

## “WOMEN’S SELF-HELP GROUP AND COVID-19: CHALLENGES, ENGAGEMENT AND OPPORTUNITIES”

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**Abstract:** COVID-19, a novel infectious disease, was declared a pandemic by the World Health Organization in March 2020. In India, a nationwide lockdown that began at the end of March 2020. The COVID-19 crisis and the resulting lockdown pose unique challenges for Women Self-Help Groups (SHGs), but previous evidence suggests that SHGs may provide members with the mechanisms to cope with crises. Lockdowns are particularly challenging for SHGs because almost they are meet physically. Even after lockdowns, social distancing policies may limit the ability of women’s group members to meet. At the same time, the women-led Self-Help Groups have emerged as effective frontline responders. The motivated, enthusiastic and committed approximately 690 lakh women members of around 63 lakh Self Help Groups (SHGs) across the country formed under the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM), Ministry of Rural Development, have always contributed in addressing economic and social needs that have emerged at the community level. These women are engaged in livelihoods activities, bringing social change through awareness generation, leading movements and responding during natural calamities. During the on-going crisis also, SHG members have emerged as community warriors by contributing in every possible way to contain the spread of COVID-19. SHGs have also initiated work related to provision of ration or cooked food to poor and vulnerable families using the Vulnerability Reduction Fund or with support from State and district administration. Women self-help groups have empowered women across rural villages in India to become self-reliant by building their skills and providing access to financial assistance, enabling them to increase their income. However, due to the COVID-19 crisis, there is a predicament of bleak income opportunities due to a lack of transport and marketing facilities to sell their produce and non-availability of credit. It has forced millions of migrants to move back to their villages from big cities due to the lack of income opportunities. With the movement of people to rural areas, there is a need to ensure proper health care, spread awareness about COVID-19 and maintain a supply of essential commodities for the people. SHGs are creating awareness in the local communities by means such as telephone calls, wall writings, pamphlets, social media, etc.

**Key Words:** Self-Help Groups, COVID-19, Challenges, Opportunities.

### 1. INTRODUCTION :

Women Self Help Groups in India have risen to the extraordinary challenge of COVID-19 (Corona virus) pandemic. With 1.3 billion Indians in the midst of an unprecedented 40-day lockdown to defeat the corona virus, the collective strength of women self-help groups (SHGs) has come to the fore. Self-Help Groups have empowered women across rural villages in India to become self-reliant by building their skills and providing access to financial assistance, enabling them to increase their income. SHGs are informal groups of people that come together to address problems by mutually supporting and helping each other. The Self-Help Groups movement has helped millions of women of rural India break free from subdued life and become financially independent ever since its inception in 1992. Their phenomenal growth from a small group of 225 to 6.3 million SHGs comprising 69 million women today is a testament to their success. These SHGs have played a crucial role in the social and economic empowerment among rural women and have fostered the spirit of entrepreneurship and financial independence. They have further played a crucial role in instilling among rural women a social and political consciousness thereby gaining a voice which is now heard across all groups of the society. SHGs have launched a number of initiatives at the local level since March this year. When the pandemic began, the Indian manufacturers were not able to meet the demand for masks and other protective materials. The SHGs stepped in to fill this demand. The masks produced by SHGs were distributed among ASHA workers, ANM and hospital workers and other front line COVID warriors at free of cost. To mitigate this pandemic impact, small and medium enterprises in collaboration with Self Help Groups can play an important role in the economic development of the country, as they serve 40% of the total population of India i.e. for the second largest workforce after agricultural

sector. The collaboration of Self Help Groups (SHGs) and Micro, Small and Medium Enterprises (MSMEs) can foster inclusive development as micro finance institutions provide the financial assistance for small business projects through formation of Self Help Groups (SHGs). Their labour intensive nature and geographical distribution results in employment opportunities for both rural and urban population promoting equity and inclusive growth.

## **2. OBJECTIVES :**

- How the collective strength of women SHGs has come to the fore in combating the diseases.
- Focuses on the significant role of rural Indian women towards sustainability after COVID crisis.

