

Countering the Regressive for Progressiveness: COVID-19 and Women


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The concept of economic development comprises of several factors, which include social, political, economic and other spheres of human life. The contribution of human resource to economic growth cannot be discarded in this respect. As they contribute enormously to the development process, irrespective of gender, age, and nature of job etc. people both men and women contribute to nation's development by engaging in economic activities in the process of meeting their livelihood. Like formal sector, informal sector is also an important source of income, employment and social status to the masses. Around 90% of the workforce is engaged in the informal sector. A concern of women in an informal sector in the country is that they often face gender discrimination which is almost inexistent in formal sector. The corona virus pandemic has heavily been disruptive on the economy as well as loss of human lives. Almost all the sectors have been adversely affected in terms of income, employment and basic necessities. It affected all sectors irrespective of region, nature and role. As the most vulnerable and deployed in an informal sector, the women entrepreneurs and workers are also inescapably affected.

Keywords: pandemic, informal, employment, entrepreneurship

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1. Introduction

Informal and formal sectors play an inseparable role in the development process of the nation. Generally an enterprise owned by a person or group of self-employed workers are considered as informal sector. Such entity engaged in the production or sale or providing service of any kind to the public would be with a number of maximum ten workers. The basic features of such sectors are easy access, smaller scale operation, local ownership, labour-intensive with basic technical skills, lower employee benefit schemes etc.

Informal sector means an enterprise owned by individually or self-employed workers engaged in the production or sale or production providing service of any kind where the enterprise employs workers, the number of such workers is less than ten (Arjun K. Sengupta, 2008). The characteristic features of this sector are easy entry, smaller scale operation, local ownership, uncertain legal status, labour-intensive and operating using lower technology based methods, lower employee benefit schemes.

In India women population play a vital role in every sphere of the economy just as their counterpart. Still their participation in many spheres of the economy is pathetic. They are predominantly restricted to agriculture and informal sectors. The women working in informal sector are not included in the official list of people employed, low paying and not provided with any benefits. Despite the advances women have made in societies they continue facing discrimination and marginalization.

The COVID-19 pandemic severely affected all spheres of the economy, irrespective of gender, caste, location and nature of work. For majority of the population jobs are at risk due to COVID-19 outbreak. People are currently affected by loss of business due to lockdowns and restrictions implemented in various countries. Women are the major segment affected by these restrictions loss of businesses. As majority of them are employed in informal sector, the restriction associated with controlling the COVID-19 affected them to a great extent. Loss of job and shutting down small production units drained major source of income to them, who are in reality the major ones in upbringing the family.

2. Objectives of the Study

The important objectives of the study are;

1. To analyze the impact of the pandemic on the living standards of female labourers in the informal sector
2. To identify the problems faced by women in informal especially during the lockdown period due to outbreak of the pandemic
3. To examine the effect of pandemic on women entrepreneurship

3. Methodology and Sample Source

Analysis on the impact of pandemic on women in informal sector is based on both primary and secondary data. The core of the study is every women working in informal sector. Required information was collected from women working in different fields of informal sector. Primary data is collected from 400 samples. The primary data is collected from respondents directly through well-structured questionnaire. Samples will be randomly selected using random sampling technique. Simple statistical tools will be used to analyse the data. Pie diagrams, charts, tables, graphs will be used to present the data. Secondary data were collected from various sources like online articles, reports etc. Microsoft excel is used for tabulation and graphical presentation of the primary data.

4. Review of Literature

Shiney Chakraborty, shows that the gender discrimination existed even before the pandemic, but the COVID-19 pandemic induced lockdowns have further worsened the discriminatory situation.

Tanisha Mukherjee et al, shows that there is a job loss of 40 million people in the country during this pandemic period, mostly semi-skilled women in the informal sectors.

According to Faraz Khan, lockdown is turning to be a curse to many as it resulted in disruption in every aspect of social and economic life of people, like working environment, remuneration, and basic requirements. Its impact was worse as almost 90 percent of informal workers who earn pursue their daily living with daily work and daily wages and most of them do not enjoy employment protection.

Sagari Sahu studied the situation of weavers in Manipur found that COVID-19 pandemic has brought uncertainty to women workers lives.

As per Khema Sharma the restrictions on informal labourers from economic activities for social distancing, leads to serious impact on consumption demand as there is a fall in their purchasing capacity.

