

A Report on

IMPACT OF COVID-19 ON THE
WOMEN SHGs OF ODISHA

(24/01/2022 to 06/02/2022)



By

Omkar Mohanty



Under

TheRise Internship Programme - TRIP

An online internship programme

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CERTIFICATE

This is to certify that the online internship under TheRise Internship Programme (TRIP) has been completed by Mr./Ms. OMKAR MOHANTY on the topic IMPACT OF COVID-19 ON WOMEN SHGs OF ODISHA during 24th January 2022 to 6th February 2022. This report has been prepared on the basis of the work carried out by me under the supervision of Consultant-TRIP.

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This research report is the outcome of the valuable contribution of many people. First of all, I would like to thank **TheRise.co.in** for providing me this opportunity to work on my first research internship which I will cherish forever and my **mentor** for his continuous support and guidance which helped me to accomplish this internship in an organized manner. And most importantly I would thank the **SHG respondents** from all over Odisha who took part in the survey and were the soul of my research. I feel deeply indebted to them for taking out time from their busy schedule and cooperating me with the survey and providing me with valuable insights and data.

I am also thankful to my younger maternal grandfather and Director of School of Development Studies, IGNOU, New Delhi, **Dr. Bikram Kesari Pattanaik** for his guidance and inspiration throughout the project and also his valuable follow-ups for the article.

I thank my parents and friends for their encouragement and motivation throughout this internship.

At last, I would thank the almighty for giving me the strength to accomplish my first internship in a successful and memorable way.

Omkar Mohanty

THE RISE



ABSTRACT

The current research was aimed to assess the socio-economic impact of COVID 19 on the women Self Help Groups (SHGs) of the Indian state of Odisha. SHGs are formed for the purpose of better financial security among its members. They are not only vital for the economic self-reliance and upliftment of rural women but also in social upliftment and development of the rural society. Since 1990 the state of Odisha has been witnessing the growth of women SHGs in its villages and sub-urbs. Past records show that women SHGs in Odisha are involved in a wide-spectrum of occupations ranging from Forestry and Agriculture to Animal Husbandry and Handicrafts. Here we have analysed important socio-economic indicators which provide a probable insight into the impact of the pandemic on these groups. The indicators included annual income before and after COVID, access to COVID related information, free quality healthcare, ownership of pucca houses, effect of COVID on their family and children and most importantly vaccination. For this a remote telephonic survey was conducted among 21 SHGs from various districts of Odisha and the respondents were interviewed based on a previously prepared questionnaire. The pandemic had taken a significant toll on the socio-economic status of the SHGs of Odisha. The survey showed a incisive picture as to how the pandemic affected not only their businesses and income but also their social and personal life. Majority of the SHGs agreed that the pandemic significantly affected their businesses. It had a fairly distributed effect on each of the 21 SHGs. Most of the SHGs were founded on an average 13 years ago. The mean membership stood at 11. They were involved in 3 broad categories of occupations i.e., Agro based, Animal Husbandry and allied activities and Handicrafts and others. 16 SHGs reported that majority of their members were educated below matriculation. Majority of SHGs reported that their members had their own bank account while most reported that not all of their members had a smartphone which became more essential in the pandemic era. Pucca house is still a dream for many women involved in the SHGs. Majority of the respondents reported a significant drop in revenue due to the pandemic while few of them also reported a reverse trend where their incomes had increased. The SHGs also claimed they received regular updates regarding COVID from the government. It was encouraging to note that majority of them claimed that they received covid related health services free of cost. While it was disappointing to note that many of them couldn't receive assistance from the Mission Shakti department itself. While some SHGs showed remarkable resilience and continued with their occupation, some had to change their paths. The PM-GKY package though benefitted some respondents, others claimed they didn't even get the ration. Majority of the respondents claimed that they had other earning members in their family which provided some kind of financial strength to their families. While all the respondents unequivocally agreed that the studies of their children were affected due to the lockdown, only a few claimed that their children were able to attend online classes. Majority of them argued that the restriction limited interaction and contacts among the members. However, it was encouraging to note that nearly all of the SHGs claimed that all of their members were fully

vaccinated. Majority of them are hopeful of their future and believe in coming days their activities are going to reach pre-pandemic levels and subsequent improvement in their socio-economic status.



WORK PLAN

Weekly Work Plan for each week starting from Monday to Saturday was as follows. The intern communicated the progress of work done on each working day by email in minimum 25 words by 7.00 PM. After every week, a brief detail of the work done during that week in a maximum of 500

words was sent latest by email by 7.00 PM on Saturday of respective week. There were weekly discussions with the intern as per the schedule notified on email.

Week 1:

Preliminary Study and Telephonic Interviews

1. A preliminary study of the available literature and statistics pertaining to the broader Objective was conducted.
2. The specific parameters that would be the focus points of your study were formulated.
3. A structure for conducting the telephonic surveys and prepare relevant questions which would be addressed in the surveys was developed.
4. 50% of the targeted interviews was conducted during the first week.

Week 2:

Telephonic Interviews and Submission of Article.

Writing and submitting an article (upto 1500 words) giving insights into the socio-economic impact of COVID-19 on WSHGs of Odisha with well-illustrated charts/graphs/tables and proper

The insights were well-supported with data.

