in India that can provide education extensively to anybody at anytime and anywhere.

**Objectives**

1. To study opportunities and challenges in online teaching.
2. To study perception of girls students towards online and offline teaching.

**RESEARCH METHODOLOGY**

The research paper is based on primary as well as secondary data. Primary data has been collected from different categories of students, like commerce, arts, engineering and science by questionnaire method. The sample size for the study is 119 respondents

Secondary data has been collected through books, journals, government publications, reports of research agencies, newspaper, websites etc. The research is mainly exploratory in nature and analysis is done based on percentage method and observation.

**LITERATURE REVIEW**

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<sup>1</sup> Kririka Sharma," In India, over 32 crore students hit by Covid-19 as schools and colleges are shut: UNESCO", 16th April 2020, <https://theprint.in/india/education/in-india-over-32-crore-students-hit-by-covid-19-as-schools-and-colleges-are-shut-unesco/402889/>

**Simtra Pokrial et.al (2021)**, different teaching and learning methods should be devised for primary, secondary and higher education. Even teachers and students should get acquainted with online teaching tools.

**Dr.Priyanka Dhoot (2020)**, COVID 19 has encouraged us to make changes in syllabus, collaborations, use best technology and make education internationalised. Use of technology will strengthen the digitalisation of education in India.

**Parvat Jena (2020)**, going for virtual education is the solution to this crisis. Use of technology and tools would meet the educational demands of students. Proper moboization of resources is reuired for disadvantage students.

**Shahzad A et al (2020)** have provided theoretical framework based on lietrature and model used ofr E learning portal success. Both females and males have a positive relationship between user satisfaction and E learning portals. The study reveals that females and males have different level of in terms of usage of towards E learning portal.

**Nagima Y et al (2020)** metioned merits and demerits of online teaching during pandemic situation. Online lectures are basically suitable to theory subjects rather than practical subjects. Students and educational institutions both are facing problems in coping with online teaching, there is a fear that student's interest in the educaito is declining due to online education.

## RESEARCH GAP

This research paper is exclusively finding effectiveness of online teaching among girl students with respect to practical and theoretical subjects during pandemic situation. Even through this paper, efforts have made to know positive and negative aspects of online teacching and offline teaching. Whereas, earlier research work is explaining how online teaching requires changes in several aspects of education. Some resarchers have explained merits and demerits of online study also. Most of the studies have considered impact of pandemic on education of both girls and boys students and not exclusively related to any one gender.

## Most online teaching tools used in COVID 19 pandemic :

1. Zoom platform
2. Google meet
3. Google Classroom
4. Google forms
5. Jio meet
6. Microsoft team
7. Youtube

## DATA ANALYSIS

Primary data has been on collected from 119 girls students who were the students of FY, SY,TY of Commerce, Art, Science, Engineering and others. They were asked 7 questions on positive aspects and negative aspects of online teaching. Even they were asked to express their opinions on ten questions related to online and off line teaching to judge the inclination of the students towards which method of teaching. The opinions of the respondents have judge on 5 points likerts scale which is as under.

**SA= Strongly Agree, A=Agree, N= Neutral, DA= Disagree, SDA= Strongly Disagree**

No	Positive aspect of online Teaching	SA	A	N	DA	SDA	Total
1	Better understanding of subject due to audio video effect.	9	46	33	23	8	119
2	It gives more time for teaching and learning process than offline teaching	23	45	23	18	10	119
3	Students can communicate with teachers freely	18	53	23	16	9	119
4	Provides education anywhere and at any time	38	59	16	5	1	119
5	Online teaching is flexible than off line teaching	25	41	28	15	10	119
6	Helps to get extra knowledge	23	38	30	19	9	119
7	Easy to give exams	49	43	17	8	2	119

Source :- Primary Data

No	Negative aspect of online teaching	SA	A	N	DA	SDA	Total
1	Online teaching has increased cost of education	30	29	32	21	7	119

2	More strain on eyes and mind	65	33	11	9	1	119
3	Possibility of backache problem	53	42	15	8	1	119
4	Network issue affects learning process	72	32	11	3	0	119
5	Students' understanding can not be judge by teacher due to off the face communication	54	47	7	10	0	119
6	Quality of education suffers	34	43	34	6	1	119
7	Students are not attentive in online teaching	46	35	20	10	6	119

Source :- Primary Data

No	Comparative analysis	Offline teaching		Online teaching		Total
1	Which method of teaching would you prefer for Practical subjects ?	97	82 %	22	18 %	119
2	Which method of teaching would you prefer for theory subjects ?	68	58%	50	42%	118
3	Which method of teaching is cost effective ?	58	50%	59	50%	117
4	In which method of teaching do you enjoy better understanding?	94	79%	25	21%	119
5	Which method of teaching has reference value for future?	87	75%	29	25%	116
6	Which teaching develops better teacher - students relationship?	107	91%	11	9%	118
7	Where do you get quality education ?	101	86%	16	14%	117
8	Where do you get more attention for learning ?	97	84%	18	16%	115
9	Where do you get more options for learning ?	64	56%	50	44%	114
10	Which teaching helps you to recollect infromation easily ?	64	55%	52	45%	116
			<b>72%</b>		<b>28 %</b>	<b>100%</b>

Source :- Primary Data

## FINDINGS

- During pandemic to keep education process continued, online teaching methodology has been adopted to which many students seem to be not comfortable. 72 % girls are in favour of offline teaching.
- 82% girl students feel that practical's should be off line becacuse understanding experiments and problems are very difficult. Video's of instruments/equipments cannot giev proper understanding unless they are actually used by science and engineering students.
- In case of commerce students, practical problems can not be well understood on small screen. They feel that practical problems solved on the board are better understood. But, 58% students believe that theoretical subjects can be well taught by online teaching methods as there is calculations are involved.
- 90% students feel that students and teachers relationship can be well developed by offline teaching only.
- Only 46%girls feel that online teaching helps them in better understanding because of audio and video effect.
- Around 50% students feel that online teaching is cost effective. Though it is cost effective girls students beleive that for quality education, attention and better understanding more preference has been given to offline teaching.
- There are negative aspects of online teaching because of strain on eyes and mind, network issue, backache problem, problems in doubt solving becomes difficult for many students because of no face to face to communication. Even online teaching has increased the cost of education as it requires some gadgets, internet, electricity etc.
- There are positive aspects of online teaching also where students have affirmations on flexibility in teaching and learning, easy to exams, anywhere and any time education, better to get extra knowledge and audio -video effect which makes learning interesting
- Students feel that online teaching and offline teaching have more or less same options for learning , but actually online learning provide more get ways of information.



10. 55% students feel that off line teaching helps them to recollect information more easily than online teaching.

**RECOMMENDATIONS**

1. Online teaching is need of an hour though many students prefer offline teaching for both practical and theory subjects. By use of online teaching modes education can be made more interesting.
2. Blended teaching can be better option to exploit benefits of both teaching methods.
3. Online teaching has advantage to impart education beyond geographic boundries of the nations. So, faculties from other countries can be used for imparting education to exploit the different knowledge.
4. Even in ordinary situation, students must be shown live projects or experiments on internet so as to improve better understanding of students.
5. To remain safe in this pandemic situation, online teaching should be continued till COVID 19 issue is resolved.
6. E content or material can be circulated among the students which will save the cost and papers.
7. Exams of certain marks to be conducted online if they are MCQ /Projects/ Assignments etc.
8. Online lectures should be split in different times to avoid physical and mental strain. Youtube videos can be circulated among the students so that they can learn the concepts at any time.
9. Network problem should be resolved to have smooth learning process.
10. Government should provide concession to students for purchase of laptop, PC, Tab, Mobile for educational purpose.

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## GENDER INEQUALITIES IN INDIAN LABOUR MARKET

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## ABSTRACT

*Gender inequality in the labour market, particularly in developing nations, is one area of concern that still poses a great challenge, and is a matter of great concern particularly in a country like India. Historically, women have been denied many opportunities due to profound established inclinations and restrictions in the social framework. This has led to labour market inequality where discrimination is not limited to the domestic arena only but extends beyond the household. The factors which cause such discrimination in India are the sex ratio at birth, life expectancy at birth, the infant mortality rate, the maternal mortality rate, nutritional deprivation, inequality in literacy rates and the gender gap at the highest level of political decision-making. These inequalities have direct implications for labour market outcomes in terms of women's participation in economic activities. Even with similar educational attainments and skill sets as men, women are denied opportunities, which leads to significant differences in status of work, income and occupations. Despite the introduction of many affirmative policy actions, such exclusionary approaches still remain. Using nationally representative sample data collected by the National Sample Survey Organisation (NSSO) 2011-12 through surveys on "Employment and Unemployment", the paper tries to examine the existence of various forms of inequality in wages and fields. The main focus of this paper is to consider the gender disparities in wage and condition of works in the formal and informal labour market settings in India and to understand the existence of discrimination against women*

*Keywords: Gender inequality, labour market, discrimination*

## INTRODUCTION:

Every year International Women's Day is celebrated all over the world where the world celebrates the achievements of women in various spheres like social, economic, cultural and political. But this special day for women began as a labour movement in 1908, when 15,000 women marched through New York City demanding shorter working hours, better pay and the right to vote. March 8 was then after taken up as the official International Women's Day in 1975 by the United Nations. However, it is necessary to highlight the gaps that exists and the way forward to address them successfully. Gender inequality still exists in India within the households, workplaces and in larger society. As per 2011 data, effective literacy rates (age 7 and above) were 82.14% for men and 65.46% for women. In developing nation like India, gender inequality begins early, a girl child starts facing discrimination right from the womb and it ends in female feticide. Female child is treated inferior to male child and this is deeply engraved in the mind of the female child. This is more predominant in India as also in other less developed countries. A male child is considered a blessing and his birth is celebrated, while a female child birth is not celebrated and is considered more of a burden. The 2011 Indian census shows that there are 940 females per 1000 males. Educating a boy is considered as an investment as they are expected to earn and look after their ageing parents. Whereas, an educated girl will have a higher dowry expense as they need an educated partner. It is also believed to be a waste of resources to educate a girl child as she will eventually get married and be a homemaker. If a family cannot afford to educate all their children, the male child will get preference to get educated.

- **Wage differentials between women and men :**

As seen in the Table No. 1 the wage per day of women is significantly lower than that of men in the case of wage workers. While the average wage per day of rural men in 2011–2012 was Rs.188.95, while in case of women it was as low as Rs.120.62. In urban areas, the wage rates were Rs.404.89 for men and Rs.319.32 for women. The wage gap between women and men in rural areas was 44.7 per cent in 1999–2000 and has increased to 45.8 per cent in 2004–2005. However, it decreased later to 36.2 per cent in 2011–2012. In the case of urban areas, the wage gap during 1999–2000 was 25.4 per cent which increased to 28.8 per cent in 2004–2005 and then declined to 21.1 per cent by 2011–2012. Despite of improvements in the wage gap between women and men workers since 2004–2005, wide inequalities still exist.

- **Average wage per day (Rs.) of women and men workers and wage gap index (WGI)**

Year	Rural			Urban			Rural + Urban		
	Men	Women	WGI	Men	Women	WGI	Men	Women	WGI
1999–	64.56	35.68	-44.7	143.4	107.01	-25.4	94.32	52.90	-43.9

<b>2000</b>									
<b>2004–2005</b>	79.62	43.13	-45.8	175.6	124.98	-28.8	117.62	66.77	-43.2
<b>2011–2012</b>	188.95	120.62	-36.2	404.9	319.32	-21.1	274.64	188.78	-31.3

Table : 1 Source: NSSO

**Workers by Economic Activity:**

The composition of workers by industrial sectors is considered as a good indicator for measuring economy's level of development. A larger proportion of workers in the secondary and tertiary sectors of the economy is considered to be a good sign of development of economy. However, the main source of employment for both women and men in India being agricultural country still continues to be agriculture, although there have been significant reductions in its share over the period of time and both men and women are taking up employment into other sectors as well.

**Percentage distribution of workers by economic activity group and sex**

Economic activity	1999–2000		2004–2005		2011–2012	
	Men	Women	Men	Women	Men	Women
<b>Agriculture</b>	52.7	75.4	48.6	72.8	42.5	62.0
<b>Mining &amp; quarrying</b>	0.7	0.3	0.7	0.3	0.6	0.3
<b>Manufacturing</b>	11.5	9.5	12.4	11.3	12.6	13.4
<b>Electricity, gas &amp; water supply</b>	0.4	0.0	0.4	0.0	0.4	0.1
<b>Construction</b>	5.8	1.6	7.6	1.8	12.4	6.0
<b>Services</b>	28.8	13.2	30.2	13.7	31.5	18.3
<b>Total</b>	100	100	100	100	100	100

Table: 2 Source: NSSO

.As seen in the Table 2 even if the share of men in agriculture declined to 42.5 per cent in 2011–2012, the share of women still continues to be 62.0 per cent even after a reduction of 13.4 percentage points from the level in 1999–2000. There was also a reduction in the number of workers in agriculture in absolute terms by 2011–2012. The arrival of contract farming in certain areas also had an impact on reducing the employment of women in agriculture as small and marginal farmers were eliminated and women lost opportunities to become unpaid family workers in household agricultural activities. Though the reduction in the number of workers in oversaturated agriculture can be considered as a positive outcome, the fact that they go out of the labour force due to non-availability of alternate employment opportunities. It is also one of the reasons for the large percentage of women still engaged in agriculture. The other industries with a relatively higher share of employment are manufacturing, construction and services. There has been an impressive growth of 3.9 percentage points in the share of women workers in manufacturing between 1999–2000 and 2011–2012 as against a growth of only 1.1 percentage points is noted in the case of men. As a result, the percentage of women workers in manufacturing industries has overtaken that of men. The construction sector made significant growth in the share of employment from 5.8 per cent to 12.4 per cent in the case of men and from 1.6 per cent to 6.0 per cent in the case of women. The services sector accounted for 28.8 per cent of men and 13.2 per cent of women in 1999–2000, and the shares increased to 31.5 per cent and 18.3 per cent, respectively, by 2011–2012. Here again the growth in share of employment was more impressive in the case of women.

It is evident that a slow process of transition of workers from agriculture to other sectors is in operation and the prominent sectors of absorption are construction and services.

The overall share of women in the workforce was 30.5 per cent in 1999–2000 but declined to 27.1 per cent in 2011–2012 after registering an increase in 2004–2005. By industry group, agriculture has the largest share of women workers followed by manufacturing. In other words, women remain concentrated in traditional industries. Within the services sector, the prominent activities in terms of larger employment shares of women are trade, education, other community, social and personal services, private households with employed persons and other services, including health and social work. The share of women workers in trade has been declining consistently over the years due to the spread of organized trade and emergence of new forms of trade. The services that increased the shares of women workers between 1999–2000 and 2011–2012 were education, private households with employed persons and other services.

The only service activity in which the share of women workers constituted more than two thirds of the workers was private households with employed persons. This is primarily because most domestic workers are women. The other major service with a significant share of women workers is education.

### **CONCLUSION**

The principle of gender equality is preserved in the Indian Constitution, and a number of policies and programmes for the empowerment of women have existed in the country for a long time. There have also been structural changes in the population, including an improved sex ratio, reduced birth rates, a rise in the average age at marriage, improved longevity and progressive ageing of the population. The incidence of child labour has also declined and became negligible. Despite these positive changes, however, significant gender differences still exist in several spheres of human activity, including employment status and wages. Gender wage gap is mostly because of discrimination in wage distribution against women workers. The labour market thus suffers from several imperfections, most of which act against the women. They face entry barriers which act as a restrictive measure and discourage them to enter labour market. When they are in labour market, they are disproportionately slumped into low paying informal sector and the sectoral distribution is also not uniform across gender. They earn less, not only because they are less brilliant but because of discrimination too. Such a wide gap obstructs the active and productive participation of women in the economic progress of the country. It is estimated that equal participation of women in economic activities may add 3- 4 per cent to the growth rate of GDP in India by 2030, which needs a few things which include skill formation and education of women; encouraging female participation through flexibility in workspace and job responsibilities; eradicating discrimination in wage setting, strict imposition of labour laws; providing safe, secure and gender sensitive work space, etc. can make a difference in coming years and we may come across gender equality in Indian labour market in near future.

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**A COMPARATIVE STUDY OF LIFE OF COLLEGE-GOING GIRLS AND BOYS DURING PANDEMIC IN MUMBAI**

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**ABSTRACT**

*The Covid-19 Pandemic caused an upheaval across the world. Closer home, India is hit by the second wave and is surpassing all its previous records to make new records of cases registered and death tolls. The second wave has been heavy for the young and old alike. Disasters and crises have had many less highlighted consequences on vulnerable sub-groups, including those often overlooked, such as adolescents and youth. The COVID-19 pandemic is no exception. While the nation is engaged in fighting the pandemic, the needs of adolescents and youth, a relatively healthy sub-population that is relatively safe from the virus, may not appear to warrant immediate attention. Yet, the suspension of activities can have a considerable adverse effect on young people. There is evidence from previous humanitarian disasters in India and elsewhere, as well as recent media reports that suggest that consequences for adolescents and youth may be significant and multi-faceted, and available programs and interventions must be adapted to take their needs into consideration in the upcoming months and years*

*Key Words: Adolescents, Mumbai, Pandemic, Girls*

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**INTRODUCTION**

With 253 million adolescents, India must take stock of the challenges that the pandemic presents to a demographic that holds the key to the country's future.

