



# Impact of COVID-19 and Self-Help Groups (SHGs) in India

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## ABSTRACT

World Health Organization (WHO) declared COVID-19 as a Health Emergency of International Concern on 30th of January 2020 and a pandemic on 11th of March 2020. The Indian Prime Minister, Narendra Modi, declared the world's largest 21 days nationwide lockdown on the 24th of March 2020, which affected the entire nation with a population of 1.3 billion.<sup>1</sup> That lockdown phase and pandemic have led to social and economic disruption not only in a developing country like India but across the world. Self-help groups (SHGs) have emerged as a mechanism for the delivery of microfinance services to the poor while also fostering financial independence for rural unemployed women. In the long run, improving rural women's status in society by making them self-employed. SHG played a vital role in sensitizing women to comprehend their importance, gender discrimination, inequality, and their empowerment. The Covid-19 pandemic has totally shuttered the activities of the SHGs. The functioning of the SHGs was nil as no regular meetings were held during the lockdown. With the spread of the pandemic, the government started facing challenges to boost the economy and women SHG's in several states have risen to the challenge of Covid-19. They did excellent work during the pandemic to protect the people from the Coronavirus by contributing to making the personal protecting gears like a mask, sanitizer, initiating community kitchen, supply of fruits, vegetables, and dry ration to the poor and needy, provided banking services at the doorsteps by acting as banking correspondents.<sup>2</sup> The situation led to providing opportunities and new challenges for SHG women warriors.

**CONTEXT:** Pandemic Covid-19 not only had detrimental impacts on people's health, but it had diverse huge impacts on psycho-socio-economic aspects of societies worldwide. At one end, Covid-19 had halted the SHG operations by a reduction in available funds and resources, whereas on the other end several SHG's has contributed to the fight against Covid-19 by providing essential PPE (like masks, hand sanitizers, disposable coats, etc.) for the frontline workers. Hence, we can safely say that as Covid-19 challenged the existence of SHG in the same way SHG has contributed immensely to the fight against Covid-19.

**KEYWORDS:** COVID-19 Pandemic, Psychosocial Intervention, Economic, Women Empowerment, Self- Help Groups, Lockdown.

## 1. INTRODUCTION

Although there are rumors the COVID-19 was among us before, but 31<sup>st</sup> of December 2019 is the widely accepted date on which it was first witnessed in Wuhan, China. World Health Organization (WHO) declared it as a Health Emergency of International Concern on 30<sup>th</sup> of January 2020 and a pandemic on 11<sup>th</sup> of March 2020. As of 15<sup>th</sup> Dec 2021 more than 271 million cases of Covid-19 were reported across the world and more than 34.7 million in India.

To curb the pandemic, Prime Minister, Narendra Modi declared the world's largest 21 days nationwide lockdown on the 24<sup>th</sup> of March 2020, which affected the entire nation with a population of 1.3 billion. He requested people to stay home to slow the spread of COVID-19. It was not all as the lockdown went on extending in various phases and finally lasted till the month of May 2020. The lockdown has had detrimental outcomes for several sectors of the economy, and we are continuously witnessing its adverse effects to this day as well. That lockdown phase and the pandemic have led to social and economic disruption not only in a developing country like India but across the world.<sup>3,4</sup>

A self-help group (SHG) is a financial intermediary committee that is formed by people of the related committee or a group in a village consisting of 10–20 local women belonging to a similar socio-economic background. These groups in the context of South Asia act as a stimulant to make socially and economically backward women especially, become self-reliant. SHGs have emerged as a mechanism for the delivery of microfinance services to the poor while also fostering financial independence for rural unemployed women. In the long run, improving rural women's status in society by making them self-employed. SHG played a vital role in sensitizing women to comprehend their importance, gender discrimination, inequality, and their empowerment.<sup>5</sup>

