



COVID – 19 AND ITS IMPACT ON MSMEs IN KARNATAKA : A STUDY WITH VIJAYAPURA DISTRICT

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INTRODUCTION

In modern era, entrepreneurship is one of the main pathways to achieve gender equality and women's economic empowerment- as set out in Sustainable Development Goal (SDG), which can in turn have a multiplier effect on family well-being, poverty reduction and sustainable economic growth. MSMEs are central - not only in promoting inclusive and sustainable economic growth, employment, and decent work for all; MSMEs also promote sustainable industrialization and foster innovation and can help reduce income inequalities if they receive support to provide good quality jobs. Finally, they can support achieving gender equality and women's empowerment through female entrepreneurship. While the rates of infection and death as a result of this pandemic appear to be higher for men than women so far, it is envisaged that women and girls will bear a disproportionate burden of the primary, concurrent, secondary and tertiary impacts of the disease, in terms of economic, social and health risks.

However, given the uncertainty surrounding the timeline and full impacts of COVID-19, the strain on all businesses are increasingly being felt. While no business is wholly immune from the impact of COVID-19, MSMEs in developing countries are particularly vulnerable to its adverse effects. In response, enterprise founders and entrepreneurs have been gradually

looking for adaptive and innovative solutions to protect and pivot their business operations including setting up new ventures targeting changing market patterns and consumer behavior. As the initial catatonic-like shock of COVID-19's impact starts to lessen, enterprises are in search of business solutions that can equip and support them in the post-COVID-19 "new normal".

Globally, female owned businesses were 5.9% points were more likely to close their business than male - owned business, when controlling for region", she said. Three segments of data were presented; breakdown by sector, time of domestic tasks and financial loans. Conclusion by sector are similar to the fine marks survey result: women are predominately presented in consumer - facing industries faced with a high number of closures ; hotels, cafes, and education and child care services as well as wellness, personal grooming, sports and fitness services.

While the covid-19 pandemic is still making news - headlines every day, data and research results are emerging about the negative effect of over 100 days of closure of schools, business and public services on women entrepreneurs in most parts of the world. The covid-19 pandemic has generated enormous uncertainty around the world. Our current research paper shows the effect of covid-19 on MSMEs working women in the study area.

REVIEW OF LITERATURE

The following are some of the literature reviewed to identify the research gap. Hong thuy and Freeman (2020) point out that more than 80 % of MSMEs reported that the impact of COVID-19 on their businesses was either bad or very bad and 96 % of the MSMEs reported a fall in profits. Further, nearly 50 per cent of MSMEs participated have had to cut wages and/or hours worked by employees. And also they highlighted that due to shot down of MSMEs, workers are lost job and faced several financial and psychological problems especially women's.

UN Women Palestine Office (2020) conducted a flash online survey and found that 95% women negatively impacted by COVID 19 due to shot down of MSMEs. The most affected sectors are the food products (26%), followed by the embroidery sector (20%) and the childcare services (11%), while the least affected sectors are ICT, Furniture and Wood (2%).

Samuel Tarinda (2020) examined about impact of COVID-19 on MSMEs Women workers, and also he discussed critically about Widening Existing Gender Inequalities, Women Unemployment, Loss of Income and Decimated Livelihoods, Spike in Unpaid Care Work, Women Healthcare Workers in the pandemic Period.

RESEARCH GAP

MSMEs plays an important role in women empowerment but due to COVID-19 all economic activities are shutdown and it causes to lost women job. Majority of the researchers focusing on MSMEs and women empowerment but very less research conducted covid-19 impact on MSMEs women workers and researchers are neglected about the study area. Therefore this paper aims to analyze COVID-19 impact on MSMEs women workers in the Vijayapura district.

OBJECTIVES OF THE STUDY

For the purpose of the study, researchers have been set the following objectives:

1. To examine MSMEs working Women problem, issue and challenges

2. To analyze impact of covid-19 on MSMEs working women.
3. To trace out social economic condition of MSMEs women's.

HYPOTHESIS OF THE STUDY

1. Impact of covid-19 on MSMEs women affected in Vijayapura District
2. Due to pandemic MSMEs workers face several problems.

METHODOLOGY

The present study is purely based on primary data. The primary data collected through proper online questioner. An online questionnaire was developed to collect primary information about the impact of COVID-19 on MSMEs women workers in the study area. The survey was conducted during the period from 10th August 2020 to 5th October 2020. The sample size of the study is 70 MSMEs women workers and the study area limited to Vijayapura district, Karnataka. And the primary data analyzed with the help of appropriate and suitable statistical tools like graphs and percentage.

