

Role of SHGs to Ensure Social Security During Covid-19.

***Dr.Vijeta Sharma**

Abstract

The paper describes the effect of self-help groups in India during and post covid-19 situation. The study examines the potential opportunities and challenges concerning the contextual differences across and within the countries. Self help groups have found successful in empowering its members by providing opportunities for livelihood support and income generation during the covid-19 situation. These played a very important role during the covid-19 situation as half of the SHGs were involved in community awareness and infection prevention activities in their community. The study identifies a potential mechanism in SHGs through which impact of Covid-19 could be reduced to a significant extent.

Keywords: Covid-19, SHGs, awareness, community

Introduction:

According to the Planning Commission of India, SHG is a self-governed, peer controlled small and informal association of the poor, from socio-economically homogeneous families who are organised around savings and credit activities. Members of SHGs meet weekly or monthly and discuss common problems and share information to come out with a solution. Group members make an effort to change their economic and social problem through mutual assistance. Though the concept of SHGs was piloted by NGOs namely MYRADA in India in mid-80's, but the progress remained low until NABARD took over this project in 1992. What started as a pilot program has now become a movement for social empowerment particularly for rural poor women. The numbers of SHGs linked to banks have increased from about 500 in the early 1990s to more than 1.6 million in 2020. The SHG strategy has become an important component of the Government's overall thrust to mitigate poverty and has been included in every annual plan.

Now, more than ever, members of these groups-many of whom escaped poverty through the SHG route and know what it is like to be destitute and poor are living up to their motto of self-help and solidarity.

***Assistant Professor, Department of Commerce, Himachal Pradesh University, Shimla**

Groups across the country are working furiously to make up the shortfall of masks and personal protective equipment (PPE) during COVID-19. In [Odisha](#), for instance, poor rural women who were once engaged in stitching school uniforms are sewing masks instead. Over the past couple of weeks, these women have produced more than 1 million cotton masks, helping equip police personnel and health workers, while earning something for themselves.

More than 19 million masks have been produced by some 20000 SHGs across 27 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. 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. Importantly, the SHGs are helping to curb rumors 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 their quick response to food insecurity and shortages in goods and services shows how this decentralized structure can be a vital resource in a time of crisis. The strength of India's rural people will continue to be essential in building back economic momentum after the most critical period is over.

Review of Literature:

Loganathan and Asokan (2006) study points out that SHGs have provided access to credit to their members, promoted savings, reduced dependence on money lenders and all these factors contribute to the empowerment of rural women. **Uma and Rupa (2013)** observed that SHGs has a positive impact on financial inclusion and socio-economic empowerment of women. **B Seetha Devi (2021)** The Covid-19 pandemic has totally shuttered the activities of the SHGs. But it is also a positive sign that all the members of the SHGs are following the directions of the government sincerely to stop spread of Covid-19. They also informed that they are working individually to aware people to use mask, maintain

social distancing and to wash hands frequently as the safety measures to remain safe. This paper discussed about the economic impact of Self Help Groups during this pandemic and also the challenges faced by utilizing the opportunities like online marketing, social medias, e-banking, etc,

Need and Scope of the Study:

Government and society must recognise that effective emergency responses and the social and economic protection of the most vulnerable are critically dependent on institutions like SHGs. As India fights the corona virus disease, it requires all stakeholders to take charge and deliver. Among those which are working on the ground, the women led self help groups have emerged as effective frontline workers, reaching the last mile and ensuring an immediate relief and socio-economic protection to the country's most vulnerable. SHGs have local as well as national reach. They are producing masks and personal protective equipments, creating awareness about the pandemic and delivering essentials goods and financial assistance to the most vulnerable. These are the few aspects which forces the researcher to conduct a survey based research on this topic.

The main focus of this research is to evaluate the role of Self Help Groups in providing the social security to combat hazards during COVID-19. To examine the role of Self Help Groups and their contribution to the society in general manner during COVID-19 pandemic, field survey has been conducted during the year 2021.