The global spread of the COVID-19 pandemic is having a severe impact around the world, leaving no one behind. Interestingly, unlike other countries, in India the majority of the population (41%) infected by COVID-19 is in the age group of 21-40 years. Moreover, recent literature from around the world sheds light on the economic, political, and psychological impact of COVID-19 on young people. This becomes extremely significant for India, as it has the largest youth population in the world today, with half of its population below 25 years of age. With an inescapable lockdown in the country, the youth in India is trying to adjust to various socio-economic challenges and concerns. An extremely crucial aspect that needs immediate consideration is the impact of the lockdown and social distancing on young people's mental health and well-being.

**OBJECTIVE OF STUDY.**

1. To better understand the ways in which the lockdown and pandemic have affected such dimensions of the lives of young people as education, livelihoods and mental health

**RESEARCH METHODOLOGY OF THE STUDY:**

**Research Design:** Descriptive research design is done. Survey method is followed.

**Source of Data:** Data required for the study is obtained from both primary and secondary sources.

Questionnaire was prepared based on existing literature on the components of Financial Literacy.

Questionnaire was used to collect data from the respondents.

**Sample Description:** The sampling unit is 150 adolescents (75 girls and 75 boys) of Mumbai

**LIMITATION OF THE STUDY:**

The study is limited to the adolescents only.

Data was collected among the adolescents of Mumbai city, therefore the results cannot be generalised.

**DATA ANALYSIS:**

Gender Composition: Out of 150 respondents, 50% are males and 50% are females.

Age Group	% of boys	% of Girls
13-15	NIL	NIL
16-18	7	83
19-20	93	17

Did you change your college due to pandemic	% of boys	% of Girls
YES	4	12
NO	96	88

As seen here, a greater number of girls had to change their college as parents were unable to pay fees and they had to shift to other college where fees were lower.

Did you stop your education due to pandemic	% of boys	% of Girls
YES	9	4
NO	91	96

More number of boys had to leave education in order to support their families.

Gadgets owned	Number of boys owning	Number of Girls owning
Smartphone	74	70
Laptop	18	26
Tablet	1	4
PC	2	2

Do you have to share your gadget/s with siblings for Online lectures?	% of boys	% of Girls
YES	35	48
NO	65	52

When asked, girls reported that they had to share their gadgets with siblings due to the following reasons: 1. Similar lecture timings, 2. Only one gadget between siblings. Some of them even reported that they had to share it as parents preferred them to give the gadget to the younger sibling who studied in school as college studies can be done by self study.

Did you have to take up job to support family during the pandemic?	% of boys	% of Girls
YES	51	45
NO	49	55

Certain girls reported that they did want to work but their families opposed them working instead of being a "Helping hand at home."

Salary	% of boys	% of Girls
< 5000	12	29
5000-10,000	41	34
10,000-15,000	21	23
15,000-20,000	12	14
>20,000	14	Nil

As seen above, adolescent boys are paid more at jobs even similar ones (telemarketing, call centre executive) than adolescent girls.

Nature of Work	% of boys	% of Girls
Full time	64	46
Part time	36	54

Girls preferred taking part time jobs, remote working to balance academics and household chores.

In terms of jobs for boys, working as a call centre executive, delivery boy and back office were the most common answers. Tele calling executive was the most common job taken up by adolescent girls.

Did you start your own business during the pandemic?	% of boys	% of Girls
YES	12	18
NO	88	82

The most common business started by girls was home baking and cooking services while for boys they started a vegetable vending business.

Did you have to move permanently to your native place because of the pandemic?	% of boys	% of Girls
YES	9	8
NO	91	92

Most of the respondents replied that they did move to their native place during early lockdown in March to June 2020 with the thought of shifting permanently but as the city opened giving them some job opportunities. They also agreed that academics were also one of the reasons for them to come back.

Did you have to miss your online lectures due to job / household chores?	% of boys	% of Girls
YES	61	53
NO	39	47

Girl respondents believed they took up jobs with flexible work hours and remote working that allowed them to attend at least 80% of lectures. Boys reported that a lot of them took up job as delivery boys and vegetable vendors, they did not have luxury of remote working or flexible working hours leading them to miss on their lectures.

Did you support your family members with household chores?	% of boys	% of Girls
YES	95	96
NO	5	4

The respondents here who did not contribute to household chores stated that they had taken up full time job, sometimes working dual jobs or double shifts due to which they could not support with chores.

Did you learn a new skill or take up a new course online apart from your regular college academics?	% of boys	% of Girls
YES	45	46
NO	55	54

Over 50% respondents, both boys and girls did not learn any new skill that would add value addition or supplement their academic courses. When asked as to why they did not do it, some common replies from girls included- unawareness about such courses, the course they wanted to take up (beauty parlour) was expensive, they had no time to do it after job, household chores and online lectures. For boys the reasons for not doing such courses were-had to attend job, unaware about such courses, etc.

If you were employed previously, did you lose your job during the pandemic	% of boys	% of Girls
YES	37.5	29
NO	62.5	71

The respondents who replied in affirmation about losing jobs, both girls and boys said that they worked for small and mid-sized companies who did not have proper policies in place as for security of job. Some of them were laid off permanently while for some it was temporary. Girls reported that more girls were forced to leave work in their companies than boys.

How has the pandemic affected your mental/ emotional state?	% of boys	% of Girls
POSITIVELY	17	21.3
NEGATIVELY	48	57.3
NO CHANGE	35	21.3

Here, more girls showed a negative change in mental state. They replied that due to pandemic, there were days where there was fear of survival as sole bread earners in the family lost jobs. Some of them had to stay with relatives while parents looked around for work, some had to stay at native place while parents struggled in Mumbai for jobs, studying online wasn't easy as network connections and limited data usage caused disruptions. The fear of contracting the virus too was one factor contributing to the negative attitude. Some who joined jobs as sales tele executives had pressure of achieving targets.

Did you have family pressure to get married during pandemic?	% of boys	% of Girls
YES	NIL	3
NO	100	97

While most girls had no such pressure, some girls in the survey (all above 18 years of age) reported that their parents seriously wanted them to get married and still would prefer that.



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**DISCUSSIONS**

The pandemic, both first and second wave have hit every age group hard in its own way. As for the adults and working population, the issues are more financial, for adolescents, it pertains to their social, intellectual, and psycho-emotional aspects of growth. The exposure that they receive by sharing thoughts and ideas in an open classroom environment, meeting peers, the all-round personality development by participating in co-curriculars and extra curriculars, is all being missed out. As per what adolescents say, they are experiencing 'FOMO'- Fear of Missing Out. It can be understood from the study above that the adolescents today have accepted the challenges thrown at them by the pandemic in a sporting way. They have adapted to the 'New Normal' very positively. But seeing their parents losing jobs or losing out on a year of education due to not being able to pay fees is causing distress among them. The adolescents today will be the Youth of tomorrow. As a society we need to consider their needs and make considerable changes at educational level so that they can become a valuable resource to the nation amidst the pandemic.

**RECOMMENDATIONS AND CONCLUSION**

While adolescents and youth are at relatively lower risk than adults of experiencing severe or fatal medical complications of COVID-19, their lives have been affected by a range of negative outcomes because of the national lockdown, as shown by the responses to this survey. In this section, we synthesize findings from our survey and try to suggest recommendations in 2 aspects- Education and Mental Health. In terms of Education, especially for girls, following measures should be taken-

The educational response to the pandemic has heightened existing inequities in access to and quality of education – gender disparities are widening, as are disparities by social disadvantage and household poverty. Special efforts to overcome these disadvantages are essential.

There is a need for a more flexible approach to digitizing curricula that recognises the difficulties faced by many young people in access to technology and the internet with digital education materials while colleges remain closed. New methodologies, including the use of multimedia educational resources such as audio and video clips, and varying ways of engaging with and encouraging participation of students can help address disparities in access to technology, and enable close monitoring of young people at risk of dropping out through this period.

Organizations must engage parents and re-emphasize the value of completing an education in the context of ongoing economic stressors for families, especially for girls who are at risk for dropping out and being forced into early marriage.

There is also a need to supplement the existing education curriculum with additional content to ensure that adolescents develop the skills to be resilient. To do this, the curriculum must incorporate a variety of subjects including life skills, awareness of laws, rights and entitlements, government schemes and programs targeted towards adolescents, gender empowerment and technological and IT skills. Also needed are exposure to cyber safety and leadership skills.

Finally, there is a need to create and modify cash transfer opportunities to keep adolescents, especially girls, in school. This may include financial assistance to families to access digital tools, cell phones and the internet and conditional cash transfer programmes based on attendance and participation.

**Mental Health**

The importance of building emotional resilience, enabling access to support and addressing insecurities and vulnerabilities, especially surrounding the uncertainty of the pandemic, cannot be underestimated and must be incorporated across all adolescent focused programming. Given the potential loss of education, livelihoods and the fear of illness, all adolescent focused organizations will need to work to prepare adolescents for a post-COVID world. Providing access to counselling, teaching life skills, and facilitating virtual peer group and social interactions wherever possible, provide promising strategies that can help ensure that adolescents build coping skills, and manage negative emotions, and, in the longer run, build self-reliance.

Programming must take an adolescent- and youth-centric approach, sharing age appropriate issues, and encouraging greater openness in discussing fears and mental health problems.

Organizations have also pointed to the need to develop better and more comprehensive online counselling and other tools for psychosocial support. Services such as helplines must be appropriately staffed and equipped to meet adolescent needs. Existing programmes, such as the counselling facilities provided through the RKSK's

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Adolescent Friendly Health Centres, need to be strengthened to address young people's mental health concerns during the pandemic.

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**WOMEN'S SELF HELP GROUPS AND COVID 19**

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**ABSTRACT**

*Pandemics in general are not merely serious public health concern, rather these trigger disastrous socio economic and political crises in the affected countries. As it is implied in the name-COVID-19, CO stands for corona, VI for virus, and D for disease, and 19 represents the year of its occurrence. Corona virus is a single stranded RNA virus with a diameter ranging from 80-120 nanometres. The first modern COVID-19 pandemic was reported in December 2019, in Wuhan, Hubei province, China and most initial cases were related to source infection from a seafood wholesale market (Huang et al., 2020).*

*Since then, the disease rapidly circled the globe and has eventually affected every continent except Antarctica. It has been categorized as a pandemic by the World Health Organization (World Health Organization, 2020). COVID-19, apart from becoming the greatest threat to global public health of the century, is being considered as the largest disruptor in the social and economic achievement. This paper brings the sufferings of Women Self Help Groups during the pandemic and its challenges. It primarily focuses on the various aspects of economic as well as the financial impact occurs due to the outbreak of COVID-19, and also to analyze the policies that have been announced so far by the central government and the Reserve Bank of India to upgrade the economic status and put forward a set of policy recommendations for specific sectors.*

*Keywords: Self Help Group, Economic Impact. Pandemic*

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**INTRODUCTION :-**

A self-help group is defined as a self-governed, peer controlled information group of people with similar socio-economic background and having a desire to collectively perform common purpose. The concept of empowering the poorest of poor by Muhammad Yunus, Bangladesh gave birth to Self-Help Group (SHG) which is now seen as a village-based financial intermediary committee consisting of 10-20 members, preferably women. For those who are not familiar with SHG, it is a voluntary group of 10-20 people having similar socio-economic background in small contiguous area who operate on the principles of self-help, solidarity and mutual interest. They pool their little savings and manage their credit needs. There are three distinct characteristics, which are unique in SHG, different from traditional lending. 70% of the world's healthcare and social workers are women. In India, estimates show that qualified female healthcare workers account for almost half of the country's health force and are among the more vulnerable groups women account for a staggering 88.8% of trained nurses and midwives. The 2014 Ebola virus and the 2015 Zika virus outbreaks have also proved that women are more vulnerable than men in various ways, which reinforced the persist gender inequity concerns, especially for the developing world.

**REVIEW :-**

Especially in the current world scenario, looking at the pace of human transactions owing to the means of transportation and telecommunications, one could imagine the consequences of locking down the wheels of transaction. The advanced technology has transformed the world into a global village in every sense of the term. So the human transactions have global dimensions and thus global reach. Obviously, when the transactions are put on hold mode, the consequences are widespread. That's why the effects of the pandemics and contagion are felt severely today. Earlier due to the restricted and limited scope of human transactions, the severity of the contagions also was confined to the places of origin. Now with the faster and effective means of transportation and communications, if there is convenience of worldwide transactions, there are equal risks of proliferation of the contagions. Staple immediate response to such a virus spread was Lockdown as it was in many other countries also. A sudden Lock Down, in a country of size like India with deep fault lines of Rural-urban, population spread, economic activity concentration and digital divide, democratic federal structure, interstate and overseas transportation, Medical aid accessibility inter alia many other equally important divides, coerced a monolithic pan Indian containment plan, a human odious task for the federal Government which effected it with fair degree of success, perhaps necessitated at that time but laden with apprehensions of delayed and disastrous.

To mitigate this pandemic impact, small and medium enterprises in collaboration with Self Help Groups can play an important role in the economic development of the country, as they serve 40% of the total population of India i.e. for the second largest workforce after agricultural sector.

The collaboration of Self Help Groups (SHGs) and Micro, Small and Medium Enterprises (MSMEs) can foster inclusive development as micro finance institutions provide the financial assistance for small business projects through formation of Self Help Groups (SHGs). Their labour intensive nature and geographical distribution results in employment opportunities for both rural and urban population promoting equity and inclusive growth.

#### **METHODOLOGY:**

This study is purely based on Secondary data and it is conceptual in nature. Various articles, newspapers, website and online webinars has been used to collect information for this study. Also professional books like academic syllabus has been collected to gathered information.

#### **ECONOMIC IMPACT :-**

Women's bigger role in the healthcare sector in India makes them the frontline staff in the ongoing war against Covid-19 and exposes them to this deadly disease in a multitude of ways. As the collateral damage seems to be uneven, women across India play a decisive role in plugging the medical supply disruptions as well. Indian self-help groups (SHGs) dominated by women have contributed towards the production of masks, sanitizers, and protective gear to meet the burgeoning demands of the health sector.

These SHGs have contributed in holistically addressing economic and social needs that have emerged at the community level during the Covid-19 outbreak. The SHGs have consolidated their efforts to work on issues like social distancing, use of masks, quarantine, and psycho-social issues of migrants, care of elderly population, mental health, and well-being, amongst others. Women in these SHGs are creating awareness in the local communities by means such as telephone calls, wall writings, pamphlets, social media, etc.

According to reports in April, about 20,000 SHGs produced over 19 million masks and 100,000 liters of sanitizers all over India. Since the production is decentralized, these items have been delivered to the masses without having to undergo the logistics of transportation. SHGs have also initiated work related to the provision of rations or cooked food to poor and vulnerable families using the Vulnerability Reduction Fund or with support from state governments and the local administration. The footprints by the SHGs as community warriors against Covid-19 can be felt across various Indian states. For

example, in Tamil Nadu, each PDS shop has been stationed with two SHG volunteers to ensure that people in the queue maintain adequate distance. In Odisha, rural women organised in these SHGs produced more than 1 million cotton masks police personnel and healthcare workers.

#### **WOMEN SELF HELP GROUPS LEAD :-**

As India fights the coronavirus disease (Covid-19), it requires all stakeholders to take charge and deliver. Among those which are working on the ground, the women-led self-help groups (SHGs) have emerged as effective frontline responders, reaching the last-mile and ensuring an immediate relief and socio-economic protection to the country's most vulnerable.

Their reach is staggering: Approximately 67 million women are organised into 6 million SHGs. Operating on the principles of self-help, cohesion and mutual interest, SHGs are voluntary groups of 10-20 women from their neighbourhood, who pool their savings and gain access to credit. As of today, these collectives have saved \$1.4 billion, and leveraged another \$37 billion from commercial banks. What began as a call to empower poor rural women under the aegis of the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) has since grown into one of the world's largest institutional platforms for the poor.

To facilitate the workings of SHGs, the Union ministry of rural development issues policy directions and advisories to state mission have local as well as national reach. They are producing masks and personal protective equipment's (PPEs), creating awareness about the pandemic, and delivering essentials goods and financial assistance to the most vulnerable.

#### **CHALLENGES FACING THE SHG WOMEN:-**

The SHG women faced many challenges while operating the canteen. For instance, once a person who was addicted to drugs came to the canteen. He was not able to walk properly, took a long time to finish his food and all the while he was verbally abusing the women workers and customers in the canteen. He also got into a fight with another customer and entered the ladies' toilet and closed the door from within.

As I was the group worker for the SHG that runs the canteen, the women reported the incident to me. One of the women workers came to me and said. "I am very scared brother after that incident. It was so scary. If my husband gets to know about this, he would never allow me to come to work again."

Taking into account the women's concerns I convened a meeting with all of the women SHG workers.

#### **LOCKDOWN AND SHG WOMEN:-**

A canteen started in February, 2020 in the Fatehabad district of Haryana. Nevertheless, when the lockdown began in India, SHG women's canteen stopped functioning. It was a source of livelihood source for a small group of women. Many families were depending on the canteen. But due to the lockdown, and shortage of grains, vegetable, and other essentials, the women had to stop the normal functioning of the canteen. But, soon thereafter, the canteen started up again with the Haryana Government's support.

Upon reopening, the SHG women played critical role in providing food, morning and evening. The cost of the food was subsidized by the government and the canteen served poor, vulnerable, homeless people, migrant labourers' and street vendors.

