

Financial Distress and Unemployment during Covid-19 in India - A Study

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Abstract

Purpose: The study shows the total number of youth or individuals who lost their jobs during Covid-19 in India. The study has given mere focus on the schemes launched by Government of India for all the youth and those who lost their jobs. Analysing the financial distress of unemployed population. Figuring out Government initiative for recreating employment through skill development during or post lockdown.

Methodology: The entire study is structured through sources collected from primary and secondary data. Primary data has been collected from an open ended questionnaire comprising of 5 questions has been prepared and responses are gathered through telephonic interview of those 30 respondents working in private sectors or any other profession of any kind who lost their jobs in this pandemic.

Findings: Government initiatives on providing employment through skill development should be implemented sooner with more focus to be given on the youth of the country as study shows that majority of job loss took place in the youth of our country. Unemployment rate has been decreasing over the month April-July 2020 which is a positive sign for unemployment problem in India which was already before lockdown and specially occurred during lockdown. State Government are also been seen putting efforts for generating employment specially in youth by way of polishing their skills and providing them with sufficient job training which will help curb unemployment issue in the near future too.

Originality/Value: This research paper is based on social aspects showing financial distress and loss of employment of individuals especially youth of India.

Keywords: Loss of jobs, Increase/Decrease in unemployment rate, Government Initiatives, Financial distress, Recreation of employment.

I. INTRODUCTION

Financial distress and unemployment has been the most significant problem that took place due to Covid-19 all around the world specifically in a developing country like India which is highly populated. The staggering scale of unemployment in India before, during and after the lockdown means that crores of people, and their families, are barely able to survive, surrounded by uncertainty and despair and forced to either depend on charity or on inhumanly low wages that they may get for some sporadic work. India is set to lose around 130 million jobs says a report by Global Consultants. Job loss has stood up as the most severe immediate impact of Covid-19 crisis. In such a trying time, the loss of job and crunch of finance is being felt to a very large extent. In a country like India most of the family rely on a single earning person and because of this pandemic which led to financial distress and unemployment has made their survival way more tougher. This study has come up with total number of youth or individuals who lost their jobs

during this pandemic. A major focus has been given to those Government schemes that has been launched by both Central and State Government for all those who lost their jobs during Covid-19. This study also focuses on the steps taken by Government of India for recreating jobs in the near future through skill development.

II. LITERATURE REVIEW

According to a survey by Azim Premji University, two-thirds of workers or 67% employees lost their jobs following the covid-19 lockdown. The survey was conducted in 12 states in collaboration with ten civil society organisations. As a response to the findings of this survey, the team has conducted the study suggesting few measures to ameliorate the conditions of those most affected by the crisis.

In a recent report of International Labour Organisation 2020, on the impact of Covid-19 crisis, reflected that the youth were already vulnerable within the workforce prior to the crisis, the recent advent of massive job loss and growing

precarity of work is having particularly painful impacts on young people across the globe.

According to a survey by the Indian Society of Labour Economics (ISLE) a conference organised by the Institute for Human Development (IHD), job loss is the most severe immediate impact of Covid-19 crisis while lower economic growth and rise in inequality would be the long-term effects. As per the survey, the immediate policy priorities suggested were protection of workers and families, short-term employment creation and income transfers to affected workers.

As per the AIMO survey, a staggering 80% of workers in the informal sector faced unemployment of any kind. 51% of workers in the informal sector lost their jobs and 30% experienced partial unemployment. The formal sector recorded 10% full unemployment, while 30% had partial unemployment. The survey also analysed that the lockdown has resulted in unemployment of 30% in rural workers as compared to 19% in urban ones. The finding of the study said that farmers faced the highest level of partial unemployment (38%) followed by self-employed and salaried workers.

As per the unemployment tracker survey released by Centre for the Monitoring of Indian Economy (CMIE), interviewed about 2,289 persons in the last week of March stated that 23.4% of unemployment rate during this week, an LPR (Labour Participation rate) of 36% and an unemployment rate of 22.7% has been seen. Now over 20% joblessness is bad news for any country. The real eye-popping figure, however, is that just 27.7% population is employed.

III. RESEARCH GAP

After analysing the past studies, it is found that various Government initiatives relating to coping up with the unemployment issues is not highlighted. Past study did not show those government initiatives that has been launched to recreate employment through skill development. These initiatives need to be discussed elaborately and to be closely examined to see if these initiatives are providing sufficient help to those who lost their jobs or will stand up to the joblessness crisis in the near future. Past study also fails to show the responses of how those individuals who lost their jobs are running their livelihood and handling the financial distress.