Objectives of the Study:

1. To study the role of SHGs to create awareness among people during COVID-19.
2. To analyse the role of SHGs to assist different social strata during COVID-19.

Research Methodology:

For accomplishing the objectives of the study, both primary and secondary data have been utilised. The present study is descriptive as well as exploratory in nature. It is mainly a primary probe and is based on a survey of selected SHGs with the help of a questionnaire/ Schedule. Further, secondary data has been also used to accomplish the present study. The relevant official record includes various guidelines of the programmes and schemes, and manuals and the various progress reports .Besides this, the secondary data has been collected from the following sources: District Rural Development Agencies, Department of Panchayati

Raj, Government and Non-government Organisations, NABARD, Directorate of Economics and Statistics.

Sampling:

Quota sampling has been used in order to frame a sample. The total sample constituted 200 respondents by taking 50 respondents each from housewives, small entrepreneurs, employees and agriculturists.

Discussion and Results:

The paper mainly focussed to assess the role of SHGs in providing access to health services, banking and pension services, raising awareness among community and meeting out the shortage of masks, sanitizers and protective equipments during the period of COVID-19.

Table: 1 presents the responses of housewives regarding these variables. It is clear from the table that mean scores for all variables have been found more than three at 5- point likert scale which signifies good efforts by SHGs during the period of COVID-19 in managing health services, banking and pension services ,raising awareness and meeting out the shortage of masks, sanitizers and protective equipments.

Table: 1 Perception of Housewives Regarding Role of SHGs to Ensure Social Security during COVID-19

Statements	SA	A	N	D	SD	Mean	S.D	Kurtosis	Skewness
Access to health services and entitlements	13	15	10	07	05	3.48	1.297	-0.509	-.801
Providing banking and pension services	15	13	09	09	04	3.58	1.263	-.472	-.914
Raising awareness	16	11	08	10	05	3.46	1.388	-.367	-1.206
Meeting out the shortage of sanitizers and protective equipments.	13	11	12	09	05	3.36	1.321	-.265	-1.057

The calculated values of standard deviation and negative skewness for all variables expose high variation in the responses that too majority responses are inclined towards higher side of the mean scores. The calculated values of kurtosis for all variables reveal platykurtic distribution for the responses given by the respondents.

Table-2 reveals responses of small entrepreneurs regarding role of SHGs to ensure social security during the period of Covid-19. All most similar picture is visible from the table as is being reported by housewives. Mean scores have been found more than three for all variables along with high values of standard deviation and negative skewness. It clearly indicates that SHGs have significantly contributed towards combating health hazards during Covid-19.

Table: 2 Perceptions of Small Entrepreneurs Regarding Role of SHGs to Ensure Social Security during COVID-19

Statements	SA	A	N	D	SD	Mean	S.D	Kurtosis	Skewness
Access to health services and entitlements	10	12	13	09	06	3.26	1.30	-.278	-1.014
Providing banking and pension services	13	12	11	08	06	3.36	1.35	-.336	-1.052
Raising awareness	15	12	07	08	08	3.36	1.467	-.379	-1.272
Meeting the shortfall in masks, sanitizers and protective equipment	10	12	11	09	08	3.12	1.379	-.127	-1.223

In case of kurtosis the calculated values are less than zero which reveals platykurtic distributions for the responses given by respondents. Further, the mean scores for all variables have been found more than three which reveals more than moderate effect to combat health hazards during COVID-19.

Table-3 presents perception of employees regarding the role of SHGs to ensure social security during Covid-19. It is evident from the table that mean score for all the variables have been found more than three at five point likert scale which signifies the positive efforts by SHGs in order to ensure social security during Covid-19.

