

## COMBAT OF SELF HELP GROUPS WOMEN DURING PANDEMIC IN INDIA

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### ABSTRACT

*India is a country with the second-highest population in the world. Almost 32% of people in India are living below the poverty line and highly dependent on Agriculture. Most of them are marginal farmers and landless. They are engaged in agricultural activities not more than 6 months of a year. To meet the requirements for livelihood they involved themselves with Self-Help Groups (SHGs). SHGs are non-government organizations (NGOs) with Anti-Poverty Agenda involving a maximum of 20 people. Self-help groups are majorly concentrating on empowering women, increasing school enrolments, developing leadership abilities and many others developing activities by providing various income generating training. As India is a developing country woman in India are not only limited to work at home and agricultural farms they have stepped to safeguard our country by taking part in various sectors such as educational sectors, banking sector, medical sector, roads, railways sector, forestry, automobile industries, politics and many more. The present study highlights problems faced by the women of Self-Help Groups during pandemic COVID-19 and when millions of Indians started migrating from cities back to their native places for livelihood, how these women from self-help group became a part to fight against Corona Virus in India.*

**Keywords: Self-Help Groups; Micro Finance; Training; Women Empowerments; COVID-19**

## 1. INTRODUCTION

India is a country that consists of the highest population with 138 Crores during the year 2020. India is known for various diverse cultures, outstanding train networks, colourful festival celebrations, historical mathematics, incredible architecture, and food species. It is a place where 80 per cent of the population worship the women goddesses. Even though there is an increase in population women are also given importance for women in all the fields. Especially in the field of education and empowerment. As per the report submitted by the Statista Research department on Dec 16, 2020, 862.8 thousand female students were graduated whereas 637.27 thousand males were graduated in India. When it comes to the empowerment of women in India, women have played a vital role in the development of the Indian Economy. Around 32 per cent of people are living below the poverty line and agriculture is one of the main sources of income for these people. The Majority of people depend on agriculture for their livelihood. To meet the necessities, they started Self-Help Groups (SHGs) to solve their financial issues.

Self-Help groups (SHGs) are non-government organizations (NGOs) that are started with anti-poverty agenda. SHGs are started and formed in 1975 by Prof. Mohammed Yunus an economist of Chittagong University of Bangladesh. Self-help groups are small groups with 10–20 people formed in a locality for economic and social purposes with the aim of discussing the common problems and finding the solution to come out of the issues. In India NABARD (National Bank for Agriculture & Rural Development) is initiated in 1986-87. But it started working effectively in 1991-92 by linkages with Banks in India. Women have the highest share in micro-business compare to men

in Rural and Urban parts of the country during the financial area 2021 (As per the report of Statista Research department on April 23, 2021).

During the year 2019 world hitch called COVID-19 (Corona Virus Disease), a virus which was an outbreak in Wuhan, China for the very first time and the first case of COVID-19 in India was reported on 30 January 2020 in Trissur, Kerala and other 3 cases on 3 February 2020 in Students returned from Wuhan. As the United States has confirmed the highest confirmed cases in Asia whereas India is at the second position as per the statistic of April 2021. Due to the outbreak of infectious disease people started falling sick experiencing mild to moderate symptoms like fever, dry coughs, tiredness, loss of taste or smell, sneezes, or exhales. The disease started to spread in the Air and infected the people through breathing, touching a contaminated surface, eyes, nose, and mouth.

Hence, to prevent the spread of disease the government of India took proactive measures to avoid contracting COVID-19 such as washing hands frequently with soap for at least 20min, using Alcohol-based sanitizer, avoiding touching eyes, nose and mouth without washing hands, also maintain a social distance of 3 feet and most importantly wearing a face mask and avoiding close contact with an infectious person. Along with the increasing rates of COVID-19 patients' unprecedented demand for face masks, sanitizers shoot up, and supply masks which were usually sold at Rs. 10 were being sold at Rs 40 in the Indian Markets.

Women from Various Self-help groups were stepped forward to defeat the coronavirus by producing face masks at affordable and reasonable prices. So far, 19 million masks were produced by SHGs across 27 states. In

the world's healthcare and social workers among 70% are women.



