

## **Empowering Women Self Help Groups during COVID-19: A Case Study of 'Kudumbashree' Women Self Help Group of Kerala**

**JASLA JASMIN P.<sup>1</sup>, GARIMA GUPTA<sup>\*2</sup> AND JYOTHI H.<sup>3</sup>**

<sup>1</sup>PG Research Scholar, <sup>2&3</sup>Assistant Professor

Department of Home Science, Government College for Women, Thiruvnathapuram (Kerala) India

### **ABSTRACT**

The World Health Organization declared the novel coronavirus as serious health concerns and pandemic in March 2020. It led India to undergo lockdown and implement other measures to prevent the outbreak. The lockdown and pandemic led to severe socio-economic concerns not only in developing countries like India but also among the world. Self-Help Groups emerged as a mechanism for empowerment and providing financial independence for unemployed women. The COVID 19 pandemic has shuttered all the activity of Self-Help Groups. The present study is conducted in the Malappuram district, central part of Kerala. This study is an attempt to understand the impact of COVID 19 pandemic on the functioning of the Self-Help Group of Kerala - 'Kudumbashree'. The present study was carried out in Malappuram district. The findings depict a picture of women empowerment at social and economic level and highest level of satisfaction among women who joined 'Kudumbashree' (Self-Help Groups of Kerala). Even though COVID 19 caused adverse effects, created various challenges, 'Kudumbashree' Women were well equipped and able to turn challenges into opportunities. This led to the emergence of innovation in entrepreneurship.

**Key Words :** Elderly, Food intake, Nutrient intake, Haemoglobin, Anaemia

### **INTRODUCTION**

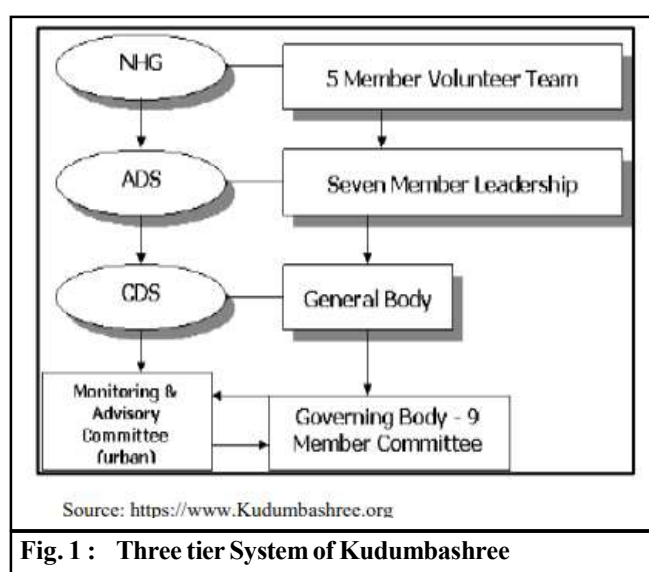
The COVID 19 pandemic caused an unpredictable and unprecedented crisis worldwide. The international labor organization has charged the pandemic as the world's worst global crisis since World War II (I.L.O, 2021). The pandemic and subsequent lockdown precipitated a substantial effect on people's socio-economic status. The COVID 19 pandemic adversely affected the world in a similar way to the Asian flu, first and second world war and the world economic depression. The pandemic and some of the responses towards the pandemic caused a significant impact on the lives of people. India experienced three COVID 19 waves in 2020-21, including a devastating Delta variant outbreak which triggered the unprecedented crisis in the country (Thomas and Prakash, 2020). During the pandemic people lost their jobs which made them become self-reliant.

Decentralization paved the way for the local people to organize and raise their problems among themselves: this made the designing of various schemes and models to improve the status of people in the country. The Self-Help Group is one such program that aims to bring disempowered lives on the track of empowerment. Self-Help Groups play a vital role in improving saving and credit and also reducing poverty and social inequality through various approaches. Self-Help Groups may be of males as well as of females depending upon the group that had been framed. These groups organize a meeting at a place which is easily accessible by the members of the group and there they discuss the common problem faced by them. This small voluntary group came together with an objective viz. to save amounts regularly, mutually agreed to contribute to a common fund to meet their emergency needs and to provide collateral free loans to members with terms decided by groups and resolve conflicts through the collective leadership and mutual

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discussion (Vikas, 2014).