### **Self Help Groups:**

A self-help group is defined as a self-governed, peer controlled information group of people with similar socio-economic background and having a desire to collectively perform common purpose. The concept of empowering the poorest of poor by Muhammad Yunus, Bangladesh gave birth to Self-Help Group (SHG) which is now seen as a village-based financial intermediary committee consisting of 10-20members, preferably women. In India, SHGs first emerged within the Mysore Resettlement and Development Agency (MYRADA) in 1985. From then it started a long journey to reach the present destination. In 1992 SHG-Bank linkage was launched after NABARD issued guidelines to provide the framework for the same. Following these footsteps SHGs continues to play a pivotal role in empowering the rural women rendering them financial independence. Following principles guides the SHG movement:

- Self-help supplemented with mutual help can be a powerful vehicle for the poor in their socioeconomic development;
- Participative financial services management is more responsive and efficient;
- Poor need not only credit support, but also savings and other services;
- Poor can save and are bankable and SHGs as clients, result in wider outreach lower transaction cost and much lower risk costs for the banks;
- Creation of a common fund by contributing small savings on a regular basis;
- Flexible democratic system of working;
- Amounts loaned are small, frequent and for short duration;
- Periodic meetings non-traditional savings.

## **3. MAJOR WAYS OF SHGs ARE COMBATING COVID-19 IN INDIA :**

### **MAKING PPE KITS AND FACE MASKS:**

The women Self-Help Groups in Mahabubnagar district, Telangana, were facing a slowdown in work due to the 40-day lockdown in India in March and April 2020. To revive their earning capabilities, they received the responsibility of stitching facemasks and personal protective equipment (PPE). To date, they have stitched over 550,000 masks. Similarly, many other SHGs across the country have engaged themselves in stitching PPE kits to meet the shortfall. Female members in Odisha who previously stitched school uniforms are using their skills to produce face masks. Meanwhile, in Assam, women received training to stitch facemasks using a traditional Assamese cotton towel. SHGs in Puducherry and Andhra Pradesh produced more than 10 masks per SHG member, other states showed a considerably lower production. The differences between states are a function of the number of SHG members mobilized for the production and the productivity per SHG member. Differences in mask production appear very different when examining the productivity per SHG member mobilized for the production with Kerala producing more than 1,500 masks per mobilized SHG member; Gujarat, Puducherry, Bihar, and Uttarakhand producing more than 1,000 masks per mobilized SHG member; and other states having considerably lower productivity per mobilized member. As per a report by the ministry of rural development, more than 132 lakh masks were produced by 14,522 SHGs involving 65,936 members in 399 districts (across 24 states) from March 15th to March 30th. In April, 20,000 SHGs managed to produce more than 19 million masks across 27 states which is in about 90% of India's districts). By May, this increased to over two lakh women SHGs producing more than 10 crore masks.

### **PRODUCING SANITIZERS AND DISINFECTANTS:**

In Jorhat, Assam, Rural Women Technology Park under CSIR-North East Institute of Science and Technology collaborated with female members of SHGs to produce hand sanitizers and liquid disinfectants for their families and poor people in nearby villages to control the spread of the infection. At a time of scarce job opportunities, women's self-help groups across districts in India are training women to produce sanitizers and disinfectants using raw materials such as Dettol, ethanol, glycerin and essential oils.

An entrepreneur in Chhattisgarh has developed in association with a women Self Help Group (SHG) a hand sanitizer liquid with alcohol distilled from Mahua flowers as its main ingredient. Hand sanitizers are currently in great demand as their use to clean hands helps keep COVID-19 at bay. Yellow coloured Mahua flowers are one of the major forest products during summer. They are also believed to have medicinal properties. "The idea to develop hand sanitizer from Mahua spirit came to me when I could not obtain enough hand sanitizer liquid for the employees at my petrol pump," said Samarth Jain, who runs a company in Jashpur which makes agricultural and herbal products. "Mahua trees are found in abundance in Jashpur area. Tribals make country liquor from its flowers. I thought we can use a more purified and distilled form of Mahua spirit as sanitizer in this period of crisis," he said. "After obtaining permission from the district administration and forest department, we roped in a local Self Help Group named Singani and developed sanitizer samples in three days," he said. "The forest department supplied the raw materials and so far we have manufactured about 30 litres of hand sanitizer on a trial basis," he added. The liquid, packed in 100 ml bottles, was distributed to police personnel deployed on lockdown duty, he added.

#### **DELIVERING ESSENTIAL COMMODITIES:**

Women's self-help groups have taken various initiatives to ensure the delivery of essential commodities to abide by the mandated social distancing norms. Their service includes doorstep delivery of food kits, fresh vegetables, dry rations and cooking oil as well as personal hygiene products like washing soaps and sanitary napkins. Many states have used the concept of 'floating supermarkets' and 'vegetables on wheels,' and provided women with electric vehicles. Members also support children, pregnant women and lactating mothers. Women's self-help groups are also supporting frontline health workers in the delivery of essential child, adolescent and maternal health and nutrition-related entitlements.

