

# A Qualitative Inquiry into Coping Mechanism Adopted by Kudumbashree SHG in Northern

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## Abstract:-

**Objective:** To understand the impact of covid-19 in the working of SHG or Kudumbashree units in Northern Kerala and to know how could those women restart their working.

**Design:** Qualitative descriptive study using focus groups discussions, in-depth interviews and surveys among the affected units.

**Setting:** Muzhappilangad Grama Panchayat, Kannur District, Kerala.

**Participants:** Four focus groups discussions and in-depth interviews. Focus groups were selected from four units of Kudumbashree including 53 members in total, to know about the impact of Covid-19 on the functioning of their units and their life journey during the pandemic.

**Results:** The study identified five major areas of Kudumbashree units and its associated, detailed knowledge about the functioning of units, the lifestyle of rural women in northern Kerala, how drastically covid-19 has affected their livelihood, working along with pandemic, new strategies and business ideas initiated by Kudumbashree workers to overcome Covid-19 crisis.

**Conclusions:** The study could analyse various issues faced by the most vulnerable sector in rural Kerala, Kudumbashree units during the pandemic and the solutions and strategies they have initiated to overcome these issues. However, further research is needed to understand the in-depth idea and reality to suggest various measures and decisions.

## I. INTRODUCTION

A self-help group is defined as a self-governed, peer-controlled information group of people with similar socio-economic backgrounds and having a desire to collectively perform a common purpose. The concept of empowering the poorest of the poor by Muhammad Yunus, Bangladesh gave birth to Self-Help Group (SHG) which is now seen as a village-based financial intermediary committee consisting of 10-20 members, preferably women. For those who are not familiar with SHG, it is a voluntary group of 10-20 people having a similar socio-economic background in a small contiguous area who operate on the principles of self-help, solidarity and mutual interest.

Kudumbashree is an initiative of the State of Kerala, and its name signifies "family prosperity". Kudumbashree had its origin as an urban poverty alleviation scheme in the Alappuzha municipality in Southern Kerala in the early

1990s, which later was developed as an initiative for identifying the poor households by using a deprivation index and then targeting rural women for organizing for poverty eradication through the constitution of 'mutual help societies'. (Murale V, Bastian BL, Viswanathan PK. 2021.

### A. KUDUMBASHREE UNITS IN MUZHAPPILANGAD GRAMA PANCHAYAT, KANNUR

Muzhappilangad is a small coastal village near in Kannur district in the Indian state of Kerala. Muzhappilangad has a population of 23,709. Males constitute 47% of the population and females 53%. Muzhappilangad has an average literacy rate of 83%, higher than the national average of 59.5%: male literacy is 84%, and female literacy is 83%. In Muzhappilangad, 12% of the population is under 6 years of age. The grama panchayat is well known for its promotion and encouragement of Kudumbashree units in their locality.

Muzhappilangad Grama Panchayat has a total of 15 wards and 205 Kudumbashree units are actively working. The first Kudumbashree unit "Pradeeksha" started its work in the year 2000. Smt. Nimisha K. V is the current Chairperson of Kudumbashree of Muzhappilangad village. All the Kudumbashree units in this village have been associated with some or other small-scale businesses like agriculture, farming, grocery store, bakery, textile, tailoring, tuition centres, etc., 38 such initiatives/enterprises are currently working in the village.

During the period of lockdowns, 20 members from the total units started -up the community kitchen on a shift basis. Most of the Kudumbashree units also associated with the government as frontline volunteers to help the society during the pandemic by delivering food, groceries, medicines etc at their homes.

### B. IMPACT OF COVID-19 ON SHG/KUDUMBASHREE

Coronavirus is a single-stranded RNA virus with a diameter ranging from 80-120 nanometres. The first modern COVID-19 pandemic was reported in December 2019, in Wuhan, Hubei province, China and most initial cases were related to source infection from a seafood wholesale market. It has been categorized as a pandemic by the World Health Organization (World Health Organization, 2020). COVID-19, apart from becoming the greatest threat to global public health of the century, is being considered as the largest disruptor in social and economic achievement. The pandemic has affected the entire globe drastically. All the sectors have been adversely affected. The regular functioning of the Kudumbashree has been stopped completely during the initial phase of the pandemic, which affected the livelihood of many women in Kerala.