Sources: 1. Ms. Farhat, women Self-Help Group, Jharkhand 2. Timesofindia.indiatimes.com

## 2. LITERATURE REVIEW

Kapoor (2019) has focused on group discussions and interviews of self-help groups which can contribute towards economic development and livelihood programs to make a difference in the life of people who are below the poverty line. The paper brings out the effectiveness of social mobilization and economic development. The study has analysed how self-help groups have been part of social innovation for empowering women through entrepreneurship. It also addresses the women's financial contribution to the family. This paper summarizes how self-help groups may promote awareness among the members if they provide sufficient opportunities for empowerment to combat poverty. Deininger and Liu (2009) has used a large household survey to assess the economic and social impacts of the formation of self-help groups in India. The author has found a female increase in social and economic empowerment and its positive impacts of women empowerment and nutritional intake in program areas overall and heterogeneity of impacts between members of pre-existing and newly formed groups, as well as non-participants. It is observed that the rate of

consumption is comparatively higher than the income or asset formation at the time of the survey. Fernandez (2007) stated that the SHGs were originated first in MYRADA (Mysore Resettlement and Development Authority) in 1985 in India with some 300 SHGs. Most of these had to make an appearance due to the breakdown of large cooperatives organized by MYRADA. In these areas, 15 – 20 members in the group asked to revive the credit system to come out of the financial situation. The loans which they received from cooperative, they offered to return to MYRADA instead of cooperative. At the same time, the staff of MYRADA suggested returning the loans to themselves, which means to the members who came in a group to present their case to MYRADA. Later these groups decided to continue meeting in smaller groups to help each other with micro financing system.

## 3. OBJECTIVE OF THE STUDY

1. To Identify the origin of Self-Help Groups
2. To find financial support provided by Self-Help Groups

3. To explore the opportunities provided by Self-Help Groups in Rural areas.
4. To Identify various training provided by self-help groups
5. To know the contribution made by Self-Help Groups during pandemic a situation in India.

#### 4. RESEARCH METHODOLOGY

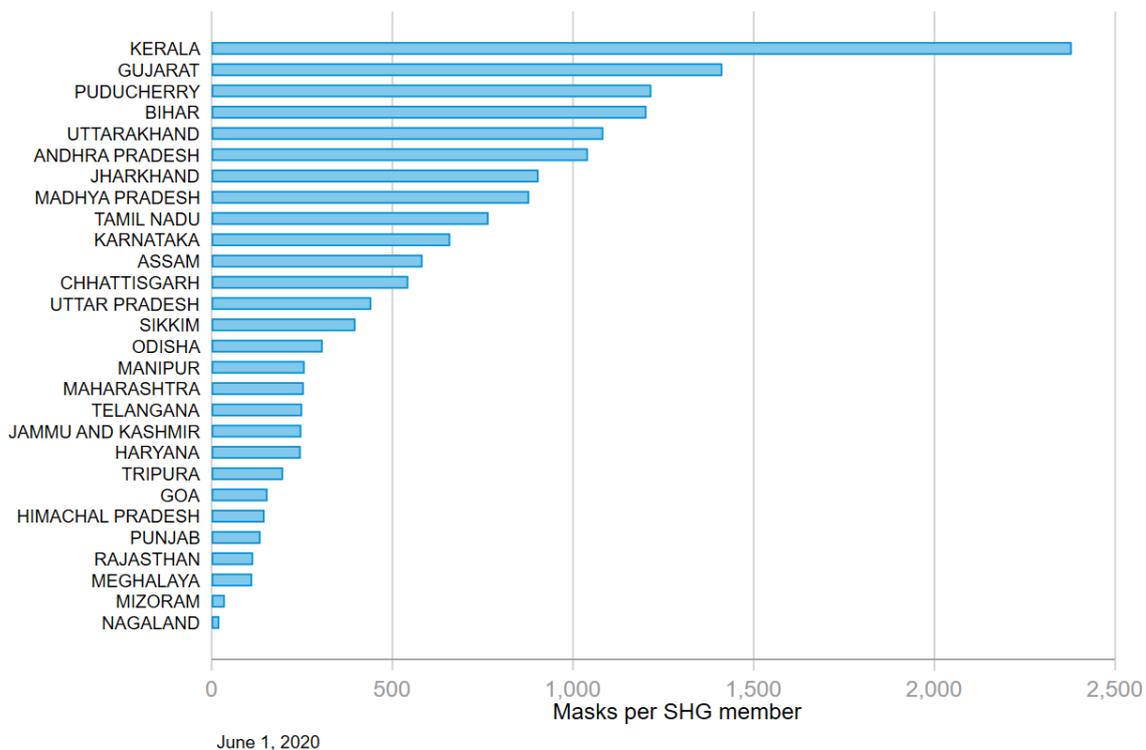
Research Methodology consists of research design, sources of data collection, sample size. For the study “Combat of Self-help group women during a pandemic in India” descriptive method has been adopted and both primary and secondary research data will be used which are available on websites, newspapers, and also reports published by banks like annual reports, newsletters.