The Covid-19 pandemic has totally shuttered the activities of the SHGs. The principal source of income of the SHGs members was Dairy Farming, Weaving, Poultry and Goatery farming whose activities remained stopped during the lockdown. Another remarkable crisis that has been faced by the members of SHGs was the lack of markets that again remained closed during the lockdown period. SHGs were totally delinked from the market and could not sell their stocks leading to a financial crisis.<sup>6</sup> The SHGs function is mainly based on the cooperation and coordination of members. Generally, two or three meetings in a month were held to devise their plans and programs. But the pandemic had compelled the members to remain at home to stop spreading coronavirus. Hence functioning of the SHGs was nil as no regular meetings were held. Not only this, SHG members were totally delinked with the activities of the banks as well. The restriction imposed for visiting banks frequently has greatly harmed their economic activities.<sup>7</sup>

With the spread of the pandemic, the government started facing challenges to boost the economy and women SHG's in several states have risen to the challenge of Covid 19 by delivering community-based responses to the pandemic and lockdowns. For example, approximately 12,000 community kitchens were set up in states where SHGs have a strong connection with the local government, including in Kerala, Bihar, Jharkhand, Madhya Pradesh, Odisha, and Tripura. They helped in shortening the supply-demand gap by making the shortfall in masks (particularly low-cost homemade masks), sanitizers and protective equipment which was unprecedented. They also ran dry ration shops, food delivery by Mission Shakti SHGs in Odisha (Government of India, 2020), community kitchen through mobilization of women Self Help Groups, and provided safe food during the pandemic along with uplifting the community. Different states have been working in different ways and contributing to improving the situation.<sup>8,9</sup>

## 2. OBJECTIVES OF THE STUDY

In this study, we aimed to review how:

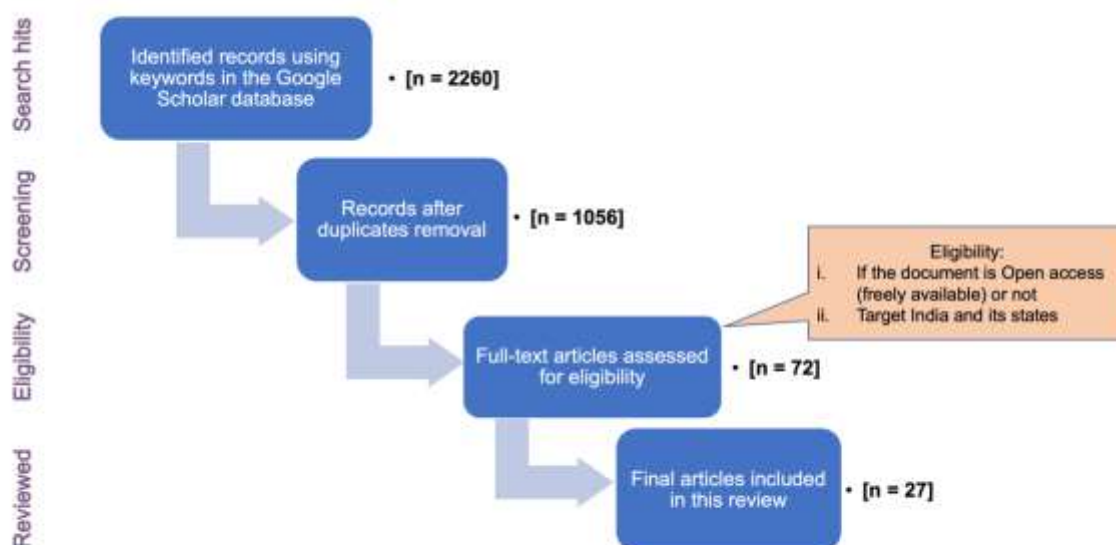
- a. COVID-19 pandemic affected the existence of SHGs, and
- b. This pandemic situation became an opportunity for self-help groups to expand their reach and be recognized by the Govt of India.

## 3. METHOD

### 3.1 Study Type and Design

This review was conducted to determine what measures have been taken by governments against different non-medical (social, economic and psychosocial) consequences of the COVID-19 pandemic on SHG's. Additionally, different SHG's contributions in the fight against COVID-19 were also reviewed. Relevant articles published from January 2020 to December 2021 in the Google

Scholar database were reviewed. The interventions in three areas of economic, social, or psychological were extracted and for this review, only articles that focused on India and its different states target populations were considered. All letters to the editor, unofficial reports, or presented abstracts in the conferences and seminars were excluded. The workflow of the search strategy and screening of the documents is illustrated in Figure 1.



