



SELF-HELP GROUPS AS THE COUNTRY'S WARRIOR IN PANDEMIC THROUGH CREATIVE APPROACHES

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ABSTRACT: Self-help groups are located at grassroot level and put in their efforts for women of the same socioeconomic background. The government is trying to make an impact on the women in society by encouraging them to find means of supporting them through this initiative. It is a well-known fact that Covid- 19 has affected the world for last two years. Because of the lockdown, India has also been facing an economic crisis. Issues related to domestic violence and physical and mental health have spiked during this time. Self- Help Groups have also been affected adversely by this pandemic and the ensuing lockdown. However, some SHGs took this opportunity by getting themselves involved in making masks, sanitizer and many other essential items which also added to their family income. This paper presents the challenges faced by women during the pandemic and tries to give appropriate solutions to tackle such future crises. It also signifies the contribution SHGs can make in this country thereby supporting their families during the pandemic.

Keywords- Covid pandemic, Challenges, Self Help Groups, Women,

INTRODUCTION

The COVID-19 pandemic has brought the world to a standstill, causing a global health and economic crisis. In response to the unprecedented challenges posed by the pandemic, self-help groups have emerged as a critical support system for individuals and communities. These groups have shown resilience and creativity in their approaches to combating the pandemic, leveraging their collective strength and resources to provide emotional, social, and financial support to their members. As the pandemic continues to wreak havoc, it is imperative to understand the role of self-help groups in addressing the challenges posed by COVID-19 and to explore their creative approaches to building resilience in communities. This research paper aims to analyze the role of self-help groups as the country's warrior in the pandemic through their creative approaches. By examining case studies and success stories, it was examined that self-help groups have adapted to the changing circumstances, developed new strategies, and collaborated with other stakeholders to address the pandemic's impact. This research will contribute to our understanding of the critical role of self-help groups in building resilience in communities and offer insights into how these groups can be supported in their efforts to combat the pandemic.

According to Devi. S (2021), a self-help group is described as a self-governed, peer-controlled group of individuals with related socioeconomic background who share the desire to work together to accomplish a common goal. Muhammad Yunus of Bangladesh developed the Self-Help Group (SHG) concept, which is today viewed as a village-based financial intermediary committee made up of 10–20 members, preferably women, with the goal of empowering the poorest of the poor. In India, there are several economic and social factors that affect women. Women play a crucial role in any economy. a country's overall success and favourable development would only be possible if men and women were seen as equal partners in progress.

The freedom of women is a prerequisite for the development of the nation's economy and of the community. The primary barrier to women's advancement is destitution.

REVIEW OF LITERATURE

S. Bhowmick (2021), SHGs have helped to address community-level economic and social issues that have arisen as a result of the Covid-19 outbreak holistically. The SHGs have combined their efforts to work on a variety of issues, including social distancing, the wearing of masks, quarantine, migrant psychosocial concerns, geriatric care, mental health, and well-being, among others. By using techniques like phone calls, wall writing, brochures, social media, and other means, the women in these SHGs are raising awareness in the nearby areas. On the other hand, SHGs are having a lot of problems during this pandemic.

According to the World Bank (2020), in Kerala, the Kudumbashree network, one of the country's earliest community systems of women with 4.4 million participants and many years of catering experience, evolved into the government's natural desire to run some of those kitchens. Given the complexity of the issue, these organizations have significantly increased their efforts and are now running 1,300 kitchens across the state, in addition to providing meals to those in quarantine and the bedridden.

According to Srikanth.M and Saravanan.P (2020), the coronavirus has presented many challenges to members of SHGs in terms of conducting physical meetings, mobilizing savings (physical currency notes) of the group, rotating the money for internal lending among the members, depositing physical cash towards loan repayment, and maintaining a hard copy of records; however, digital channels have simplified their lifestyle.