1. Conduct the remaining telephonic interviews by the first half of week 2. All the interviews should be recorded and submitted for authenticity. Submission can be done directly through mail or sharing through Google Drive links.
2. Collected data were analyzed. Contemplate upon the insights. Reason out your conclusions. Data interpretation tools, like graphs, charts, tables were utilized
3. Research article was to be drafted in around 1500 words, and submitted for review latest by Friday, February 4th 2022.
4. Incorporate the suggestions received on the draft article and submit the final article by February 5th 2022.

1. INTRODUCTION

Disruptions caused by the COVID pandemic have affected all imaginable sectors. Yet, as observed in most other disasters, women have been one of the worst affected communities during the

pandemic. With around 6.3 million Self-Help Groups (SHGs) in India, these play a vital role in rural women's social and economic upliftment.

Since 1990 the state of Odisha has been witnessing the growth of women SHGs in its villages and suburbs. The Mission Shakti programme of the Government of Odisha has been promoting Women SHGs (WSHGs) since 2001 to foster women's social empowerment and economic independence. Nearly 70 lakh women have been organized into 6 lakh groups in all blocks and urban local bodies of the state so far. Records show that WSHGs in Odisha are involved in a broad spectrum of occupations ranging from Forestry and Agriculture to Animal Husbandry and Handicrafts. These groups also play a major role in linking women with formal financial institutions and promoting financial inclusion. While several studies have been done highlighting the role of WSHGs in providing support and sustaining livelihoods during the tough times of the pandemic, not much has been looked upon with regards to the impact on these WSHGs during the COVID-19 pandemic. The present study aims to analyse and understand the socio-economic impact of COVID-19 on the WSHGs of Odisha.

2. STUDY AREA

The above research was done through a telephonic remote survey and covered nearly 11 districts of Odisha. These were the districts of Kalahandi, Bhadrak, Kendrapara, Nabarangpur, Puri, Sambalpur, Sonapur, Angul, Jajpur, Bargarh and Cuttack. These districts represent the major geographical and cultural communities of Odisha. The SHGs from these districts were involved in a wide-spectrum of occupations which were grouped into 3 major categories i.e., Agro-based, Animal Husbandry and allied activities and Handicrafts. Since these three categories have very different demand and supply trends, a more in-depth insight to how the pandemic effects are felt across industries was analysed. These 11 districts have distinct cultural, socio-economic and linguistic identities.

3. LIMITATIONS OF STUDY

Since the study was being conducted in an online format involving minimal person to person interactions, it can face some logistical and technical difficulties:

1. Lack of Technology and Resources such as smartphones or stable mobile networks
2. Wrong or invalid contact numbers due to which the sample size reduced to 21 from 28.
3. Difficulty in transport especially to remote and inaccessible areas.
4. Lack of co-operation or technical knowledge among respondents.
5. Error in Data collection and survey.

4. METHODOLOGY

Due to the ongoing COVID pandemic the survey was conducted in a remote manner via telephonic conversations. At first a preliminary study was done to get an idea about the SHGs, their functioning and their present status keeping Odisha in focus. After that contact details and address of the SHGs were accessed from the official database of Mission Shakti website. A consolidated questionnaire was prepared keeping in mind what indicators and parameters would give a good picture of the socio-economic impact of COVID on the SHGs. After this the SHGs were contacted one by one over the course of 7 days. They were interviewed and responses were recorded in the MS Excel format for better representation of datapoints and data analysis. The questionnaire was translated to the local language i.e., Odia and the survey was also taken in the same language. The telephonic conversations were recorded for future references. The survey questionnaire is attached [here](#).

The data was collected, analysed and graphically presented with the help of MS Excel.

5. RESULTS AND DISCUSSION

From the telephonic survey ([link](#)) and analysis of the data, the following results were obtained

Median membership	11
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- From the data obtained about number of members in each SHG, the median membership was found to be 11.

- The highest membership was that of Panchayat Mahashakti SHG of Puri with a record **2500** members.

Mean active years	13
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- The oldest SHG was found to be the Maa Mangala SHG of Cuttack which was founded **23** years ago in 1999.
- The youngest SHG was the Jai Maa Mangala SHG of Sambalpur which was founded 3 years ago in 2019.

