

Issues and Challenges of Self-Help Groups During Covid-19 in Odisha

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Biswa Mohana JENA¹


ABSTRACT

Self Help Groups (SHGs) are predominantly helpful in this Covid-19 pandemic. SHGs in Odisha have risen up to the expectations and provided the support to government which they have desired for. They are meeting underperformances in producing face masks, hand sanitizers and protective equipment, combating misinformation as well as providing banking and financial solutions to nearby and far flung communities. Approximately 1.3 billion Indians have been lockdown since March to defeat the Corona virus, the role of SHGs has been the force behind the successful implementation of COVID-19. They are the real corona warriors who have contributed immensely in this pandemic for the people, of the people and by the people. SHG women members are actively partaking in producing facemasks, running community kitchens to deliver food and food supplies, sensitizing people about their health and hygiene and combating misinformation from spreading.

INTRODUCTION

The Self-Help Group movement of India has originated from insignificant savings and credit groups that will support to develop underprivileged rural women into the world biggest international boards of the poor. Presently, around 67 million women in India are members of six million SHGs. They have been assigned the responsibility and actively participated in creating awareness on COVID -19 at the community level as much as possible, concentrating mostly on women those who have little awareness on hygiene and sanitation. They circulated pamphlets targeting rural areas and urban areas also, mostly women. From delivering ration to setting up vegetable shops, and making people understand the necessity of remaining indoors during lockdown, around 70 lakh women members are actively shouldering vital responsibilities across Odisha.

A contagion is not new to the human history. But what makes the COVID-19 contagion special is that it takes place in an unparalleled backdrop when the inter-dependence and inter connectivity among people, among different countries and continents started developing. The achievements that people around the world have made in intelligence, technology as well as transportation, have made them both psychologically as well as physically interdependent globally. The danger of spread in rural regions is quite high. This is because of various components, including absence of mindfulness, a constrained flexibility of clean water, low degrees of sustenance, and in particular, unprepared and inadequate general

¹  Assist. Prof., jenabiswamohan@gmail.com, in Commerce, NSCB Govt College, Sambalpur, Odisha/INDIA

wellbeing communities and region medical clinics. In any case, with perpetually scant assets and an absence of subsidizing, numerous NGOs are not, at this point ready to give backing to SHGs. Thus, the less-settled SHGs are deteriorating. Accordingly, government or advancement segment partners like the National Bank for Agriculture and Rural Development could help support and fortify SHGs by combining them and helping them get to the financing they have to build their effectively noteworthy effect on rustic jobs.

Literature Review

The Chief Minister of Odisha, Shri Naveen Pattnaik had in recent times said that it was encouraging to see an outstanding response of women, especially the members of Self- Help Groups, during the critical time.

Moreover, Shri Dharmendra Pradhan, the Union Petroleum Minister has also poured applauses on the various SHGs. He recently has tweeted that the nari shakti (Women empowerment) in Odisha is working enormously to drag the state out of the CORONA well.

Almost immediately after the nationwide lockdown was imposed to contain the spread of the deadly Corona virus, the members of the women SHGs came forward to feed and help the deprived section. Above eight thousand SHGs are recently engaged in this task. Mrs. Sujata R. Karthikeyan, Director of Mission Shakti has been coordinating the efforts of the women SHGs.

The complete health service tool is being supported by thousands of doctors and nurses. While doctors and nurses are unswervingly handling the patients, thousands of ancillary nurse mid-wives (ANMs), Anganwadi as well as ASHA workers are going door to door in order to check peoples' health.

Besides, the members of Gruhalaxmi Cooperative Self-Help Group (GCSHG) of Dhenkanal district are preparing face masks and shields to combat the virus from scattering. Approximately, twenty women of the SHG from three neighbouring villages of Kurunti Nuagaon and Asanbani under Hindol block are engaged making face masks.

Again, President Sabita Nayak of Narendrapur village Gruhalaxmi Cooperative Self-Help Group, said that they were not able to meet the need of face mask and are still trying to help people with support from Tata Steel.

According to Russell, "Self help groups are small group of members having membership of 10 to 15 members who work together for their livelihood through financing by banks, NGOs and micro finance institutions. They are often run by women and studies indicate it leads to women empowerment

JEEVIKA in Bihar has started giving awareness pamphlets during corona virus pandemic. JEEVIKA is trying to reach 1.4 lakhs SHGs and make people aware of the pandemic consequences and take

precaution not to fall in its prey by providing masks, gloves, ration and sanitizer. Community awareness through announcement in mobile vans.

