



Mapping the Livelihood Vulnerabilities of Women Informal Workers in Coimbatore District During Covid-19

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<http://dx.doi.org/10.47814/ijssrr.v7i6.2151>

Abstract

The present study was undertaken to examine the women informal worker's socio economic profiles, nature of work and challenges faced by them during COVID – 19 in Coimbatore district. Empirical research design has been adopted. Primary data has been collected from women informal workers residing in Coimbatore District. Five specific informal sector groups namely, construction workers, street vendors, waste-pickers, domestic workers and homeless persons have been considered for the study. Considering that a very limited database of informal sector workers exists, sample of 149 informal workers in 11 taluks of Coimbatore District has been chosen using snow-ball sampling technique. Interview schedule will be adopted to collect data from the women workers. Data collected has been analyzed using Percentage analysis and weighted average ranking method. The findings of the study reveals that the COVID-19 lockdown have increased debt of the women in informal sector. The study also found that the expectations of this workforce from the government, including minimum wages, job security, and improved workplace safety. Overall, these findings call for targeted interventions and policy measures to address the specific needs and challenges faced by women informal workers, ultimately contributing to their resilience and well-being.

Keywords: *Livelihood; Women Informal Workers; Covid-19; Pandemic; Challenges*

Introduction

The unorganized sector employs a large proportion of the workforce in India. The informal economy employs around 86 percent of the country's labor force, including 95 percent of its female workers. The unorganised economy accounts for around 50% of the national product. A large number of our society's socially and economically disadvantaged women participate in informal economic activities. Many of these women laborers are the primary breadwinners for their families, simply to survive. Women

with low incomes, particularly those working in the informal sector, are among the most vulnerable segments in the labor market.

Vulnerability factors include irregular work, low economic status, lack of bargaining power, lack of control over earnings, balancing paid work with child care and household work, limited access to institutional credit, training, and information, and a lack of assets. These women are vulnerable, stuck between unstructured employment and domestic obligations, and they lack access to help in the case of seasonal or life-cycle changes. They contribute significantly to the family's income/savings and the country's GDP, yet their contribution is not recognized. While the pandemic has impacted livelihoods across all social classes in India, the informal sector, which accounts for 86% of the workforce, has been hit the hardest, as they struggle to meet basic needs while also facing the threat of infection (International Labour Organization, 2020). Though different groups of workers are going through similar constraints in terms of livelihood and social safety net, the women working in informal economy faced total or near unemployment and economic insecurities due to social distancing and lockdown restrictions. They remained mostly outside the picture of relief mechanisms in the country.

Review of Literature

Alam et al. (2022). The study discovered that the pandemic has increased the current vulnerability of floating workers on a variety of fronts, including job losses, food insecurity, shelter insecurity, education, social, physical, and mental well-being. In response to the epidemic, government stimulus packages and non-government Covid-19 programs lack the necessary mechanism, scale, and emphasis on protecting Bangladesh's floating workers.

Nadia Singh and Areet Kaur (2022) identified five gender-specific paths by which the pandemic affected the lives of women living in homes with informal employment in Punjab. These include (a) Poverty-related stress and livelihood challenges, (b) increased food insecurity, (c) mobility restrictions, (d) unwanted pregnancies and disruptions to routine health treatments, and (e) social ostracization. Their data also demonstrate that the income disadvantage experienced by women in informal employment was not consistent and varied depending on the respondent's educational background and occupational categories. Some of these ladies were able to use their expertise and past work experience to find other employment during the lockdown.

Renuga deva et al. (2022) discovered that street sellers confront livelihood hazards due to the legal, physical, and socio-cultural context in which they labor. Local government officials forcibly removed many street signs. This risk of displacement often rises during elections, large-scale events, or initiatives to renovate ancient city areas.

Tiwari (2022) highlights the importance of a **multi-stakeholder approach** involving government, labor welfare departments, educational institutions, employers, healthcare providers, NGOs, orphanages, and policymakers in tackling the challenges faced by [target population] during the crisis. This **collaborative effort** is deemed crucial in supporting them and navigating the unprecedented situation.

Guo (2022) offers a pioneering analysis of the COVID-19 pandemic's impact on China's vulnerable informal economy. Leveraging transaction data from 80 million offline micro-businesses (OMBs) through the country's largest Fintech company, the study uses machine learning to perform causal inference. **Key findings reveal a drastic 50% decline in OMB activity at the pandemic's peak, followed by a partial recovery to 80% of pre-pandemic levels within seven weeks.** However, this

plateau persisted throughout the study period. Notably, the impact was more severe in urban areas, for female entrepreneurs, and for merchants operating outside their home region.