Research Question

1. In which period of month during lockdown you lost your job ?
2. How you managed your first month expenses after losing the job ?
3. Are you the single earning person in your family ?

4. Any alternative source of income you are performing after losing your job to cope up with your monthly expenses ?
5. Any support from your family or relatives you got to tackle your financial distress ?

Objectives of the study

- a. To show the total number of youth including other individuals who lost their jobs during covid-19 for the month March-July 2020.
- b. To show the increase/decrease in unemployment rate in India during covid pandemic for the month March-July 2020.
- c. To highlight the schemes launched by Central and State Government for unemployed individuals at the time of Covid-19.
- d. To analyse the responses of those who lost their jobs and how they are handling their financial distress during lockdown.
- e. To highlight the schemes launched by Central and State Government for recreating employment through skill development during or post lockdown.

Limitations of the study

The study has covered small sample size. The study could not undertake different state wise comparative study on total number of loss of jobs during Covid-19. Moreover, the respondents were conscious enough to give answers.

IV. RESEARCH METHODOLOGY

The entire study is both exploratory and empirical in nature. Data has been collected both from primary and secondary sources. Secondary data has been collected from research journals, reports and Government websites. As far as primary data is concerned an open ended questionnaire is framed comprising of 5 questions for those 30 individuals who lost their jobs during this pandemic and responses are gathered through telephonic interview following snowball sampling technique. The respondents belong to those who work in MNCs, factories and other private sector companies which includes; office executives, security guards, cooks, workers etc. A graphical representation in the form of line and bar graph has been prepared to show the increase/decrease in unemployment rate in India during March-July 2020. So far as the place where the telephonic interview is concerned, it was conducted among individuals working and living in Kolkata and at the Hooghly district.

V. DATA ANALYSIS, PRESENTATION AND FINDINGS

- I. **To show the total number of youth including other individuals who lost their jobs during Covid-19 for the month March-July 2020.**
 - a. **During the month of March:** This was the month when Janta Curfew was declared and just on the

second day of Janta curfew lockdown was declared. The unemployment rate in this month showed 8.75% mostly affecting the youth of India. This hit was because of the global impact of Covid-19 because of which various companies and small, medium and micro enterprises were shut completely on the month of March just when the lockdown came to its extension. Nearly 80 lakh jobs in March was lost. The estimated loss of employment between March and April 2020 is 114 million implies that one in every four employed persons lost their jobs, says CMIE report.

- b. During the month of April:** Job losses during the lockdown have been seen higher among the youth, with six crore people between the ages of 20 and 39 losing jobs in April, according to the report of Centre for Monitoring Indian Economy(CMIE). A staggering loss of nearly 12.8 crore job loss took place in April. More than 2.7 crore young people in their 20s lost their jobs , along with 3.3 crore people in the 30s. Proportionately 27 million youth in age group of 20-30 years lost jobs in the month of April, whereas, the total number of job loss was around 122 million (which includes workers, private sector employees, migrant workers, businessmen, automobile sector, travel and tourism sector, entertainment, manufacturing, aviation and other professions of any kind) in April in India. By the end of April, estimates suggested that 14 crore existing jobs were lost in India, adding to the already existing 10-11 crore strong army of jobless. In Table 1, we can see the job loss due to lockdown in India in the month of April in India as per age group.
- c. During the month of May:** In the month of May the unemployment rate continued to fall, however, the percentage of job loss was comparatively less than April yet the demographics of job loss was still the major cause of concern. The end week of May recorded a jobless rate of 24% in comparison to a record high of 27% in the previous week. The month of May recorded urban unemployment of 28% and rural unemployment of 22.3%. Despite high unemployment rate of approx. 23.5% in May, India added 2.1 crore jobs which includes small traders and wage workers, 1.44 crores were small traders and wage labourers and as many as 55 lakh businesspeople returned to their jobs which showed a massive increase of 39%. This improvement in May as compared to April was because of the labour market metrics, however the labour market conditions continue to remain much weaker than they were before the coronavirus-induced lockdown over two months ago.
- d. During the month of June:** In the month of June India's job loss rate falls sharply to 11.63% in the week ended June 14 from 17.51% in the previous week, bringing the job loss rate closer to the levels

prevailing before the lockdown, says a survey by the Centre for Monitoring Indian Economy(CMIE). However, the month of June is likely to generate more jobs report and this improvement comes as offices, shops and self-employed avenues reopened after the government lifted nearly all the lockdown curbs after more than two months. In this month the ongoing summer crop planting season and the rural job guarantee plan also provided employment opportunities to people in the villages. This month also came up with the increase in labour participation rate of 40.3% .