5.1 OCCUPATIONAL AREAS

Table 1

	Animal Husbandry and allied activities	Agro-based	Handicrafts
No. of SHGs	8	7	7

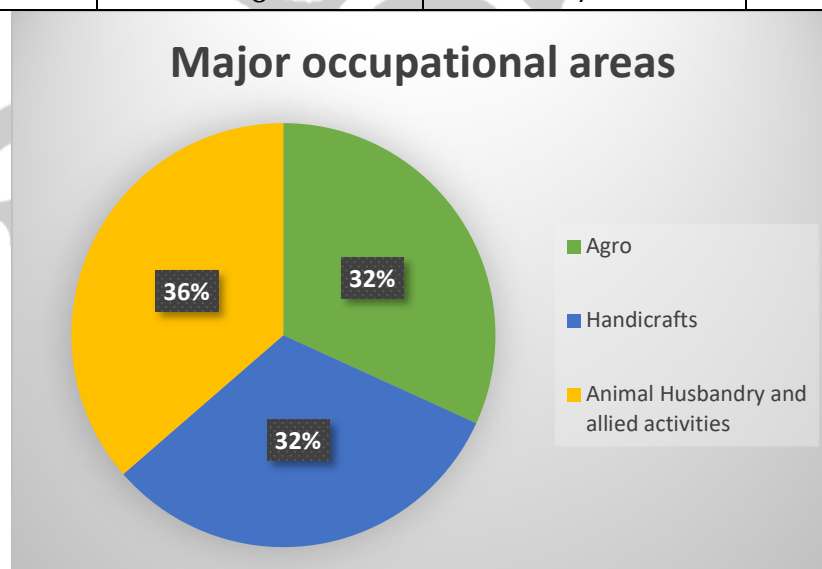


Fig. 1

- The major occupational areas were categorised into three broad categories as shown, i.e., Agro, Handicrafts and Animal Husbandry and allied activities.
- The majority of the SHGs are involved in Animal Husbandry and allied activities which include dairy farming, goat rearing, pisciculture, apiculture and poultry farming.
- The Agro based SHGs were mainly involved in mushroom farming, rice cultivation or paddy procurement, ornamental plants etc.

- Another major group was those of the handicraft businesses which were involved in toy making, decoration items, paintings etc. They were the most affected during the pandemic.

5.2 LITERACY

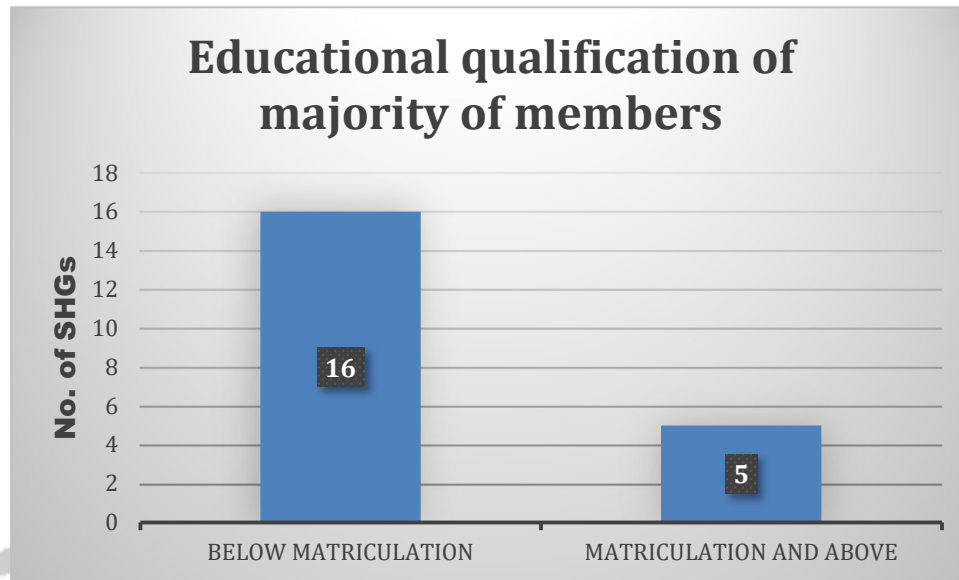


Fig. 2

- 16 out of 21 SHGs reported that majority of their members' education was below matriculation
- While 5 out of 21 reported majority of their members had qualified matriculation and above.

5.3 FINANCIAL AND TECHNICAL LITERACY

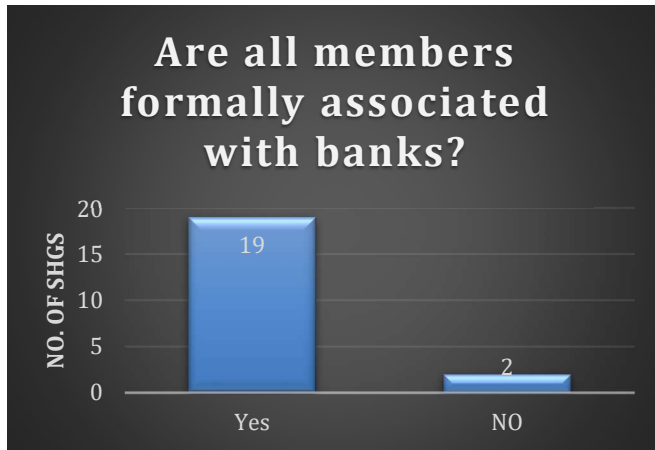


Fig. 3

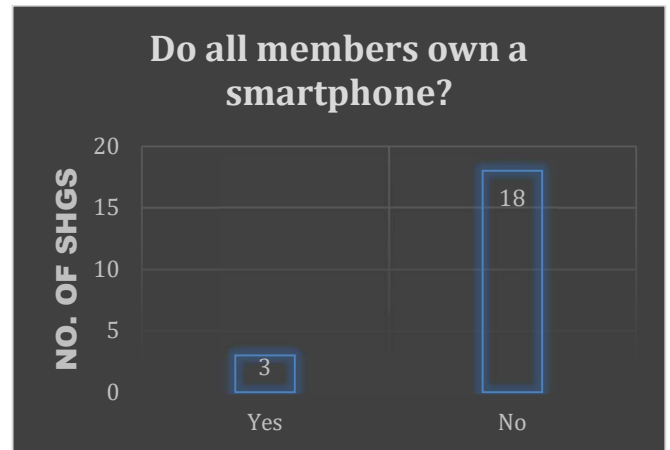


Fig. 4

- Out of 21 SHGs, 19 reported that all their members are formally associated with the bank and had their own bank accounts. This is an encouraging trend towards ensuring financial inclusion and security.
- However 18 of these 21 SHGs also reported that not all of their members had access to smartphones. This can be due to reasons like lack of technical know-how or financial constraints.
- This figure needs to increase as the economy is gradually getting digitized smartphones play an instrumental role in it.