Kudumbashree is a social, economic and women empowerment program in Kerala, which is defined differently by different people. For some, it is a program of the Government of Kerala to eradicate poverty. Some other view it has an empowerment program which engages people in social work. The Kerala model Self-Help Groups Kudumbashree appears as food to the hungry, as medicine to the sick, and as caregivers for needy people (Basheer, 2018) It has an inevitable role in Kerala's development history. Kudumbashree is a well structured Women Self Help Group, it has a three tier system as shown in Fig. 1.



**Fig. 1 : Three tier System of Kudumbashree**

### Objectives of the Study :

1. To understand the socio- economic profile of Women in 'Kudumbashree'.
2. To ascertain the level of satisfaction of the women after joining 'Kudumbashree'.
3. To find out challenges faced by the women of 'Kudumbashree' during lockdowns of COVID-19.

## METHODOLOGY

This study was related to the Kudumbashree (Women Self Help Groups) which are functioning in Malappuram district in Kerala. The study was conducted among 30 'Kudumbashree' of various parts of Malappuram district and 100 women working in it.

The survey method was used to obtain the information. Questionnaire was used to gather the data

on the socio-economic status and a satisfactory scale was used to measure the satisfaction of the members. Check list was developed to analyse the problems faced by the Self-Help Groups.

## RESULTS AND DISCUSSION

### Socio Economic Profile of Women in Kudumbashree :

While analysing the age of the Women in selected 'Kudumbashree', it is observed that the majority of the respondents (39%) belonged to the 30-40 and 40-50 age group. Only 9 per cent of respondents belonged to the age group of below 30. When religion of the respondents was analysed, it is found out majority of the respondents (51%) were from Muslim religion and 39 per cent belonged to Hindu religion and only 10 per cent of the respondents from Christian religion. Regarding marital status of respondents, 81 per cent of respondents were married and 7 per cent were unmarried, the remaining 3 per cent of respondents were found to be divorced. It is found that 64 per cent of the respondents belonged to the nuclear family and only 9 per cent belonged to the extended family. It was observed that 32 per cent of the respondents had Plus Two as their educational qualification, 24 per cent of them had below SSLC, 27 per cent of them were qualified up to SSLC and only 17 per cent of them were graduates. No one was found to be illiterate. It is remarkable, and it indicates Kerala's high literacy rate. In terms of financial history, the majority of the respondents had monthly income of 5001-1000. Only 11 per cent of the respondents have monthly income less than 5000 and none of the respondents had a monthly income above than 25000. While considering the number of years of experience in Self-Help Group, it was observed that the majority of the respondents (48%) have an experience of 5 to 10 years. Only 6 per cent of the respondents delivered service for more than 15 years. They are facilitating the development of the Self-Help Groups through their leadership and organizing skills (Table 1).

### Motivation to Select Particular Income Generation Activity (IGA):

With regards to the factors that motivated the members to join the Self-Help Groups members, the more propelling factor is the availability of comparatively low interest loan facility. This indicates that microcredit is highly effective and which is the main attracting

<b>Table 1 : Socio Economic Profile of Women in 'Kudumbashree'</b>	
<b>General information of the Self Help Group members</b>	
Particulars	Percentage
<b>Age of the respondents (years)</b>	
Below 30	9
30-40	39
40-50	36
Above 50	16
Total	100
<b>Religion</b>	
Hindu	39
Muslim	51
Christian	10
Total	100
<b>Gender</b>	
Female	97
Male	3
Total	100
<b>Marital status</b>	
Unmarried	7
Married	81
Separated/divorced	3
Widow	9
Total	100
<b>Educational qualifications</b>	
Below SSLC	24
SSLC	27
Plus Two	32
Graduation	17
Total	100
<b>Type of family</b>	
Joint family	27
Nuclear family	64
Extended family	9
Total	100
<b>Ration card status</b>	
APL	69
BPL	31
Total	100
<b>Residential status</b>	
Own house	89
Rented house	11
Total	100
<b>Average monthly income</b>	
Below 5000	11
5001-10001	62
10001-25000	27
Above 25000	-
Total	100

component for the people to join Self-Help Groups. 67 per cent were motivated by their previous experience for starting the venture. Only 12 per cent of members had interest in social activities because of interest they join the Self-Help Groups. When it comes to participation in Self-Help groups, it clearly clarifies that a promising percentage (91%) were regularly participating in Self-Help Group activities and only 2 per cent of the respondents belonged to a rarely participating category as shown in Fig. 2.



