



Critical Role played by Women Self Help Groups during COVID

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COVID-19 (coronavirus disease 2019) is a disease caused by a virus named SARS-CoV-2 and was discovered in December 2019 in Wuhan, China. It is very contagious and has quickly spread around the world. COVID-19 most often causes respiratory symptoms that can feel much like a cold, a flu, or pneumonia. COVID-19 may attack more than your lungs and respiratory system. Other parts of your body may also be affected by the disease.

Self Help Groups as a self-governed, peer-controlled information group, of individuals similar socio-economic backgrounds. An SHG is characterised by the collective desire to achieve a common purpose. The earliest instance of women's SHG can be traced back to 1972, when the *Self Employed Women's Association* (SEWA), led by Ela Bhatt, in Ahmedabad started working with marginalised women who were self-employed; helping them organise and secure their businesses and income.

In India, during the pandemic, female entrepreneurs suddenly found themselves lacking financial capital and access to markets for their business. Women are spending an additional 30% time on family responsibilities accompanied by shortages of food and rising water needs, both of which are women's share of responsibility.

Critical role played by women SHGs during Covid-19

Meeting the shortfall in masks, sanitizers and protective equipment- Groups across the country are working furiously to make up the shortfall of masks and personal protective equipment (PPE). In Odisha, for instance, poor rural women who were once engaged in stitching school uniforms are sewing masks instead. Over the past these women have produced more cotton masks, helping equip police personnel and health workers, while earning something for themselves. All told, more than 19 million masks have been produced by some 20,000 SHGs across 27 Indian states, in addition to over 100,000 liters of sanitizer and nearly 50,000 liters of hand wash. Since production is decentralized, these items have reached widely-dispersed populations without the need for complex logistics and transportation.

Running community kitchens- With huge numbers of informal workers losing their livelihoods during the lockdown and food supply chains getting disrupted in some areas, SHGs have set up over 10,000 community kitchens across the country to feed stranded workers, the poor, and the vulnerable. In Kerala, the Kudumbashree network, one of the country's earliest community platforms of women with 4.4 million members and several years of catering experience behind them, were the government's natural choice to run a number of these kitchens. In Jharkhand, where poverty is high, SHGs - being the closest to the ground - are helping district administrations identify pockets of hunger and starvation so efforts can be made to ameliorate them.

Raising awareness- Importantly, the SHGs are helping curb rumour and misinformation. The recent devastating impact on migrant labour, 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. Women's groups are also disseminating Covid related messages among hard-to-reach populations. In Kerala, Kudumbashree is spearheading the government's Break the Chain campaign by raising awareness about hand hygiene and social distancing through mobile phones, posters and weekly meetings. In Bihar, one of India's poorest states, Jeevika - the state's SHG platform – is spreading the word about handwashing, quarantine and self-isolation through leaflets, songs, videos and phone messages. In Jharkhand, where large numbers of people migrate to other states to work, they are running a dedicated helpline for returning migrants and other vulnerable families.

Providing banking and pension services- 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.

Opportunities for Woman SHGs

- ❖ SHGs often appear to be instrumental in rural poverty alleviation.
- ❖ Economic empowerment through SHGs, provides women the confidence for participation in decision making affairs at the household-level as well as at the community-level.
- ❖ Un-utilised and under-utilised resources of the community can be mobilised effectively under different SHG-initiatives.
- ❖ Leaders and members of successful SHGs bear the potentiality to act as resource persons for different community developmental initiatives.
- ❖ Active involvement in different SHG-initiatives helps members to grow leadership-skills. Evidences also show that often women SHG leaders are chosen as potential candidates for Panchayat Pradhan's or representatives to Panchayati Raj Institution (PRI).

Challenges for Woman SHGs

- ❖ **Lack of knowledge** and proper orientation among SHG-members to take up suitable and profitable livelihood options.
- ❖ **Patriarchal mindset** – primitive thinking and social obligations discourages women from participating in SHGs thus limiting their economic avenues.
- ❖ **Lack of rural banking facilities**
- ❖ **Sustainability** and the quality of operations of the SHGs have been a matter of considerable debate.
- ❖ **No Security**

Conclusion

"Women are proved that she strength of our country not weakness." Fight against the Covid 19 virus, these women's groups are playing a critical role." Across the country, women's SHGs have risen to this extraordinary challenge with immense courage and dedication. The strength of India's rural women will continue to be essential in building back economic momentum after the most critical period is over."