5.4 OWNERSHIP OF PUCCA HOUSE

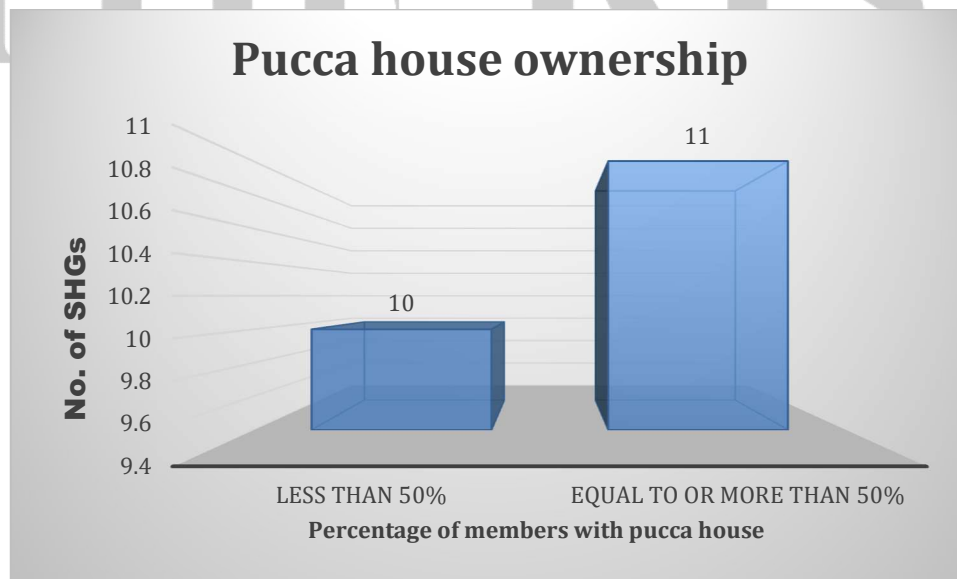


Fig. 5

- Out of 21 SHGs, 11 SHGs reported that 50% or more of their members had a pucca house of their own to live in
- 10 SHGs reported that less than 50% of their members had a pucca house.
- This shows that the pucca house schemes of both state and central government have to go a long way to ensure everyone owns a safe and secure pucca house in a state which is regularly battered by natural calamities like cyclones and floods.

5.5 EFFECT OF COVID-19

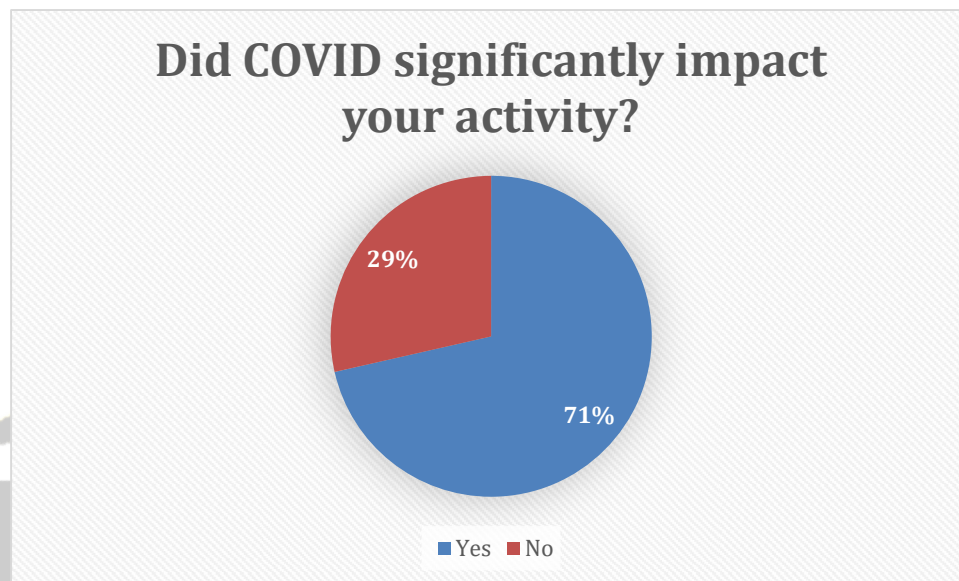


Fig. 6

- 71% of the SHG respondents reckoned that COVID-19 had significantly affected their activities which had an impact on their socio-economic status.

Did the lockdown and restrictions limit your interaction with SHG members?

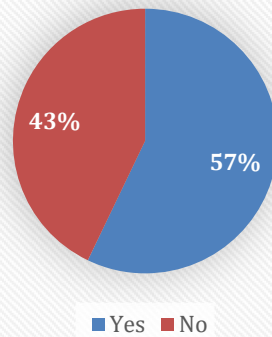


Fig. 7

- 57 % of the SHGs claimed that the lockdown and restrictions did affect interaction and contacts among themselves.
- While rest 43 % claimed they were able to maintain links and contacts amidst restrictions and COVID protocols.
- This in turn affected their planning and coordination and subsequently their activity.

