

# Effect of COVID-19 on Women Entrepreneurship in India : A Literature Review

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## Abstract

Women enterprises lack the resources to combat potential hazards and are unable to deal with the expenses of an infinite slowdown in operations. Inadequate funds and liquidity impede the ability of women owned businesses to compensate their employees and make use of technology. The present study aims to examine the social and economic effects of COVID-19 on women owned businesses across the nation. The data retrieval technique incorporates an exploratory investigation with a systematic evaluation of multiple journal databases. A comprehensive qualitative and quantitative analysis of peer-reviewed journals from around the globe was conducted to identify, attribute, and investigate concerned idea of the study.

**Keywords :** COVID-19, economic effect, India, literature review, social effect, women enterprises

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The concept of pandemic originates semantically from 'pan', meaning all, and 'demos', which refers to human beings. Healthcare providers frequently employ the phrase to describe the phenomenon that affects all of humanity. Around the globe, an extensive and catastrophic health crisis erupted in December 2019 due to COVID-19 diseases. The virus can rapidly mutate, posing a challenge to its treatment and management. Therefore, the length of the present pandemic is less evident compared to those of prior outbreak events. The study starts with evidence suggesting that the social and economic effect of the recession due to COVID-19 on women-owned enterprises was different from that of previous downturns (Cao, 2021; Saladino, Algeri, & Auriemma, 2020). Despite their significance, women-owned businesses are overly reliant on debt, particularly, financing from banks. Evidence suggests that prejudice due to ethnicity or gender persists which significantly impacts how they reacted to the enormous effects of COVID-19. As a result, there was a substantial decrease in the supply and demand of produced goods, and financially disadvantaged women-owned enterprises were severely affected (Khan, Salamzadeh, Shah, & Hussain, 2021; Singu, Acharya, Challagundla, & Byrareddy, 2020).

In the COVID-19 conditions, women-owned enterprises lacked the resources to combat the potential hazards incurred and had to deal with the expenses linked with an infinite slowdown in operations. From the viewpoint of customers, lower demand was probably caused by the absence of money, anxiety with transmission, and a higher degree of ambiguity. The agricultural sector, manufacturing, healthcare, and tourism industries were severely affected by COVID-19 (Dlamini & Gaynor Schutte, 2020; Donahue, 2020; Fortuna, Tolou-Shams, Robles-Ramamurthy, & Porche, 2020). Women enterprises suffered from unused labour force attributed to lower output in the service sector business. The present study elucidates the integrated socio-economic effects of the epidemic on women entrepreneurship and fosters future inventiveness and growth.

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## Literature Review

As outlined earlier, the primary aim of the present paper was to recognise and explain the socio-economic effects of COVID-19 on women-owned enterprises in India. It is essential to measure the conceptual hurdles associated with women entrepreneurship. As a consequence, an attempt was undertaken to locate the development of these ideas and associated aspects (Ravindran & Boh, 2020). The effects of the global epidemic could be reduced with the adoption of technological innovations that emphasized on absence of human contact and delivery of goods safety (Cheng, Yu, Shen, & Huang, 2020). Sahoo and Ashwani (2020) examined the impacts of COVID-19 worldwide and argued for solid management to reconcile the supply and demand of essential healthcare goods. Vig and Agarwal (2021) investigated the social inequalities that arose due to COVID-19 and delivered a summary of the economic and social consequences of an approaching recession on multiple industries such as agriculture, manufacturing, and medicine.

Shen, Fu, Pan, Yu, & Chen (2020) evidenced that protection and suitable control were among the greatest essential factors in fighting the spread of the virus, irrespective of socioeconomic status. They observed that the pandemic worsened social and racial inequalities, which had socioeconomic implications. Sharma and Paul (2020) claimed that the overestimation of a global epidemic on minority groups is caused by biological elements such as social variables and restricted healthcare benefits. They discovered that every industry needs a long-term strategy to guide the market in the right way. The suggested strategies helped with regional, local, and national level supervision of the pandemic in India.

Martin, Markhvida, Hallegatte, and Walsh (2020) found an immediate connection among disparities in socioeconomic status in individuals and the adverse effects of the epidemic with the greatest amount of stress placed on workers who are delivering groceries, medical care, and various household goods. Rahman, Zaman, Asyhari, Bhuiyan, Zolkipli, and Al-Turjman (2020) demonstrated the effect of isolation and social stress on raising the likelihood of mental weakness, poor decision-making, and cognition. They suggested that tackling the COVID-19 pandemic was an ensemble effort and a nation's poor and marginalized communities required utmost attention. They found that low income individuals were less adaptable to the adverse effects of the pandemic, such as joblessness and reduced wages than those with a good income source and a high level of education. Khurshid and Khan (2021) advocated the creation of effective strategies to ensure the expeditious administration of services to the victims and ensuring the readiness of healthcare providers to deal with extreme emotions.