According to the Ministry of Rural Development's 2021 report Revolving Fund and Community Investment Funds totaling approximately Rs. 56 Crore will be released to women Self Help Groups in the financial year 2021 as compared to approximately Rs. 32 Cr. in the same corresponding period in the financial year 2020, with the aim of providing relief and creating employment. The promotion of Agri-Nutri gardens by SHG households has also continued throughout this timeframe. Online training on the farm and non-farm-based livelihoods have continued for the staff and community cadres.

The Indian Express (2020), Some Self-Help Groups (SHGs) have used the COVID-19 outbreak as an opportunity to earn a living by combating the pandemic, while hundreds of SHGs are having difficulty restarting their enterprises. These SHGs have been able to sustain themselves during the epidemic by starting the production of masks, sanitizers, and herbal drinks to improve immunity. These are being sold both in metropolitan areas and in different gram panchayats.

OBJECTIVE OF THE STUDY

- 1- To find out the challenges faced by SHGs due to covid- 19.
- 2- To chalk out the opportunities availed by SHGs during the lockdown period.
- 3- To analyze government initiatives for SHGs in a pandemic.

METHODOLOGY

The present study is based on secondary data that was collected from research papers, government websites, and newspapers.

CHALLENGES FACED BY SHGS DURING A COVID PANDEMIC

Despite government efforts to address these issues, SHGS also faced several challenges during the pandemic. There are several causes for why some SHGs have experienced more difficulties than others. These are a few of such causes.

CHALLENGES FACED BY SHGs WOMEN IN COVID PANDEMIC

- Increase in domestic violence
- ⑩ Lack of marketing promotion and advertising expertise.,
- ⑩ Higher stress among women.
- ⑩ Absent SHGs meetings.
- ⑩ Increase in household works and family responsibilities.
- ⑩ Financial burden increase
- ⑩ There was no job opportunities.
 - Due to socio and cultural pressure there is lack of motivation. sent SHGs meetings.
- Poor mental health.

COVID PANDEMIC AS AN OPPORTUNITY FOR SHGs

Self-help groups (SHGs) and the National Rural Livelihoods Mission (NRLM) have developed as crucial components of the community response to the crisis in a few states in the face of an international epidemic and a national lockdown. Through SHGs, NRLM has developed community offerings in various states. For example, SHGs currently manage community meals in states like Bihar, Jharkhand, Kerala, Madhya Pradesh, Odisha, and Tripura where they have strong ties to the local government. In several states, SHGs provide necessities like dry rations and groceries and deliver them to homes.

Additionally, 17,000 village organizations in Bihar have embraced collective food grain procurement, support for rural retail marts, and connections with nearby grocery stores. Groups in various states have helped and provided entitlements related to the child, maternal, and adolescent health, and nutrition, as well as helped migrants access relevant programs during the lockdown. WhatsApp and Mobile Vaani were also used by Kerala and Jharkhand to spread community awareness messages. SHGs also manufacture masks, hand sanitizers, and PPE kits in numerous states. There are 65,936 SHGs in India that produce 1,32,06,775 masks, according to PIB in April 2020.

OPPORTUNITIES OF SHG WOMEN IN THE COVID PANDEMIC	
Uttar Pradesh produced khadi masks, sanitizer, and medical protective equipment. SHGs' initiatives in Assam to create Gamosa and Aronia masks.	The Madhya Pradesh Rural Livelihoods Mission (MP-DAY SRLM) and the Society for Elimination of Rural Poverty (SERP), two organizations that produced masks, protective gear, and sanitizers to meet local demand for Coronavirus containment
Through community kitchens in 4 states, 5.72 crore needy people are served.	1,790 women who are part of SHGs generated 102,521 liters of hand soap throughout some states.
According to the consolidated data as of July 24, 2020, 296,396 women who are part of 58,581 SHGs in 29 States have generated a total of 224.65 million masks.	13,662 women SHG members generated 4.77 lakh liters of sanitizer across 17 states, and 6,565 women SHG members manufactured 35.61 lakhs of protective gear.
The biggest number of masks, 11,58 lakhs, were created by Andhra Pradesh as of July 24, 2020. In 13 districts of Andhra Pradesh, 4,891 SHGs with 69,568 members are producing masks. Andhra Pradesh produced the most protective gear as of June 3, 2020, with 31.63 lakh kits.	The Haryana State government took the initiative in 2020 to start a grain market known as the "Atal Kishan Mazdoor Canteen." They planned to setup 25 canteens in Haryana. Currently, six canteens are functional.