In his 2022 study, Jahid Nur highlights how female informal workers in Dhaka relied on both social capital and diverse loan sources to navigate the challenges of the pandemic. These women drew strength from their communities, borrowing from neighbors and families, seeking market re-entry support through their networks, and finding solace in mutual emotional support. **Beyond social networks, the study identifies various loan sources utilized by these workers to manage financial strains.**

Pham Tien Thanh & Pham Bao Duong (2022) revealed a significant **decline in business and consumption** for female street vendors. Notably, **immigrant vendors faced even greater hardships** compared to local ones. Additionally, vendors near wet markets experienced **higher economic burdens** than those near schools or recreational areas.

Swarna (2022) further emphasizes the severity, reporting that **nearly 90% of these workers suffered income and food expenditure drops** during lockdowns. Interestingly, the **impact was more pronounced for males**, particularly those in service and sales sectors, especially in urban areas and with higher education.

Objectives of The Study

The specific objectives of the study are:

- ✓ To analyse the socio- economic background of women working in informal sector
- ✓ To find out the nature of work and working condition of women
- ✓ To study the wage patterns and causes of discrimination in wages of women working in Informal sector
- ✓ To find out the challenges faced by the women working in the informal sectors during and after COVID-19 Pandemic Lockdown.
- ✓ Finally, to suggest ways for their betterment in future

Methodology

Empirical research design has been adopted. Primary data has been collected from women informal workers residing in Coimbatore District. Five specific informal sector groups namely, construction workers, street vendors, waste-pickers, domestic workers and homeless persons have been considered for the study. Considering that a very limited database of informal sector workers exists, sample of 149 informal workers in 11 taluks of Coimbatore District has been chosen using snow-ball sampling technique. Interview schedule will be adopted to collect data from the women workers. Sources of the data have been collected getting help from the local panchayats and municipalities to approach the sample women workers. Later, data collected from primary sources has been carefully scrutinized and

transcribed before the commencement of data tabulation and interpreted through statistical tools. Data collected has been analyzed using Percentage analysis and weighted average ranking method.

Significance of the Study

The COVID-19 Lockdown Exposed the Plight of India's Vast Informal Workforce in a Particularly Harrowing Way. Deprived of basic necessities, shelter, and support, many had no choice but to embark on desperate journeys back to their hometowns – walking hundreds of kilometers in some cases. This stark image underscored the deep vulnerabilities faced by this segment, already battling low wages, precarious work, and limited access to social safety nets. With the unemployment rate skyrocketing from 8.7% in March 2020 to even higher levels in the following months (according to the Centre for Monitoring Indian Economy), countless families lost their meager incomes. Street vendors, self-employed individuals, and their families often lack access to government assistance programs, leaving them exposed during such crises. **This study sheds new light on the specific challenges faced by women working in the informal economy.** Their experiences and needs must be understood deeply to inform the development of regulations and schemes that truly benefit them. Only then can we hope to build a future where informal workers, particularly women, are empowered and protected, free from the fear of being forced onto a grueling walk home in times of hardship.

Results and Discussion

• Socio Economic Profile of the Workers

The socio-economic profile of the women informal workers in the study reveals important information about their demographics and economic conditions. The majority of the women informal workers fall within the age group of 21-30 years, indicating a young workforce in the informal sector. Most women informal workers reside in rural areas, emphasizing the need for tailored interventions in these regions. In terms of education, a significant percentage completed secondary education. The women informal workers are primarily married and belong to nuclear families. Family sizes range from 4 to 5 members, and the majority have female children. Renting is the prevalent housing situation. Monthly incomes vary, with a significant proportion falling within the Rs. 10,001 to Rs. 20,000 range. Understanding these socio-economic factors is crucial for addressing the specific needs and vulnerabilities of women informal workers in Coimbatore district.

• Nature of Work and Working Conditions

The nature and working conditions of women informal workers in Coimbatore district are diverse, reflecting different occupations and employment arrangements. The majority of women informal workers work as domestic workers, while street vending, work from home, construction labor, housekeeping, agricultural jobs, and sweeping are also prevalent occupations. Regular full-time employment is the most common employment status among the women informal workers. The majority of the workers work between 5 to 8 hours a day, with a significant portion working more than 8 hours. Buses are the primary mode of transportation.