**Figure 1.** The workflow of the search strategy and screening of the documents in the Google Scholar database.

### 3.2 Search Strategy

To identify the relevant papers, a database of Google Scholar was searched based on the following keywords: Self-Help Group (SHG) AND COVID-19, Self-Help Group (SHG) AND Pandemic, Self-Help Group (SHG) AND COVID-19 OR "economic intervention", Self-Help Group (SHG) AND COVID-19 OR "social intervention", Self-Help Group (SHG) AND COVID-19 OR "Psychological Intervention".

The literature review period was from January 2020 to December 2021 independently, according to the above criteria and selected the related citations. Then several components, including intervention area (economic, social, or psychological), the geography of intervention and the target population articles were extracted.

## 4. RESULTS

Google Scholar database search resulted in 2260 citations, and which were inserted into the Endnote. A total of 1056 titles of articles and abstracts were reviewed after the removal of duplicate entries. Careful screening of the articles and abstracts afforded 72 full texts which were considered potentially relevant and reviewed. Subsequently, 27 citations fulfilled the eligibility criteria and were included in this review (Figure 1).

Many countries took initiative to impose a “lockdown” in their countries to prevent the spread of Coronavirus and the “break the chain” concept. Being a developing country, India faced a lot of social and economic problems during and in the aftermath of lockdown. Domestic violence is one of the examples which increased as an indirect driver of economic and social crisis.<sup>10</sup> At the same time, SHG Women’s contribution was excellent in the COVID-19 activities as they fought like frontline warriors even in the scarcity of funds and resources at the earlier stage. They did excellent work during the pandemic to protect the people not only from the Coronavirus by contributing to making the personal protecting gears like a mask, sanitizer, initiating community kitchen, supply of fruits, vegetables, and dry ration to the poor and needy but also provided banking services at the doorsteps by acting as banking correspondents. The situation led to providing opportunities and new challenges for SHG women warriors.<sup>11</sup>



According to the Ministry of Rural Development Government of India (2021) (<https://nrlm.gov.in>) SHG has sewn 168 million masks and produced 513 trillion liters of sanitizers by 15<sup>th</sup> December 2021 across the country. Around 803 lakh households were mobilized who run 1.2 lakh community kitchens. The women of these SHG's were also involved in spreading awareness and providing relevant information to their community as they are managing social media accounts. The studies related to different states were selected and a few are cited here to understand the impact SHGs and COVID-19 have made on each other.<sup>8</sup>

**Assam:** The unfortunate outbreak of the covid-19 pandemic shocked the members of the Self-Groups. Before lockdown, the members were earning their livelihood easily involved in the activities of their SHGs but after the declaration of lockdown, the activities had totally stopped and hence, they faced a financial crisis. The principal source of income of the SHGs members was Dairy Farming, Weaving, Poultry and Goatery farming whose activities remained stopped during the lockdown. Another remarkable crisis that has been faced by the members of SHGs was the lack of markets that remained closed during the lockdown period. SHGs were totally delinked from the market and could not sell their stocks resulted in a financial crisis. But it is also a positive sign that all the members of the SHGs are following the directions of the government sincerely to stop the spread of Covid-19. The functioning of the SHGs is mainly based on the cooperation and coordination of members. Generally, two or three meetings in a month were held to formulate their plans and programs. But the pandemic had compelled the members to remain at home to stop spreading coronavirus. Hence functioning of the SHGs was nil due to the non-arrangement of regular meetings.<sup>12</sup>

**Andhra Pradesh:** 200 women of Lakkavaram village are producing masks, shoe covers, and lab coats in bulks and supplying it to the government. Every day 15000 masks, 6000 shoe covers and 5000 lab coats were produced by them, and they were running their families' expenses as their husbands and fathers were jobless. The interesting fact is that 80 % of them fall below the poverty line (BPL) category and they made INR 500 daily during the lockdown. They offered food security to their families and became prime breadwinners during the crisis.<sup>13</sup>