- e. During the month of July:** In July 2020, the unemployment rate returned to its pre-lockdown level. The unemployment rate in July 2020 was 7.4%. It would be fair enough to say that comparatively in July 2020, the unemployment rate had come down. Weekly trends of July had correctly suggested a sharp fall in the unemployment rate from its 11% level of June 2020. It had also correctly suggested an increase in labour participation rate of 40.7%, however the participation rate fell to 40.5% in the last week of July. The month of July shows the recovery of unemployment rate moderately at 1.7%.

II. To show the increase/decrease in unemployment rate in India during covid pandemic for the month March-July 2020.

From Table 2 and Figure 1, it can be said that the twin shock of Covid-19 and the lockdown declared on 24 March, brought economic activity to a juddering halt in which job loss was the biggest fallout of this disaster. The unemployment rate in the month of March is seen to be 8.75% which means nearly 80 lakh job loss took place in this month. Then in the month of April a mind-shaking figure of unemployment rate of 23.52% was noticed which shows a steep fall in employment rate. Around 22 million job loss took place in this month targeting the youth of our country. This was the month in which highest number of joblessness specially among the youth took place. More than 20 million youth in age group of 20-30 years lost jobs in April. Further, in May 2020 the figures were nearly the same with 23.48% unemployment rate which shows a very slight decrease in unemployment rate as compared to April. After the steep fall of April, the recovery began modestly in May; and then it accelerated in June with a decrease in unemployment rate of 12.49% and then in July the unemployment rate slowed down with 7.43%. Even after the robust recovery of June and in July, the employment rate is still much lower than what it was during 2019-20.

III. To highlight the schemes launched by Central and State Government for unemployed individuals at the time of Covid-19.

The following data shows schemes launched by Central Government:

- a. **Pradhan Mantri Berojgari Bhatta Yojana:** The Indian Government introduced a newly monthly unemployment scheme to help the unemployed youth in the country. The unemployment scheme is launched under the leadership of Prime Minister Narendra Modi. According to the sources, this scheme looks to increase employment opportunities while reducing the issue of unemployment in the country. Also the unemployed youth will be provided with financial assistance of 2000-3500 rupees on a monthly basis.
- b. **Modified Electronics Manufacturing Scheme 2.0:** On March 21,2020, the Union Cabinet chaired by PM Modi approved this scheme. The scheme aims at developing the entrepreneurial ecosystem, increasing employment opportunities, and attracting investment. It will support the setting up of Electronics Manufacturing Clusters which will help in increasing employment opportunities among the youth.
- c. **Pradhan Mantri Jan Arogya Yojana:** The Government of India has extended its flagship programme, Pradhan Mantri Jan Arogya Yojana (Ayushman Bharat) to the migrant workers. Earlier, this scheme was for free Covid-19 testing. Now this scheme is also for the migrant workers that have lost their jobs and livelihood due to lockdown. The National Health Authority that is implementing the scheme will issue E-cards to the eligible migrants identified under the scheme.
- d. **Garib Kalyan Rojgar Yojana:** On June 22,2020, PM Modi launched a new package of Rs.50,000 crore for this scheme for migrant workers who lost their jobs and livelihood and have returned to their home states during Covid-19. This scheme would be implemented in a mission mode to provide jobs and livelihood opportunities for 125 days for more than 6 million jobless migrants. Under the scheme, the basket of a wide variety of works will ensure that each migrant worker is able to get an opportunity of employment according to his skills in the coming 125 days, adding that the programme will also prepare for expansion and development of livelihoods over a longer term. The scheme will be implemented in villages of 116 districts in six states to provide employment inclusive development opportunities in rural India and 25 such schemes, which are being run by the Central Government, will be added to it.