SOCIO ECONOMIC PROFILE

There were 70 sample respondents are selected randomly in Vijayapura district. The majority of sample respondents are age between 30 to 40 years. In the study area, 65.71% sample respondents are joint family and remaining are nuclear family. Further, 38.57% respondents are studied below SSLC and only 12.86% are studied higher education. 51.43 % of respondents are having less than 17000 incomes because of they have less than 1 acre and 61.43% respondents are Hindu, where 25.71% respondents are Muslims and 12.86% are SC-ST.

DISCUSSION

Based on the primary data, impact of COVID-19 on MSMEs women workers has discussed and analyzed below

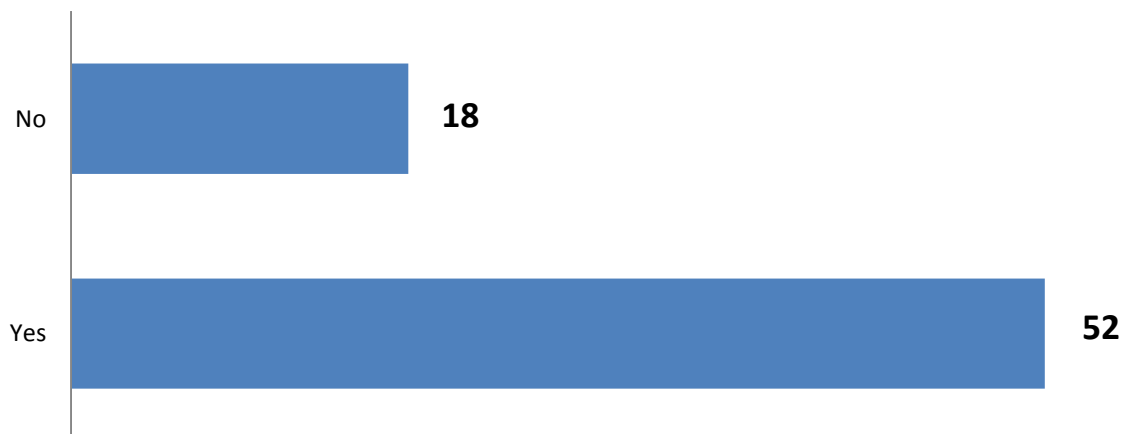
Figure: 1
Financial problems due to COVID-19



The above figure-1 shows that financial problems facing by MSMEs women's workers due to COVID-19. The majority of the respondents (80%) opinioned that they are facing highly financial problem because they lost job. Further, 84.29% of the respondents opinioned that they failed to get good nutrition food due to lack of financial sources and lack of food materials and

vegetables in the study area and 63% respondents opinioned that during the pandemic period, they were not got regular salary, 75.71% of respondents opinioned that their companies giving low salary even though they are ready to continue job due to lack of job opportunities in the pandemic period.

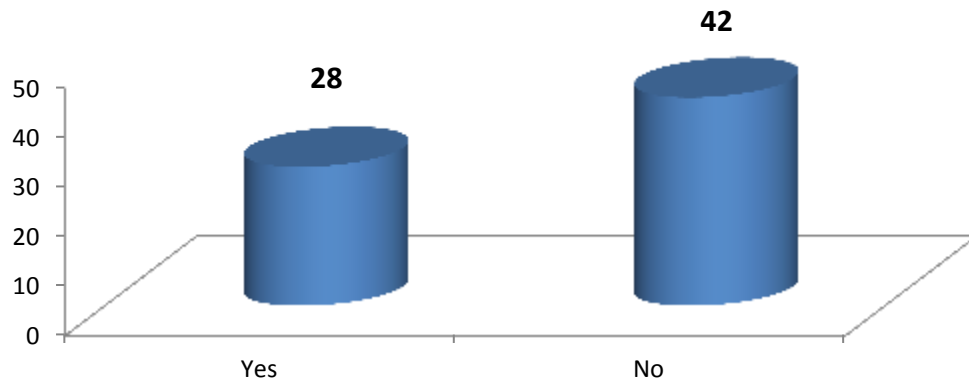
Figure: 2
Highly dependency on MSMEs Job



The above figure-2 shows that how much women's are highly depending on MSMEs job in the study area. Nearly 74.29% of respondents opinioned that they are highly depending on MSMEs job only because the majority of the respondents studied below PUC and in the study area they don't have any job opportunities and also they opinioned that if they will not getting back their job it may cause to their family to face several problems like poverty, unemployment,

food and nutrition problem and more financial, social, economical and psychological problems. Therefore in the study area, MSMEs plays an important role in women empowerment and family well being considerably. Further, the study shows that 62.86% of respondents opinioned that their family members are highly depending on their job or income only.

