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इतिहासाचार्य वि. का.राजवाडे संशोधन मंडळ, धुळे



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# A Study on Effect of Covid-19 Lockdown on Rural Communities with reference to Self Help Group Members

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## Abstract :

Micro Finance is the small idea which generates enormous implications. The unprivileged group of people of society gets benefited lot from it. The individual persons who form a group and established small help group which generates live hood for its member through collaborative activities. The lock down impacted by Government to control the spread of COVID-19 Pandemic results into various ill effects on society specifically related to Economic Activities. The micro finance sector is also one of them. This research work study the effects of Lockdown on Rural communities with related to Self-help groups working in collaborations with Micro financial Institutions.

**Keywords :** Microfinance, Self Help Group, Lockdown.

## Introduction :

India has imposed one of the strictest lockdowns in the world and it is important to understand whether existing and new welfare schemes are being implemented effectively enough to provide support to households that lose their livelihoods, especially in rural areas.

This Research project uses remote data collection to improve our general understanding of how households are coping with the economic and psychological effects of the lockdown on the members of Self-help groups thereby understanding the rural communities.

## Objectives of the study :

1. To Study the effect of Lockdown on Rural Communities.

2. To Study the impact of lockdown on Self Help Groups.
3. To find out measures on impact of Lockdown.

## Self Help Group :

The Self Help Group was organized and founded by Mohammed Yunus founder of Grameen bank of Bangladesh. Self Help Group was first started in 1975. It is the group formation of the needy people having one or more problems. To solve the problems and issue it is necessary to form group so that collateral security create and a unity among group member play an important role in catering different need base services then an individual person.

There can be many members in one group but generally the no's are restricted to 10 to 20 members. As compared to men's Self Help Group, Women Self-help group are more formed operated and gain success. Self Help Group are playing vital role in empowerment of Women, Mobilizing saving, encouraging initiative to start business etc.

Self Help Group (SHGs) are the voluntary organization which provides microcredit to the members and help them to start the small businesses or other livelihood activities SHGs can be set up by both male & female but SHGs of women's has been recognized as effective strategy for the empowerment of women's basically in rural areas and also in urban areas.

A self help group (SHG) is basically financial intermediary committee usually composed of 10-20 local women's or men. A mixed group is



generally not preferred most self-help group are located in India, through SHGs can also be found in other countries especially in south Asia & southeast Asia. Member makes small regular saving contribution over a few months until there is enough capital in the group to begin lending funds may then be lent back to the members or to others in the village for any purpose. In India many SHGs are linked to banks for the delivery of micro credits.

SHG also known as mutual help group, mutual aid group, support group, group of people etc. The ultimate goal of this is to help each other. Self-help group may be a part of larger organization or may be a part of larger organization or may exist separately, but in SHG their all way emerges specific modes of social support. Through discussion members shares their stories, stresses, feeling, issue and recoveries. They find in group that they are not alone and can overcome to their problems and able to solve the problems. Together they learn to control the problems in their lives information and knowledge is open and shared among them self. Members learn to deal with stress, loss & personal change. (katz, 1993) (siverman, 1992).

#### **Covid 19 Lockdown :**

On the evening of 24 March 2020 Indian Government ordered nationwide lockdown which extended several time afterwards. This lockdown was initiated to prevent the spread of COVID-19 pandemic in India. Observers stated that this lockdown slower the rate of spread of COVID-19. But it emerged as less positive and more negative impact on various sectors of Economy.

The worst affected areas due to lockdown were enterprises with little or no reserves and high liquidity turnover operations, which was the case for typical micro and small businesses. This, in turn, adversely impacted their lenders. Prior to the lockdowns, many microfinance institutions (MFIs) still depended on physical interactions

with customers, and door-step collections and disbursements. Their liquidity framework also depended heavily on steady cashflows — i.e., a stream of loan repayments from customers for upstream payments to banks and financial institutions from whom they had borrowed.

#### **Data Collection :**

It includes systematic and theoretical analysis of method applied to a field of study.

#### **Collection of Data :**

This study is both empirical and descriptive, both Primary and secondary data have been use for the analysis of research.

#### **Primary Data :**

The primary data are collected by Schedule Interview and Questionnaire. The Questionnaire include questions related to organizational structure of organization, Demographic information, income, expenditure, credit, credit availability, utilization and repayment, other related activities of organization, influence of Covid 19 lockdown on people and peoples influence on group relations between group and community related affairs, opinion of members and beneficiaries etc.