Did you regularly receive updates regarding COVID from the Govt?

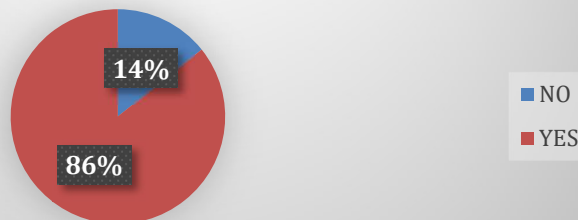


Fig. 8

- 86 % of the respondents acknowledged that they received updates regarding COVID, guidelines, information regarding restrictions and healthcare facilities time to time from the government via phones, TVs , radios , newspapers and other means of mass communication.

5.6 ASSISTANCE FROM THE GOVERNMENT

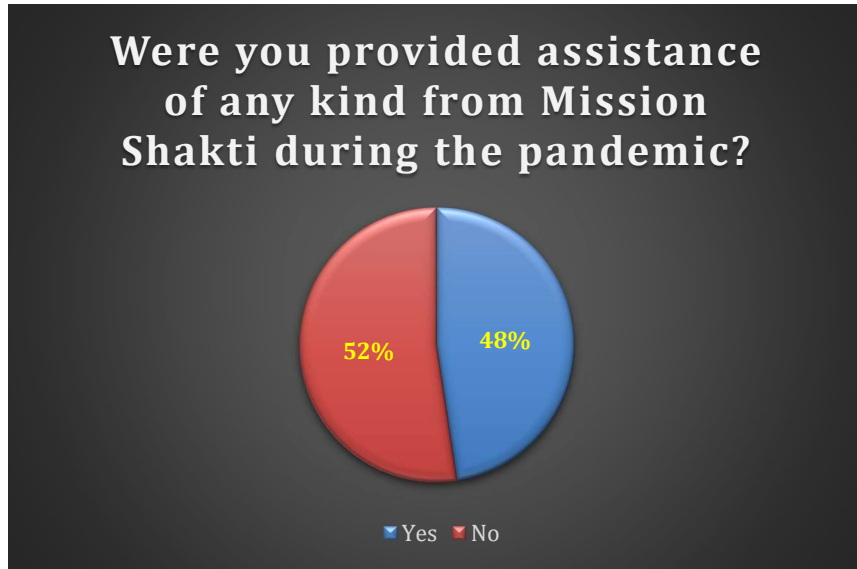


Fig. 9

- Nearly 52 % of the respondents claimed that they didn't receive any kind of assistance from the Mission Shakti department which was specially created for this purpose.
- While 48 % claimed that they did receive some kind of assistance from Mission shakti but the help clearly wasn't able to reach everyone.



Fig. 10

- 62 % of the respondents believe that the PM Garib Kalyan Yojana package helped them to tide over uncertain periods and ensure food security.
- It was found that majority of women involved with SHGs depend on ration programmes of the government.

- 38 % of the respondents claimed that the PM GKY did not do much help to them. Some claimed that they were given insufficient ration or not given at all.

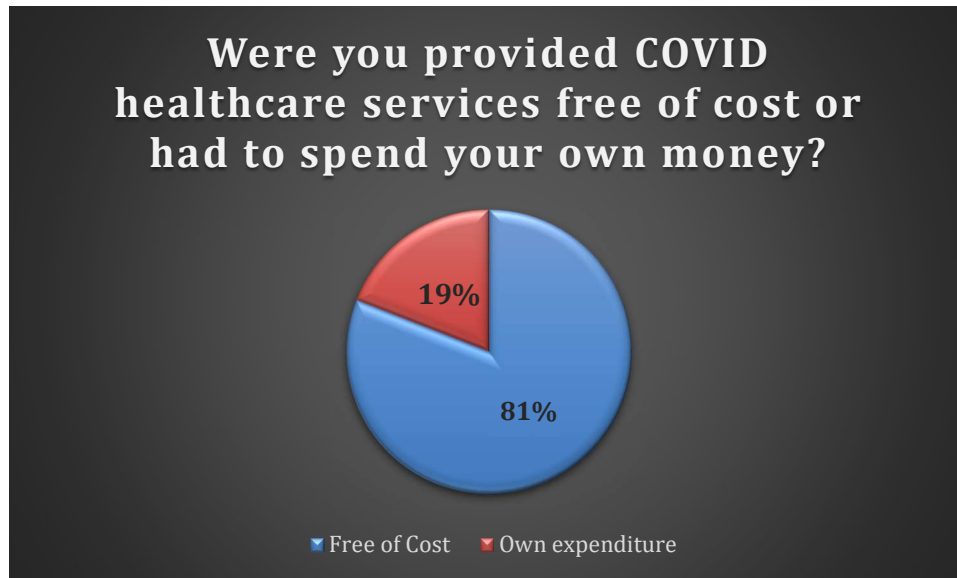


Fig. 11

- 81 % of the respondents acknowledged that they were provided COVID related healthcare services free of cost in their nearest available medical centres or hospitals.
- This is important since COVID related health expenses are sometimes very high for such low-income groups to bear.
- Rest 19 % claim that they had to spend money from their own pocket for accessing healthcare facilities. These respondents had to face financial hardships for a longer period of time. However only one group reported the death of their member from Covid.