In Tamil Naidu, SHGs volunteers are playing a vital role in ensuring public health, distribution of PDS, gloves, sanitizers and maintain social distancing norms

Objectives

- To study the role played by SHGs in combating covid-19
- To address the issues and challenges of COVID-19 by SHGs.
- To analyse the number of SHGs and members involved in Odisha in producing masks towards helping the deprived.
- To study the number of masks produced in Odisha as compared to other states in India.

Role Played by SHGs Combating COVID-19

SHGs takes four to five years and arrive at the phase of self-maintainability, moving on from utilization and low beneficial exercises to monetary undertakings. Be that as it may, a portion of the SHG individuals may not attempt enterprise because of absence of inspiration, suitable business openings, administrative abilities, specialized skill, esteem expansion to their items or administrations, monetary proficiency, satisfactory flexibility of credit, showcase linkages, and so on. In addition, the SHGs are burdened with non-revolution of authority positions, lacking handholding backing of Self-Help Promoting Institutions (SHPIs) and change in the administration's approach.

The infection COVID-19 has changed the whole world. To alleviate the immense misfortune a milestone model has been started, which is explicitly called the Self-Help Group Bank Linkage Program (SHG-BLP) by the National Bank for Agriculture and Rural Development (NABARD) in 1992. The principal point is to give sensible doorstep banking administrations as a major aspect of money related incorporation drive in India.

Today, the SHG-BLP is viewed as the biggest small scale fund program on the planet with an all-out enrollment of 100.14 lakh gatherings (covering almost 12 crore families) across India and having expanded guarantee free credits of ₹87,098 crore to 50.77 lakh SHGs as on March 31, 2020. It is fascinating to take note of that more than 92 percent of the SHG individuals are ladies. SHGs have risen as edge laborers and the last mile associate among governments and the individuals during this emergency. SHG ladies are performing a significant role in response to COVID-19. They are making face covers, hand sanitizers, PPE packs, circulating bring home proportion, scattering COVID-19 related data and running network kitchens to take care of the vulnerable. The job of SHGs has never been a higher priority than now and can end up being an uncommon silver covering in the pain that SHGs are

managing. Ladies can approach and take initiative and advancement jobs in their towns. It is an open door that the SHG development must profit by.

Going ahead, it will be critical to reinforce the development, to ensure it can assimilate the monetary, social and wellbeing stuns of the emergency.

Post the lockdown governments ought to assess, the speculation by SHG development into COVID-19 reaction and its effect on the SHG economy. It would likewise be helpful to have clear rules from the specialists, about when and how SHGs can reconvene and what insurances they should take at the same time.

SHGs ought to likewise use computerized stages, to guarantee the progression of right data, to stay in touch with one another and with the change of preparing instructional methods, to convey specific sorts of trainings.

While the advanced stages can't fill in for week after week gatherings, it goes some path in offering a brief answer for the prompt issue.

During circumstances such as the present when correspondence through innovation denotes another type of solidarity, we should use the current methods available to us and find new and imaginative approaches to advance; so we don't lose the force picked up in the SHG development in the course of the most recent 30 years.

Despite the fact that the Corona virus has tossed numerous difficulties to the individuals from SHGs with respect to directing physical gathering, preparing investment funds (physical money notes) of the gathering, pivoting the cash for interior loaning among the individuals, keeping the physical money towards reimbursement of advances, and keeping up printed copy of records, computerized channels, nonetheless, made their life basic.

Figure 1 represents the number of SHGs involved in producing face masks in different states of India as on March 2020. The total of SHGs in the country stands at 14,522, including 25 states.

The number of SHGs in Odisha state stands at 202, which is more than 10 states viz., Haryana, Himachal Pradesh, Jharkhand, Karnataka, Mizoram, Nagaland, Puducherry, Sikkim, Tripura and Uttarakhand. Besides, it is represented in the graph that Andhra Pradesh has the highest number of SHGs, followed by Tamil Nadu, Madhya Pradesh and Rajasthan.