Lockdowns pose unique challenges to SHGs because most SHGs meet physically. The Ministry of Rural Development recommended that SHG members follow physical distancing guidelines, which may continue after the lockdown, limiting the ability of women's group members to meet SHG meetings and activities have stopped for an indeterminate period. Regular activities also have been affected due to the pandemic. Since the activities and low-scale employment of the Kudumbashree members have been affected, it could reflect in their livelihood. Minimum revenue earnings have been affected due to the stoppage of activities.

## II. LITERATURE REVIEW

Various authors and researchers have conducted several studies on the topic of self-help groups or Kudumbashree as well as the impact of covid -19 over their works and lifestyle.

In Safety Nets and Natural Disaster Mitigation: Evidence from Cyclone Phailin in Odisha by Christian, Paul Kandpal, Eeshani; Palaniswamy, Nethra; Rao, Vijayendra says Although SHGs can contribute to mitigating the short-term negative consequences of COVID-19, the long-term implications of the crisis for SHGs are unclear. Communities will likely practice physical distancing for an unforeseeable amount of time, which may negatively affect groups that meet frequently to perform group activities.

Currently, all SHG meetings and activities have stopped for an indeterminate period. Regular meetings are among the five original key principles of NRLM (originally termed as the panchasutra), and evidence shows that groups' collective identity and functioning may be limited without the ritual of meeting and performing social activities. (On the Frontlines of Scaling-Up: A Qualitative Analysis of Implementation Challenges in a CDD Project in Rural India by Majumdar, Shruti, Rao, Vijayendra, Sanyal, Paromita. 2017)

Poverty, Access to Credit and Absorption of Weather Shocks: Evidence from Indian Self-Help Groups (working paper) by Timothée Demont says, Further, economic shocks may reduce income and viable market linkages for groups linked to livelihoods promotion, which may result in group dissolution. Data on SHG savings suggest that although members may be able to rely on previous savings in the short term, accumulating new savings is likely to be disrupted.

The key learnings from the successful outcomes of Kudumbashree may be considered for designing rural and urban community development programs with a focus on the multidimensional empowerment as well as social and economic inclusion of women and other marginalized communities. The Role of Multi-Actor Engagement for Women's Empowerment and Entrepreneurship in Kerala, India (Murale V, Bastian BL, Viswanathan PK. 2021)

## III. METHODOLOGY

The research is purely based on the qualitative method. The focus area is in the Grama Panchayat, Muzhappilangad, Kannur Dist. Of Kerala. The samplespace is 53 Kudumbashree members working in 4 different units.

Primary data was collected through in-depth face to face interviews, questionnaires and surveys and the secondary data were collected from various online portals/websites of the Government of Kerala and Kudumbashree. Newspaper articles and various research papers were also used for reference. The questionnaire had 15 questions in total most of the questions were about the basic functioning of Kudumbashree units and the Covid-19 issues they faced.

All the four units had more than 10 members, all those women's livelihood is completely dependent upon the income they were generating from the small-scale business they started up under the Kudumbashree units. Snacks making and supply, farming or agriculture, home-coming and delivery service, grocery stores etc are the main activities led by the Kudumbashree units in Muzhappilangad.

Face to face interviews and discussions were conducted with all these Kudumbashree units to understand the real impact of Covid-19 on their functioning.

### PARTICIPANTS – FOUR KUDUMBASHREE UNITS IN MUZHAPPILANGAD VILLAGE

Name of the Unit	No. of Members	Years Working	Activities
SREE SAI	15	19	Homemade Snacks, Biriyani
CHAITHRAM	13	10	Ayurvedic Medicine, Homemade snacks, Tailoring
PUZHAYORAM	11	4	Grocery store
SREE KURUMBA	14	16	Vegetable Farming

## IV. RESULTS

Covid-19 has affected most of the sectors and lives of humankind globally. People and the economy are still trying to cope-up with the impact of the pandemic. The study could understand how the most vulnerable and delicate sector of the society or economies like self-help groups or Kudumbashree units in Kerala has been affected by the pandemic and how those women whose entire livelihood depends upon those units could cope with pandemic and restart their functioning.

The initial period of the pandemic was the most crucial phase where the entire globe got shaken and went into complete isolation. Like everyone else, the Kudumbashree

units were also went shut down and the only means of income to these women got closed. This was considered to be the hard moments for the Kudumbashree workers, their small-scale business, as well as regular meetings, got collapsed, comparing to other sectors these humans were not able to conduct “work from home” too. Most of the units were completely closed for one year of the period.

The covid-19 pandemic has brought various challenges to the Kudumbashree members. Even if their income got declined, these people were working as frontline workers of the Government of Kerala to facilitate various services to the general public like food, medicines etc to overcome the pandemic crisis.