Hossain (2021) evidenced that those lacking sufficient sources of income were deprived of using private health coverage to cover the costs of unexpected events. Osofsky, Osofsky, and Mamon (2020) discussed global volatility in markets in various economic avenues and how they are linked. The research study also included forecasts for a slowdown of worldwide economic expansion due to decreasing demand and supply of things that are not essential. Sepúlveda-Loyola, Rodríguez-Sánchez, Pérez-Rodríguez, Ganz, Torralba, Oliveira, and Rodríguez-Mañaset (2020) examined the role of women-owned businesses and the impact on cash transactions, operating costs, capacity building, and resource management. They calculated the effects of women-owned enterprises failing in the context of liquidity deficits, monetary obligations, and consumer demand volatility. As a result, the literature review discusses the problems and impact of social and economic aspects in the context of COVID-19 on women owned enterprises.

## Methodology

This research evaluated the socio-economic effects of Corona outbreak on the growth and development of women entrepreneurship. It used the *Google Scholar* database and reviewed research articles published from 2019 to 2021, that is, the period of occurrence of the pandemic. For the evaluation, only articles that concentrated exclusively on India were selected following a comprehensive literature review. The study was primarily exploratory and employed both quantitative and qualitative information from secondary sources as its basis.

## Findings and Discussion

As the primary aim of the study was to discover the socio-economic effects of COVID-19 on women-owned enterprises in India, consequences related to social as well as economic variables are addressed distinctly in the following sections. By employing a comprehensive analysis of literature, the study has incorporated researches carried out during the time of COVID-19.

### ***(a) Effect of COVID-19 on Social Factors of Women Enterprises***

Due to asymptomatic cases, the incidence of COVID-19 across the society was not clear; nevertheless, the elderly were likely to be affected. A prolonged delay in enacting measures to halt the spread could end up in an adverse change of results and less life preserved. It has been shown that the level of action taken to avoid transmissible illnesses such as the COVID-19 has a direct connection with the safeguarding of sanitation and inadequate level of health literacy (Nicola, Alsa, Sohrabi, Kerwan, Al-Jabir, Iosifidis, Agha, & Agha, 2020; Poudel & Subedi, 2020). Communities with a lower-than-average income, less education, and healthcare access depend on a person's socio-economic status. Due to financial or knowledge constraints, people neglect health insurance benefits. Discrimination is unfair social treatment of a group (Liu, Lee, & Lee, 2020; Sumner, Hoy, & Ortiz-Juarez, 2020). To address outbreaks, it is important to analyze the factors that contribute to a nation's success, such as education, employment, healthcare, and social aid. Everyone has equal health opportunities, regardless of ethnicity, income, or residence. The lockdown had a major impact on worldwide and local economies, which might have resulted in delayed operations. Race and Geography are linked. Social separation reduces COVID-19 transmission and mortality (Haleem & Mashroofa, 2020).

Crowded neighbourhoods made social distancing impossible. This put people in congested neighbourhoods at high risk of contracting the virus and speeded up its spread. Due to government-ordered shutdown of public services in several countries, pandemic-related gender-based home obligations were affected (Manolova, Brush, & Elam, 2020). The COVID-19 pandemic exacerbated socio-political, racial, and environmental segregation. Some groups suffered due to healthcare disparity. Communication and medical awareness barriers caused poor health, incurable diseases, lack of health insurance, and drug adherence. Uninsured families have less healthcare coverage and less medical resources (Rana & Joshi, 2020). Healthcare inconsistencies reduce virus screening and immunisation, predisposing variables. Chronic sickness predisposed low-income people to COVID-19 problems. Their weak environment for advancement and development fuelled this massive stream of bankruptcies and insolvencies. Low wage jobs like shops and businesses with fewer than 10 employees don't offer remote work (Walter, 2020).

Due to their lack of social separation, these establishments have a staffing problem. Telework is lacking in women-owned businesses due to digital divide. In these unusual circumstances in India, poor hardware and lack of ease of use burdens employees and employers. Without sufficient technological input, there is persistent backwardness in employment among women enterprises. High-priced childcare and underfunded schools make child survival a burden for parents, especially when both parents work. During the COVID-19 pandemic, minority populations could afford healthy choices (Gaynor & Wilson, 2020). Racial and ethnic minority communities live in backward areas having less security and basic needs, which reduces social distance. Homeless individuals die due to lack of infrastructure or shelter. Due to difficult working and living conditions, labourers and their families struggled for basic comforts. Poverty, access to healthcare, and medical knowledge affect health, and quality of life. Therefore, tiny businesses requested safety for staff and customers and help with frequent digital marketing (Seetharaman, 2020; Qiu, Chen, & Shi, 2020).