#### **FEEDING POVERTY-STRICKEN PEOPLE THROUGH COMMUNITY KITCHENS**

In Kerala, the SHGs in collaboration with the local government prepared food for the poverty-stricken families in community kitchens. The beneficiaries of these small packages of food were the migrant workers, daily wage workers and people under home quarantine. Meanwhile, in Tripura, SHGs that engaged in the catering business earlier received contracts to support the community kitchens. Additionally, women's self-help groups in Arunachal Pradesh provided food throughout the day to the police personnel. Women's SHGs across the country have taken various initiatives to feed those in need with the support of their local government.

#### **RAISING AWARENESS:**

Importantly, the SHGs are helping curb rumor and misinformation. "The women are systematically using their vast network of WhatsApp groups to ward off chaos and confusion, providing critical support to the government in this hour of need. The recent devastating impact on migrant labor, where huge numbers of suddenly out-of-work families started walking back to their villages hundreds of miles away, shows how critical it is for authentic information to filter down to the grassroots," explained Varun Singh, the Bank's social development specialist. Through their vast network of WhatsApp groups, comprising of 190,000 WhatsApp groups with 2.2 million members, the SHGs proactively worked towards countering misinformation about COVID-19. SHG women from UP SRLM 'Perna' have used their creativity to make rangolis and mark lines and circles to re-emphasize the need for 'social distancing'. They have also been making wall paintings to spread key messages about COVID prevention in their communities.

#### **PROVIDING BANKING AND PENSION SERVICES:**

In many states, SHG members engaged as BC Sakhi (banking correspondent agents) help home-deliver the Centre's financial relief packages for the rural community facing socio-economic distress, pensioners, and those who are dependent on the Mahatma Gandhi National Rural Employment Guarantee Act. Since access to finance is critical for people to sustain themselves during the lockdown, SHGs women who also work as banking correspondents have emerged as a vital resource. Deemed as an essential service, these *bank Sakhis* have continued to provide doorstep banking services to far-flung communities, in addition to distributing pensions and enabling the most needy to access credits into their accounts through direct benefit transfers (DBT). Banks have given these women special orientation and provided them with financial incentives to enable them to continue to work during the lockdown.

#### **HOME RATION:**

In several states, SHGs have taken up the task of production, packaging and distribution of take-home ration (THR) as Anganwadi centers across the country are shut due to the lockdown. In Odisha and Chhattisgarh, the SHG

women also distribute eggs along with THR. This ensures that the State reaches every child under five, pregnant women, lactating mothers, and vulnerable target groups.

#### **JEEViKA:**

Upon declaration of COVID-19 as a global pandemic, JEEViKA, Bihar stepped in and started working on IEC materials that would help in awareness and preparedness for the outbreak. JEEViKA is trying to systematically reach out to a maximum number of households through its 1.4 Lakh SHGs and spread the awareness on topics such as handwash, sanitation, quarantine and isolation and social-distancing. JEEViKA has till date collected mobile numbers more than 1,00,000 of community members and is using the Mobile Vaani platform to release voice messages on COVID-19 and is also addressing the community's queries through the same.

#### **KUDUMBASHREE:**

In Kerala, an SHG named Kudumbashree is helping dispel fake news through its network of WhatsApp groups with more than 100,000 women as members. These platforms are specifically leveraged to disseminate urgent and authentic information regarding the pandemic. It is also involved in running 1,300 kitchens across Kerala and are providing food to those who are bedridden or under quarantine. The Mahila Arthik Vikas Mahamandal (MAVIM) and the numerous women SHGs operating under it played a crucial role in combating the socio-economic impact of the pandemic in rural Maharashtra. These women even contributed approximately ₹11 lakh to the Chief Minister's Relief Fund through a MAVIM-driven donation campaign.

#### **DIDI HELPLINE:**

The Didi helpline, a telephonic helpline initiated by Jharkhand SRLM, is open 24 hours to help migrant labourers by providing them verified information. It enables them to provide their data to state authorities to help evacuate them from different states, back to Jharkhand.

#### **4. CONCLUSION:**

Women at the center of development has been an important story in India. In these extraordinary times, when we are all united in our fight against the Covid-19 virus, these women's groups are playing a critical role. Across the country Women Self-Help Groups have taken up various responsibilities such as spreading awareness about COVID-19, preparing sanitizers and stitching facemasks, running community kitchens as well as delivering essential food supplies. Since the beginning of the pandemic, the SHGs have done phenomenal work in lending a hand by not just stitching masks and preparing sanitizers, but also in ensuring livelihood to the most marginalized groups. The work done by the SHGs during the pandemic is worthy of being a template for optimal community-led response in times of crisis. The strength of India's rural women will continue to be essential in building back economic m

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