Diptirekha found that even though there is professional development in women's status today, they still struggles with the harsh realities of discrimination, exploitation and violence in organizations, societal and family pressures and suffer from the bitter effects of the balancing act which she is expected to perform for handling work place and household works.

Hunt A observed that discriminatory social norms in different social groups limit women's access to: property, assets and financial services; opportunities for education and skills development; and social protection.

Nayak suggested strong cultural norms may constrain women's mobility outside the home in some regions, restricting them to low-paid home-based jobs. Strategies to empower women in the informal economy address these established norms, structures and imbalances in power and provide women with agency.

5. Women in Informal Sector

It is evident in census 2011 that 48.46 percentage of the population in the country comprised of women and about 25.67 percent of it is designated as workers. Most of them working in informal sectors and their socio-economic conditions are pathetic compared to the male counterparts. Economist like Lewis (1954) insisted that there should be a change in the working situation of women labours. A radical shift from domestic activities to commercial activities are to be initiated to instil the process of economic development. Considerable changes took place in women's engagement in the labour market. It is may be driven either by necessity or by the result of increasing educational status, changing social scenario and increased job opportunities. But the female participation ratio in the country is much higher in informal sector comparing to formal sector.

The women in informal sector lacks dignity in work, social security, decent and timely wages and in some cases, the right to live comfortably. This negligible role of women is purely because of patriarchal and religious norms. Their work whether it is domestic or in other informal sectors are not valued by the patriarchal society.

The NSSO data indicate that most of the women in informal sectors are engaged in primary sector activities, like agriculture and animal husbandry. Even though some are employed in manufacturing sector, they were side-lined to low paying, casual, home-based works. Women are also engaged in jobs like retail trade, education-related work and paid domestic household works which are lower paid.

In the rural area usually women manages the family expenses like the education of children, family maintenance, and medical expenses. They could perform these by the way of some personal earnings apart from the earnings of their male counterpart in the family, who may be drunkard and least bothered about the family in most cases. As the burden of the family fall on them, the women engage in some income generating activities apart from the regular house hold works. They are always allocated in lower paid, less skilled work and faces higher risk of job insecurity in the country. They are always underrepresented in decision making in various realms of social life. This discrimination is on the grounds of gender where sectoral and occupational segregation leads to poverty, inflexible working hours, lack of childcare, poor parental leave, etc.

6. COVID-19: The Disruptive Pandemic

COVID-19 is considered as dangerous disease which is contagious in its very nature, caused by corona virus. Initially it was reported in Wuhan, China, in the month of December 2019, slowly spread to other nations. Even though the main symptoms of this disease are different to different regions -fever, cough, fatigue, breathing difficulties, and loss of smell and taste are the major symptoms found in patients across nations. Mostly these symptoms last for one to fourteen days. For some patients it takes months for recovery and causes damage to organs.

The virus spreads to others when an infected person come in contact with others and hence the need to prevent importation of infection in workplace settings. Government introduced many measures to prevent the spread of the contagious disease. The pandemic adversely affected different aspects of the human living. It also affected severe impactson different sectors of the economy, industries, healthcare sector and tourism were largely affected by the pandemic. The combined economicimpact willbe ofthe order of 7 - 8 trillion INR for different sectors. The condition of each sector was pathetic but particularly the informal sector are worst affected due to measures like physical distancing, lockdown, shut down of companies and industrial units, restrictions on transportations etc. The underprivileged people of the society, particularly the women are highly dependent on this sector and hence the workers have been trapped severely in crisis during the lockdown period. The main aspect of pandemic is that it has unfolded the reality of workers and their working conditions. Most of the workers are living miserably and are forced to survive under unsecured conditions. Women workforce, who are self-employed and casual workers are immediately affected by loss of wages or earnings by the lockdown and other restrictions

7. Empirical Analysis

Government implemented lock down to control the growing cases of corona virus two times in the country. In this process transport services, factories, all sorts of public and private offices have been closed, even the mobilisation came to a standstill. These restrictive measuresaffected the common people who were with the vulnerable jobs such as salespersons, menial labourers, domestic workers, housekeepingand other unskilled service workers. As many of these jobs are performed mainly by women workers, they are worse affected throughout the last eighteen months especially during the lockdown period along with their families.