The distance from the village where the women resided to Fatehabad town is 20 km. Therefore, the SHG women travelled this distance on a daily basis by three-wheeler autos and came to the canteen early each morning. A group of 12 SHG members operated the canteen in Fatehabad.

Their work entailed cleaning inside of the canteen and its surroundings, cooking vegetables or foods such as dal (Pulses), rice and chapatti (Indian bread). Two women worked at the counter to help people register for food coupons or vouchers. The group provided cooked meals twice a day. The first shift starts from 10:00 am to 2:00 am and second shift starts from 4:00 pm to 7:00 pm.

There were approximately 1000–1500 people daily, either having a meal in the canteen and or carrying home packaged food for their children. The SHG group members usually ended their work in canteen by 8:00 pm.

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Other members agreed enthusiastically with Suman and Rani. I was happy to see that they were taking a stand as a group. I assured them that I would talk to the district administration and discuss the possibility of having security guards for the canteen.

The women were elated to hear this and they felt a little more relaxed as a result. Rather than go myself, I asked the women to accompany me. Three women joined me at the district collector's office and I encouraged them to speak for themselves. The women presented their concerns to the district collector who immediately arranged for three security guards for the canteen. The women felt a sense of success and the morale of the group was also boosted.

Some people from the community raised their voices against SHG women, because these women travelled during the lockdown and there was fear that they would spread the coronavirus. Patriarchal norms were such that there was a strong belief that women should be confined to the household, as opposed to traveling to do relief work.

#### **OPPORTUNITIES AND CHALLENGES :-**

Though the coronavirus has thrown many challenges to the members of SHGs with regard to conducting physical meeting, mobilizing savings (physical currency notes) of the group, rotating the money for internal lending among the members, depositing the physical cash towards repayment of loans, and maintaining hard copy of records, digital channels, however, made their life simple.

Specifically, the SHG members can overcome the digital divide by operating their cash transactions through electronic banking, they can meet their peers through social/digital media without meeting in person; they can maintain their records in e-Shakti (a digital initiative of NABARD for maintaining SHGs' books of accounts,

thereby improving their credit score). SHGs can market their products through Amazon, Flipkart, etc., thereby generating more revenue to repay their bank loans on time. Most importantly, SHG members can be imparted online training in respect of financial/digital literacy, group

dynamics, market linkages, risk management, and ethics. Besides, these SHG borrowers should be groomed in terms of confidence to excel in income-generating activities by embracing technology.

Also, the SHG members should be given flexibility in repayment of bank loans for instance, instead of daily, weekly repayment schedule, based on their cash flows. Thus, there exists an opportunity for SHG women to make masks, sanitizers, etc., to supply for online customers, and, thereby, maintaining their bank loan accounts healthy.

#### **PROBLEMS:-**

Most of the SHGs meet physically. The Ministry of Rural Development recommended that SHG members follow physical distancing guidelines, which may continue after the lockdown, limiting the ability of women's group members to meet. The regular meetings were stopped. Therefore the groups faced difficulty to mobilize the savings. Some states, like Maharashtra, reported using technology and virtual platforms to train SRLM staff on COVID-19 responses, but most basic SHG functions cannot be delivered through technology. 2015–16 National Family Health Survey indicates that only 37% of women in rural India own a mobile phone.

In addition, of the 41% of women in Bihar who have a mobile phone, only 42% can read a text message. Further suggest that just under 20% of women in India reported using a mobile or the internet to conduct financial transactions. Digital meetings may also be less effective than physical meetings in building group solidarity. Further, economic shocks may reduce income and viable market linkages for groups linked to livelihoods promotion, which may result in group dissolution. Data on SHG savings suggest that although members may be able to rely on previous savings in the short term, accumulating new savings is likely to be disrupted. Savings reductions will likely be large considering the length of the lockdown.

#### **CONCLUSION:-**

SHGs not only change the outer form of a community or a society but also the social institutions as well as ideas of the people living in the society. But due to the sudden outbreak of Corona virus pandemic the whole situation for the members of SHGs changed. They never think such a situation will emerge. The Covid-19 pandemic has totally shuttered the activities of the SHGs.

But it is also a positive sign that all the members of the SHGs are following the directions of the government sincerely to stop spread of Covid-19. They also informed that they are working individually to aware people to use mask, maintain social distancing and to wash hands frequently as the safety measures to remain safe. This paper discussed about the economic impact of Self Help Groups during this pandemic and also the challenges faced by utilizing the opportunity like online marketing, social medias, e-banking etc.

However, government should take an effective decisions which will be benefitted for both government and people. People also should follow the social precautions to break the Covid-19 chain. Our desire is also that the Covid-19 Pandemic outbreak may end as soon as possible.

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**COVID-19 AND WOMEN ENTREPRENEURS : IMPACT, CHALLENGES AND FUTURE SCOPE**

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**ABSTRACT**

*Although research suggests that COVID-19 has had a heavier health impact on men, the economic impact of the pandemic has been suffered to a greater degree by women, and especially by female entrepreneurs. The resultant crisis is so bad that it has even been referred to as a “she-cession” by business analysts.*

*The forces driving this disproportionate damage to women’s business ventures extend beyond the limits of the crisis. They reflect the distinct gender roles and unequal access to finance that women have historically experienced and continue to experience in 2021. However, many female entrepreneurs have demonstrated resourcefulness and innovation in their responses to these structural and societal barriers.*

*We are no strangers to the fact that women are disproportionately impacted during crises. Women make up a larger percentage of health and social care workers—professions whose representatives are increasingly on the frontline fighting this pandemic. Historically, it has been documented that economic crises widen existing inequalities for women across key facets like access to healthcare, education, and finances. Nearly 40 percent of women in wage employment are estimated to lack access to social protection mechanisms. In the social sector, there have been several articles and online webinars in the past two months that have brought to light how the pandemic and lockdown has exacerbated gender inequities across the board.*

*COVID-19 has affected female entrepreneurs in the following ways:*

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**1. MUTED DEMAND FOR SERVICES**

Women-owned enterprises are statistically more likely to operate within the sectors that were most adversely affected by the pandemic. More than 50% of female entrepreneurs work in the wholesale/retail trade, for example, which suffered greatly decreased demand due to shutdowns. Quarantine measures made in-person shopping impossible, reducing the possibility to make sales. In addition, the economic impact of the pandemic more generally meant that potential customers were less likely to have disposable income available to spend. Previous customers were often forced to reconsider their financial priorities as job losses and pay-cuts became widespread.

Other sectors in which women are prominently represented suffered huge losses too. Beauty salons, dining establishments and health and fitness centers were forced to close for long periods during lockdown. This provokes the question: why is it that women tend to work in these particular sectors? There are structural reasons that explain this. Lower entry requirements make it easier for women to access than many other fields of business.

**2. SERIOUS THREATS TO BUSINESS SURVIVAL**

A recent study by the OECD showed that women entrepreneurs begin businesses with less capital, instead financing their business ventures using their own money. Forbes has reported that only 25% of female entrepreneurs seek financing for their businesses, compared to 34% of men. Women have reasons to feel skeptical about requesting this financial support: they are less likely to receive it. When women are approved for loans, it’s for a third less than what male entrepreneurs typically receive. What this means is that businesses run by female entrepreneurs may be especially vulnerable during times of crisis, because they are less likely to have reserves of capital to depend on when income is low.

Given the sectors where female entrepreneurship is concentrated, there’s a high chance that women-owned businesses were forced to close for extended periods because of the pandemic. Business models in these sectors tend to sell directly to consumers (as opposed to other businesses) and they face many competitors in their bid to secure customers. All of these factors would make a business relatively vulnerable even under the best of circumstances. Of course, COVID-19 represented the worst of circumstances in many ways. That’s why businesses owned by female entrepreneurs were likely to confront an existential threat during this crisis.

**3. CHALLENGE TO WORK-LIFE BALANCE**

When businesses locked down, many schools did too. This meant that, even if a female entrepreneur was able to maintain operations digitally, she often faced an additional workload to manage in the household. Although working from home can represent a positive change for many people who can avoid a commute and approach their work with greater flexibility, it can also bring new challenges for female entrepreneurs, especially if they

have children. School closures meant that working mothers were forced to juggle full-time childcare alongside their job, which had an adverse impact on work-life balance.

The OECD has reported that women spend an average of 2 hours a day more than men performing unpaid work at home. They are also more likely to undertake caretaking duties both for children and elderly parents. Given the pandemic's especially serious threat to older people, it follows that women have been forced to fill gaps where services have closed due to the virus. Female entrepreneurs who have suffered from a reduced or lost income during the pandemic have had to manage their households on a decreased budget too.

Only one quarter of female entrepreneurs have employees. This means that most women-owned businesses are a one-woman operation. With this business model, it's already difficult to maintain strict boundaries between work and home life. The pandemic-related pressures at home represent an increased challenge for female entrepreneurs trying to maintain a healthy work-life balance.

#### **4. A NEED TO ADAPT AND DIVERSIFY**

Although the nature of most female-owned businesses makes them especially vulnerable to adverse circumstances, their model also makes them more versatile and adaptable than many larger businesses. Because (often by necessity) they are designed to require less capital to function, they can be more easily adapted to the new circumstances of the pandemic. Many small companies were able to change their direction or implement new services; for example, fitness trainers moved to online classes and clothes manufacturers began to specialise in protective facemasks.

Female entrepreneurs have always faced structural and societal obstacles; for example, the expectation that they will assume the majority of the household's caregiving duties while they work, or the decreased opportunities they have to secure sufficient financial support from the bank. As a result, they have had to be more resourceful and flexible in order to succeed. These qualities have proven necessary in navigating the ever-changing circumstances of the pandemic. In this way, female entrepreneurs have taken from the challenges they face their tools to learn, grow and survive.

#### **6. DISPROPORTIONATE GENDER BALANCE IN AFFECTED SECTORS**

Small and growing businesses (SGBs) have definitely been one of the hardest hit segments during the pandemic. Close to 40 percent of SGBs in emerging markets are staring at potential failure in the next half of the year. Latest estimates from the Sixth Economic Census suggest that 13.8 percent of Indian establishments are owned by women, majority of which are micro enterprises and self-financed. However, many of these women-led businesses are found in sectors like tourism, education, and beauty, which are also the ones most affected<sup>1</sup> due to new physical distancing measures. Although we are still computing the actual economic losses, a recent survey conducted by us at the Aspen Network of Development Entrepreneurs (ANDE) shows that women-led businesses are twice as likely to consider shutting shop.

#### **7. LACK OF EXTERNAL INVESTMENT**

Prior to the pandemic, supporting and catalysing women entrepreneurship was a topic that was gaining traction across intermediary organisations and investment firms. Gender-lens investing was becoming a part of mainstream conversations. Now, all gears have shifted to focus on immediate relief. As one entrepreneur stated, "We were just about to raise our seed equity round when the pandemic struck. The world of equity impact investing is hard to break into for a women entrepreneur, and this has definitely set us back even further". Once we enter the recovery and rebuilding phase, it is likely that women will take longer to resume their business/careers, (as was seen in the last downturn). This will only reinforce and widen existing investor biases and slow down investment in women-led enterprises.

#### **8. AN ASSUMPTION OF ACCESS**

A lot of support services for entrepreneurs have shifted online to ensure that they have access to the guidance they require even in the absence of physical convenings. However, in doing so, the assumption that both men and women have equal access to space, internet, and available time to leverage these resources, is in itself flawed. Additionally, women often do not have the same network of peers to reach out to for moral or technical support.

#### **Can Covid-19 Be the Turning Point for Women Entrepreneurs in India?**

Women entrepreneurs have responded to the pandemic with enterprise, agility and optimism.

The 432 million women of working age in India are the country's largest under-tapped economic resource. While women play an important role in Indian society, they remain a neglected segment of India's paid labour force. In addition to low (and falling) female labour force participation rates, women experience three times



more unemployment than men, thus limiting the country's advancement by not recognising and capitalising on this large pool of talent and enterprise. The proportion of unpaid women workers in India (66%) is much higher than that of men (12%).

In our earlier report *Powering the Economy with Her: Women Entrepreneurship in India*, we determined how women's entrepreneurship can be a catalyst for change in their economic role in India. Today, India has 13.5 to 15.7 million women-owned enterprises—fewer than 20% of all enterprises. Largely single-person businesses, they provide direct employment to an estimated 22 to 27 million people. Accelerating growth in the number as well as size of women-owned enterprises can generate potentially transformational employment in India, of 150 to 170 million jobs by 2030. This will require a coordinated multistakeholder approach, across a number of dimensions, including government policy, funding and investments, and formal and informal mentorship.

Covid-19 and the ensuing disruption has disproportionately impacted women. In the near term, women are experiencing increased unemployment and at-home responsibilities, as well as an exacerbation of social injustices. At the same time, Covid-19 has presented some catalysing changes, such as an acceptance of remote working models; acceleration in the use of digital channels on both the demand and the supply side; and a shift towards digital versus physical interactions, all of which have the potential to level the playing field, especially for women. The challenge is to get through the fracturing near-term impact, and, at the same time, design medium-term interventions that will enable women to take advantage of these transformative changes.

For this brief, we surveyed and conducted in-depth interviews with close to 350 women solopreneurs and small business owners in urban India to understand the impact, challenges and opportunities that Covid-19 has triggered for women entrepreneurs.

### **COVID-19 Made Micro Women Entrepreneurs Digital Savvy**

The coronavirus pandemic has seen a spurt of women entrepreneurs in rural India who have not just turned into savvy entrepreneurs but have also embraced digital solutions

The COVID-19 pandemic opened doors to an entirely new business proposition for Satara-based Savita Dishe, who sold brooms at a weekly haat. When the markets shut due to the lockdown, Dishe obviously went out of business. As the lockdown eased a couple of months later, Satara witnessed a high rate of reverse migration. People working in cities such as Mumbai and Pune got back to their villages, and this gave Dishe her new business idea, which was to start a snack business.

Since the pandemic restricted movement, Dishe resorted to technology. She started a WhatsApp group and told people not only in her village but also in adjoining villages that she made the best Mumbai-style vada-pav in the vicinity. She soon had a beeline of patrons. She took orders online and also started billing and receiving payments online. She also sourced her ingredients online. A month later, when she got her license from Food Safety and Standards Authority of India (FSSAI) for her kitchen, Dishe became the first woman in her family to run a business of a certain scale.

Shamina Singh, President, Mastercard Centre For Inclusive Growth, says that COVID-19 has seen a spurt of women entrepreneurs in rural India like Savita Dishe, who have not just turned into savvy entrepreneurs but have also embraced digital solutions. "Pre-COVID, it was difficult to operate these businesses and scale. Post COVID digitalisation has accelerated. Women in rural India are calling for enabling tools to start their business," she says.

Chetna Sinha, Founder and Chair, Mann Deshi Foundation, echoes Singh's view of women entrepreneurs taking to digital methods of doing business in a big way. "Women are coming to digital platforms not just for financial transaction but also to market their products. For marketing their products digitally, they have to make it attractive too. The chamber of commerce's digital platform helps them to be digitally savvy and teaches them to create their own digital source of money."

### **Why Women Entrepreneurs Are the Future Of the Startup Ecosystem**

In this day and age, women are aware of what they bring to the table and how their EQ and empathetic attitude contribute to the rise of every venture they associate themselves with.

According to the Global Gender Gap Report 2020, it will take another 100 years to achieve gender equality based on the current rate of progress in the growth of female entrepreneurs in the ecosystem. This prediction has been significant in pushing decision-makers, stakeholders across industries, and access points to work towards bridging this gap and solving for female representation in boardrooms. In the face of the COVID-19 pandemic, the year 2020 was a historic one for women in leadership. The progress for women has proven substantial. More

women have assumed leadership of huge and influential companies. More women have also been elected to high office around the world, be it Kamala Harris or Ngozi Okonjo-Iweala.

In this day and age, women are aware of what they bring to the table and how their EQ and empathetic attitude contribute to the rise of every venture they associate themselves with. This awareness has led to a rapid rise in gender parity and has witnessed women-led startups thrive and soar. It is proven that diversity in leadership positively impacts growth. As an investor, we have been fortunate to collaborate with and invest in some phenomenal female founders, and here's our take on why investing in women pays.

- **High emotional intelligence**

It has been proven time and again that leaders with high emotional intelligence are more effective in managing teams. They lead with a transformational leadership style and have empathetic nature which nurtures a positive working environment in an organization and women entrepreneurs have often been observed leading with it, which unequivocally impacts the overall growth and environment of emerging startups.

- **Dynamic and adaptable**

Startups work in a dynamic environment and adaptability is a key virtue for a leader. According to research conducted by Bain & Company, Google, and AWE Foundation based on the survey of 350 women solopreneurs and small business owners in urban India, it is observed that startups led by women founders are resilient and quick to adapt. They often believe in the approach of dissecting a problem and finding the solution thereon. Women are also better at multitasking than men due to conditioning, which helps them focus on multiple fronts of a business rather than one.

Women entrepreneurs bring a better retention rate

Female founders as thought leaders are more likely to possess a high level of knowledge around financial success than their male counterparts. Another study from BCG shows that female-led businesses generate 12 per cent higher revenues annually, and use an average of a third less capital than male-led startups. It is noted that women founders are more likely to understand broader target markets which leads to a better retention rate.

- **The motivating factor**

Female entrepreneurs are less likely to be motivated by money than male founders. Research conducted by Illuminate Ventures observed that males are nearly eight times more likely to be motivated by financial gain. Around 15 per cent of male entrepreneurs are motivated to start companies for financial gain compared to only 2 per cent of female entrepreneurs. This ultimately leads to them thinking about long-term financial gain rather than short term.