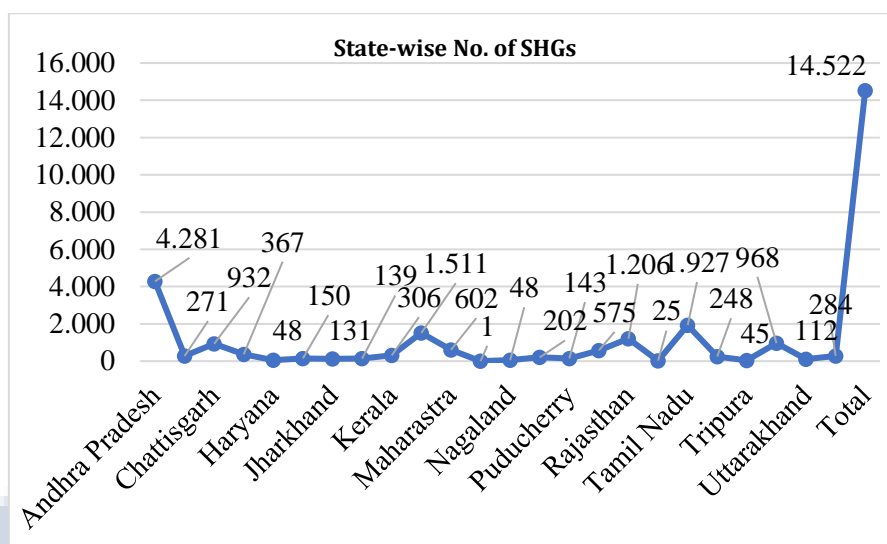


Figure 1- Graph representing the number of SHGs involved in producing face-masks in different states of India as on March 2020 (Source- Business today)

Issues and Challenges Faced by SHGs

The NPAs of the SHG-BLP flooded from ₹. 423 crores in 2007-08 to ₹4,524 crore in 2018-19. NPAs arrived at a pinnacle level of 7.40 percent in the Financial Year (FY) 2014-15 and later tumbled to 5.19 percent as on March 31, 2019.

The circumstance of terrible advances has made furthermore issue of chances turning out to be issue. So there is each motivation to capture this pattern and make the SHG-BLP, an economical model. There are numerous difficulties to the individuals SHGs as for physical gathering, activating investment funds, pivot of the cash, money reimbursement of advances, computerized channels, and keeping up printed version of records, anyway, made their life basic.

They can keep up their records in e-Shakti (an advanced activity of NABARD for keeping up SHGs' books of records, along these lines improving their financial assessment).

The individuals from self improvement gatherings (SHGs) in various towns the nation over have bolstered in delivering face veils in a major number to meet the unexpected prerequisite. Well beyond 132 lakh face veils have at this point been created by the individuals from numerous SHGs under the Ministry of Rural Development's National Rural Livelihood Mission (MRD-NRLM).

Table 1- Rank-wise distribution of states according to number of masks produced

<i>States</i>	<i>No. of Masks produced</i>	<i>Rank</i>
Tamil Nadu	2,601,735	1
Andhra Pradesh	2,541,440	2
Kerala	1,577,770	3
Gujarat	1,049,319	4
Madhya Pradesh	1,004,419	5

Telangana	580,000	6
Chhattisgarh	549,712	7
Uttarakhand	474,490	8
Uttar Pradesh	364,894	9
Maharashtra	362,332	10
Bihar	349,517	11
Jharkhand	300,215	12
West Bengal	291,794	13
Odisha	278,076	14
Punjab	243,268	15
Karnataka	156,155	16
Haryana	146,800	17
Puducherry	120,380	18
Himachal Pradesh	100,000	19
Rajasthan	92,890	20
Sikkim	10,000	21
Nagaland	6,819	22
Tripura	4,650	23
Mizoram	100	24

(Source: Ministry of Rural Development's National Rural Livelihood Mission)

In the course of the most recent couple of days, the individuals from a sum of 14, 522 SHGs in twenty-four states covering over every one of the 399 regions of the nation are powerfully associated with the creation of face veil. While in five regions of Andhra Pradesh, 21,028 individuals from 4,281 SHGs created 25,41,440 and 10,780 individuals from 1,927 SHGs in 32 areas of Tamil Nadu delivered 26,01,735 covers.