The following data shows schemes launched by State Government:

- a. **Mahajob Portal:** The portal has been formally launched on 6 July 2020 by Maharashtra Government for unemployed citizens. The portal has been started with the aim of providing employment opportunities to unemployed youth at the time of Covid-19 in Maharashtra. This portal is to help the industry in recruiting people without any hassle, thereby acting as a link between job seekers and entrepreneurs. The portal claims that 80% of the local enterprises in the state will be provided business including 80% employment reservation to the local people.
- a. **Karma Sathi Prakalpa:** On the occasion of International Youth Day, the West Bengal Government launched 'Karma Sathi Prakalpa' scheme under which 1 lakh unemployed youth would be provided soft loans and subsidies to make them self-reliant.
- b. **Karmo Bhumi:** This scheme has been launched by the West Bengal Government for the IT professionals. Jobs will be provided to the IT professionals who are lying unemployed due to Covid-19 in the state can be able to get employment with just a few clicks.
- c. **Kaushal Satrang Scheme:** Kaushal Satrang launched by Uttar Pradesh Government will have seven components which will provide opportunities to the youth. In this regard, UP Government has linked MoU (Memorandum of Understanding) with IIT Kanpur and other placement agencies for the employment of 2 lakh youth to train the state's youth for world level competitions.

IV. To analyse the responses of those who lost their jobs and how they are handling their financial distress during lockdown.

1. In which period of month during lockdown you lost your job ?

The responses gathered from 30 respondents shows that out of 30 respondents 8 of them lost their jobs when first lockdown was extended somewhere during March. Around 16 people lost their jobs during the month of April-May and 6 of them lose their jobs in the month of June.

2. How you managed your first month expenses after losing the job ?

The following responses revealed that more than 20 respondents who were working in MNC's, Factories, and other private sectors (which includes not just employees or workers but also all those small servicemen like security guards, cook, sweepers etc who lost their jobs as the company was completely shut down) managed to handle their first month expenses by

means of their past working salaries they were handed over and some of them with their full final settlement with the company which was provided to them on 50% (partial) basis somehow managed their first two monthly expenditure. And some of them relied upon their savings. And a few of them took the advantage of withdrawing their PF (Provident Fund) in advance which was facilitated by the Government of India due to Covid-19.

3. Are you the single earning person in your family ?

Out of 30 respondents 22 of them belonging to (24-32) age limit were single earning person in their family. The remaining 8 respondents belonging to (34-45) age group were those whose either wives or children or both were also an additional earning member in the family.

4. Any alternative source of income you are performing after losing your job to cope up with your monthly expenses ?

Out of 30 respondents 5-10 of them who were found new employment to run their livelihood in flipkart, Amazon and other companies providing inhumanly a rough pay scale and offering jobs on a contractual basis while demanding bundles of work to be done on a timely basis. Around 12 of the respondents got engaged in small scale business which includes; selling of vegetables, working in cake factories, local water supply, working in micro-small enterprises engaged in making masks, some of them are running Toto on rental basis and so on.

5. Any support from your family or relatives you got to tackle your financial distress ?

Some of the respondents who were married got little support from their wives who helped in mortgaging or selling their gold ornaments for starting up a small-scale business to run their livelihood as the price of gold were sky rocketing during this period of lockdown. Most of the respondents who were young enough were backed up by their parents but irrespective of all this most of them suffered and are suffering with huge glitch of financial crisis.

V. To highlight the schemes launched by Central and State Government for recreating employment through skill development during or post lockdown.

For recreation of employment after this mind-boggling disaster, Government assistance is highly crucial. This section focuses on highlighting some eye catching Central and State Government schemes launched during the period of Covid-19 for generating employment through skill development.

In Table 3, we can see that Central and State Government are highly driving their concern towards developing skills in the youth of India which will go hand in hand for generating more employment and will ultimately help in curbing unemployment issue that specially took place in Covid-19. First popular initiative is the Uttar Pradesh Government 'Yuva Hub Scheme' that has allocated Rs 1,200 crore in the state budget which aims in providing employment of skilled youth and will also facilitate in setting up of 30,000 start ups in the State. Similarly, Punjab Government also came up with their 'Punjab Skill Development Mission' which aims to provide jobs and skill training to the youth of the state. One most trending scheme is the 'Aatmanirbhar Skilled Employer Employee Mapping (ASEEM)' aiming in bringing limitless and infinite opportunities for the nation's youth with major focus given to skill development. Lastly, the SWADES scheme launched to conduct a skill mapping exercise, providing employment opportunities to the returning citizens of our nation under the Vande Bharat Mission.