**Uttar Pradesh (UP):** The government of India introduced a relief package of Rs. 1.7 lakh crore to help the poor and vulnerable population. It may be noted that there are 4.8 Lakh SHGs in UP. CM Yogi Adityanath said that the women SHGs made their presence felt across the state by playing a crucial role in helping the government in its battle against Covid-19. He donated 88 crores to over 40,000 women SHGs and 2606 other help groups under the state rural livelihood mission. Accordingly, the wage under MGNREGA has been increased to Rs. 202 per day against Rs. 180 earlier.<sup>14-16</sup>

**Kerala:** Kudumbashree (State Poverty Eradication Mission) has been explicitly recognized as a part of Kerala's response strategy. The Kudumbashree is a poverty eradication program modeled through the formation of women Self Help Groups (SHGs). It is comprised of an extensive network with participation from nearly four million economically disadvantaged women who implement programs and projects aimed at livelihood and wellbeing.<sup>17</sup> One of the key themes in the development of Kudumbashree as an institution has been its convergence with Panchayats across the state for planning, implementation and sharing of resources. In short, the Kudumbashree works together with the Panchayats and is not a subordinate to it, which has served as a key channel for many women to gain prominence in local governance activities throughout the state.<sup>18,19</sup>

**Jharkhand:** The Women Self-Help Groups are encouraged for economic activities under the Pradhan Mantri Garib Kalyan Package by increasing the limit of collateral free lending to Rs. 20 lakhs from Rs. 10 lakhs (Govt of India, 2020). This is an excellent opportunity for a state like Jharkhand which has a sizeable tribal population of more than 26% as per census 2011. The entrepreneurial education as promoted by SHGs is also one of the most required dimensions for tribal development in the state. Adverse effects of pandemic have raised awareness to foster agriculture, forestry, and mining based allied sectors for entrepreneurial activities to have optimum utilization of available rich biodiversity in the state. Government should regularly give capital support and monitor market linkage for realisation of above goals.<sup>20</sup>

**Bihar:** In Bihar Women Self-help Groups under the name "JEEViKA" are comprised of more than ten million women, and run by Bihar Rural Livelihoods Promotion Society, Government of Bihar. Half of the SHG family members lost income/jobs and

hence needed wage support or ration; one-third of the SHG families were in desperate need for cash. Around 17% SHG leaders coordinated with gram panchayat (GP)/frontline health workers (FLWs)/block development office (BDO) in increasing awareness and preventing the spread of COVID-19. 49% SHG leaders reported that they were engaged in COVID-19 related community awareness and infection prevention activities in their community. 5% SHG leaders informed that at least one member from their group took a loan during lockdown to buy food items, to manage 'no income' or for survival.<sup>21</sup>

**Tamil Nadu:** Women SHG's have risen to the challenge of Covid 19 by making the shortfall in masks, sanitizers and protective equipment they also run community kitchen providing safe food during this pandemic. The existence of SHGs in villages is increasingly being recognised as one of the most important elements of credit linkage in the rural areas and help in accessing credit to the poor and thus, play a very crucial role in poverty alleviation. In a small sample size study, it was observed that the rationale for joining the self-help group, 95 (31.7%) of the respondents think to avail credit, the second significance is to meet household expenses 69 (23%), and the balance to start a business.<sup>22,23</sup>

**Haryana:** The Haryana State government under "Atal Kishan Mazdoor Canteen" initiative in 2020 planned to setup twenty-five canteens in Haryana. Most farmers, laborers and the poor were served subsidized cooked meals in these canteens. The food included one veg-thali (Plate) with four chapattis (Indian bread), rice, dal (Pulses) and a seasonal vegetable for 10 Rupees per plate (13 cents in U.S. cash) before the lockdown. Unfortunately, when the lockdown began in India, SHG women's canteen stopped functioning which was the only source of livelihood for a small group of women. Many families were dependent on the canteen for food. But due to the lockdown, and shortage of essentials commodities like vegetable, and grains, the SHGs had to stop the normal functioning of the canteen. As the lockdown was relaxed, the SHG women warrior again came to the forefront and played critical role in providing food, day, and night. The cost of the food was subsidized by the government and canteen was able to serve poor, vulnerable, homeless people, migrant laborers, and street vendors at low price. The canteen served approximately 1000–1500 people daily, people were either having a meal in the canteen or carrying home packaged food for their spouse and children.<sup>24</sup>

**Rajasthan:** "[Now] it is corona and corona only. . . The whole world is working for one thing." – A statement from the Additional District Magistrate, Rajasthan, India; April 26, 2020.