According to a new report Corona impact acutely affected employment, poverty alleviation activities, welfare schemes etc. Per-capita income and GDP and its growth declined drastically. This report also predicts 135 million job losses which resulted severe poverty in the country. The problem of growing unemployment may worsen the poverty in India.

The critical situation of unemployment especially in informal sectors caused large number of workers are bound to die or struggle for their survival as they are daily wagers. The impact of this pandemic and the precautionary lockdown created vicarious impact on various aspects of people in rural area, especially on women and their families. This aspect of the impact of covid-19 on women entrepreneurs and informal women folks were the subject of this study. For this purpose samples were collected from that category representing major informal sectors in India.

7.1 Gender and Income

Women in informal sector, who are mainly engaged in subsistence farming and self-employment activitiesexperienced a fall in their income as job loss and wages were cut due to Covid-19 related restriction and lockdown. The table explains the impacts of COVID-19pandemic on the income of women in informal sector.

Table 1: Gender and Income of Women in informal sector

	Work	Income before Covid-19	Income After Covid-19	Decline in Average Income(Percent)
1	Agriculture	4364	4100	6%
2	Sales Girls	8250	6300	23%
3	Petty Shops owners	6534	1575	75%
4	Small scale Industrial Units	13451	4540	66%
5	Daily Labours	12270	6548	47%
6	contract and casual labourers	10500	5050	52%
7	animal husbandry	6945	5923	15%
8	Domestic workers	7550	2592	65%

Source: Primary survey

**Monthly average income*

Most of the women workers, experienced a decline in their incomes. The table above show a decline in income to all categories of women workers. Almost all category or women working in informal sector experienced a decline in their income. Covid-19 severelyaffected the level of income of Petty Shops owners (75%), Small scale IndustrialUnits (66%), Daily Labours (47%), and contract and casual labourers (52%) and Domestic workers (65%). This is the result of government policyto limit human interactions to reduce the virus transmission.

It resulted in market mechanism of demand and supply as people are kept inside the house. Some products, basically agricultural products showed price shocks. Furthermore, the poor farmers faced heavy losses as many harvested products are not demanded by consumers due to Covid-19 related restriction

7.2 Employment

Decline in income of the women in informal sector during the pandemic is connected with job situations in the economy. Many women working in informal sectors experienced job loss or cut in their wages or decline in working days. Informal women labourers in agriculture, petty shops owners, Small scale Industrial Units owners, and women who are engaged in animal husbandry are considered as self-employed. The details of employment of sales girls, daily labourers, contract and casual labourers and domestic workers are considered for analysing the change in employment opportunities.

Table 2: Employment opportunities during Covid-19

Sl No	Workers	Working days before Covid-19	Working days After Covid-19	Decline in working days (%)
1	Sales Girls	26	12	54%
2	Daily Labours	22	18	28%
3	Contract and casual labourers	27	8	70%
4	Domestic worker	30	14	53%

Source: Primary Survey conducted among sample informal women

Most respondents both women entrepreneurs and daily labourers shared that they lost their jobs. Contract and casual women labourers experienced a 70% decline in the average number of working days per month. It is 54% for sales girls, 53% for women domestic workers and 28% of daily labourers. Many responded that they remain in the same work even though there is decline in number of working days per month after Covid-19. Getting a job with good salary was not possible during this period. Many women entrepreneurs were struck by the restrictions of the government and decline in general business conditions

7.3 Agriculture and Rural Economic Activities

As the major activity in informal sector, agriculture is important in the country as significant portion of country's population is dependent on this sector.

With the outbreak of Covid-19, the situation in rural India is likely to worsen significantly. The lockdown and associated disruptions affected agricultural activities and the necessary supply chain mechanisms like input distribution, harvesting, procurement, transport hurdles, marketing and processing. Restrictions of movement and labour scarcity may block farming and related activities in the sector. March-April is the peak harvesting season for most of the agricultural products. The harvesting got troubled due to the government restrictions and labour scarcity.

Agricultural products marketing were also affected due to lock down and other restrictions on transportation and interstate movements due to Covid-19. Restrictions in the markets and transports, bottlenecks demand for fresh produce, poultry and fisheries products, affecting producers and suppliers.