**Fig. 2 : Graphical representation of distribution of motivation to select particular Income Generation Activities (IGA)**

#### Level of Satisfaction:

The level of satisfaction of women working in 'Kudumbashree' was studied in order to understand their satisfaction level. The satisfaction levels were classified as poor, average and good. The percentage distribution of satisfactory scale is given in appendix III. The Fig. 3 shown will provide details.



**Fig. 3 : Distribution of level of satisfaction of women working in 'Kudumbashree'**

The above encapsulates the distribution of respondents based on their satisfaction level which was

graded as poor, average and good. It is clear that 56 per cent of the respondents showed a good level of satisfaction. Forty four per cent of the respondents showed an average level of satisfaction. Also it is observed that no respondent shows a poor level of satisfaction.

### Problems Faced by the Women Working in 'Kudumbashree' During COVID 19 Pandemic:

COVID 19 pandemic created uncertainty and unpredicted challenges for the Self-Help Groups members. The problems faced by the members analyzed and discussed under three heading namely social and personal problems, economic problems and technical problems.

#### Social Problems:

While analyzing the social problems faced by the women in 'Kudumbashree', it was found that 79 per cent of respondents faced problems such as wearing masks and restriction in spending time with other members. Mask is an essential protective measure to fight against COVID 19 pandemic. But most of the people have a negative attitude towards wearing masks, because of the discomfort. Whereas 73 per cent of the respondents consider social distancing during working hours as a problem. Self-Help Groups are group based organizations which encourage group activity. Social distancing creates

space between the people and reduces the interaction between them.

It is noted that only 8 per cent of people faced depression and insecurity during the pandemic. Which interprets that Self-Help Groups plays an important role in engaging people during pandemic and reducing insecurity among the members.

### Comparison between social and personal problems and satisfaction:

The level of satisfaction was compared with social and personal problems to understand how they vary according to each social and personal problem. The chi-square test interpreted that, there is no association between level of satisfaction and components of social and personal problems such as fear about COVID 19 pandemic, lack of support from family members, depression and insecurity, use of mask, restriction in time with members, extra work load, social distancing and quarantine. But there is a statistically significant association between level of satisfaction and the social and personal problem, unable to access social security ( $P=0.013$  which is  $P<0.05$ ). Majority of the respondents having high satisfaction opined they didn't face any problems to access social security. It means respondents with high satisfaction were able to access social security during the pandemic than the respondents with lesser amount of satisfaction as shown in Table 2.

**Table 2 : Comparison between social problems and satisfaction**

Particulars	Level of Satisfaction	Yes	No	P Value
Fear about COVID 19 pandemic	Medium level	56.8	43.2	0.565
	High level	62.5	37.5	
Lack of support from family members	Medium level	40.9	59.1	0.136
	High level	26.8	73.2	
Depression and insecurity	Medium level	11.4	88.6	0.272
	High level	5.4	94.6	
Use of mask	Medium level	86.4	13.6	0.176
	High level	73.2	26.8	
Restriction in time with members	Medium level	79.5	29.5	0.906
	High level	78.6	21.4	
Extra work load	Medium level	56.8	43.2	0.256
	High level	67.9	32.1	
Social distancing	Medium level	72.7	27.3	0.957
	High level	73.2	26.8	
Unable to access social security	Medium level	25	75	0.013*
	High level	7.1	92.9	
Quarantine	Medium level	77.3	22.7	0.104
	High level	89.3	10.7	

### Economic problems :

While considering economic problem, Majority of the respondents (84% of members) had suffered reduced wage during the pandemic. It is can be due to the severe economic shocks faced by the Self-Help Groups and also due to lack of marketing facility. 78 per cent of the respondent faced reduction their savings and also high transportation cost. High transportation cost can be due to lack of bus services during the lockdown, which made them to use other private vehicles to travel and it increased the cost of travel.

### Comparison between economic problems and satisfaction:

The level of satisfaction was compared with economic problems to understand how they vary according to each economic problem.

There is no significant difference between the level of satisfaction and economic problems such as reduced wage, difficulty in getting paid, delay in loan repayment, saving reduction, lack of access to health care, high transportation cost, high internet cost, and difficulty to meet educational needs of children. But the study also shows that there is a significant difference between level of satisfaction and the component difficulty in buying essential things. Respondents with a medium level of satisfaction reported that they have difficulty in buying

essential things as shown in Table 3.