In Rajasthan, task forces were organized through the formation of relatively small teams under the authority of the DM. This was achieved through the formation of a committee at the panchayat or village level known as control rooms. Panchayat level committees core members included elected members of the panchayat, head of the village, schoolteachers, heads of Self-Help Groups (SHGs), ASHA and ANM workers. SHG mobilized at their level and provided essentials entities like masks, sanitizers, dry ration, and cash. Women collectives step up to promote hand hygiene in their communities with affordable hand sanitizers.<sup>25,26</sup>

**Madhya Pradesh:** Everyone is fighting the war in their own way with covid-19. SHGs has made cognizance that sanitizer is a big weapon in this war. A group of ten tribal women of MP's Alirajpur district came up with an idea to prepare sanitizer from the fermented flowers of Mahua, during the scarcity of spirit in the market. Flowers of Mahua (*Madhuca longifolia*), an Indian tropical tree found largely in the central and north Indian plains and forests; are usually fermented and distilled to make Country Beer. Covid-19 has created a several problems and SHG's are trying to solve them by various ways including creative invention like above.<sup>27,28</sup>

The Prime Minister has recognized SHG's unparalleled contribution in making PPE (masks, sanitizers, shoe covers, etc.), providing food to the needy and spreading awareness. As a reward to increase the scope of entrepreneurship among women for greater participation in the determination of Aatma Nirbhar Bharat, major financial support was given to more than 4 lakh SHGs on the eve of Raksha Bandhan (August 2021). He released capitalization support funds to the tune of Rs. 1625 crores. In addition, he released Rs. 25 crores as seed money for 7500 SHG members under the Prime Minister Formalisation of Micro Food Processing Enterprises (PMFME) Scheme of Ministry of Food Processing Industries and Rs. 4.13 crore as funds to 75 Farmer Producer Organizations (FPOs) being promoted under the Mission. Deen Dayal Antyodaya Yojana and the Self-help Group have brought a

new revolution in rural India. The movement of women's self-help groups has intensified in the last 6-7 years as today there are 70 lakh self-help groups across the country which is more than three times the earlier figure in 2014. <sup>16,29,30</sup>

In a statement, Union Minister for Rural Development Shri Giriraj Singh said that Prime Minister has given wings to the dreams of rural women. He said that under PM Modi's leadership over 7.66 crore women are mobilised into almost 70 lakh SHGs. The

NPA of SHG loans is at 2.83% as of 30th June 2021, which was 9.58% in 2014. He further quoted that the women of SHGs are working towards transforming the Aatma Nirbhar Bharat Abhiyan into an economic revolution.

## 5. CONCLUSIONS

The spread of the pandemic had created unprecedented panic situation in India which has toppled all the sectors of the economy. The economic activities were considerably affected due to complete lockdown for a considerable period, then partial and intermittent stoppages of activities. Large numbers of migrant workers have returned to their native places, although some of them have resumed work in this post-COVID time but the work force large void still must be filled.

The production of SHG movement have improved the lives of socially and economically backward women. The SHG has also increased their financial independence and security. Empowering rural Indian women is key not only to the well-being of families, individuals, and rural community as a whole but also to the greater economic productivity. Women's empowerment is possible through the development of SHG. It is about time where we have an opportunity to recognise the contributions of women warriors who are fighting in restraining the crisis amidst the cascade of fear and negativity.

Covid-19 is an exogenous shock that has significantly increased the incidence of domestic violence around the world as an unfortunate secondary economic and social effect. It is a critical moment for law enforcement organizations, governments, and society, in general, to come together to design effective strategies to combat the adverse effects of Covid-19 including domestic violence.<sup>10</sup> At last but not the least, government must assess post lockdown speculation by SHG development into COVID-19 consequence and its effect on the SHG economy.

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