7.4 Source and Purpose of Borrowing

Major source of money for the women labourers to meet the income expenditure difference is their borrowing from both formal and informal sources. Uncertainty in the repayment and lower repayment capacity of these labourers, with uneven and unstable income and increasing expenditure is a major concern for the financial agencies to lend.

Table 3 shows that the informal financial institutions contribute major share of loan finance to rural women labourers to meet their living expenses. The major reasons for this tendency were their lower repayment capacity, or procedures and formalities cause longer transaction time, or stringent government's policies in lending to public, especially in rural areas. The table below shows the major sources and purpose of borrowing by rural people.

Table 3: Source and Purpose of Borrowing

Sl. No	Purpose	Number	%	Sector	Number	%
1	Household Expenditure	78	39	Formal	32	16
				Informal	46	23
2	Education of Children	134	67	Formal	56	28
				Informal	78	39
3	Medical Expenses	92	46	Formal	36	18
				Informal	56	28
4	Household Appliances	30	15	Formal	12	6
				Informal	18	9
5	Agriculture Expenses	108	54	Formal	46	23
				Informal	62	31

Source: Primary Survey

The table above explains responses of the sample with regard to sources and purpose of borrowing. Banks, cooperatives, SHG, private financial institutions from local money lenders are the major source of borrowing to them. Borrowing is made mainly to meet the expenses on education of children (67%) and to meet agriculture expenses (54%). Borrowing is also made for other expenses like maintaining the household activities (39%), medical expenses (46%), and for purchasing household appliances (15%).

7.5 Medical Expense and Health Insurance Coverage

Even prior to the pandemic, informal workers had limited access to quality and affordable healthcare. Being economically weaker, women labourers, usually prefer public health care facilities and services which are often overcrowded, inefficient, and in most cases distant from workplaces. The private health care system is seldom accessible as it is expensive. During Covid-19, informal workers have little access to reliable information on Covid-19 and to the process of accessing health services. Most of them are not registered to health insurance schemes, in some cases are not even aware about it. As the insurance coverage is not available, the huge Covid-19 related medical expenses are always burdensome to them.

7.6 Distribution of Respondent Health Issues and Concerns

Women in rural areas face lot health challenges as they are subjected to lack medical facilities, proper knowledge about timely medication, financial problems and the social stigma, shame or fear of revealing their illness. Women in rural areas are affected by lack of accessibility to primary and specialty care facilities. Chronic health issues, including heart disease, diabetes and cancer are also a concern in rural areas. Table given below shows the distribution of respondents who face health issues

Table 4: Health issues of Respondents

Sl.No.	Health Issues	No of samples affected	Percentage
1	Diabetes	76	38
2	Anaemia	28	14
3	Gynaecological Problem	133	67
4	High/Low Blood Pressure	120	60
5	Asthma	32	16
6	Back /Joint pains	112	56
7	Covid-19 related	14	7
8	Allergy/Skin diseases	32	16
9	Cancer	10	5
10	Kidney/Heart problems	6	3

Source: Primary Survey

The above table shows the health issues of respondents, the majority of respondents (67 percent) have gynaecological problems, 60 percent of the respondents have high and low blood pressure, 56 percent of the respondents have back and joint pain problems, 16 percent of the respondents have asthma and 38 and 14 percent of the respondent respondents have anaemia respectively.

7.7 Decline in Wages and Salaries

Apart from loss of job, almost all segments in the informal sector experienced wage cut and reduction in the pandemic period, especially the women labourers in informal sector. The strict lockdown and restrictions on the whole economic activities marked slowdown. The slowdown in business activity leads to the shutting down of many unprofitable units and reduction in salaries in others.

8. Findings of the Study

The impact of Covid-19 and the precautionary lockdown on employment is much greater than that was predicted and expected. The entire economy is affected considerably. Its impact was higher on women and on people involved and employed in informal or unemployed sectors as they could not cope up with the unexpected shock. The outbreak of the pandemic and implementation of lockdown in the state has impacted its women workers. This is because of the fact that women are highly vulnerable to any negative effects of the pandemic as well as other shocks beyond the current crisis. Pandemic has increased their vulnerability because of the existing social construction of gender.

In this section we try to address few questions on the impact of lockdown on women workers in terms of livelihoods, wages and workloads etc. with a gender lens.