### Technical Problems :

Regarding the technical problem faced by the women in 'Kudumbashree' during the pandemic, 65 per cent of the respondents faced virtual training as a problem. Virtual training was done using online platforms such as Google meet and Zoom meet. Lack of awareness due to these applications made them difficult in virtual training. Whereas 59 per cent of the respondents faced e-commerce and 57 per cent of respondents faced digital banking. All these problems can be due to the poor knowledge and skills of respondents in using the technology. This can be overcome through effective training.

### Comparison between technical problems and satisfaction:

The level of satisfaction was compared with technical problems to understand how they vary according to each technical problem as shown in Table 4.

The chi-square test found that, There was no association between level of satisfaction and components of technical problems such as virtual problems, difficulty in using social media, lack of facilities in the workplace, unable to access the relief measures and not able to work regularly. The components digital banking, virtual training

**Table 3 : Comparison between economic problems and satisfaction**

Particulars	Level of Satisfaction	Yes	No	P Value
Reduced wage	Medium level	77.3	22.7	0.104
	High level	89.3	10.7	
Difficulty in getting paid	Medium level	68.2	31.8	0.683
	High level	64.3	35.7	
Delay in loan repayment	Medium level	54.5	45.5	0.530
	High level	48.2	51.8	
Saving reduction	Medium level	70.5	29.5	0.106
	High level	83.9	16.1	
Lack of access to health care	Medium level	6.8	93.2	0.499
	High level	10.7	89.3	
High transportation cost	Medium level	63.6	36.4	0.407
	High level	71.4	28.6	
High internet cost	Medium level	31.8	68.2	0.067
	High level	50	50	
Difficulty in buying essential things	Medium level	13.6	86.4	0.021*
	High level	10.7	89.3	
Difficulty to meet educational needs of children	Medium level	6.8	93.2	0.499
	High level	10.7	89.3	

**Table 4 : Comparison between technical problems and satisfaction**

Particulars	Level of Satisfaction	Yes	No	P Value
Virtual meeting	Medium level	36.4	63.6	0.124
	High level	51.8	48.2	
Digital banking	Medium level	36.4	63.6	0.001*
	High level	73.2	26.8	
Virtual training	Medium level	50	50	0.005*
	High level	76.8	23.2	
Difficulty in using social media	Medium level	25	75	0.690
	High level	28.6	71.4	
e-commerce	Medium level	43.2	56.8	0.004*
	High level	71.4	28.6	
Network related issues	Medium level	36.4	63.6	0.063
	High level	16.1	83.9	
Lack of facilities in work place	Medium level	15.9	84.1	0.072
	High level	3.6	96.4	
Unable to access the relief measures	Medium level	11.4	88.6	0.681
	High level	8.9	91.1	
Not able to work regularly	Medium level	56.8	43.2	0.408
	High level	66.1	33.9	

and e-commerce showed significant difference with satisfaction. The respondents with medium level satisfaction reported these technical problems.

### Conclusion:

Kudumbashree is a social, economic and women empowerment program in Kerala, which is defined differently by different people. For some, it is a program of the Government of Kerala to eradicate poverty. Some other view it has an empowerment program which engages people in social work. The Kerala model Self-Help Groups Kudumbashree appears as food to the hungry, as medicine to the sick, and as caregivers for needy people (Basheer, 2018) It has an inevitable role in Kerala's development history. Current study proved this again that after having such a big pandemic crisis, Kerala women in Malappuram district empower the women Self Help Groups of the State and thereby improving the standards of living of their families. They enjoyed a good level of satisfaction after joining Self-Help Groups. It was found out that their satisfaction levels were statistically significant according to the variables such as age, educational qualifications, monthly income and number of years experience in Self-Help Groups. The Self-Help Groups and its members showed a high level of economic problems during the pandemic. It indicates that pandemic and severe economic shocks adversely affected them

and the authorities need to consider them. Lack of technical skill was found as their major problem and which made it difficult to use digital modes. It was found that they need more training regarding the technology to improve their technical skills. Non availability of continuous work, difficulty in marketing, high transaction cost and transportation issues were observed as their problems. It was found that they require more financial assistance. The study revealed that most of the Self-Help Groups have utilized flexibility in payment. And only a few of them introduced new products during the pandemic and all the new products were huge successes. Participation of young women was also found less in Self-Help Groups and the majority had only a small area of operation. Hence to conclude, effective technological training, awareness on funding sources and opportunities, motivating them to take risks and be flexible according to market demands, will continue to empower the women Self Help Groups of the State and thereby improving the standards of living of their families.

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