We live in and create for a very diverse set of audiences today. Meaningful businesses and innovations need to be bespoke, relatable and inclusive. We cannot achieve that unless we tap into that diversity for leadership representation. So, this International Women's Day, let's support women in leadership for an equal future in the COVID-19 world.

### **What can we do?**

Supporting women entrepreneurs with relevant trainings, and providing access to flexible financing options to help keep their businesses afloat are definitely good places to start. We have an opportunity to pivot and rebuild support structures. Here are some things to keep in mind as we do so:

1. **Make interventions gender responsive**

We need to ensure that, in addition to considering gender norms, roles, and relations, our interventions understand how these affect access to resources, and offer remedial action to overcome these obstacles. Collaborating with known experts in the field is a good way to work towards this. For example, the Indian Women Social Entrepreneurs Network (IWSN), formed from one such collaboration, seeks to provide women social entrepreneurs across India with leadership and management skills to help scale their businesses, especially in these times.

2. **Make financial services more inclusive**

Women in developing countries tend to not have the same access to information, skills, or awareness to fully leverage financial services. The pandemic provides governments and private finance providers an opportunity to design or tweak existing financial services to be made more inclusive for women entrepreneurs, both from rural and urban backgrounds.

### 3. Focus on digital inclusion

SGBs are undergoing a transformation to make it through this crisis. In a country where the female internet user population is only half of that of the men, with the divide being more distinct in rural India, this overhaul of services to digital platforms can widen inequalities. Entrepreneur-support organisations must work with SGBs to set in place an inclusive plan to gradually build digital awareness and adoption.

This pandemic has acted as a mirror for the unequal systems and structures we had become accustomed to as a society. However, it is also presenting us with an opportunity to change the status quo and look at designing inclusive and sustainable support systems for entrepreneurs. Let us use it to build back better.

1 Startups in retail, manufacturing and travel and transport have not only been impacted the highest, but these entrepreneurs also believe that this impact will last the longest for them.

2 ANDE India phone interviews of women entrepreneurs.

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**WORK LIFE BALANCE OF WORKING WOMEN DURING COVID 19 PANDEMIC**

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**ABSTRACT**

*Covid-19 pandemic has hit the work life balance of all working professionals. The fraternity which is affected the most is that of females. The paper aims to study the factors that are impacting work life balance of females in this pandemic. A total of 60 female working professionals across various sectors were surveyed during the research. The analysis revealed that working women have been successful in fulfilling their responsibilities both on personal and professional front but due to the increase in work pressure, females are unable to pursue their hobbies and socialize with friends. The monotonous routine and responsibilities are certainly leading to frustration and stress related issues in females.*

*Keywords: Work Life Balance, Working Women, Covid-19*

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**INTRODUCTION:**

A famous quote by Charles Malik says that the fastest way to change the society is to mobilize the women of the world.

Today, women in our country are standing shoulder to shoulder with men and are working and proving their potential in all sectors. Women are equally contributing to the Indian economy and hence to the development of the country.

But there is an undeniable fact behind it that women are also expected to take care of their household responsibilities. They have to raise children and take the ultimate responsibility of everyday household chores.

Women in today's time are found to make a beautiful balance between these two divergent rules. But Covid-19 pandemic has brought many changes in the life and routine of female fraternity and has deeply impacted their work life balance.

**REVIEW OF LITERATURE**

As per Times of India report March 11th 2021, many women in Mumbai find it difficult to manage their personal responsibilities and the office work at home. Women are finding it challenging and they accept that it has impacted their work life balance.

As per Economic Times report of March 5th 2021, women reported that the working hours during the pandemic have become longer and have negatively impacted their work life balance. Females, along with their professional work, are also handling child care, elder care and household chores.

M.Bhartiya (2020) quotes in his research on 'Effect of Profession on Managing Work Life Balance of Working Women in India' that in the pandemic the women are facing many challenges at many levels. Women, along with their professional role, have to fulfill their family role also which deeply impacts their personal well-being.

**OBJECTIVES OF THE STUDY:**

- To study the factors disrupting work-life balance in females during covid-19 pandemic
- To suggest measures to restore work life balance amid pandemic

**RESEARCH METHODOLOGY**

The study was conducted on working women professionals of various sectors and 60 responses were received. Data was collected using Google questionnaire and analysis was done using Excel tables, Pie Charts and Bar graphs.

**DATA ANALYSIS AND INTERPRETATION****Demographic analysis**

1. Age group: Study was conducted on different age groups between 20 and above. The maximum responses (69.2%) were from the age group of 20-35 followed by 35-50(26.9%) and above 50 being 3.8%

2. Area of work: The respondents belonged to various sectors. Maximum responses were received from education sector being 38.5% followed by finance and insurance sector.

3. Marital status: Amongst the respondents, 55.8 respondents were married, 38.5% of respondents were single and 5.8% were divorced

4. Residential area: Maximum respondents of the survey primarily belonged to Urban Area (90.4%) and the rest were from rural and semi urban areas.

#### Analysis of Work life Balance Components:

##### • Personal Care

Statements	Yes	No	Maybe
I get time to take care of my health	50%	26.9%	23.1%
I get enough sleep	46.1%	40.3%	13.6%
I get time for my hobbies	21.1%	50%	28.9%
I experience more frustration due to monotonous routine	63.5%	19.2%	17.3%
I have started experiencing more stress related problems	50%	30.7%	19.3%
I have experienced more disputes with family members during pandemic	19.2%	59.6%	21.1%

#### Analysis:

When the aspects related to personal care of the females were analyzed, it was found that maximum working women respondents managed to get time for their health but they were not able to address their creative angle and couldn't find time for their own hobbies. Also many women couldn't get enough sleep as mixed responses were received on this aspect.

Also respondents experienced more frustration due to the lockdown situation and highly monotonous routine.

Maximum respondents also shared that they developed stress related issues due to the increased workload at personal front. However maximum respondents were successful in maintaining peace and cordial family relations

#### Friends, Family and Household Responsibilities:

Statements	Yes	No	Maybe
I get time to talk and socialize virtually with friends	44.2%	25%	30.8%
I spend quality time with my family	65.3%	19.2%	15%
My family members help me in household chores	78.9%	9.1%	11%
My household responsibilities have increased in this pandemic	55.7%	21.2%	23.1%

#### Analysis:

As per the survey, maximum respondents shared that their family members help them in their household work and also accepted that household responsibilities had increased in this pandemic. However due to the help received, maximum respondents are able to spend quality time with family.

On the aspect of socializing, mixed responses were received which indicates that women are not prioritizing their social angle under the burden of other responsibilities.

#### Work responsibilities:

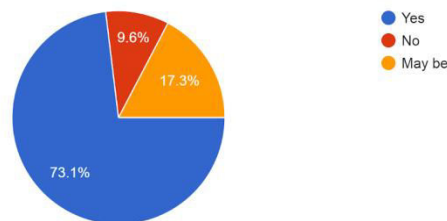
Statements	Yes	No	Maybe
My working hours have increased during this pandemic	67.3%	26.9%	
My interpersonal development is impacted			
Work motivation has reduced in this pandemic			

#### Analysis:

As per the survey, maximum respondents shared that their working hours have increased in this pandemic and work motivation is also affected. Also, majority of respondents accepted that their interpersonal skills are affected while working from home in this pandemic while maximum respondents were of the opinion that their personal and professional life boundaries are getting blurred. Respondents shared that the organizations were being supportive in this tough time.

**Analysis of the statement:** 'Do you feel your work life balance was better before Covid 19'

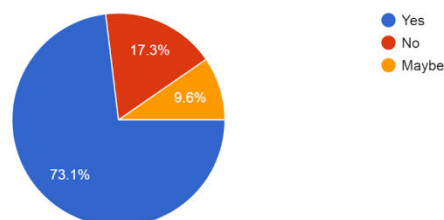
Do you feel your work life balance was better before Covid 19  
52 responses



Majority of respondents (73.1%) shared that their work life balance was better before covid-19

#### Analysis of the statement:

Do you agree that women are burdened more than men with responsibilities during Covid pandemic  
52 responses



Majority of the females also felt that they were more burdened than males with responsibilities during the pandemic.

#### SUGGESTIONS FOR IMPROVEMENT IN THE WORK LIFE BALANCE: STRAIGHT FROM THE RESPONDENTS:

- 'I believe that considering situation enough support and encouragement should be given to women, professionals as well as personal We as women don't lack the determination to do things it's just little uplifting will make us do our work diligently'
- 'I think all work should be distributed among everyone so that's she is less burdened.'
- 'To manage time on priority basis'
- 'Female workers should not be asked to work beyond their working hours... And should also be given menstruation leave even during the WFH'
- 'We share everyday work. Play indoor games. Have virtual interaction with family members and friends. Planning the work every Saturday for full week and implement accordingly which reduces my work load '
- 'Organizations should respect timelines and holidays and weekends'
- 'Women need break and rest from routine'
- Keep calm and do your best. Meditate and try to maintain balance between your mind and work.

#### CONCLUSION

The study reflected that despite of the increase in responsibilities both at personal and professional front, women are fulfilling it satisfactorily.

Also, gradually females are taking care of their health. A contributor to this can also be the help they receive from the other family members. But the study also brings forward a sad part that the work pressure leads to lack of sleep. Social angle and the pursuing of hobbies is not getting address due to increase in responsibility on females. The research also shows that females are experiencing frustration due to monotonous routine and they also accept that their work life balance was much better before pandemic.

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Hence we can conclude that the research proves the dedication, hidden potential and strength that are bestowed on females to adapt in tough times and keep their responsibilities above their own personal needs.

**SUGGESTIONS AND RECOMMENDATIONS:**

Women are truly the backbone of the family and hence it is important to understand their needs and problems. Restoring their work life balance will in turn contribute to the overall health and prosperity of the family.

Following are the small steps that can contribute in this regard:

- Females will have to learn to prioritize themselves and that has to be taken as an **Acceptable Norm** in the family rather than being considered as an **Unnecessary Aspect**.
- Women will have to learn to acknowledge their feelings and rather than trying to be perfect in every role they should make sure they achieve work life balance as they truly deserve it.

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## GENDER DISPARITIES DISADVANTAGING MUSLIM GIRLS FROM HIGHER EDUCATION- THE IMPACT OF COVID-19

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### ABSTRACT

*The objective of Sustainable Development Goals (SDG 4) is to guarantee comprehensive as well as unbiased excellence in the field of education, also the goal is dedicated to eradicate gender differences in education by the year 2030<sup>1</sup>.*

*Focussing on the primary minority community in India, the Muslim community facets educational backwardness in contrast with other socio-religious groups within the nation. Statistical data by AISHE of the year 2018-19<sup>2</sup>, by Ministry of Human Resource Development, Government of India, reveals the lower representation of Muslims in educational sector in comparison with other Scheduled caste and Scheduled tribes, especially in the higher education. The data (AISHE 2018-19)<sup>3</sup> also describes the representation of Muslim women in higher education much lower than the male members of the community.*

*The greatest impact of Covid-19 on education is due to the closure of educational institutions to control the blowout of the disease. Subsequently many other alternatives such as distance learning facilities through virtual medium, have been implemented by educational institutions with the intention to smoothen the learning process during the time of lock down and closures. Nevertheless, the measures adopted have not been able to cater to the needs of all the students because of enormous virtual discrepancy and disparities across wealth, location, and gender. It is with this objective; the first section of the paper portrays a study conducted in the Muslim Managed schools of Vadodara city with the intention to explore the number of Muslim girls discontinued from their higher education due to Lockdown/ closure and other influencing factors of Covid- 19 Pandemic. The other section of the paper mention three case studies undertaken, to understand the reasons for discontinuation of Muslim girls from higher education because of the outbreak of Covid-19 pandemic in the city of Vadodara, Gujarat.*

*Key Words: Higher Education, Educational Institutions, Covid-19 pandemic, Minority community, Girl's education.*

### INTRODUCTION

Education is the single most powerful tool to bring about the social, economic and political development of the nation at large, hence it is required that all the citizens of the country irrespective of the gender, caste, creed or religion have access to comprehensive as well as quality education (Bano 2017)<sup>5</sup>. Specifically, focussing on the higher educational status of Muslim girls, the enrolment of Muslim girls in higher education is less in comparison with other socio-religious communities. It is in this background; the education of Muslim women is very significant and crucial for the overall development of community, and eventually the nation at large.

Highlighting the statistical data of AISHE report, it clearly specifies that there is a rise in the growth rate of education among Muslim community, from the calendar year 2010-11 to 2018-19, yet the enrolment in higher education is much lower than the scheduled and other backward communities of the country. (Detail Specification of data is mentioned in Table-1)

**Table-1 Showing the Enrolment of Muslim community in educational institutions**

Year	Muslim %	ST %	SC %	OBC %
2010-11	3.8	4.4	11.1	27.6
2011-12	3.9	4.5	12.2	30.1
2012-13	4.2	4.4	12.8	31.2
2013-14	4.3	4.6	13.1	32.4
2014-15	4.5	4.8	13.4	32.8
2015-16	4.7	4.9	13.9	33.75
2016-17	4.9	5.1	14.2	34.4
2017-18	5.0	5.2	14.4	35.0
2018-19	5.2	5.5	14.9	

(Table-1 Source AISHE report 2018-19)



Similarly, (AISHE 2018-19) data on the enrolment in higher education states that 5.23% are from the Muslim community and 2.32% belong to the other minority communities. The data also reveals that among Muslim minority number of male students is higher than the female students in higher education. (Detail description of the data is shown in Table-2)

**Table-2 Showing the data on enrolment in Higher education among Muslim community in India**

Particulars	Male (%)	Female (%)
Enrolment of students from Muslim community	50.7	49.29
Enrolment of students from other communities	45.74	54.25

(Table-2 Source AISHE report 2018-19)

In the similar aspect, the AISHE data 2018-19, for the state of **Gujarat**, also reveals the similar picture, which indicates that the enrolment of girl's students from Muslim community, is 43.75% in comparison with girls belonging to other communities, which is around 46.04% ((Detail description of the data is shown in Table-3)

**Table-3 Showing the data on enrolment in Higher education among Muslim community in Gujarat**

Particulars	Male (%)	Female (%)
Enrolment of students from Muslim community	56.24	43.75
Enrolment of students from other communities	53.95	46.04

(Table-3 Source AISHE report 2018-19)

The data of enrolment of Muslim girls in higher education is also indicating a striking rate. Hence, on the basis of above statistical facts and figure of AISHE report, it can be said that the higher education among Muslim girls is a matter of concern for the policymakers to bring about comprehensive development of the nation.

With the outbreak of the coronavirus pandemic in the country, the rates of discontinuation of girls from higher education has increased, because of various influential factors such as the weaker socio- economic position of the families because of lockdowns and closures, unaffordability of parents to have separate electronic gadgets like the smart phones, tabs and laptops so as to facilitate the virtual mode of education. In addition to this, certain socio-cultural factors like the patriarchal family structure, gender discrimination in education- preference for boys' education over girl's education, lack of family support for the higher education are also the influential factors contributing towards the withdrawal of Muslim girls from higher education.

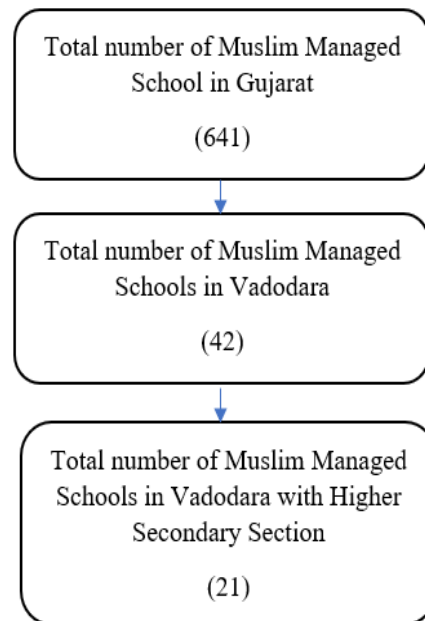
The quantitative section of the research paper discusses the statistical data collected from the Principals of the Muslim managed schools of the Vadodara city revealing the number of Muslim girls who have dropped out after completing their XII<sup>th</sup> standard in the academic year 2020. The qualitative section of the research paper narrates the case studies, of Muslim girls who have withdrawn from their higher education to understand their family situations and their reason of withdrawal from higher education.

### Objectives of the study

- 1) To find out the statistical data on the number of Muslim girls discontinued their higher education in COVID times.
- 2) To examine the reasons for discontinuation of education of Muslim girls from the gender specific socio-cultural factors as well as the impact of Covid-19 Pandemic.

### Selection of the Sample:

The schools chosen for the study were selected through stratified sampling method. The selected schools were stratified from the total number of schools managed by Muslim trusts/ organizations or administrative bodies in Gujarat, the number of Muslim managed schools were stratified, further from the total number of schools, the number of Muslim managed schools with higher secondary section were stratified, which is diagrammatically explained in Figure-1.



(Figure-1 Showing the stratification of the sample of schools)

**Method and process of Data collection**

The researcher had telephonically contacted the head of the schools with prior appointment and informing them about the purpose of data collection, using an unstructured questionnaire with close ended questions. Similarly, the responses from the Muslim girls were also telephonically piloted, with their prior consent through convenient sampling.