Table: 1.3: Perception of Employees Regarding Role of SHGs to Ensure Social Security during COVID-19

Statements	SA	A	N	D	SD	Mean	S.D	Kurtosis	Skewness
Access to health services and entitlements	16	13	10	07	05	3.62	1.398	-.304	-.394

Providing banking and pension services	13	15	08	07	07	3.36	1.396	-.402	-1.123
Raising awareness	11	13	10	10	05	3.26	1.337	-.233	-1.126
Meeting the shortfall in masks, sanitizers and protective equipment	12	10	12	12	04	3.08	1.523	-.176	-1.397

The calculated value of standard deviation expose high variation in the responses and that too majority responses are inclined towards higher side of the mean scores and the value of kurtosis shows platykurtic distributions for the responses given by the respondents.

It is revealed from table:4 that the mean scores for all variables have been found more than three for agriculturists which reveals more than moderate effect on social security to combat health hazards. The negative values of skeweness show that majority responses are concentrated on the right side of the mean with extreme value to the right, so it can be said that distribution of two variables is negatively skewed.

Table: 4-Perception of Agriculturists Regarding Role of SHGs to Ensure Social Security during COVID-19

Statements	SA	A	N	D	SD	Mean	S.D	Kurtosis	Skewness
Access to health services and entitlements	08	12	11	04	14	3.04	1.48	.124	-1.386
Providing banking and pension services	07	09	07	14	13	3.34	1.408	-.366	-1.198
Raising awareness	07	10	05	15	13	3.34	1.422	-.370	1.259
Meeting the shortfall in masks, sanitizers and protective equipment	14	05	08	11	12	3.04	1.564	-.135	2.518

In case of kurtosis, it reveals platykurtic distributions for the responses given by respondents.

Table-5 reveals responses of all respondents irrespective of their occupation regarding the role of SHGs to ensure social security during the period of Covid-19. Almost similar picture is visible from the table as is being reported by category wise distributions. Mean scores have been found more than three for all variables along with high values of standard deviation and negative skewness.

Table: 4-Perception of all Respondents irrespective of Occupation Regarding Role of SHGs to Ensure Social Security During COVID-19

Statements	SA	A	N	D	SD	Mean	S.D	Kurtosis	Skewness
Access to health services and entitlements	47	52	44	27	30	3.37	1.71	-.304	-.934
Providing banking and pension services	48	49	35	38	30	3.41	1.40	-.394	-1.12
Raising awareness	49	47	30	43	31	3.38	1.65	-.339	-1.21
Meeting the shortfall in masks, sanitizers and protective equipment	49	38	43	41	29	3.15	1.39	-.176	-.911

In case of kurtosis, the calculated values are less than zero which reveals platykurtic distribution for the responses given by respondents.

Conclusion:

It is concluded from the above discussion that SHGs have provided access to health services, banking and pension services and meeting out shortage of masks, sanitizers and protective equipments during the period of COVID-19. These groups also played a significant role in creating awareness among their respective community regarding covid-19. Further, these groups have played an important role and significantly contributed towards combating health hazards during Covid-19.

References:

1. Irshad Ahmad Irshad, Altaf Ahmad Bhat, "The Vitality and Role of Self Help groups (SHGs) in Women Upliftment: Special Reference to Kashmir", *International Journal of Research-Granthaalayah*, Vol. 3, No. 8, August, 2015, Impact Factor: 1.597 (I2OR), PP.105-110.
2. Meenu Maheshwari, Shobhna Goyal, "Role of Self Help Groups in Socio-Economic Empowerment of Women: A Review of Studies", *Pacific Business Review International*, Vol.7, No. 2, August 2014, P.86.

3. B Seetha Devi (2021) "Impact of COVID 19 Pandemic on the Self Help Groups, Sambodhi Journal (UGC Care Journal), Vol-46, No.-2, January - March (2021), ISSN: 2249-6661.
<https://www.researchgate.net/publication/348383248>
4. <https://www.worldbank.org/en/news/feature/2020/04/11/women-self-help-groups-combat-covid19-coronavirus-pandemic-in>