Monthly salary payments are the most common, and savings are typically kept with relatives. Overall, while some women informal workers express satisfaction with their income and working hours, information about other aspects such as break time, employer behavior, skill development, and transportation is not available. Understanding the nature and working conditions of women informal workers is essential for identifying areas of improvement and formulating targeted interventions.

• Wage Patterns & Causes of Discrimination

The wage patterns and causes of discrimination among women informal workers in Coimbatore district reveal several significant findings. A majority of women informal workers, 62%, stated that they do not face lower wages compared to male workers, while 38% reported experiencing lower wages. Discrimination in the form of gender pay gaps was identified by 25% of the women informal workers. Additionally, discrimination related to increased working hours, harassment, and desired employee benefits were reported by varying percentages of women informal workers. Age-based discrimination was prevalent, with 44% of women informal workers mentioning it as a form of discrimination they faced. Gender was identified as the basis of discrimination by 24% of women informal workers. Only 13% of women informal workers were members of social organizations, indicating limited social support. Understanding wage patterns and causes of discrimination is crucial for advocating for fair remuneration and addressing the underlying biases and inequalities faced by women informal workers.

• Migration Pattern

The data provided represents the reasons and percentages of women informal workers who migrated from their previous locations. Out of the total 73 women informal workers, the following reasons and percentages were reported:

The majority of the women informal workers (13.7%) reported that they migrated because they were unable to achieve sufficient growth or prosperity as farmers in their previous location. Other significant factors include a lack of enough jobs, inadequate income, large household size, and small agricultural holdings. Additionally, some women mentioned poor public services, better work opportunities, traditional migration as part of their profession, the pursuit of higher expected income, and employment as reasons for their migration. A smaller proportion cited drought, marriage or family-related reasons, and family movement for better livelihood.

• Impact of Covid-19 on the Livelihood

The study revealed that while a majority of participants and their families were affected by the virus, a notable percentage faced the direct consequences of the pandemic, emphasizing their vulnerability. Financially, the findings highlighted the reliance on money borrowed from money lenders and personal savings in managing medical expenses. Employment-wise, transportation restrictions played a substantial role in job loss or unemployment, indicating the disruption caused by mobility limitations.

The study also highlighted the varying levels of employer and government support, with many participants receiving no assistance for medical expenses and relying on salary advances. Safety measures in the workplace were found to be consistent. The study also documented that COVID-19 lockdown has increased debt of the women in informal sector.

The data shows that 96% of the surveyed or considered population faced stress or anxiety during the COVID-19 pandemic. This high percentage reflects the significant impact the pandemic has had on people's mental well-being. The uncertainty surrounding the virus, health concerns, financial instability, social isolation, and other pandemic-related stressors have contributed to elevated levels of anxiety and stress.

The study further emphasized the expectations of this workforce from the government, including minimum wages, job security, and improved workplace safety. The findings of the study reflect the significant challenges faced by women informal workers during the COVID-19 pandemic, including

joblessness, reduced salaries, increased workloads, limited safety measures, economic difficulties, and mental health issues.

Overall, these findings call for targeted interventions and policy measures to address the specific needs and challenges faced by women informal workers, ultimately contributing to their resilience and well-being.

• **Expected Support from the Government**

Findings of the study pertain to factors and percentages related to the expected support from the government and the relief measures received by women informal workers. The majority of women informal workers had expectations from the government, with the most common expectation being the enforcement of minimum wages (41.6%).

A significant portion also sought financial support for one year (19.5%) and job security at the workplace (24.2%). A smaller number expected support in the form of ration/groceries (3.4%) and safety measures at the workplace (11.4%). However, only a minority of women informal workers (26.2%) reported received relief measures or support from the state or central government, while the majority (73.8%) did not receive such assistance.

Suggestions

- **Strengthen Social Protection:** Governments should expand social protection measures to include informal workers, ensuring access to healthcare, income support, and unemployment benefits during crises.
- **Promote Financial Inclusion:** Provide financial services tailored to the needs of women informal workers, such as microfinance and savings programs, to enhance their financial resilience.
- **Improve Occupational Safety and Health:** Enhance safety regulations and promote awareness campaigns to educate women informal workers about health and hygiene practices in their workplaces. Provide personal protective equipment (PPE) and sanitary facilities where needed.
- **Support Childcare Services:** Establish or expand affordable and accessible childcare facilities to alleviate the burden on women informal workers, allowing them to continue working without compromising their children's well-being.
- **Enhance Access to Information:** Develop targeted communication strategies to ensure women informal workers are aware of government support programs, health guidelines, and available resources. Utilize local community networks, mobile technology, and trusted intermediaries to reach out to them effectively.
- **Foster Skill Development and Entrepreneurship:** Provide training programs and financial support for women informal workers to develop new skills, diversify their income sources, and transition into more resilient sectors.
- **Promote Social Dialogue and Inclusion:** Involve women informal workers and their organizations in decision-making processes to address their specific needs and concerns effectively. This can be done through participatory forums, trade unions, and collective bargaining.