5.7 FINANCIAL IMPACT

Median annual income pre-pandemic (in INR)	2,00,000 (Two Lakh rupees)
Median annual income post-pandemic (in INR)	90,000 (Ninety Thousand rupees)

- Out of 21 SHGs nearly 17 SHGs reported a decrease in annual income in the COVID era.
- Surprisingly 4 SHGs also reported an increase in annual income during the pandemic

- These were mainly involved in the agro and animal husbandry-based occupations and their success can be attributed to timely response, good coordination and cooperation and planning.

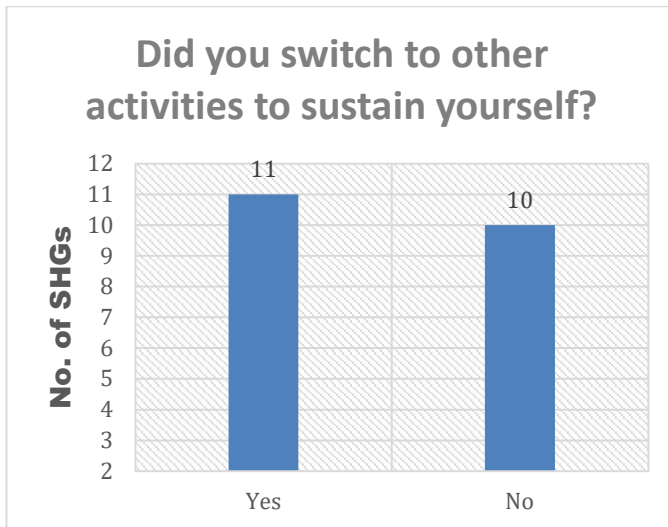


Fig. 12

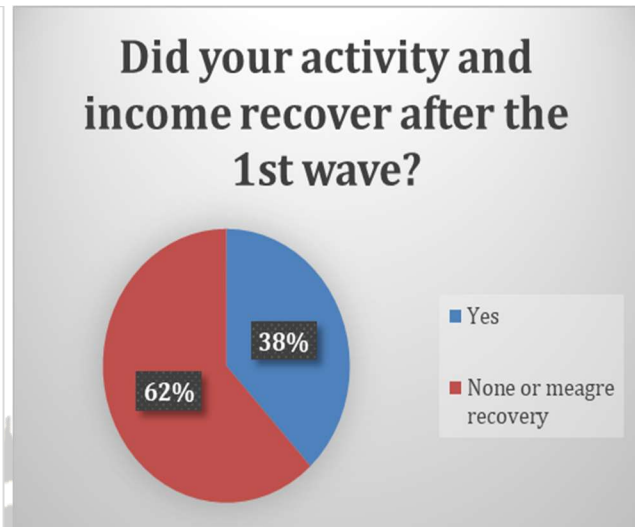


Fig. 13

- Out of 21 SHGs, 11 reported that they had to shift to other occupations in order to sustain themselves since their initial occupation was badly affected by the lockdown and restrictions. They attributed this to disruptions in supply chain and logistics and decrease in demand. Some also reported a change in occupation did prove profitable and they want to continue with the new ones.
- The rest 10 SHGs continued with their initial profession because either they were able to show resilience and were able to adjust with the meagre income or they simply because they didn't had the necessary skills or resources to start something new.

Is there any other earning family member in the house of the members?

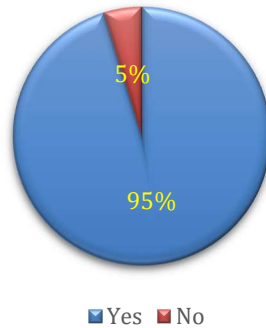


Fig. 14

- 95 % of the SHG respondents reported that all their members had another earning member such as their husband, father, son etc.
- The presence of another source of income in the family could have helped them to stride through difficult times.

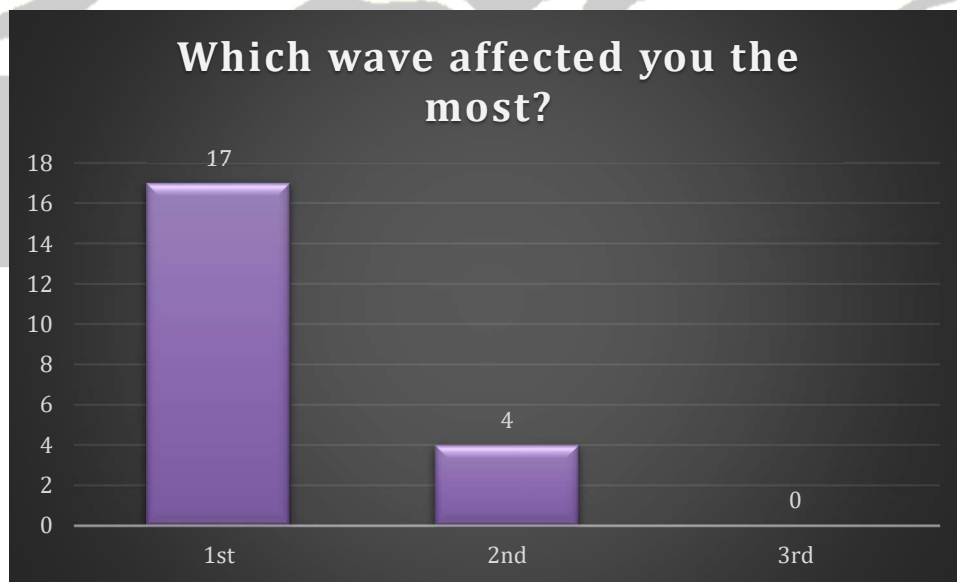


Fig. 15

- Majority of the SHGs reported that the 1st wave affected them the most than the 2nd and 3rd wave. This was mainly due to the unexpected and sudden nature of the first lockdown and little information about COVID.