**Duration of the Study:**

The collection of information and documenting the case studies were undertaken during the period of January to March 2021.

**Limitation of the Study:**

- 1) The selected data is only from the smaller size of the population; hence the results cannot be widespread.
- 2) The number of case recording for the research paper is also very limited, which further cannot be generalized.

**Quantitative Facet****Table-4 Showing the data on discontinuation of Muslim girls from higher education**

Class strength of 12th Standard in (2019-2020)	Number of girls discontinuing education			Total
	Less than 20	Less than 30	Less than 50	
0-20	13	0	0	13
20-40	3	1	0	4
40-60	0	1	2	3
60-80	1	0	0	1
Total	17	2	2	21

The above table, reveals the data on the number of girls discontinuing education due to Covid-19, it indicates that in majority of schools selected for the study, the class strength of XII<sup>th</sup> standard in the academic year 2019-2020 was less than 20, and the number of girls terminating their education after XII<sup>th</sup> standard is also less than 20, which states that from these schools' large number of girls have withdrawn from their higher education.

This clearly specifies that the rate of enrolment of Muslim girls in higher education is noted at a lower rate in the academic year 2019-2020 and, the number of girls who have not opted for higher education in the academic year is also less. Varied Contributing factors of Covid-19 Pandemic are responsible for the dropouts of Muslim girls. The impact of pandemic has left no option with the girls but to discontinue their higher education.

### **Qualitative Facet**

**This section of the research paper identifies the reasons of discontinuation of higher education of Muslim girls. The case studies are conveniently selected on the voluntary participation of Muslim girls in the study process.**

#### **Client- A**

Client A studying in the southern part of the Vadodara city, and was enrolled in one of the private schools, managed by the Muslim trust, which was nearby her residential area. The client has discontinued her higher education after completing her H.S.C board examination because of financial position of the family. The client said, "I wanted to pursue my career in Fashion Designing, and wanted to enrol myself in one of the fashion designing institute of the city, but because of lockdown, my father being the only bread earner of the family has lost his job. Mother is managing the domestic expenses and educational expense of my younger brother through stitching clothes, thus with no proper source of income, I have to discontinue from higher education". Additionally, she said, "My younger brother is enrolled in one of the private school of the city, in order to meet his educational needs, which is virtual now- a- days my mother is working as a care taker at someone's place to support the education of brother, as they believe that my brother will be able to change the family situation if he is given proper education". The researcher explained the client about various other means such as scholarships, Grants, Schemes for the educational support of especially for girls by Government, Non- government organisation, Voluntary organisations, availing which the client will be able to resume her higher education from the next academic year, on which the client responded that, " My Father was completely against my education after my S.S.C examinations, it is with the support of the Mother, I have been able to complete my H.S.C matriculation, but now with no proper income source, mother has also withdrawn her hands to support me for my higher education, therefore I have not enrolled myself anywhere".

#### **Influencing Gender related Socio- Cultural factors**

From the above case study, lower socio-economic position of the family, Gender discrimination- giving preference to boy's education than girls, educating son in a private school and enrolling a daughter in a school which is nearby residential area and patriarchal structure of the family is evident.

#### **Impact of Covid- 19 Pandemic through Gender Lens**

Discontinuation of education of a girl child, due to loss of father's job. The case study reveals gender discrimination, wherein the family is giving preference towards the education of a son, whereas a girl child is not supported for her higher education- as they believe that by investing in a daughter's education will be not of directly beneficial for the family, but a son will bring socio-economic change in the family's situation if he is given proper education.

#### **Client- B**

Client B is a residence of southern locality of a city in an Urban area. The client has successfully completed her schooling and has enrolled herself for her under graduation degree at The Maharaja Sayajirao University of Baroda- one of the pioneering higher educational institute of the city as well as the country. After her enrolment, soon she discontinued from her higher education, justifying that, "Since, the mode of education now- a- days is virtual, my parents are not able to afford the expense of getting me a new smart phone to facilitate my virtual classes. My father owns a small business of readymade garments in the midst of the city, we have five members in the family and with no business since more than a year, my family cannot support my needs of virtual classes, hence I withdrew from education". Adding on she said, "In the initial phase, I took help of my peers telephonically who were attending online classes, but I failed to have the conceptual clarity through them, I have two elder brothers who are also educated till primary section; hence I could not get any academic support from the family. On asking whether her elder brothers also were not using the smartphones, she replied that they did have the smart phones, but she did not access to them, as her online class schedules did not match with the brother's presence at home post lockdown.

#### **Influencing Gender related Socio- Cultural factors**

From the above case study, lack of education among the family members, lack of support from the family as well as the lack of financial resources is noticed along with less preference over the education of a girl child.

#### Impact of Covid- 19 Pandemic through Gender Lens

The girl had to withdraw herself from her higher education, as parents could not afford to support her by giving her smart phones and the brothers who had smart phones were not ready to support the higher education of the girl child again emphasizing the less preference over a daughter's education and patriarchal family structure.

#### Client- C

Deriving her educational background, Client C, was enrolled with one of the Private English Medium school of the city in the urban locality towards the west part of the city area. The client sobbingly describes that, "She was one of the top-ranking students of her batch and aspired to become a Chartered Accountant, but all her aspirations have not taken on as she lost his father in the first wave of the Covid-19 outbreak in the city", she said my father was hospitalized in one of the private hospitals, and all their hard earned and saved money by the parents were utilized in clearance of hospital bills amounted in lacs, irrespective they could not save her father. I have my younger brother and my mother is left with no income source, hence I have to discontinue my higher education". On asking about her brother's education, she said, "My brother got relaxation in school fees, so he is continuing his online classes", elaborating further, she said, "Even the school management has waived off my fees and the teachers are constantly encouraging to resume studies, but since my mother is following her Iddat- a seclusion period observed by Muslim women on the death of the spouse, I have the responsibility of managing the domestic responsibilities and are expected to fulfil other social, economic and cultural responsibilities as well, as to take care of younger sibling, hence it is difficult for me to manage my studies". The researcher explained that she can still continue her education from the next academic year, for which she responded that, now "I do not have any inclination for my higher education".

#### Influencing Gender related Socio- Cultural factors

The case study notes, lack of financial resources within the family, the socio-cultural factor of girls bearing the domestic responsibilities was identified from the case study.

#### Impact of Covid- 19 Pandemic through Gender Lens

Due to Loss of one parent, the daughter has to terminate her education and she readily accepted all the socio-cultural responsibilities expected from a girl at the cost of discontinuing her higher education and shattering all her career aspirations.

#### Client – D

Client D is a resident of a rural village and was enrolled in one of the schools managed by Muslim trust in the rural area, 51.5 kms away from Vadodara city. The Client said, "The school is the only higher educational institution, which is accessed by students of surroundings 10-15 villages. I have successfully completed my matriculation from the school and wanted to enrol in a course of hospitality management, but I could not do the same as, I did not have any idea, about the institutions offering the same". Also "since the village is far way from the city, the internet bandwidth is always a problem, hence for any purpose, we have to travel to the nearest town, which is 20 kms away from the village and because of closures and lockdowns, it was not possible to travel and moreover now with no proper in the family, my parents will not permit me for higher education".

#### Influencing Gender related Socio- Cultural factors

The case study transcripts, financial crisis within the family.

#### Impact of Covid- 19 Pandemic through Gender Lens

The girl had to withdraw from higher education because of inaccessibility of internet facility in the village, parental restrictions imposed for not permitting for higher education because of financial scarcity within the family.

#### CONCLUSION:

Covid-19 pandemic has left its wider impact and has broadened the gender disparities towards the higher education of Muslim girls in the city of Vadodara, which is evident from the statistical data indicating that there is higher rate of withdrawal of Muslim girls from higher education due to Covid-19 pandemic, which is in the end supported by the qualitative facets of the paper discussing the withdrawal of Muslim girls from higher education majorly because of the financial scarcity within the family, lack of support from families for higher

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education, girls are shouldered with domestic responsibilities and because of the societal and the cultural pressures on these young girls, these girls are situationally forced to shatter their career aspiration.

Hence, on the basis of the research paper, it can be said that the rates of discontinuation of Muslim girls in higher education will go high in subsequent period of time in Vadodara city, in the state as well as in the nation.

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**PURCHASE INTENTIONS OF FEMALE CONSUMERS DURING COVID TOWARDS ONLINE SHOPPING OF APPARELS WITH SPECIAL REFERENCE TO WESTERN SUBURBS OF MUMBAI**

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**ABSTRACT**

*The recent development of electronic commerce and the purchaser's growing interest in online shopping have considerably changed the scene of Indian retail market. Style retailing has become a profitable business opportunity for both Indian and international retailers. The growth of e tailing in India is notable where apparel and lifestyle contributes around 25% of the USD 2.3b. But Covid-19 has impacted the commerce industry to a great extent. A lot of changes in buying pattern and frequency of purchase. As, inclination towards e shopping is gender driven, the paper aims to identify the factors, which are responsible for driving the intentions of female shoppers towards online shopping during Covid. Based on an extensive study, factors responsible for online shopping decisions, perceptions of consumers towards online apparel, quality has recognized and a questionnaire framed. The data based on a survey of 100 consumers of western suburbs of Mumbai, Maharashtra and T test used. The findings of the study help to recognize the purchase intentions of male and female consumers towards factors that would contribute to build the decision for online shopping of apparels during Covid*

*Keywords: Online shopping, consumers, purchase intentions, dimensions.*

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**INTRODUCTION**

India is shifting with the latest trends in apparels. India is famous for its rich cultural attire and conventional apparels, as they have been an identity India since long. However, pandemic situation have transformed the scenario of Indian market. Existing usage have changed and progressed where consumers are well aware of fashion trends and updates are easily available to consumers for all segment through diverse online channels.

Now a days, customers are becoming more dynamic and comfortable with online shopping, this could be recognized by various factors such as busy modern lives, longer working hours, ability to browse products from the comfort of one's home, wider range of options available etc. With variation in reasons like shopping of apparels India's web based business has seen a blast in the Asian nations in the ongoing years. In 2019, India had the quickest development in the e-commerce retail market. In 2020, the number of digital purchasers would reach around 330 billion.

**REVIEW OF LITERATURE**

(Nazir Salsabeel & Haq Zia, 2018) Trust seems the main factor hindering the women to shop online. Most of the women especially young prefer to shop where there is positive word of mouth. The literature also reveals that the risk factor plays a dominant role in the women mindset due to the technicality of e-shopping sites

(Hollensen, 2004) Online-shopping is the route through which consumers do shopping through internet. The internet has advanced into a new distribution channel

(Mishra, 2007) observed the demographic features of online consumers and their outlook towards online shopping activities for clothing.

(Wang, 2013) In his study stated that there were unseen reasons like peer pressure, self-identity, job necessity, price and convenience to buy and acquire more of apparels.

(Jain, 2014) In her study has found that the quality, style, fit and exclusivity among product attributes were important between both the genders.

(Vaghela, 2012) Found that according to most of the customers online shopping is better choice than physical shopping and the customers were fulfilled with it.

According to (Varma and Aggarwal 2014) in the study on homemakers of Mumbai's western suburbs found that online shopping for them is both utilitarian and hedonic experience and is a leisure activity directed to reduce their boredom.

According to (Julia Koch 2020), online purchase behaviour is an important factor in pandemic times and companies should analyse it to maintain their mark in the competition. Companies should pay attention to consumer purchase motives.

**RESEARCH GAP**

Online shopping is a fast growing consumer market. Covid-19 has given boost to online shopping. Not paying attention to this section would be a lost opportunity for the marketer. In this research, through proper analysis of the sample, efforts been made to find out which factors have greater impact on intent to purchase apparels using the web in the pandemic situation.

**OBJECTIVES OF THE STUDY**

1. To study the outlook of females towards online buying with respect to male
2. To evaluate Female consumer perception towards perceived apparel quality based on online shopping during Covid

**LIMITATIONS OF THE STUDY**

1. This study is restricted to the samples collected from western suburbs of Mumbai. Therefore, the results of the study cannot be universally applicable.
2. The sample contains only restricted number of shoppers.
3. All the limitations of primary data are applicable to this study.
4. The statistical methods used in the study have their own limitation.

**RESEARCH METHODOLOGY**

The study is an exploratory research. Range of the study is limited to the western suburbs of Mumbai. Primary data and secondary data used for the data collection. The data collected through questionnaire, which distributed amongst 100 shoppers. Whereas, for secondary data information were collected from various books, journals and published articles on the topic. For analysis, Cronbach's Alpha and t-test were used.

**DATA ANALYSIS AND INTERPRETATION**

1. Cronbach's Alpha has been used to check the validity and reliability.
2. T- test has been used for hypothesis testing.

**Validity & Reliability test:****The Cronbach's alpha reliability for different dimensions**

Dimension number	Dimension	Cronbach's alpha consistency
1	Ease of use	0.75
2	Security	0.80
3	User's comparative advantage	0.90
4	Perceived apparel quality dimensions	0.85

The Cronbach's alpha was range between  $0.7 \leq \alpha \leq 0.9$  signifying good level of reliability.

**HYPOTHESIS TESTING**

$H_{01}$ : There is no significant difference in the outlooks of males and females towards online shopping of apparels with respect to ease of use, security and user's comparative advantage.

$H_{11}$ : There is a significant difference in the outlooks of males and females towards online shopping of apparels with respect to ease of use, security and user's comparative advantage.

**Table-1 Outlook of males and females towards online shopping (N=100)**

Variable	Gender	N	Mean	SD	t-value	S.L.
Ease of Use	Male	50	12.19	1.73	2.5175*	0.013
	Female	50	13.71	1.71		
Security	Male	50	12.15	2.02	2.905*	0.0045
	Female	50	14.32	1.80		
User's Comparative Advantage	Male	50	29.94	4.99	0.1733	0.8628
	Female	50	30.74	4.51		

Significance at 0.05\* level

It can be inferred from the above table that t-value for variable User's Comparative Advantage is more than 0.05. Hence, the null hypothesis is accepted, but outlook of male and female towards Ease of use and security of online shopping differs. Female Consumers are more intended towards Ease of use and security.

H<sub>02</sub>: There is no significant difference in the perception of males and females towards perceived apparel quality

H<sub>12</sub>: There is a significant difference in the perception of males and females towards perceived apparel quality.

**Table-2 Perception of male and female towards perceived apparel quality (N=100)**

Variable	Gender	N	Mean	SD	t-value	S.L.
Appearance	Male	50	13.11	4.19	2.1611*	0.033
	Female	50	20.89	4.21		
Material	Male	50	11.84	3.53	3.289*	0.0014
	Female	50	20.18	3.52		
Performance/ Sturdiness/ Garment Care	Male	50	17.52	3.11	0.9848	0.3271
	Female	50	19.11	2.48		
Style, Design, Fit	Male	50	14.75	3.68	2.0484*	0.0431
	Female	50	20.76	3.90		

Significance at 0.05\* level

It can be inferred from the above table that t-value for Performance/ Sturdiness/ Garment Care is more than 0.05. Hence, the null hypothesis is accepted, but during Covid perception towards appearance, material and style, design, fit differs between male and female.

## CONCLUSION

Based on the analysis, it is concluded that online shopping is in trend. Online consumers are increasing due to increased penetration of smart phones and internet usage in India and during pandemic online shopping has become a way of life. It has been found from the study that there is a positive attitude of female consumers towards online shopping and the concern for female consumers is the security of transactions and ease of use.

Further the study also reveals that during Covid Online shoppers' attitude towards Perceived apparel quality indicated that female shoppers are pleased with the quality of apparel received in terms of size, appearance and performance etc. of the products which helps in building their confidence in the perceived apparel quality of the product.

## SUGGESTIONS

Consumers are showing positive attitude towards buying online. The factors inducing customer's purchasing behavior can be useful to both practitioners and academics. It could help online marketers and e-Commerce firms to identify dimensions requiring special attention for online business or evaluating their existing online venture. Online retailers to shape their marketing strategy can use this research. The same research could be repeated across different cities in India to understand buying behavior of online shoppers.

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**WOMEN'S HEALTH AND WELLNESS ASSISTED REPRODUCTIVE TECHNOLOGIES AND ITS IMPACT ON WOMEN**

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**ABSTRACT**

*We live in an incredibly pro-natal society, and the emphasis on families with children is everywhere in the world but it is really sad to write that the blame to not bear the child is on women with how unlucky she is in being infertile or bad moral luck she carries which can be an agonizing experience by virtue of imposing the burden of moral obligation exclusively on women.*

*Since Ancient times there are various myths on child birth and fertility that we still ponder upon by certain outrageous beliefs to mention- lifting your legs in the air for 20 minutes after having sex will help you getting pregnant, Missionary style position, need for orgasm, sitting on dirt and beer can determine your fertility, gulping semen for pregnancy, stepping over one dead man and one living man can assure pregnancy and delivery are some of the bizarre practice performed by the couples across the world that might shocked and stumped us to make a women conceive.*

*But never too late the great news is that the most modern assisted reproductive technologies have made it achievable for mother's like me who once upon a time had lost the hope of becoming a Mother but by the blessing of ART'S I am a mother now and not only this but ART's has redefined motherhood.*

*Moreover ART's are been commendable and successful to achieve a dream for a child for same sex parenting, lesbians, gays, bisexual and Transgender (LGBT). The author through this research paper shall explore the array of ART's in the modern perspective and its physiological, Psychological and financial impact on women.*

*Key words- Infertility, Assisted reproductive technologies. Advantages, disadvantages of IVF, childless, myths, surrogacy, ICSI.*

**What is infertility?**

The clinical definition of Infertility states inability to conceive within 12 months of regular, unprotected intercourse. It is worldwide issue affecting many couples because of the deficiency in the male or female reproductive organs. In a conservative and patriarchal society of India the married couples are often haunted by a question – No Kids yet? When are you going to give good news? There is notion in a conservative household that marriage is for making children's!!! If the couple is not able to conceive the child it is only the women that bears the brunt because of this conservative rules and settings and is labeled as “INFERTILE”.