Conclusion

To summarize, the COVID-19 pandemic has highlighted the numerous challenges faced by women informal workers. From loss of livelihood and lack of social protection to unsafe working

conditions and increased care burdens, these women have been disproportionately affected by the crisis. However, addressing these issues is crucial to promote gender equality, economic recovery, and social resilience. To support women informal workers, governments must prioritize strengthening social protection measures, promoting financial inclusion, and improving occupational safety and health standards. Additionally, providing accessible childcare services, enhancing access to information, and fostering skill development and entrepreneurship can empower these women to overcome the hurdles they face. As we strive for a more equitable and sustainable post-pandemic world, it is imperative that we prioritize the well-being and empowerment of women informal workers. By implementing comprehensive measures and supporting their economic and social rights, we can build a more resilient and inclusive society for all.

The study concludes that the pandemic has had a devastating impact on the livelihoods of women informal workers. However, there are a number of things that can be done to help these workers recover and to build back better.

Acknowledgement

This research paper is an outcome of the Short duration research project sponsored by Indian Council of Social Science Research – Southern Regional Centre, Hyderabad.

Annexures

Table 3.1. Socio – economic profile of the sample women informal workers

Factors	No. of Women Informal Worker	Percentage
i)Age		
Upto 20 years	26	17
21-30 years	67	45
31-40 years	34	23
41-50 years	12	8
Above 50 years	10	7
ii)Area of Residence		
Rural	66	44
Semi- Urban	50	34
Urban	33	22
iii)Religion		
Hindu	91	61
Christian	41	28
Muslim	17	11
Others specify	-	-
iv)Caste		
General	35	23
Scheduled Caste	37	25
Scheduled Tribe	10	7
Backward Class	57	38
Most Backward Class	10	7

Any other (specify)	-	-
v)Educational Qualification		
Illiterate	24	16
Secondary	62	42
Higher secondary	24	16
Graduation	24	16
Post-Graduation	15	10
Any other (specify)	-	-
vi)Marital Status		
Married	76	51
Unmarried	70	47
Widow	0	0
Divorced	3	2
Separated	-	-
vii)Type of family		
Joint	42	28
Nuclear	107	72
viii)Number of Family members		
Up to 3 members	48	32
4- 5 members	86	58
Above 5 members	15	10
ix)Number of children in the family		
Nil	33	22
1to 3	90	60
Above 3	26	17
x)Type of Residence		
Own	54	36
Rental	88	59
Lease	7	5
xi)Monthly income (self)		
Up to 10,000	39	26
Rs.10,001-15,000	56	38
Above Rs.15,000	54	36
xii)Family income per month		
UptoRs.15,000	42	28
Rs.15,001 to Rs.20,000	63	42
Rs.20,000 to Rs.25,000	26	17
Above Rs. 25,000	18	12
Total	149	100

Table 3.2. Nature of work and working condition of women workers

Factors	No. of Women Informal Worker	Percentage
i)Nature of work/Occupation		
Domestic Workers	81	54
Street Vendors	26	17
Home based workers	18	12

Construction laborers	65	44
Agricultural jobs	11	7
Other informal workers	13	9
ii)Nature of Employment		
Regular full time	81	54
Regular part time	49	33
Seasonal	7	5
Contractual	12	8
Any other please specify	-	-
iii)Working hours in a day		
Less than 3 hours	17	11
3 hours to 5 hours	47	32
5 hours to 8 hours	53	36
More than 8 hours	32	21
iv)Mode of transport		
On Foot	25	17
By Bus	66	44
By two wheelers	54	36
Company Vehicles	4	3
Any others specify	-	-
v)Salary Frequency		
Daily	25	17
Weekly	51	34
Monthly	70	47
Fort-nightly	3	2
vi)Mode of savings		
Bank	51	34
Relative	54	36
Chits	16	11
Post office	8	5
Employer	4	3
Self	16	11
vii)Work Satisfaction		
Income	50	34
Daily working hours	58	39
Number of holidays	22	15
Working condition	9	6
Regularity of payment	7	5
Development skill	1	1
Transportation system	2	1
Total	149	100