- Women's unpaid work burdens' were amplified during the lockdown. This is mainly due to two main reasons 1) family members spending more time at home and 2) children being at home. They have to look after their child who otherwise will have been in the school or day care centres. Many expressed that they could not go for work as the household domestic responsibilities increased during lockdown. This led to women facing a high risk on losing their jobs and income. Majority of the sample respondents acknowledged severe decline in their family income and number of working days per month. It was high with domestic daily wage earners. The existing gender norms and wage inequalities have aggravated this Majority of the women were working under informal sector had undergone jobless.
- During the personal interviews, many of the women entrepreneurs in informal sector shared that the repayment of the already borrowed money became a huge issue for them. Most of them started their business activities with the financial support from formal and informal financial institutions, including local money lenders. In the case of small production units, as the lockdown were so strong, the producers found it difficult to sell of their commodities. Also as majority of the people lost their jobs, their purchasing power got declined which in turn brought about a stagnancy in the field of production. Producers found it difficult to withstand this severe tragic situation as their business projects were initiated by employing loans. So once lockdown was being declared by the Government, these people found it difficult to find a source for loan repayment.
- Lockdown induced pandemic, brought about economic crisis in the economy especially that of the livelihood of the daily wage workers. Because of the movement restrictive measures taken by the Government and the complete lockdown resulted in the reduction of employment opportunities. *Kudumbasree*[1] workers also find difficulties during the pandemic.

- In cities they collect waste, segregate and sell it to different business units who use it as raw materials. Due to lockdown restrictions they find difficulties in collecting, segregating and selling it. The small business units run by *Kudumbasree* workers also closed down due to lockdown restrictions. Many domestic workers also lose their job as the families who employed them became reluctant in admitting them in their houses because of the fear of pandemic.
- The study also identified that the restrictions on movement, fear of contacting disease and the unavailability of sufficient preventive equipment as the major reasons for loss of working days and drop in the income of the daily labourers.
- Female workers tend to be concentrated in lower grade works like, cleaning and care services in private households and they were more vulnerable and affected by job loss caused by pandemic. The major three reasons for their vulnerability are as follows,

Firstly, the loss of livelihoods: Women lost their jobs just like men across sectors such as manufacturing, construction, trade, restaurants and household services including the domestic works and tourism. However, the problem with women workers is that they are over represented in the lower segments of the informal employment pyramid in the form of part time workers, contract workers, unregistered workers and industrial out workers, ie: employment without secure contracts work. So, they are the ones who will be dropped first and with no hopes of probably being re-employed

Secondly, pandemic has really intensified women's work. Those who are frontline workers or in essential service providers would still working along with a terrific intensification of work for women including their own household care services.

Most of the women entrepreneurs were found to be involved in small scale trading, domestic service, and informal traditional manufacturing activities. Women labourers are mostly engaged in domestic works and contract basis employments in shops and small manufacturing units which are lower paid. Majority of women who were working at informal sectors with a low wage had experienced the repercussions of lockdown in various ways. An immediate but deliberate reduction in their social life has increased the social and economic insecurity of the women workers.

Women-led initiatives were hit badly due to lack of social protection. Informal contracts, irregular labour, exploitative and undefined wage and working conditions are due the legal loopholes.

- About 70 percentage of respondents borrowed money from bank and other informal agencies for meeting their household expenses like education, medical expenses, household appliances etc. increased during the pandemic period. Employment gaps during the lockdown leave women more vulnerable than men to job loss. But the credit penetration has been increased in favor of women through providing them with higher incentives for loans like lower interest rates, lower stamp duties, expansion of collateral-free loans and by providing them opportunity to apply as co-borrowers. For instance, most of women who are part of informal employment had debts as part of SHG-micro finance loans which need to be repaid. During the crisis the scheme[2] worth Rs 2,000 crore of the Kerala state government provided interest-free loans to the women self-help groups. Similarly, support extended from the Kerala Startup Mission (KSUM)[3] to women startups with a soft loan scheme for an amount limited to Rs.15 Lakhs as working capital for implementing work have contributed to this.
- Borrowing has increased during the pandemic as the employment income and income from other sources declined considerably during this period. It was made mainly from informal financial institutions and local money lenders, which increased the debt burden considerably.
- The majority of sample household (90 per cent) revealed that they do not have any kind of health insurance coverage. Pandemic has highlighted the need to be insured against uncertainties. The loss of job and income during pandemic has resulted in an increased vulnerability of informal women workers in choosing between health and money. Kudumbasree has provided micro insurance scheme that resulted in extending help towards working women in informal sector with irregular cash flows. The absence of mandatory provisions are a major reason why the women fails to subscribe on insurance plans.