5.8 EFFECT ON EDUCATION OF CHILDREN

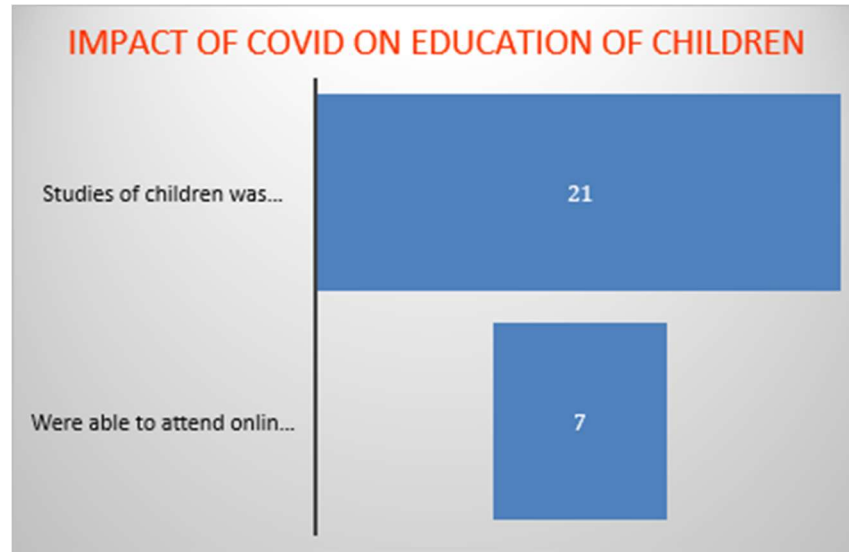


Fig. 16

- As expected, all of the 21 SHG respondents reckoned that the education and schooling of their children was affected due to COVID, lockdown and the subsequent closure of schools and virtual mode of teaching.
- However, it is concerning to see that only 1/3rd of the respondents reported that their children were able to attend online classes.
- This was primarily due to unavailability of smartphones and laptops and financial constraints associated with it, poor internet coverage in remote areas and lack of interest shown by children.

5.9 VACCINATION

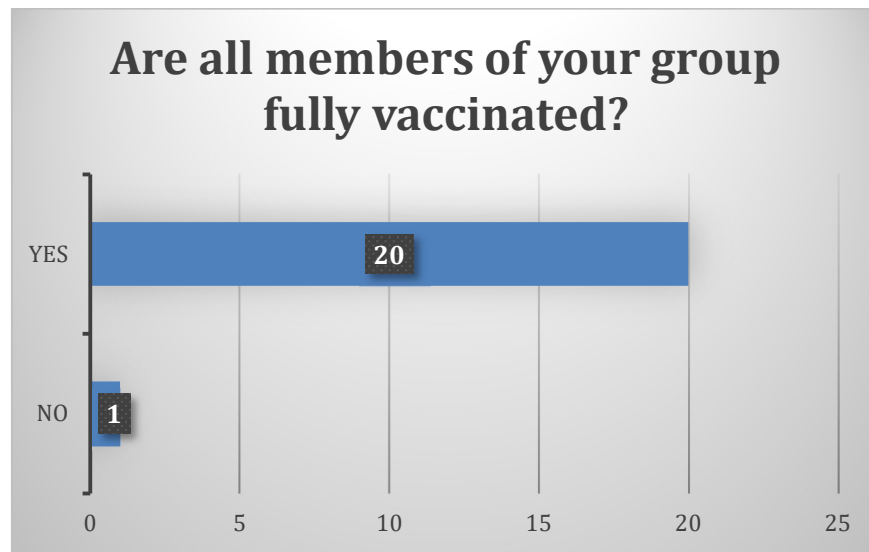


Fig. 17

- This indicator is by far one of the most crucial indicators.
- Vaccination is considered to be the key factor behind resumption of economic activities.
- It is encouraging to know that except for one rest other twenty SHG respondents claimed that 100% of their members have received both doses of the vaccine. While the one that reported no, actually had only two members who were not fully vaccinated.
- Vaccination also encouraged them to move out and interact with other
- members and other business communities.

5.10 RESILIENCE AND THE ROAD AHEAD



Fig. 18

- 17 out of 21 SHGs claimed that they made preparations to deal with the 2nd and 3rd waves after the first 1st wave had receded, while only 4 had reported that they were not prepared for future waves.
- Among those who made preparations and made their strategy after the 1st wave, showed plausible resilience and improvement.
- Experiences from the past and learning from them is the key to keep socio-economic resilience afloat.