Table 3.4. Wage patterns & causes of discrimination

Factors	No. of Women Informal Worker	%age
i)Comfortable working with male workers		
Yes	69	46
No	80	54

ii)Fight sometimes with other working women at your working place		
Yes	40	27
No	109	73
iii)Type of discrimination during work		
Yes	43	29
No	106	71
iv)Kind of discrimination you face		
Gender Pay gaps	37	25
Increased working hour	39	26
Harassment	43	29
Desired employee benefits	30	20
v)Basis of discrimination		
Gender	36	24
Religion/ Caste	21	14
Education	26	17
Age	66	44
vi)Member of any social organization (like women club, welfare society etc.)		
Yes	20	13
No	129	87
vii)Compared to male workers whether your wages is low		
Yes	56	38
No	93	62
Total	149	100

Table 3.5. Migration Pattern

Factors	No. of Women Informal Worker	Percentage
i) Migrated from native		
Yes	73	49
No	76	51
ii)Migrated with family or alone		
With family	70	66
Alone	3	34
iii) Reason for migration from native		
Lack of enough jobs in native place	9	12.5
Couldn't grow enough in the place where you were a farmer	10	13.7
Lack of adequate income	8	11
Large size of household	7	9.6
Small size of agricultural holding	7	9.6
Poor public services(such as water or roads)	6	8.2
Better work opportunities	6	8.2
It is our profession to migrate	5	6.8
Higher expected income	5	6.8

Employment	4	5.5
Drought/unable to continue farming/Agriculture	3	4.1
Marriage/family movement	2	2.7
Family movement for better livelihood (Income)	1	1.3
iii)Willingness to return native place		
Yes	50	34
No	99	66
Total	149	100

Table 3.6. Information about COVID 19

Factors	No. of Women Informal Worker	Percentage
i)Affected with covid-19		
Yes	129	87
No	20	13
iii) Family members affected with covid - 19		
Yes	122	82
No	27	18
iii)Medical Expenses		
By savings	24	16
Borrowing from relatives / Friends	83	56
Borrowed from money lenders	42	28
iv) Employer helped to pay medical expenses		
Yes	31	21
No	118	79
v)If yes, employer helped		
As freebie	3	10%
As Salary in advance	28	90%
Total	149	100

Table 3.7. Impact of covid-19 and livelihood

Factor	No. of Women Informal Worker	Percentage
i)Jobless /unemployed during pandemic		
Yes	92	62
No	57	38
ii)Reason for Unemployment		
Employers terminated the service	16	17
Fear for own health	27	29
Social distancing impossible	09	10
Transportation restriction	40	44
iii)Salary paid during pandemic		
Full salary	60	40
Half salary	69	46

No salary	20	13
iv) Work load/salary paid during pandemic		
Reduced salary/ Increased workload	84	56
No change in salary/workload	65	44
v) Safety measures were provided in your workplace		
Complete safety measures	81	54
Partial safety measures	44	30
No safety measures	24	16
vi) Household Expenses		
Managing with reduced income	11	07
Relatives are supporting	45	30
Existing saving is used	30	20
Managing with borrowed money	45	30
Not affected much	18	12
vii) Primary source of borrowing		
Relatives	53	36
Money lenders	78	52
Friends	9	6
Neighbors	9	6
viii) Economical problems faced during Covid-19 Lockdown		
Debt increased	75	50
Food intake restricted	30	20
Lack of diversified food	9	6
Difficulty to pay rent	8	5
Shrunken savings	8	5
Selling personal assets	12	8
Financial insecurity	6	4
Increased job insecurity	1	1
ix) You went to native during covid-19 lockdown		
Yes	39	26
No	110	74
x) Re-joined in the same work after covid-19 restriction		
Yes	100	67
No	49	33
xi) Mental health problems faced during covid-19		
Lack of confidence	38	25
Stress of anxiety	96	64
Social dysfunction	15	11
Total	149	100

Table 3.8. Expected support from the government

Factor	No. of Women Informal Worker	Percentage
i)Expected support from government		
Ensuring minimum wages	62	42
Financial support for one year	29	19
Job security at workplace	36	24
Support with ration/groceries	5	3
Ensure safety measures at workplace	17	11
iii)Relief measures/support from state or central government		
Yes	39	26
No	110	74
Total	149	100

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