GOVERNMENT INITIATIVE FOR SELF-HELP GROUPS

- The Indian Government announced Rs 1,625 crore in funding to help more than 0.4 million SHGs.
- In order to help about 16 lakh women Rs 1,000 crore transferred in December 2021 to the bank accounts of self-help organizations.
- The Deendayal Antyodaya Yojana-National Rural Livelihood Mission was used to transfer the money (DAY-NRLM).
- The Ministry of Rural Development announced that the Centre has launched a scheme to allow women affiliated with self-help groups (SHGs) to earn Rs 1 lakh annually.
- The ministry will offer livelihood assistance to 25million rural women in the next two years in an effort to move women up the economic ladder.

- The national bank for agriculture and rural development (NABARD) and the Fintech start-up Arth impact digital loans (ARTH) have partnered to offer self-help group members an end-to-end fintech solution that includes skilling, microfinance services, and forward linkage support

ROADMAP FOR THE NEXT PHASE

- Policymakers need to be aware of the challenges faced by SHGs run by women.
- After a successful pilot project has been carried out, large-scale projects ought to be carried out.
- Offering financial assistance is not the approach. The government should work to develop a gender-neutral ecosystem for female entrepreneurs, as well as develop appropriate infrastructure, offer training, eliminate red tape, do away with the middleman, create innovative mentorship programmes, and connect various stakeholders, including non-profits, governmental organizations, and other institutions.
- Specialized instruction should be provided on topics including water conservation, disaster management, clean energy, and climate change.
- Women SHG members should be encouraged to build a career in fields such as agriculture, handicrafts, renewable energy, watershed development, alternative tourism, finance, and education.
- A framework for monitoring the activities of women SHGs should be put in place.
- Development activities must be carried out with socio-geographical factors in mind.
- Development initiatives should be planned in accordance with the needs of end-users. It should also be evaluated and monitored in accordance with global standards.
- CSR assistance, international funding, and multilateral bank assistance should be provided to SHGs for them to form a corporate entity.
- India's top institutes should be incubating innovative ideas.
- SHGs should be given concessions and special treatment when it comes to tenders and expressions of interest.
- A grievance resolution mechanism should be established.
- Sector leaders' advice can help SHGs understand how to run a business.
- The assessment and livelihood support plan will assist stakeholders in assisting women's SHGs.
- An integrated common facility centre will aid in the promotion of activities.
- Policies should be written to cover financial losses.
- Industrialization based on agricultural and non-forest products will assist women SHGs in increasing their funds and cash flows.
- Women's SHGs will benefit from decentralized approaches.
- For at least two years, a free platform for technical support should be created.

FINDINGS

1. Women are the most prominent group in contemporary culture. Data show that since women make up almost half of the population, any future problems may be remedied with their help.
- 2- The government is doing a good job promoting the advancement of women, but more has to be done to ensure that government programmes are implemented with sufficient accountability and transparency, allowing for the assistance of vulnerable women.
3. Only financial support won't be sufficient for the successful development of SHGs. For the success of the Self-Help groups, appropriate professional training and guidance programmes are required.
4. While, at a time when the lockdown has exacerbated issues with unemployment across the nation, the scale at which these things have been produced has also created employment for system workers

CONCLUSION

SHGs are a grassroots effort of the government for women. Government must pay greater attention to self-help groups' sustainability. Numerous self-help organizations produced masks, hand sanitizers and numerous other necessary items during the epidemic while the world was in an economic crisis. The SWOT (Strengths, Weaknesses, Opportunities, and Threats) method must be used to make women resilient so they can withstand pandemics and other crises in the future. The government must listen to women; they require more than just money to fully realize their potential. To improve the situation of women SHGs in India, a multidisciplinary committee should be formed. A mentorship programme could help SHGs survive in a tough, competitive market.

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