The lifting of lockdown brought back lights in the lives of Kudumbashree members. Slowly these ladies started their functioning and conducted regular meetings while following the instructions given by the Government.

#### **A. KUDUMBASHREE INITIATIVES DURING THE PANDEMIC**

After the lockdowns, the work-life of Kudumbashree members not went to normal, they had to face various challenges to bring back their functioning as earlier. Small-scale business led by the units before the pandemic was the main source of income for the members, but after the lockdowns, these units were facing a major financial crisis to make things normal. So, to overcome these issues most of the Kudumbashree units have introduced various initiatives.

- Most of the Kudumbashree members have joined as front-line workers for the government of Kerala to overcome pandemic issues
- Some Kudumbashree unit start-up community kitchens during the pandemic to deliver food for people in isolation and quarantine
- The existing small-scale business-like snacks making was done daily to increase the revenue
- One of the Kudumbashree units in Muzhappilangad, “Puzhayoram” during the pandemic to help women they have opened up a grocery store in their locality
- Many Kudumbashree units started making masks, sanitiser, hand wash etc for sales during the pandemic
- Homemade biriyani is another attractive business initiated by the “Sathya Sai” Kudumbashree unit in Muzhappilangad.

#### **V. DISCUSSIONS**

Data collected describes the real impact of how a pandemic can shake the world in a short period. Covid-19 has been devastated the entire global economy. Self-Help Groups or Kudumbashree units are a smaller set of humans who are affected too badly. The majority of Kudumbashree units in Kerala are the main source of livelihood for rural women. Covid-19 has ruined their income source for more than one and half years completely, now also those women are trying their best to recover from all these tragedies.

Kudumbashree units have come across various crises, especially during the lockdown period, their main source of income, generated from the small-scale business was shut

down during that time. The government of Kerala has been initiated various programs to safeguard Kudumbashree units from the impact of the pandemic, again the struggles were not easy for them to recover back to normal. These units were the real victims of financial and emotional loss. Kudumbashree units and their regular meetings and works were the only means of entertainment for these poor rural women, lockdowns made them completely dark inside their homes. Most of the Kudumbashree units also worked as frontline volunteers to overcome the crisis of pandemic along with the government.

After the shift in the lockdowns and liberalization of restrictions, Kudumbashree units also restarted their functioning and started to follow the “new normal”, but the financial and physical loss are still to be recovered. Findings suggest that Kudumbashree units in northern Kerala need to get more support from the authority. Financial, physical and mental support has to be provided to these rural women to recover from their damages and loss.

#### **VI. LIMITATIONS**

Covid-19 has affected all the areas, the depth of the research and accessibility to data and people were also affected by the pandemic, therefore the study was limited to four units of Kudumbashree in Muzhappilangad. The data collected are completely based upon the personal opinions and experiences shared by different Kudumbashree members. There are chances for personal bias. The number and accessibility of sample size are also limited to 53 members or four units in Muzhappilangad Grama Panchayat.

#### **VII. CONCLUSION**

The global economy and the entire humankind have started to practice the “new normal”, live with the pandemic phase now. All the sectors affected by the pandemic has begun to restart and recover the loss and damages that occurred due to multiple lockdowns and covid restrictions. Kudumbashree units have also started their working step by step by following all the covid protocols at their regular meetings and working premises, but none of the sectors is not fully recovered from the negative impact and crisis caused by the pandemic in their lives and livelihood.

Pandemic also taught the importance of everyone and every sector in the society, even though their lives got affected harshly, Kudumbashree has played a vital role during the pandemic to help society by setting up community kitchens and acting as frontline volunteers along with the government. Kudumbashree units are the only relief and income source for the poor rural women to lead their lives independently. The majority of rural women are less educated and completely dependent upon the men in the family. The initiative of the Kudumbashree units has brought light to their lives. Domestic violence and debt crisis are the two crucial problems faced by 51% of the rural women, the regular meetings conducted by the Kudumbashree units are one place to listen and help the women from all these issues.

Even though the pandemic has caused various troubles and difficulties to the Kudumbashree, it also helped them to prove the society that they are capable to work in any situation and their boldness to restart the work. Kudumbashree units are to be considered a valuable sector in the society, the government must take various initiatives and programmes to help these groups to recover from the pandemic crisis. The promotion and development of these groups are good for the rural women in our society to become independent and also it will eventually help to build a strong nation.

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