- The study found that most of the respondents (80 per cent) suffer from gynaecological problems which are the most common among the women daily labourers. The pandemic has significantly impacted both physical (gynecological health) and mental well-being of women workers. Frontline health workers besides doctors and specialists during Covid pandemic were primarily women. This includes nurses, Asha workers[4], Anganwadi workers[5], Kudumbashree workers, sanitation workers, and local body members. The mental stress of the lock down, loss of work, along with a heavy burden of household caring 'duties' and the physical stress of having suffered through the infection etc. signaled in insomnia, anxiety, depression, hormonal imbalances and reproductive health issues among women labourers. Pandemic also had devastating effects on mortality and morbidity, including in pregnant women.

9. Recommendations

More employment opportunities should be generated through government intervention in the form of investment or provision of public services which are essential to overcome the crisis situation.

Provision for basic work conditions is the need for women to enjoy self-esteem in the society. Acknowledgement to labour laws and ensuring minimum wages will be helpful to reducing gender disparity.

Improvement of the access of women to social protection, with focus on various pension schemes, occupational health concerns, skill development to enable higher earnings etc. are important to the women to improve their social standard.

Provisions for capital at reduced rate to women entrepreneurs and endeavours which create more job opportunities will promote employment opportunities and income to the women folk.

10. Conclusion

In India, one-third of the large work force in the informal sectors are women and it is the major source for the livelihood of their dependents. Article 16 of Indian Constitution ensures equality of opportunity in all spheres of human life irrespective of caste creed and gender.

Still the condition of women in the country are found to be disgraceful especially that of women in the informal sector. Though pandemics affect all, the effects are much greater on the socially vulnerable sections in the society. Social identities like caste and gender still affect various dimensions of economic life. It is dependent on their access to education, good health facilities, decent housing, sanitation, and other basic amenities. They were already facing problems with their earnings and incomes.

Domestic women workers are the worst affected during the pandemic period. The COVID-19 pandemic and the precautionary lockdown slow down the economic activity especially in cities. Many women workforce who are daily wage earners and domestic workers lost their jobs and incomes. In the formal sector, employees still have their jobs and receive their salaries. The informal sector depends crucially on people's daily demand. As the people are restricted due to lockdown, potential customers of the informal sector staying at home withdraw from non-essential expenditures.

Meanwhile many attempts were made to overcome these gendered difficulties explicitly found as the aftermath of the pandemic. Initiatives undertaken by the NGOs and government agencies guarantee minimum employment even in the COVID period. Many of the issues that women face in workplace should also be addressed. Their access to social and financial infrastructure should be ensured. Moreover safe environment should be insisted to women both in workplace and in social interactions especially in this pandemic period.

Various employment and income generating initiatives must be introduced to support these women folks who have lost their employment or source of income due to issues related with pandemic. As this category do not experience any kind of security for their employment, employment guarantee schemes of the government would be essential to support their lives as well as that of their families. Women employers in informal sector should be protected by ensuring minimum wages, job security, basic facilities in the workplace etc. The basic amenities may uphold the dignity and status on women in the present society. The increasing role of the government is widely insisted for uplifting the social and economic standard of the workers in informal sector and women workers in particular, by implementing various schemes and programmes.

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[1] *Community organization of Neighborhood Groups (NHGs) of women in Kerala, India*

[2] *Sahayastham Scheme is a loan scheme by Kerala (India) government to provide loan facilities to all of the women self-help groups situated in the Kerala state.*

[3] *Kerala Start up Mission is the central agency of the Government of Kerala for entrepreneurship development and incubation activities in Kerala, India.*

[4] *ASHA (Accredited Social Health Activist) workers are the health activist in the Kerala, India, who will create awareness on health and its social determinants.*

[5] *Anganwadis are a type of rural child care centre in India. Started in 1975 as part of the Integrated Child Development Services program to combat child hunger and malnutrition.*

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