### ***(b) Effect of COVID-19 on Economic Factors of Women Enterprises***

Underutilization of resources was a major issue reducing production to meet customer needs at this vital moment. Given their small size and resource constraints, women-owned businesses pay more for teleworking and digitization. In women-owned businesses, many workers must take unpaid leave. These situations caused shock and financial strain



of raising a family on employees. Manufacturing was hampered by transportation lockdowns on land, sea, and air routes. Since spare components were scarce, several industries shuttered down to offset losses. In 2020, the International Labour Organisation (ILO) estimated that women-owned businesses would struggle to survive as global unemployment would grow. This affected one's capacity to pay rent, bills, and other household expenses. In women enterprises in India, unemployment means losing health insurance (Gopalan & Misra, 2020; Juergensen, Guimón, & Narula, 2020). Pandemic unemployment leads to job losses. COVID-19 was devastating impoverished communities with poor sanitation and hygiene. Low socioeconomic capacity is strongly associated with disease. Medicines, machines, cars, and electronics were also made in certain countries. Even if one link fails or is late, this chain operation stops (Grondys, Slusarczyk, Hussain, & Androniceanu, 2021).

China produced materials and components since the emergence of COVID-19. This decreased industrial productivity and caused a global shortage of sanitizers, medicines, masks, and medicinal goods. However, company shutdown negatively correlated with outbreak duration. With the twin demand-supply shock, economic tools were limited. Travel and tourism stopped and could not be recovered (Dhatrak, 2020; Weaver, 2020). This would be closely tied to countries like India that produce little output for own companies and are deprived of raw materials and ingredients used in production. Due to travel bans and careful behaviour, Indian tourism was expected to decline. Trade and industry links might have spread these severe demand shocks. Due to mandatory business closures which interrupted manufacturing, workers were unable to find jobs, thereby worsening the situation. Thus, these uncommon disruptions affected production and business, but in some sectors (particularly manufacturing), production may rise afterwards to fulfil the lower production during the crisis (Chowdhury & Shumon, 2020; Cowling, Brown, & Rocha, 2020; Mahmud, Ding, & Hasan, 2021; Shafi, Liu, & Ren, 2020).

## **Implications**

The effect of COVID-19, severely affected the growth of women enterprises in India. Many small enterprises shut down and declined due the uncertain shocks of COVID-19, specifically across women Enterprises. However, the arrival of COVID-19 also came with learning and opportunity for women entrepreneurs. In near future, these women entrepreneurs would be ready to face uncertainty by making strategies. However, policy makers should also implement strategies which are available to tackle such uncertain situations.

## **Limitations**

The present study has some limitations. The study is a literature work based on previous studies. Generally, research with field observations can generate specific outcomes. Furthermore, the study lacks in analysing the significance of level of effect through the use of statistical methods.

## **Conclusion**

The present study examined social and economic effects of COVID-19 on women owned enterprises. The study found that poor medical literacy and awareness, and social stigma hinder prompt disease treatment in women-owned firms. The study also found that gender prejudice and residential discrimination caused unjust healthcare treatment. Modern methods and technologies for treating COVID-19 were employed minimally due to lack of understanding of preventive actions. Thus, these circumstances caused survival poverty.

Due to decreased demand and supply of produced goods, women-owned businesses face operational challenges. The survey also found that many women-owned businesses were unable to pay their workers in these tough circumstances resulting in a nationwide decline in active employment. Thus, employees lost their pay, contributing to the global unemployment rate. The study shows income disparities between remote workable and non-remote employment. Teleportation is unavailable due to limited digitization. This affected the global and regional economy and took a long time to recover. COVID-19 showed how poverty affects children, individuals, and families. As the

pandemic continued and the world was tightly integrated, it was considered a global shock. This made quantifying restricting policies and economic sectors challenging. Thus, the study suggests that COVID-19 epidemic related social and economic dynamics transformed women owned businesses during and after the epidemic.

## Scope for Future Research

The present study needs to be conducted empirically in order to gain in-depth insights about the effect of COVID-19 on women owned enterprises in different regions of India.

## Authors' Contribution

Jogeswar Mahato and Kumar Gaurav conceptualized the research idea, conducted the literature review, and prepared the draft of the manuscript. Both the authors revised, formatted, and finalized the article.

## Conflict of Interest

The authors certify that they have no affiliations with or involvement in any organization or entity with any financial interest or non-financial interest in the subject matter or materials discussed in the manuscript.

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