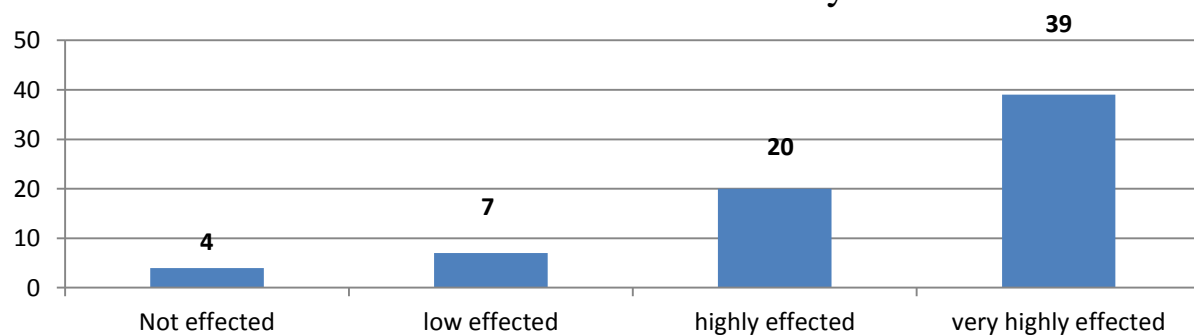
Figure: 3
Providing Online Education device



The above figure-3 shows that status of online education device providing to their children's in the study area. The primary data shows that due to highly negative impact of COVID-19 on MSMEs women workers are failed to provide online education device

like smart phone and internet to their children's and 60% of respondents opinioned that they are not able to pay fees of their children education. 60% of the respondents opinioned that they failed to provide mobile devices and internet in the study area.

Figure:4
Job lose effected on Family



The above figure-4 shows that majority of the respondents (55.71%) opinioned that due to COVID-19 impact, lockdown, shutdown of MSMEs, lost jobs cause to very worse effect on their family standard of living. Further, 70% of the respondents don't have hope to get another job in post covid-19 and they feeling more psychological problems like stress, angry, sad, cry, depression and so on. Finally, the study point out that 45% of women respondents are highly depending on their family due to lost their job and it cause to more gender inequalities in the study area.

FINDINGS OF THE STUDY

Based on the primary data analysis and interpretation the study found following findings

- 1) The study found that 80% of respondents faced financial problems and even though 88% of women workers faced several problems like food, nutrition, finance, stress and so on.
- 2) Nearly 45% of women respondents are highly depending on their family due to lost their job and 70% of respondents lost their hope to get job in post pandemic.

- 3) 67.14% of respondents opinioned that they have freedom to work but they are not able to get jobs during the pandemic and 81.43% respondents are highly depending on MSMEs job because the majority of the respondents not studied higher education and also they don't have job opportunities in the study area.
- 4) 84.29% respondents opinioned that they are not getting proper food and also they are facing nutrition problem.
- 5) 44.28% respondents opinioned that they failed to providing good education to children's and also they are not able to provide online education device like Smart phone and internet.
- 6) 90% respondents were not got regular salary in pandemic period and even though 75.71% respondents are ready to continuing their same job with less salary.
- 7) Finally, the study found that comparing to Vijayapura Taluk, the Ranebenur taluk respondents are facing sever socio-economic problems due to COVID-19.
- 8) Based the study hull hypothesis has rejected and while alternative hypothesis has accepted. It means, impact of covid-19 on MSMEs women workers affected negatively and also they faced several problem due to pandemic

SUGGESTIONS

Based on the above discussion some suggestions are recommended below

1. The government should take proper policy and measure to provide a bank loans to MSMEs women's and reduce financial problems occurred by covid-19.
2. MSMEs companies should follow ethics and values to give a half salary to women's in pandemic period and also they should take back their workers to job.
3. The most important is the family members should try to understand women's situation and problems, and they should support to women's.

CONCLUSION

Women has considered like center of all economic activities and development of the nation. Therefore, in modern era every country trying to increase women empowerment status with sustainable development. Women has participating highly in informal economic activities than formal activities due to socio-economic problem. MSMEs is one of the major tool and way to achieve the women empowerment, it is playing a important role in GDP and creating job opportunities in India. But due to COVID-19, in India as well as in the world all

economic activities has shutdown and it cause to lost jobs and financial problems. Based on the above discussion we can conclude that impact of covid-19 has highly negative affected on MSMEs women workers and it cause to several problems like lost job, food, nutrition, financial, socio-economical and psychological problems. Therefore, the government should take proper action and policy to reduce their economical burden and psychological disaster.

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