VI. CONCLUSION

Unemployment and poverty goes side by side. Unemployment since decades has been a major problem in India due to tremendous rise in population and with the recently devastating pandemic of COVID-19 has crossed the level of unemployment rate in India than it was in the previous year. The study found that the month of April 2020 has been the month with highest unemployment rate among the youth that took place in India. One of the most visible and dramatic effects of this storm of job losses was seen when lakhs of migrant workers started travelling back to their homes in distant villages. Moreover, most of the MNC's, small companies, factories, restaurants etc. were seen to be shut completely because of this global impact which left lakhs of people with no employment and means of livelihood and forcing people to do a few days of manual work just to survive. However, there was a moderate improvement in the unemployment rate during the month of June and July this was because of those self-employed section like petty shopkeepers, rickshaw pullers, providers of personal services and other such sellers of labours and business persons who were back in work. Jobs in agriculture also came back driven by early rains and consequently early and extensive kharif sowing. From the above study we can find that out of 30 respondents 22 of them are the single earning person in their family which makes it a real deal to tackle the current situation with no income or job. The study also found that private sector employees who lost their jobs managed their first month expenses via; savings, past working salaries or provident fund, moreover, few of the respondents were backed up by their parents and some of them relied upon mortgaging or selling their wives gold ornaments. The study has also given mere focus on those Government initiatives that are driving a path for the youth of the generation suffering from job loss and crisis of

financial aid and also focusing in recreation of jobs in the near future.

VII. SUGGESTIONS

- More focus is to be given on vocational and professional training of the youth helping them in polishing their skills and also more institutes should be established where proper training is given as per the current industries requirements.
- Government should encourage and accelerate more investment in agriculture based industries and micro-small scale industries in rural areas so that the rural candidates and all those migrant workers get job and livelihood opportunities so that they aren't forced to migrate to the urban areas.
- Government should also focus in rapid industrialisation and start implementing their "Aatmanirbhar Bharat Abhiyan" as soon as possible which will not just curb the unemployment problem took place during this pandemic but also help the economy to touch the peak in the near future.

VIII. RECOMMENDATIONS

- Due to lockdown some worst affected people were all those small servicemen like security guards, sweepers, cook, housekeepers, contractual workers etc. who lost their jobs due to complete shut down of companies, hotels and other factories should be provided with financial aid for their start-ups which will provide them with livelihood opportunities.
- Most of the family rely upon a single male earning person, therefore more focus is to be given on training the women of our society and help them with earning opportunities. This will act as an additional income in a family with less financial burden and increase in employability. Various Government schemes that were launched for women employability should be given adequate focus too in this hard time of Covid-19 where most of them are suffering with no source of earning.

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Table 1 Job loss due to lockdown in India in the month of April 2020 as per age group

Age group	Percentage of job loss
15-19 years	2.1%
20-24 years	10.9%
25-39 years	11.5%
30-34 years	13.5%
35-39 years	13.9%
40-44 years	14.4%
45-49 years	12.8%
50-54 years	10.9%
55-59 years	9.4%
60-64 years	0.2%
65 years and above	0.4%

Source: <https://www.statista.com>

Table 2 Job loss in India during Covid-19 for the month March-July 2020

Month	Unemployment rate(%)
March 2020	8.75%
April 2020	23.52%
May 2020	23.48%
June 2020	10.99%
July 2020	7.43%

Source: <https://unemploymentinindia.cmie.com>

Table 3 Different Central and State Government schemes launched for recreating employment through skill development during this period of Covid-19

Name of the scheme	Objective of the scheme
Yuva Hub Scheme	This scheme was allocated Rs 1,200 crore in the state budget and it aims at providing employment to thousands of skilled youth by assisting in project concept and financial help for one year of operation. It will also facilitate in setting up of 30,000 startups in the state.
Punjab Skill Development Mission (PSDM)	Keeping in view the present and future challenges in the employment sector and skill demands of the global industry due to Covid-19, the Punjab Government is working on various methodologies to provide jobs and skill training to the youth of the state. The PSDM has started two job oriented courses as pilot projects for the online skill training to the youth of the state.
ASEEM (Aatmanirbhar Skilled Employee Employer Mapping)	ASEEM portal is launched by the Ministry of Skill Development and Entrepreneurship to help skilled people find sustainable livelihood opportunities. This portal has been envisioned to give a huge impetus to our persistent efforts to bridge the demand-supply gap for skilled workforce across sectors, bringing limitless and infinite opportunities for the nation's youth connecting them with relevant livelihood opportunities in their local communities especially in the post Covid era.
SWADES (Skilled Workers Arrival Database for Employment Support)	This scheme is launched to conduct a skill mapping exercise and provide employment opportunities to the returning citizens under the Vande Bharat Mission. This scheme has been launched as many Indian citizens are returning home and many citizens are facing joblessness due to the spread of Covid-19 across the globe.

Source: <https://www.msde.gov.in> , <https://skillindiagov.in> , www.punjabtribune.com

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Figure 1