The individuals from SHGs (Refer Figure 2) of different states, for example, Bihar, Chhattisgarh, Kerala, Gujarat, Haryana, Madhya Pradesh, Uttar Pradesh and numerous Northeastern states in the nation are additionally effectively associated with delivering face covers, the delivery said.

Summarizing, a sum of 65,936 SHG individuals from 14,522 SHGs are effectively drawn in and have made 132 lakh face veils. From the Table 1, it is indicated that among all the states in India, Odisha remains at fourteenth position in number of veils creation by delivering a sum of 278,076 face covers.

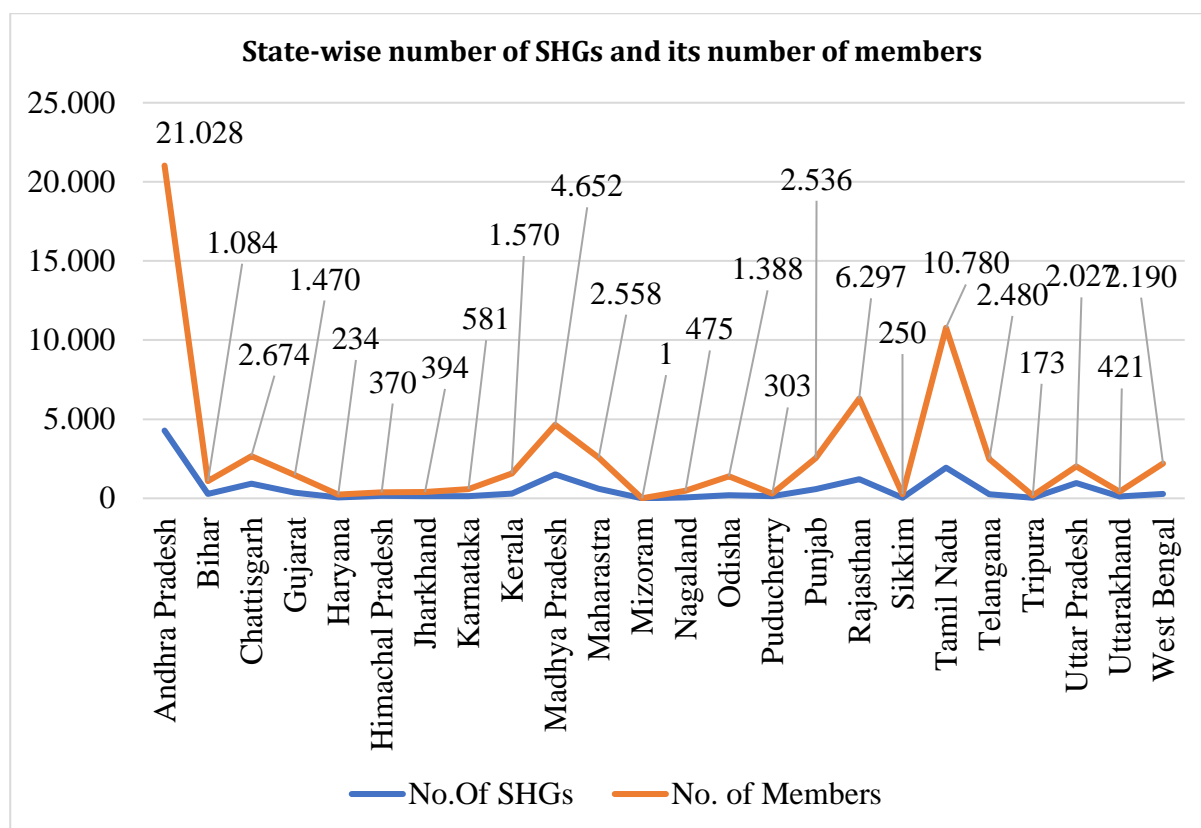


Figure 2. Graph representing number of members in SHGs in different states in India

Suggestions

Self Help Groups (SHGs) are presently producing masks that can be worn, and the ASHA SHG Workers are spreading information among network individuals. Also, some Civil Society Organisations, for example, PRADAN, have created and are dispersing Information, Education, and Communication (IEC) material, and making mindfulness among the SHG individuals. Hindered monetary movement in urban regions affects country territories also.