Due to this infertility the Women's has to go through the social, mental and physical trauma. It is considered as matter of disgrace, a ground for divorce, relationship between the couple becomes very strained, and couples may blame each other for being defective. Living childless for women is like challenging for femininity and female role both. Since ancient times, infertility is extended problem persisting across the globe but my sincere gratitude to the creators for introducing types of Assisted reproductive technologies and their treatment in the modern era which has turned the nightmare of the childless women into dream come true reality and has help in achieving the successful pregnancy and healthy baby. In my opinion ART's are undeniably blessings.

**Assisted Reproductive technologies** include all the procedure in order to obtain pregnancy by all techniques that seek to obtain a pregnancy by managing sperm or eggs outside the human body and transferring the embryo into the womb of woman. It also include sperm and egg donation, IVF Examples of ART services include gamete donation, in-vitro-fertilisation (fertilising an egg in the lab), and gestational surrogacy wherein the child is not biologically related to surrogate mother and there are a various ART clinic which offers ART Related treatment an procedures, ART bank which stores & supply gametes.

The other word of ART's is fertility treatment which includes the medical procedures such as Test tube baby or In vitro Fertilization (IVF), Intrauterine Insemination (IUI), Cryopreservation of gametes or embryos, intracytoplasmic sperm Injection(ICSI), Surrogacy arrangement, donor eggs and sperms .

There can be many Reasons for infertility such as Endometriosis, Low sperm counts, Problems with the uterus or fallopian tubes( blocked tubes), Polycystic ovary syndrome, (PCOS), premature ovarian failure, Problems with ovulation, Antibody problems that harm sperm or eggs, male fertility, The inability of sperm to penetrate or survive in the cervical mucus, Poor egg quality, Genetic disease of mother or father ,An unexplained fertility problem.

**1) What is test tube baby or In vitro fertilization (IVF)?**

There is no such difference between the term Test tube baby and IVF. Test tube baby was the non medical term used several decades ago because the formation of embryos uses to take place in test tube outside instead of fallopian tube in the womb.

IVF a procedure wherein mature eggs are accrued from the ovaries and merged with companion's sperm or donor's sperm, out of body to create a zygote, which will become an embryo. After some days the embryo is then implanted into the woman's uterus so one can achieve being pregnant and give birth to the child.

**Creators of Test tube baby or IVF-**

The creators of procedures were British scientist Robert Edwards, Patrick Steptoe (Gynaecologist), and Jean Purdy a renowned embryologist. In the year 1969, Robert Edward had successfully fertilised the eggs outside the body and later Patrick Steptoe join Robert to refine the procedure and both of them together were working on it over decades and attempted the implantation of this procedure in 282 females out of which only 5 got pregnant but fail to give birth to live baby. Mr. Jean Purdy also joined them and despite of much disapproval from general public and religious group the trio worked secretly to develop the IVF (test tube baby).

**FIRST TEST TUBE BABY IN THE WORLD- LOUISE BROWN****The first test tube baby in the world-**

After lot of hard work and perseverance of trios, finally first test tube baby Louise Brown (weight 2.6 kg) was born via C-section on 25<sup>th</sup> July, 1978 in a Manchester hospital by IVF procedure and her birth has been recognized as 'the most remarkable medical breakthrough of the 20th century and then after more than 8 million babies have born by IVF. In the year 1977, the parents of Louise brown decided to undergo this experimental procedure of IVF because Louise mother had complications of blocked fallopian tubes due to which she was unable to conceive naturally. Moreover doctor filmed the performance of C-section to record the Louise mother's damaged fallopian tubes in order to prove their works were not a hoax.

**FIRST INDIAN & SECOND IN WORLD TEST TUBE BABY- KANU PRIYA AGARWAL****The first Indian IVF baby-**

Late Dr. Subhash Mukherjee from India was the 2<sup>nd</sup> person across the globe to create a 1st test tube baby named Kanupriya Agarwal born on third October, 1978 in India with the aid of using IVF procedure.

# In Vitro Fertilization (IVF)

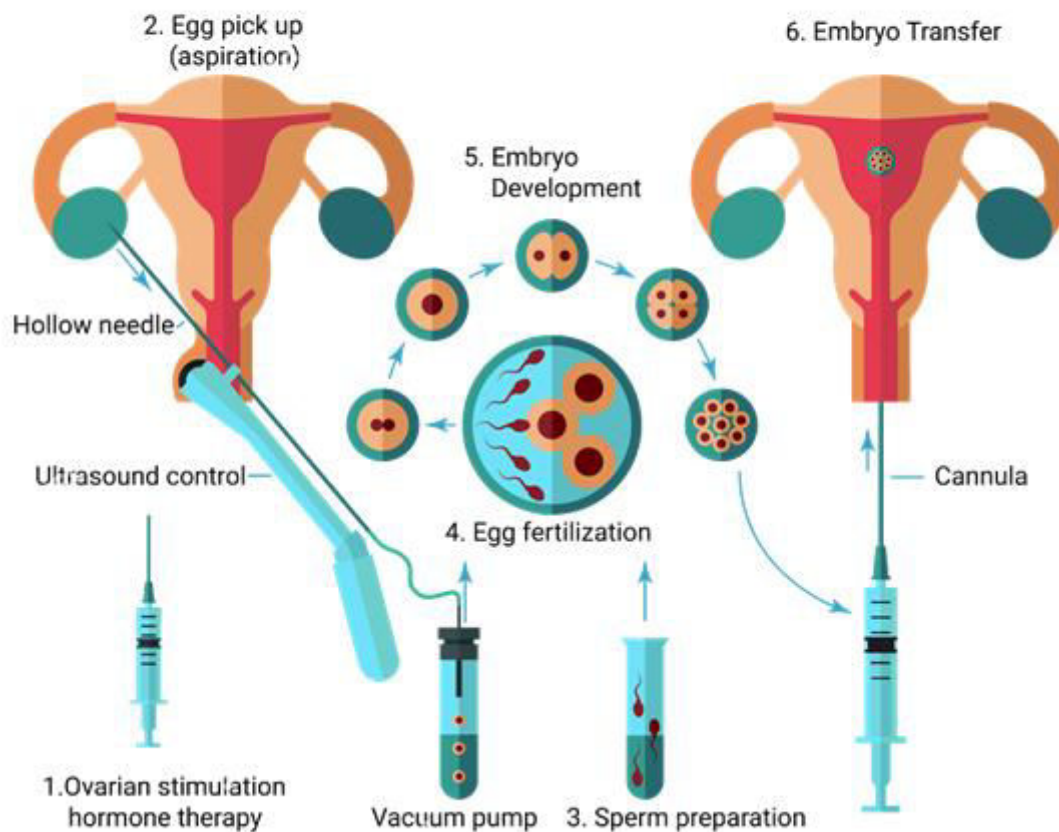


Diagram of Procedure for IVF

## 5 STEPS ARE INVOLVED IN IVF.

- I. **Stimulation**- usually woman produce one egg on ovulation but IVF needs multiple eggs for maximizing the successful fertilization so during the process the women are prescribed with the fertility drugs to boost the production of eggs and regular ultrasounds and blood test are performed in order to check the hormone levels.
- II. **Egg Retrieval**- this procedure is also known as follicular aspiration. It is a minor surgical procedure wherein through ultra sound guide a hollow needle is inserted in to vagina and with the help of suction; the needle will attract the eggs and fluid out of each follicle.
- III. **Insemination and Fertilization**- sperms are collected from the male companion and a specialize doctor will put together the collected sperm with the good quality of eggs in controlled chambers of laboratory and this process is known as insemination. Anytime during the said procedure if it found that there are less chances of fertilization than the collected sperms shall be directly injected into egg **via Inta cytoplasmic sperm injection (ICSI)**
- IV. **Embryo Culture**- once the fertilization take place, the doctor will monitor the same to ensure that they are growing efficiently and further a healthy embryo is divided actively within 5 days
- V. **Embryo Transfer** - By the way of thin tube (catheter), the said embryos are inserted into woman's womb through vagina to implant the embryo in the lining of uterus and grow in order to achieve the pregnancy.

## Advantages of IVF-

In vitro fertilization (IVF) is the most common and effective type of ART's and is the most successful option for many couples facing infertility to achieve successful pregnancy and a healthy baby, it can be used in surrogate or gestational carriers, same sex parents who want to enter parenthood.

**Pre Implantation genetic Diagnosis or screening( PGD OR PGS)-** through this process of IVF and With the help of the advance technologies like PGS it is now easy for doctor to determine the PGD test on embryos for any genetic defect in the offspring to be terminated at the initial stage of IVF if one or both parents has a history of genetic abnormality like mental retarded baby / down syndromes , thalassemia, cystic fibrosis .

#### Disadvantages of IVF-

- I. Expensive treatment and holding your breath at every stage of your pregnancy for not receiving any negative news.
- II. It leads to multiple pregnancies which increase the high risk of low birth weight or premature birth, miscarriage or loss of pregnancy,
- III. ectopic pregnancy( egg implants outside the uterus)
- IV. Over hyper stimulation -human chorionic gonadotropin HCG (Injectable fertility drugs used to induced ovulation) during this process ovaries become swollen and painful.
- V. Other sideeffects of medicine and injection
- VI. The major sideeffects of IVF are physically, emotionally and financial draining causing stress, anxiety, depression.
- VII. As far as success rate are concerned it depends on maternal age, cause of infertility, medical history and lifestyle factors..
- VIII. According to the Society of Assisted Reproductive Technology (SART), success rates are reported according to the woman's age.
  - a) 42 to 45 % for women under age Thirty five
  - b) 31 to 37% for women age Thirty five to Thirty Seven
  - c) 24 to 28 % for women age Thirty eight to forty
  - d) 12 to 17 % for women age Forty and above

**2) Intrauterine Insemination (IUI)/donor insemination/ artificial insemination-** When compared to IVF, it is a minimum invasive and affordable procedure. In IUI the sperm directly placed inside a women's uterus to encourage fertilization and this procedure increase the number of healthy sperms to reach fallopian tubes to fertilize eggs.IUI is a painless, non-invasive procedure, and it can also be through the natural cycle without using medication. During ovulation, sperms deposited from the partner are used for IUI. Advantage of IUI is fewer medication needed and it is less invasive and expensive but disadvantages are it address few infertility issues, low success rate, not as effective as IVF in decreasing the chances of miscarriages and multiple pregnancies can lead to high risk pregnancy.

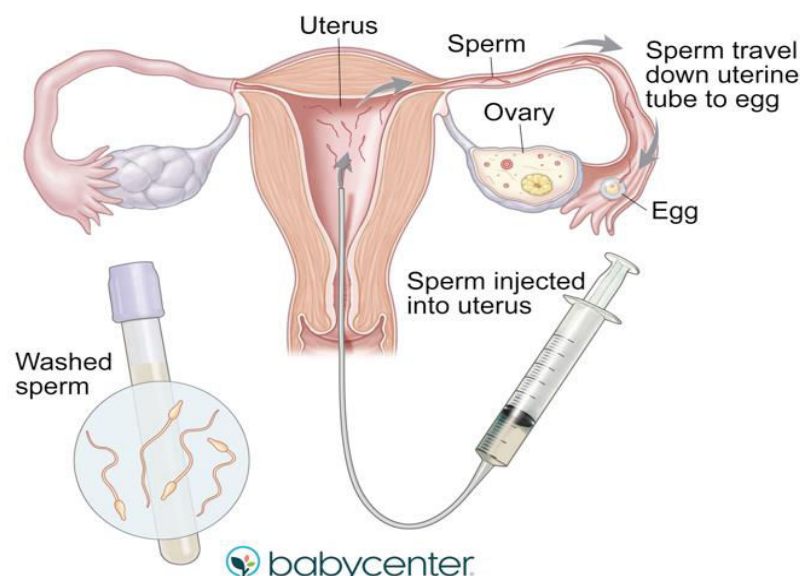


Image for procedure of IUI



### 3) Cryopreservation in the process of ART'S



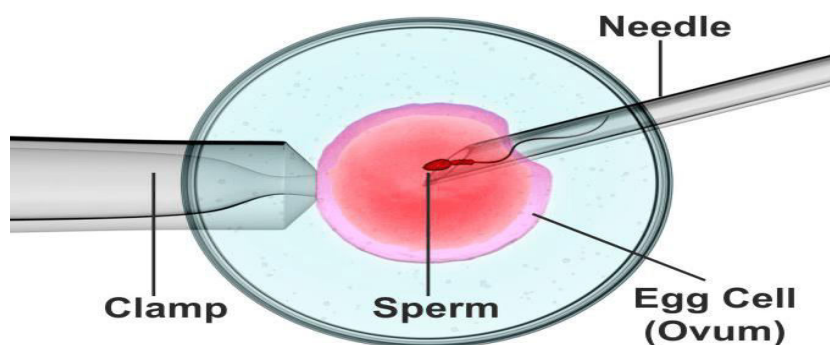
Cryopreservation is the long term practices perform in various medical branches. under ART'S it is the process to protect the fertility for future which involves freezing of eggs, sperms or embryos at the temperature as low as -196 degree Celsius /-321 degree Fahrenheit and commonly used medium is liquid nitrogen so if any additional Embryos are prepared during IVF Treatment that can be used for repeating the fail cycle , or to use for 2<sup>nd</sup> child or to postpone pregnancy ,Freezing additional embryos reduce the expenses of subsequent ART Pregnancies. For example when the woman grows old and is not as fertile as she was in her youth than cryopreservation is definitely going to work out.

The advance technology of ART'S has provided the women of 21<sup>st</sup> Century to dedicated the maximum time to achieve their career, relationship, spending good pals for longer time with their partners, travel the world and enjoy the mother hood as per their choice moreover cryopreservation also help to preserve the eggs of the women before losing them out due to some chronic disease.

Many national and international celebrities' influencers like mona singh, sofia vergara and Kim Kardashian has promoted cryopreservation. Even Corporate companies like Apple and Facebook have promoted this procedure and had reportedly paid to the employees for freezing of eggs.

### 4) Inta cytoplasmic Sperm Injection( ICSI)

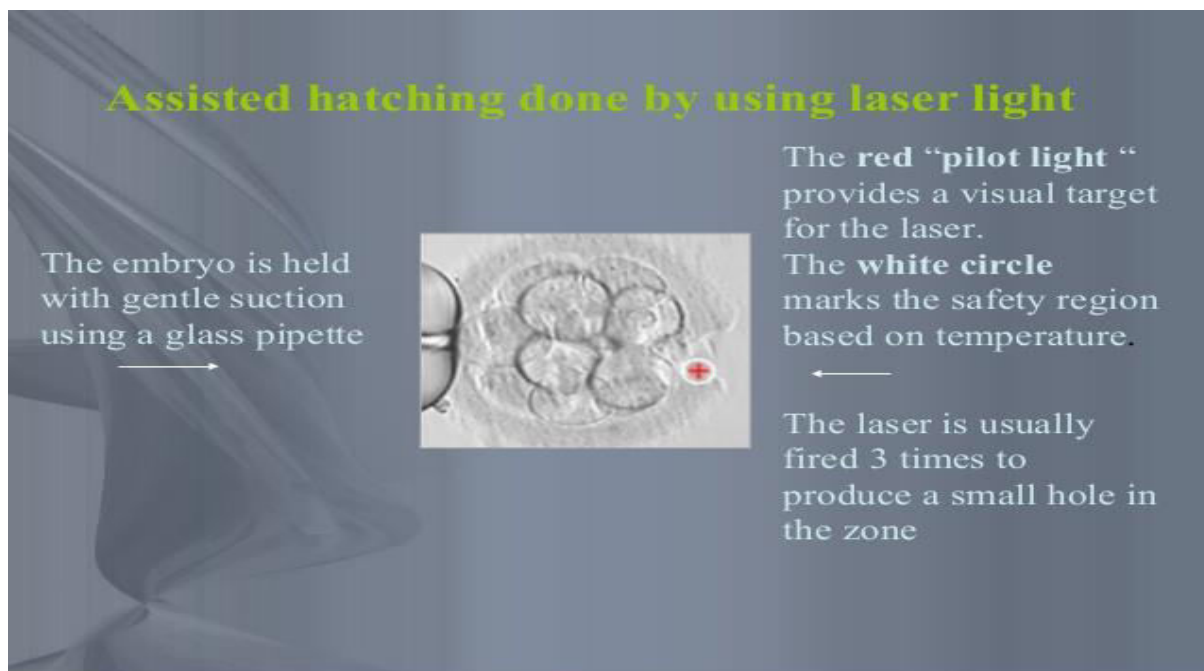
Anytime during the procedure of Insemination and Fertilization if it found that there are less chances of fertilization than the collected sperms shall be directly injected into egg **via Inta cytoplasmic sperm injection (ICSI)**



#### Image of sperm injected into egg (Procedure for ICSI)

ICSI works when male companion has low sperm count to do IUI OR IVF or in ordinary course the sperm may not travel and has a problem attaching to the egg or there is there is blockage in the male reproductive organ due to which the sperm may fail to pass out.