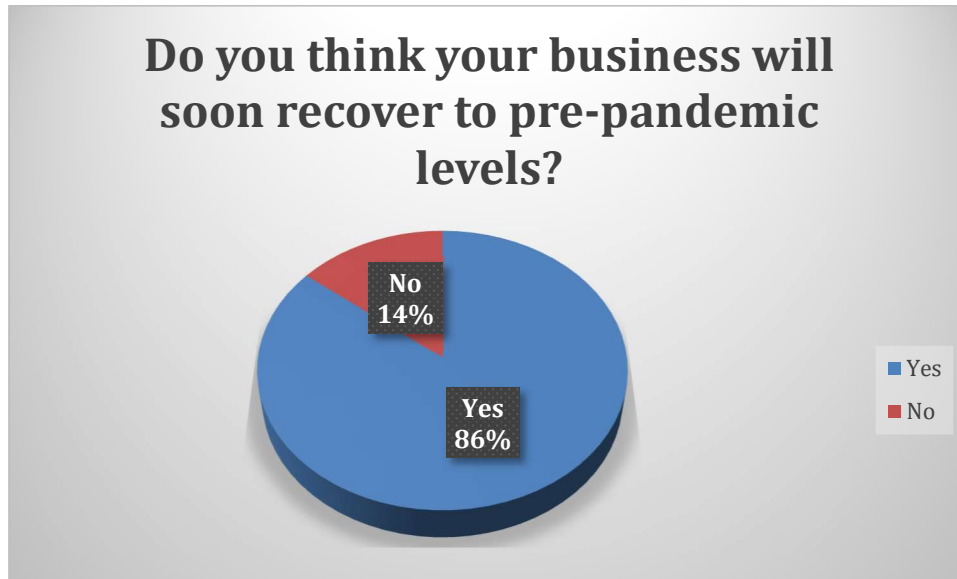


Fig. 19

- It was encouraging to note that 86 % of the SHGs were optimistic and hopeful of the future of their business and organisation while the rest 14 % either their SHG was drastically affected both financially and socially due to which some even had to completely shut their operations or they thought it will take longer time for reaching pre-pandemic levels.

6.CONCLUSIONS

The survey found that the impact of COVID pandemic and lockdown had a fairly distributed effect on each SHG. Most of the SHGs reported that pandemic had affected their activities and income. The SHGs were mainly involved in 3 broad occupational categories i.e., Agro-based, Animal Husbandry and allied activities, Handicrafts, and others. While some SHGs were resilient enough to stick to their occupation, some had to shut down their operations or shift to other activities for survival. But it is encouraging to know that most SHG members had basic financial literacy and had their personal bank accounts. However, when it comes to ownership of smartphones, they somewhat lagged behind. This was probably due to financial constraints or lack of technical knowledge, though most of them reported that they regularly received COVID related information from the government. 52% of the SHGs claimed that they didn't receive any kind of support from Mission Shakti during the pandemic while 48% acknowledged support from the department.

Majority of SHGs acknowledged that 50% or more of their members had pucca houses, but it was still beyond reach for some. More than 80% of respondents claimed that they received COVID related healthcare facilities free of cost. Nearly all of the respondents agreed that there was another earning member apart from them in the family. All of them unequivocally accepted that the education of their children was affected due to the lockdown and closure of schools and few respondents reported that their children were able to attend online classes which is a major problem. It was however encouraging to know that nearly all SHGs reported 100% vaccination of their members. While many claimed the PMGKY benefitted them others denied. Most of them believed that the lockdown and restrictions had limited the interaction among the members. The data suggests that the first wave in 2020 affected most SHGs than the second and third waves. After the first wave only 38% SHGs reported a significant recovery of their incomes. And 17 out of 21 SHGs made preparations to deal with the 2nd and 3rd wave after the 1st wave. Finally, 86% of the SHGs were optimistic of their activities and income returning to pre-pandemic levels in the near future.

REFERENCES

- IWWAGE: Impact of COVID-19 on the women shgs of odisha
- www.missionshakti.odisha.gov.in
- Women's group evidence: ECWG SHGs and Covid-19: Challenges, Engagement, and Opportunities for India's National Rural Livelihoods Mission.

APPENDIX

QUESTIONNAIRE

Questionnaire for the internship that was used to ask every SHG respondent is given below.

1. What is the name of your SHG?
2. Which village/block your SHG is situated in?
3. How old is your shg?
4. How many members are there in your SHG?
5. What is the main business your SHG is involved in? (Agro-based/Animal Husbandry/Handicrafts & others)
6. Are all the members formally associated with banks?
7. What is the educational qualification of the majority of your members? (Below High School/Above High School)
8. Do all members own a smartphone?
9. Do all members have a pucca house?
10. Did COVID-19 impact your activity significantly?
11. What was your group's annual income before and after the first lockdown?
12. Did you receive useful information regarding the pandemic from the government?
13. Were you provided assistance of any kind from Mission Shakti during the pandemic?
14. Did the lockdown and restrictions limit your interaction with SHG members?
15. Did you switch to other activities to sustain yourself?
16. Do you believe the PM Garib Kalyan Yojana package helped you?
17. Are all members of your group fully vaccinated?
18. Was there any casualty due to COVID in your group?
19. Were you provided COVID healthcare services free of cost or had to spend your own money?
20. Is there any alternative source of income(such as earning husband) in the family of your members?
21. Was the education of your children affected due to the lockdown? Were they able to attend online classes?

- 22. Which wave do you think affected you the most? (First/Second/Third)
- 23. Did your activity and income recover after the 1st wave?
- 24. Were you prepared to deal with the 2nd wave and 3rd wave?
- 25. Do you think your business will soon recover to pre-pandemic levels?