Various investigations and experience from the field demonstrate that a noteworthy extent of rustic family unit livelihoods originates from movement and every day wage workers. The casual business in urban areas being seriously influenced has brought about loss of country salary. Furthermore, gigantic cutbacks and absence of alleviation measures are pushing transients to come back to their towns, which would expand the danger of the spread of the infection.

However, the consequence that the pandemic brought is that complications in one country will turn out to be global ones. Near about 70 lakh women members of MISSION SHAKITI SHG of Odisha are working day and night to help the people during COVID19. They have been helping people to provide basic amenities of the Government like dry ration, vegetables, groceries, cooked food through community kitchen. Near about 45000 people are being given free food through Community Kitchen under MISSION SHAKITI.

The concept of stay home and stay safe has been advertised regularly among all households of the society with a view to get essential goods and services at their doorstep or close to them. SHGs throughout the country helps all to maintain the social distancing norms.

These include production of ready to eat" take home ration and doorstep delivery of dry ration and fresh vegetables as well as other hygiene products. Concept of vegetables on wheels of SHGs are all the solution to the problems.

They are reaching to children, school children, pregnant women, target group and vulnerable groups. SHG members are also prevent engaged in distribution of PDS supply by collecting ration to the BPL card holders and them to be affected by Corona. They are taking the risk of their life and doing their work as corona warriors, getting infected also during their duty.

So it a request to be practically alert and take safety precautions with social distancing norm's during their work schedule. They too are also engaged in distribution of study materials to the school children's, to sustain the livelihoods through socially and responsibly promoting the safe hygiene practices in every community with a view to fight Covid-19 with honesty, hard work, dedication and devotion.

More than 7000 SHGs are working daily, 5247 Gram Panchayat level free kitchen have been advocated with local bodies for the betterment of village people, Cooked meals to near about 3.27 lakhs people in the Gram Panchayat and 25239 people in 108 urban local bodies are been taken up.

In particular, the SHG individuals can conquer the computerized isolate by working their money exchanges through electronic banking; they can meet their companions through social/advanced media without meeting face to face; they can keep up their records in e-Shakti (an advanced activity of NABARD for keeping up SHGs' books of records, consequently improving their FICO rating).

Likewise, the SHG individuals ought to be given adaptability in reimbursement of bank advances — for example, rather than day by day, week after week reimbursement plan, considering their incomes. In this way, there exists an open door for SHG ladies to make veils, sanitisers, and so on, to gracefully for online clients, and, along these lines, keeping up their bank credit accounts sound.

Conclusion

The role of SHG cannot be forgotten, they have put their life into risks and worked for saving lives of other people of the society. Their dedication, their workload and their determination have proved themselves as real heroes working in the ground level and at the community level. Considering this effect, self-improvement gatherings are appropriate to assume a basic job in remaking the social and monetary request harmed by COVID-19.

They as of now fill in as network assets in wellbeing, cultivating and sustenance projects, and they have created tremendous social capital which can be utilized to plan successful reactions to the pandemic.

The issues and challenges need to be addressed to the public regarding combating covid 19. SHGs can showcase their items through Amazon, Flipkart, and so forth, in this way producing more income to reimburse their bank advances on schedule.

Above all, SHG individuals can be granted web-based training in regard of money related/advanced proficiency, bunch elements, showcase linkages, hazards of the executives, and morals. Moreover, these SHG borrowers ought to be prepped regarding certainty to exceed expectations in salary producing exercises by grasping innovation.

Insurance and health benefits should be given to the SHGs workers who are working day and night for the society. Unifying would suggest bunching the self-improvement gatherings together, which would give them a bigger pool of investment funds to use, additionally arranging power, and the advantages of economies of scale.

Unifying SHGs would likewise acquaint more noteworthy straightforwardness and polished skill with the gatherings, while requiring the rearrangements of their lawful structures, permitting individuals to oversee them without the need of employing expensive experts. SHGs have consistently prevailing because of the adaptability in their activities:

This adaptability ought to likewise be the standard in organizations, on the off chance that we are to make them self-reasonable. With the correct help, self-improvement gatherings can have a considerably more noteworthy effect, when their ladies driven, network-based methodology is especially required. Government and advancement area partners should act presently to fortify this reliable model: Women in India, and around the globe, have never required it more.

They are the change agents and covid warriors who are selfless and doing their duty like a soldier in the times of serious public health pandemic.

Conflicts of Interest: The author declare no conflict of interest.

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