### 5) Laser-assisted hatching technique



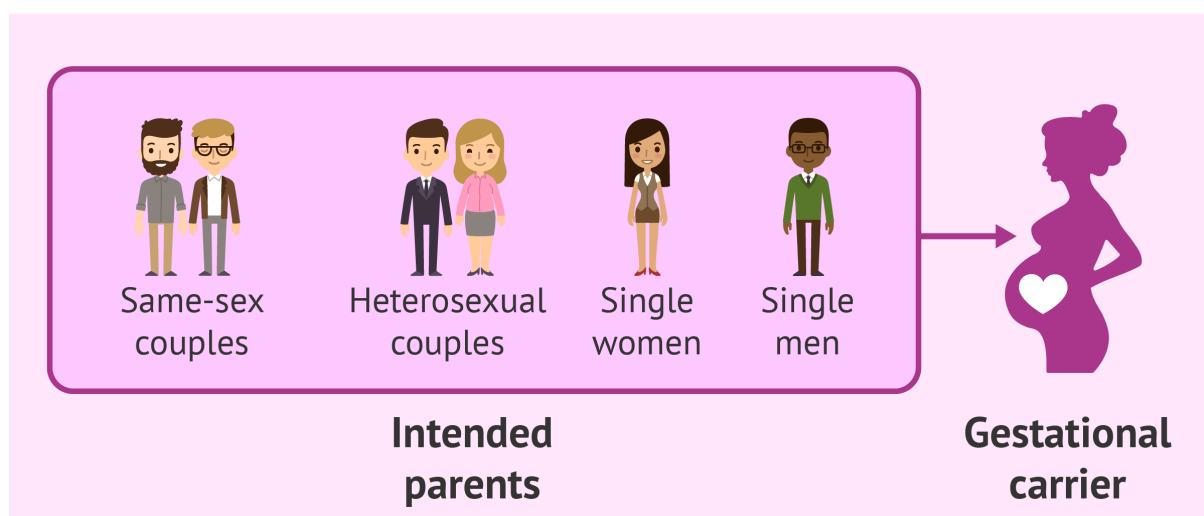
It is an advanced and scientific IVF technique which makes it easier for the embryo to hatch or break through its outer layer membrane known as zona pellucida by opening it. Sometimes the outer layer is so thick or hard because of the freezing and thawing process it makes it difficult for the embryos to hatch, so by this process there is a better chance of implanting embryos into the wall of the uterus. LAH plays an important role in achieving the crucial steps of IVF.

### 6) Surrogacy-

The literal meaning of the word surrogacy is substitute or appointing someone to act in the place of another.

#### Types of surrogacy-

- 1) **Gestational surrogacy**- an egg is taken from the intended mother or an unrevealed donor and fertilized with the sperm of the intended father or unrevealed donor.
- 2) **Traditional surrogacy**- a surrogate mother is artificially inseminated by either the intended father or an unrevealed donor, and carries the baby for 9 months i.e. up to the birth.
- 3) **Donor surrogacy**- there is no genetic relationship between the child and the intended parents as the surrogate is inseminated with the sperm, not of the intended father, but from an unknown donor.



#### Why Surrogacy?

Needless to say that infertility is one of the core reasons for couples to opt for surrogacy. It is an expensive treatment and sometimes it proves to be viable.

Some women may suffer from preexisting conditions such as kidney or heart ailment, weak uterus or other complications such as scarring, fibroids or ashermans syndrome which can be dangerous to their life and find pregnancy to be threatening one.

Once upon a time the reproductive tourism in India had become attractive globally especially in surrogacy. One of the factors was cost which is one third in India compared to o the cost from the other developed nations. But Today in India the surrogacy regulation bill ,2019 has made it illegal for foreign intended parent to perform surrogacy and also made it difficult for same sex parents or single people, live in couple and has only allowed Indian intended parents who are married for at least 5 years.

### The Assisted Reproductive Technology (Regulation) Bill, 2020-

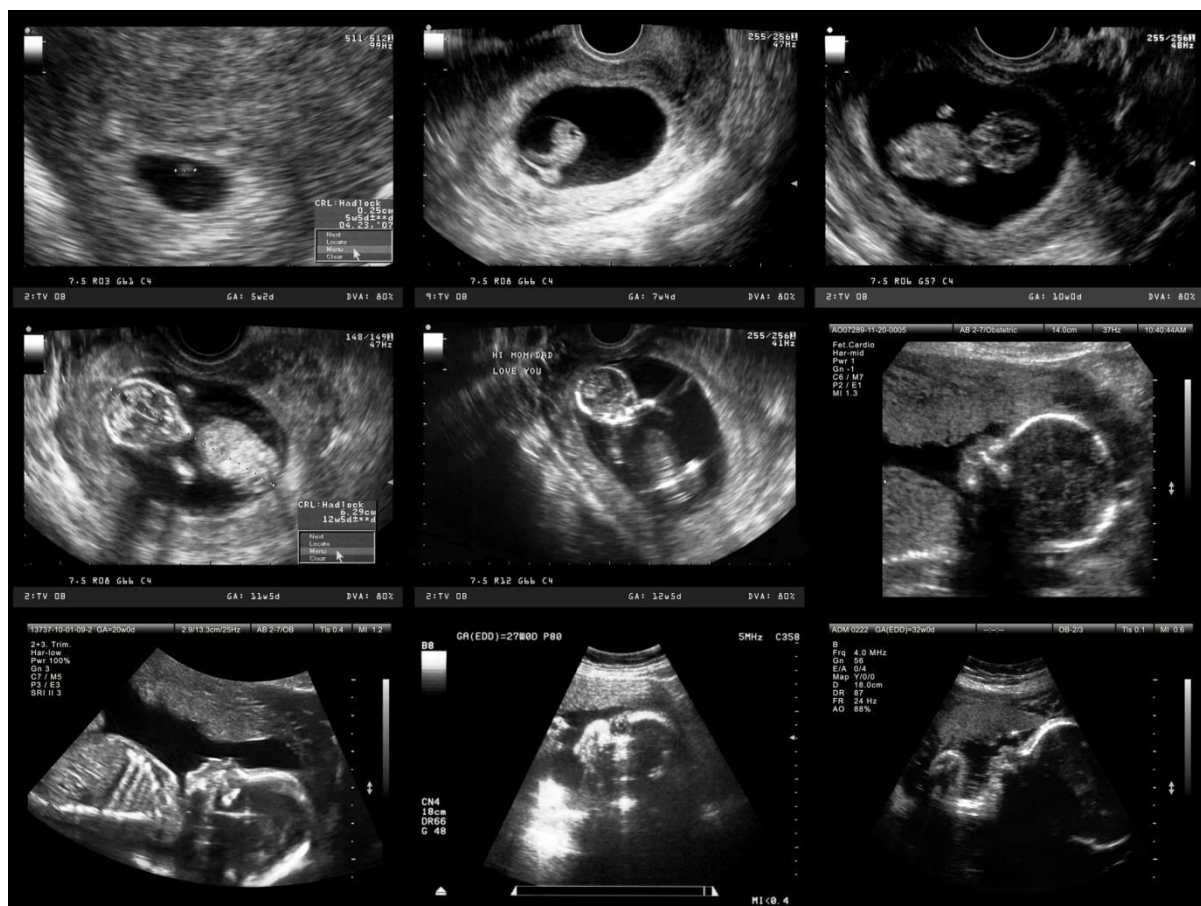
Recently the Assisted Reproductive Technology (Regulation) Bill, 2020, was passed in India following the advice of a Rajya Sabha Select Committee on the Surrogacy (Regulation) Bill, 2019, which recommended that an ART law go before the Surrogacy Bill.

The Bill aspire to standardize and supervise ART clinics, ART banks, conditions for gamete donations and supply , conditions on which the ART service can be offer, constitution of national and State Boards for Surrogacy under the Surrogacy Regulation Bill, 2019 and in order to prevent the misuse and promote safe and ethical use of such services, prevent exploitation of affected women and children and offences and penalties are include in the bills if any found of abandoning the children born through such services, selling, purchasing , trading, importing human embryos/gametes, transferring human embryo into male or animals.

These offences will be punishable with a fine between 5 TO 10 lac lakh rs for the initial contravention. For later contraventions, these offences will be punishable with imprisonment for a term between eight and 12 yrs, and a fine between 10 and 20 lac rs. Any clinic or bank advertising or offering sex-selective ART will be punishable with imprisonment between five and ten years, or fine between Rs 10 lac and Rs 25 lac, or both.

### Journey of ART's and it Impact on women-

*Infertility and its treatment hits hard on us on every level- emotionally, physically, financially and even spiritually. There was a time when I lost the complete hope that I may never have a child of my own but giving birth to life through this gruesome, tedious, roller coaster ride of IVF was a miracle for me.*



*Different pregnancy fetal development ultra sound image*





*Ultra sound image*

I was suffering from an unexplained endometriosis which was developed when I started planning for my baby. I can recollect my chronic painful menstruation cycle, dyschezia, dysparenia all of which had affected quality of life and health severely and the only medicine available for me to relieve my temporary pain was combiflam.

***Sharing my experience in few lines on my IVF journey and the long & painful infertility battle of 2 years that led to visiting 21 gynecologist/ fertility specialist, failed surgeries for removing and recurrence of endometriosis, medication side effects, money worries and 2 fail IVF cycles But eventually I succeed and I am blessed with a beautiful baby boy who is 3 year old now.***

If I want to sum up IVF in few words than it is fear, depression, anxiety and stress especially when you experience fail IVF cycles. It is the experience that leaves scars forever and also required lots of money, love, care and support from your family.

Nonetheless all such problems can be overcome if you are positive, determined and consistent to achieve the success in any issues of life.

As far as religious responses to ART are concerned most Families of all races, religion and cultural background across the globe are coming to the terms with the advance fertility treatments. ART is gift from god; Though It is the child that is born with the mixture of science and faith.

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- <https://www.createfertility.co.uk/blog/the-advantages-and-disadvantages-of-ivf>
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- <https://www.createfertility.co.uk/blog/the-advantages-and-disadvantages-of-ivf4>
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2. Book review must contain the name of the author and the book reviewed, the place of publication and publisher, date of publication, number of pages and price.
3. Manuscripts should be typed in 12 font-size, Times New Roman, single spaced with 1” margin on a standard A4 size paper. Manuscripts should be organized in the following order: title, name(s) of author(s) and his/her (their) complete affiliation(s) including zip code(s), Abstract (not exceeding 350 words), Introduction, Main body of paper, Conclusion and References.
4. The title of the paper should be in capital letters, bold, size 16” and centered at the top of the first page. The author(s) and affiliations(s) should be centered, bold, size 14” and single-spaced, beginning from the second line below the title.

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5. The abstract should summarize the context, content and conclusions of the paper in less than 350 words in 12 points italic Times New Roman. The abstract should have about five key words in alphabetical order separated by comma of 12 points italic Times New Roman.
6. Figures and tables should be centered, separately numbered, self explained. Please note that table titles must be above the table and sources of data should be mentioned below the table. The authors should ensure that tables and figures are referred to from the main text.

## EXAMPLES OF REFERENCES

All references must be arranged first alphabetically and then it may be further sorted chronologically also.

### • Single author journal article:

Fox, S. (1984). Empowerment as a catalyst for change: an example for the food industry. *Supply Chain Management*, 2(3), 29–33.

Bateson, C. D.,(2006), ‘Doing Business after the Fall: The Virtue of Moral Hypocrisy’, *Journal of Business Ethics*, 66: 321 – 335

### • Multiple author journal article:

Khan, M. R., Islam, A. F. M. M., & Das, D. (1886). A Factor Analytic Study on the Validity of a Union Commitment Scale. *Journal of Applied Psychology*, 12(1), 129-136.

Liu, W.B, Wongcha A, & Peng, K.C. (2012), “Adopting Super-Efficiency And Tobit Model On Analyzing the Efficiency of Teacher’s Colleges In Thailand”, *International Journal on New Trends In Education and Their Implications*, Vol.3.3, 108 – 114.

- **Text Book:**

Simchi-Levi, D., Kaminsky, P., & Simchi-Levi, E. (2007). *Designing and Managing the Supply Chain: Concepts, Strategies and Case Studies* (3rd ed.). New York: McGraw-Hill.

S. Neelamegham," Marketing in India, Cases and Reading, Vikas Publishing House Pvt. Ltd, III Edition, 2000.

- **Edited book having one editor:**

Raine, A. (Ed.). (2006). *Crime and schizophrenia: Causes and cures*. New York: Nova Science.

- **Edited book having more than one editor:**

Greenspan, E. L., & Rosenberg, M. (Eds.). (2009). *Martin's annual criminal code: Student edition 2010*. Aurora, ON: Canada Law Book.

- **Chapter in edited book having one editor:**

Bessley, M., & Wilson, P. (1984). Public policy and small firms in Britain. In Levicki, C. (Ed.), *Small Business Theory and Policy* (pp. 111–126). London: Croom Helm.

- **Chapter in edited book having more than one editor:**

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- **Electronic sources should include the URL of the website at which they may be found, as shown:**

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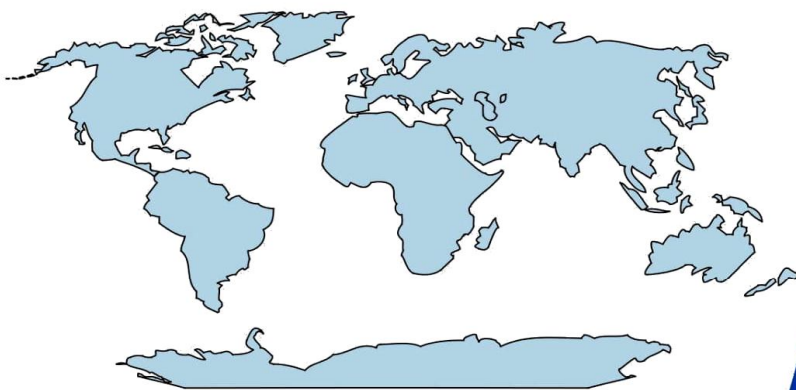
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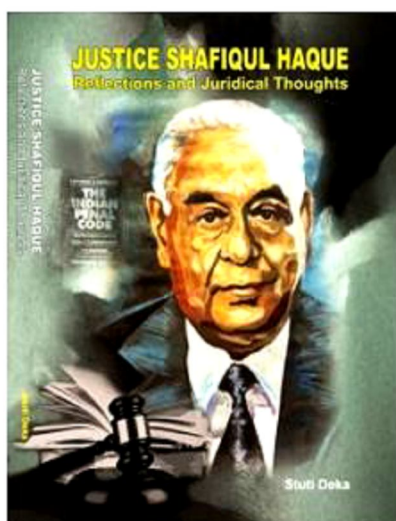