#### 5. DATA ANALYSIS

**Table 1: Origin of Self-Help Groups in India**

<b>1</b>	Origin of Self-Help Groups in India	Established very first time in 1972 as Self-Employed Women’s Association (SEWA) by Ela Bhatt
<b>2</b>	Training Programmes	<ul style="list-style-type: none"> <li>➤ Weaving</li> <li>➤ Potting</li> <li>➤ Hawkers</li> <li>➤ Brick Making</li> <li>➤ Animal husbandry, poultry</li> <li>➤ Clay-pot</li> <li>➤ Carpentry, Iron smiting, welding</li> <li>➤ Garment shop</li> <li>➤ Beauty salon and many more...</li> </ul>
<b>3</b>	Problems faced during Pandemic in India	<ul style="list-style-type: none"> <li>➤ Financial crises</li> <li>➤ Support from the state government</li> <li>➤ Government Restricted to meet regularly and maintain social distance guidelines leads to improper planning and functioning to some extend</li> <li>➤ Women’s microenterprises received bulk orders for face masks and hand sanitizers but they haven’t received revenues from the government</li> <li>➤ Lack of transportation and marketing facilities to sell products, clearing loans</li> </ul>
<b>4</b>	Contributions by SHGs during Pandemic	<ul style="list-style-type: none"> <li>➤ Producing and distributing Masks and Personal Protective Equipment (PPE) kits</li> <li>➤ 105 Million masks and 2 million PPE kits and 3 million liters of Hand sanitizers were produced</li> </ul>

- Kerala and Odisha are the first two states started to engage self-help groups to produce masks and running kitchens
- Kudumbashree Mission of SHGs started 1300 kitchens to provide food kits to the quarantined people, micro-financing, microenterprise, social development and mental health initiatives in Kerala during Lockdown
- Rs. 11 Lakh were been donated by Mahila Arthik Mahamandal(MAVIM) to Chief Minister’s Relief Fund
- 24X7 helpline called Didi started in Jharkhand
- With the collaboration of the Health Department, they Organised Rallies and meeting for educating people about the COVID-19 Prevention
- Women of SHGs are working as Bank correspondents as “Bank Sakhis” by distributing pensions, providing door-to-door services in transactions
- Creation of Community Kitchens with local governments including, Madhya Pradesh, Odisha, Bihar, Jharkhand, Kerala, Tripura
- SHGs provide Dry Rations and Groceries, deliver child, maternal and adolescent health and nutrition-related entitlements
- Created awareness by telephones, wall writing, pamphlets, use of social media



**Figure 1: Production of Masks across the States by SHGs**

## 6. SUGGESTION

1. Various training programs can be offered to rural women from which they can build strong leadership qualities among themselves and can stand strong to lead lives
2. State governments can help with funds and financial support to produce, market and transportation facility to sell their products
3. Government can provide the required materials to produce masks and sanitizers

## 7. CONCLUSION

India is a country with the second highest population in the world. Almost 32% of people in India are living below the poverty line and highly dependent on Agriculture. Most of them are marginal farmers and landless. SHGs are non-government organizations (NGOs) with Anti-Poverty Agenda involving a maximum of 20 people. Self-help groups are majorly concentrating on empowering women, increasing school enrolments, developing leadership abilities and many others developing activities by providing various income generating pieces of training. The study highlighted problems faced by the women of Self-Help Groups during pandemic COVID-19 and when millions of Indians started migrating from cities back to their native places for livelihood, how these women from self-help group became a part to fight against Corona Virus in India.

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