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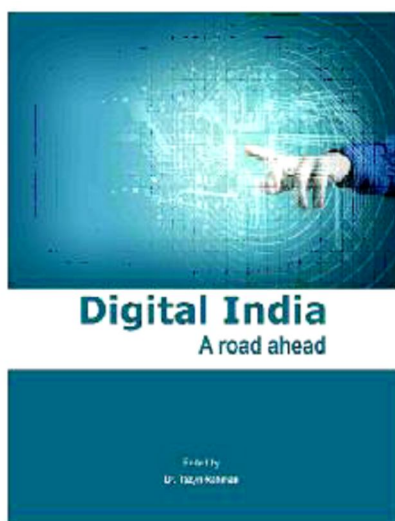
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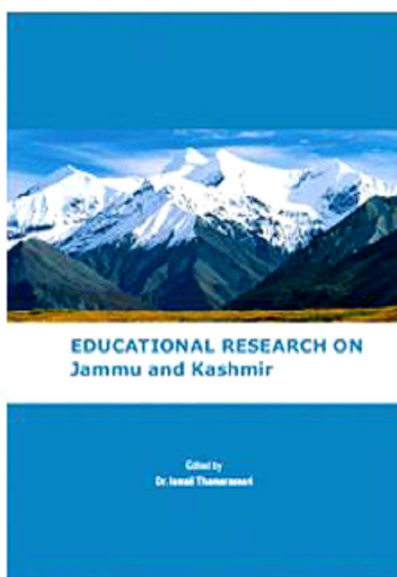
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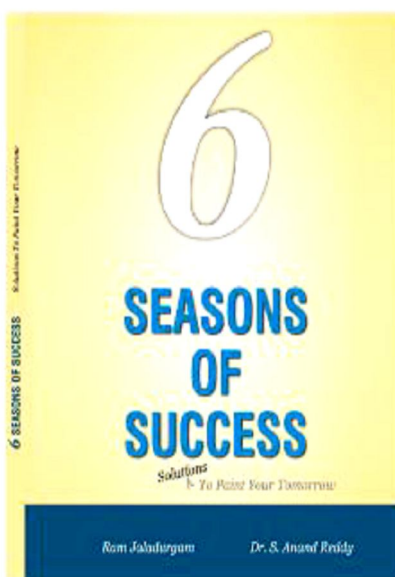
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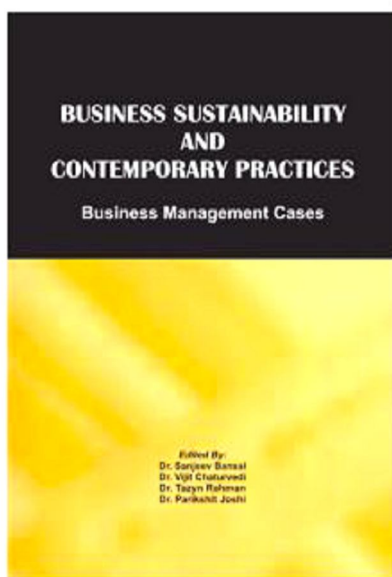
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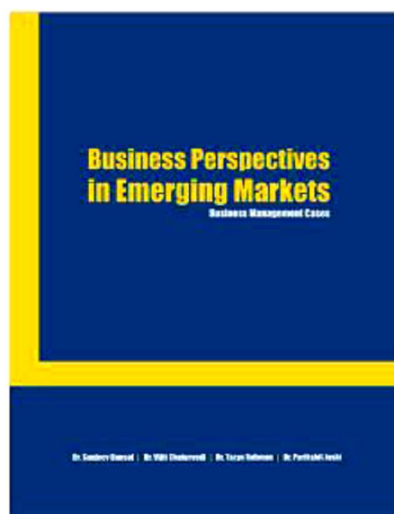
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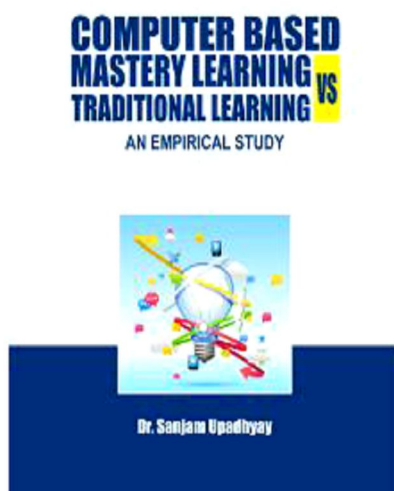
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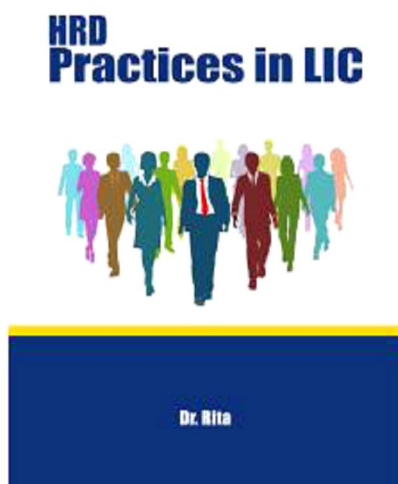
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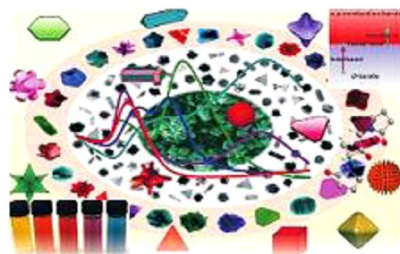


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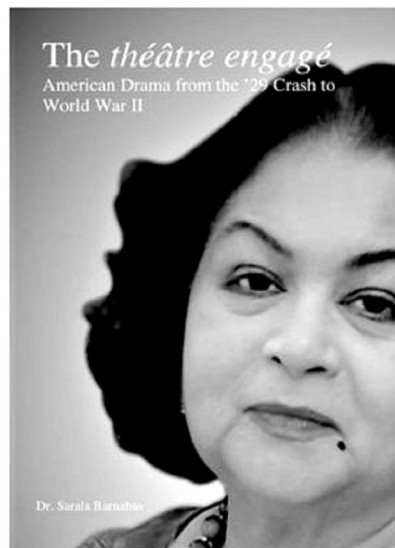
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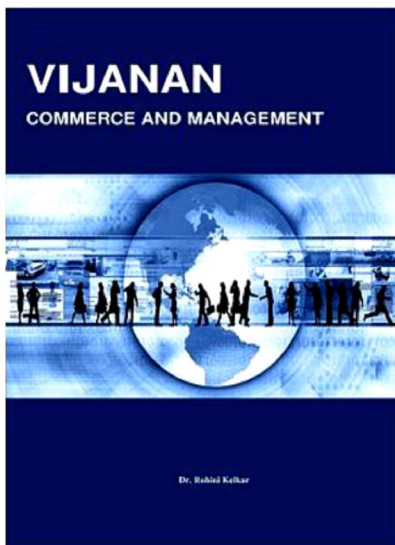
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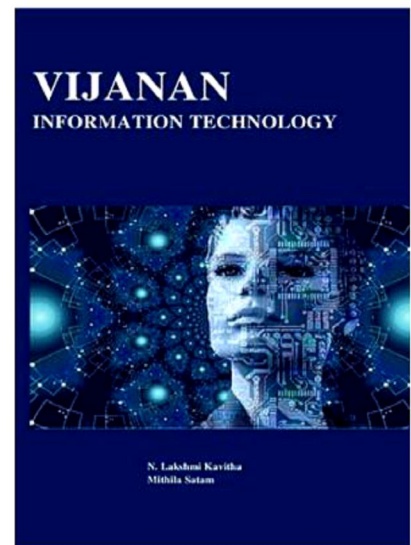
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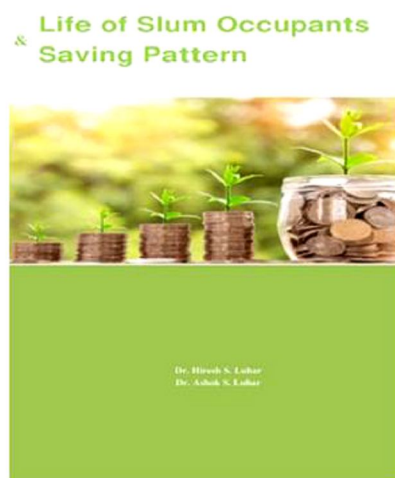
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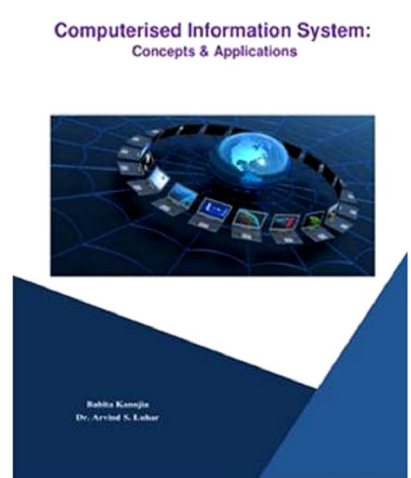
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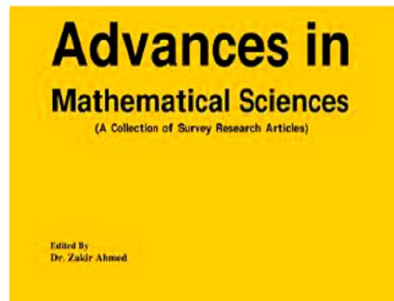
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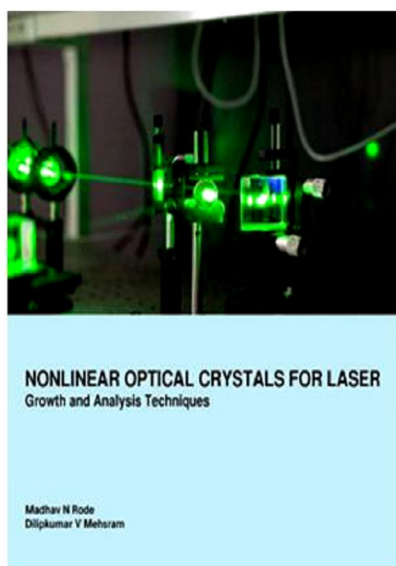


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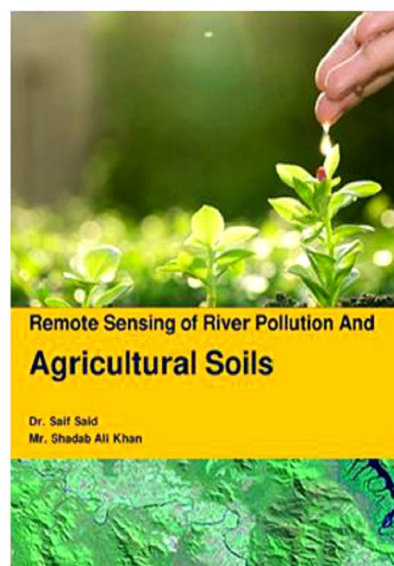
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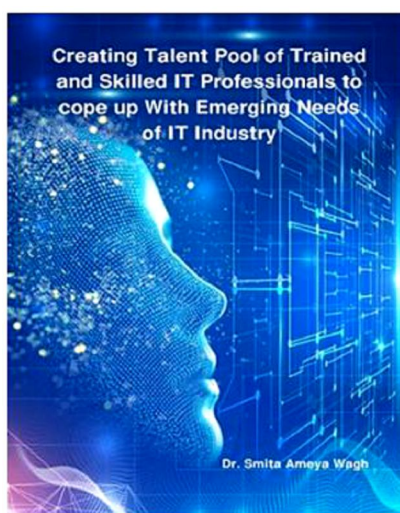
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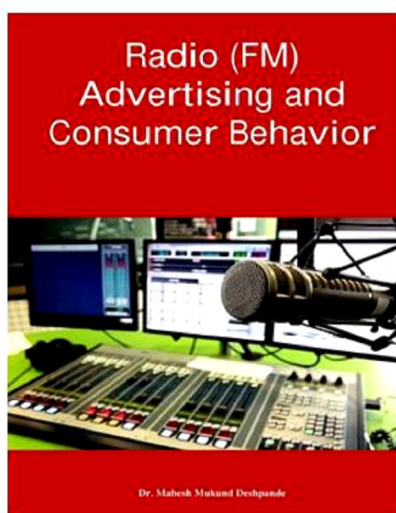
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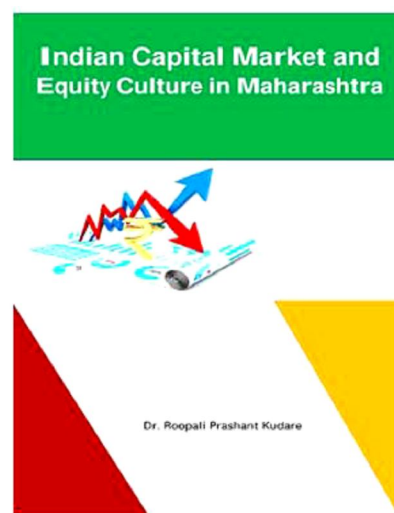
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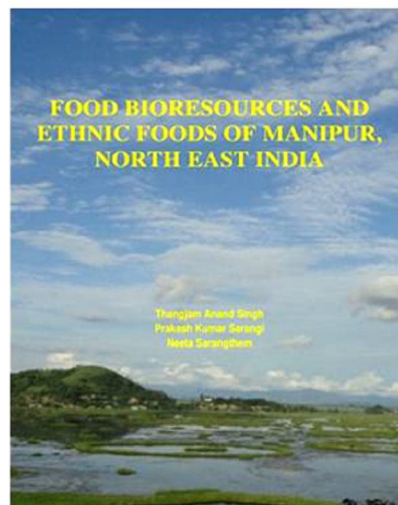
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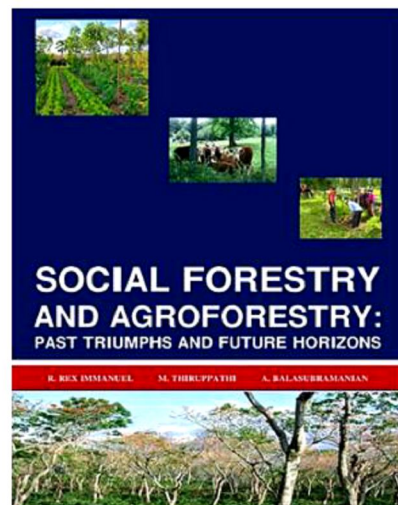




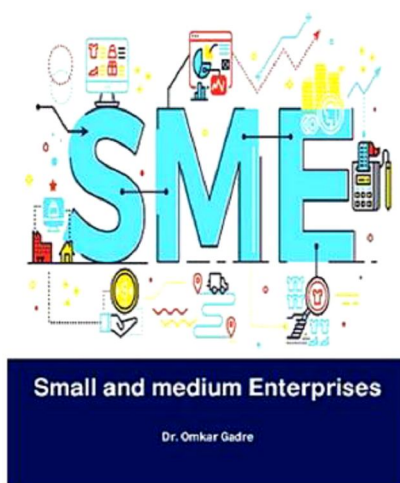
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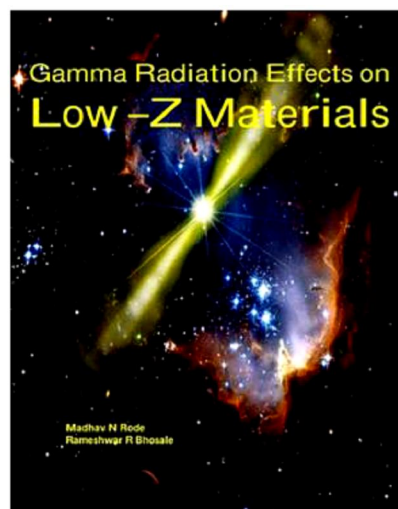
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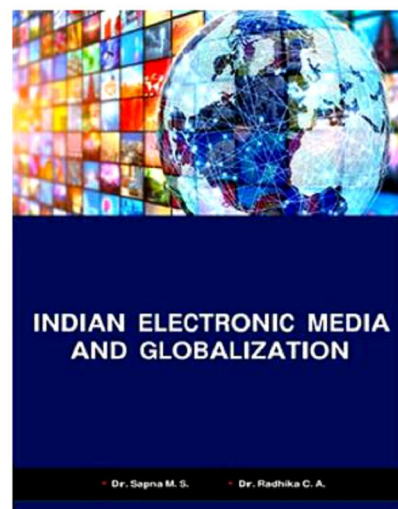
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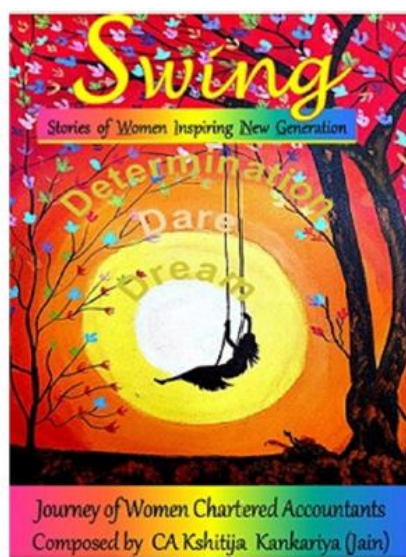
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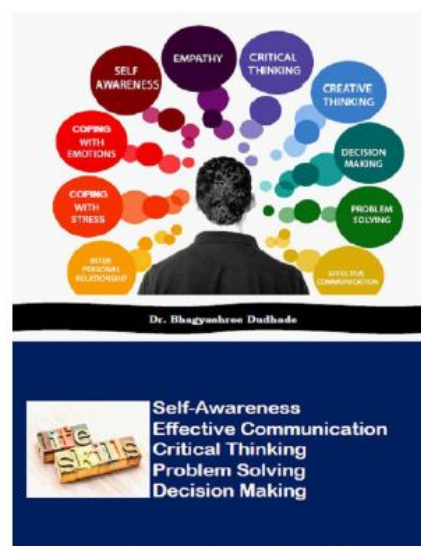
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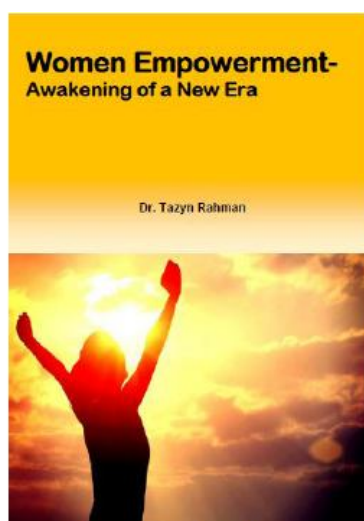


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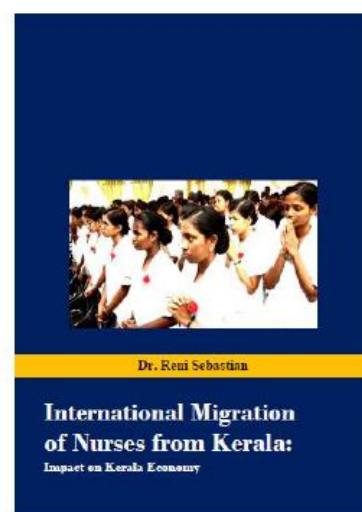


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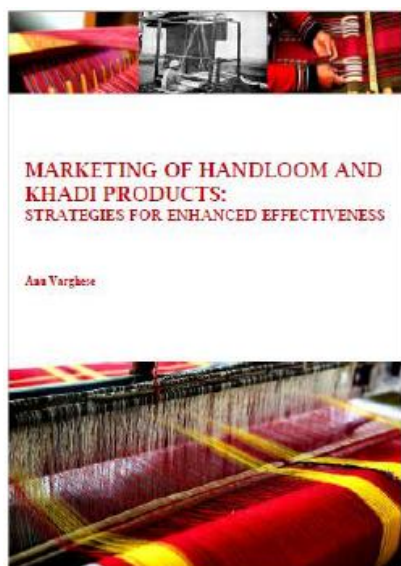
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