#### **Secondary Data :**

Secondary data is a data collected /gathered from published sources. For this research the source used as secondary data are publications of Government of India, Government of Maharashtra, Published source of Micro-Financial Institutions, RBI Bulletin, Report of NABARD, DRDA Publications, Journals, Magazines, and Research Report available in university, Periodicals, newspapers, Internet etc.

#### **Sample Designu :**

The 50 Sample Self Help Group's has selected as a respondents for the purpose of the study within Wardha district. There is more than 5000 Self Help Group's operating in Wardha district

catering to Micro Credit requirement of economically backward class. Stratified random sampling was used to select sample of Self Help Group's.

#### Data Analysis :

01. Current economic Condition of Members of SHG :

Sr. No	Particulars	Percentage
01	BPL	14.00%
02	APL	66.33%
03	Mixed	17.00%
04	Rich	2.66%
	Total	100%

#### Source : Primary Data

From above table it is found that most of the respondents are among above poverty level economic condition i.e middle class. Other are below poverty level group and some are among mixed & Rich.

02. Occupation of Members of SHG :

Sr. No	Particulars	Percentage
01	Service	19.33%
02	Farmer	16.00%
03	Agri. Labour	1.33%
04	Labour Work	42.13%
05	House Wife	21.00%
	Total	100%

#### Source: - Primary Data

From above table it can be said that most of the respondents are engaged in Labour work and a house wife where as other are doing service, farming or agri labour.

03. Impact of Covid Lockdown on SHG:-

Sr. No	Particulars	Percentage
01	Positive	11.33%
02	Negative	41.33%
03	More positive	00.00%
04	More Negative	47.33%
	Total	100%

#### Source: - Primary Data



From the above table and the response received from respondents most of the respondents have view that Covid lockdown had more negative impact on business of SHG whereas few said it had some positive impact.

04. Does the SHG make repayment of loan on regular basis after lockdown?

Sr. No	Particulars	Percentage
01	Yes	09.33%
02	No	85.66%
03	Don't No	05.00%
	Total	100%

#### Source: - Primary Data

From the above table it is found that most of the Self-help group are unable to pay loan during and after lockdown.

05. Reasons behind failure in repayment of loan by SHG (if)

Sr. No	Particulars	Percentage
01	Loss in Business	38.66%
02	Non Availability of Amount	19.00%
03	Forget	08.33%
04	Investment in Business	21.33%
05	Not Answer	12.66%
	Total	100%

#### Source: - Primary Data

From above it is found that SHG are unable to pay loan due to loss in business during and after lockdown, also investment in business and non-availability of fund are other major reasons.

#### Hypothesis Testing :

Hypothesis assumed during this research have been the *proposition* as statements about the observable phenomena in this study that may be judged as *true* or *false*. As a declarative statement about the two or more variables, the hypotheses stated were of the tentative and notional nature. The Hypotheses assumed during the study are:



**H<sub>0</sub>** : Covid-19 lockdown does not affect adversely to Self Help Groups and their Members.

**H<sub>1</sub>** : Covid-19 lockdown affected adversely to Self Help Group and their members.

The hypothesis regarding Covid-19 lockdown adversely affected Self Help Groups and their Members is tested through the One Sample t-test using statistical software SPSS.

N	Mean	Std. Deviation	Std. Error Mean
50	1.2800	.67823	.13565

Test Value = 3					
T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
				Lower	Upper
-12.680	24	.000	-1.72000	-2.0000	-1.4400

To test this hypothesis; a Likert scale is used. Response of 50 respondents are recorded and inputted in the SPSS software. The mean value generated is 1.28 and Standard Deviation is 0.67823. The test value is set as 3 as Likert scale is three level scale to record the responses. From the above One Sample t-test hypothesis is significant i.e. 0.000. So the NULL hypothesis is rejected and the alternate hypothesis 'Covid-19 lockdown affected adversely to Self Help Group and their members.' is accepted.

#### Conclusion :

Self-help Group is the small group of people engaged in small economic activities such as saving small amount taking micro loans small business loan etc. The people here come together for the purpose of solving common problems through mutual help. The meeting of group generally held monthly. The group have their own attendance register, minute's book, account book etc.

In the present study it is formed that higher number of women were impacted positively by being member of SHG. Women's gain self-confidence, self-reliance, self-respect through the process of economic empowerment by formation

of SHG. Its main aim is to alleviate poverty among the poor, micro finance is an effective tool in this case, which leads to peaceful development. It helps poor people to meet their needs for easy credit and financial services.

Analysis of present study indicate that micro finance activities and SHG participation has great positive impact on the income ,assets, occupation, saving, access to loan from bank, connectivity, self-confidence , decision making etc. But during covid 19 lockdown the self-help group suffers lot. Lockdown change the pattern of regular business of SHG for several months due to which the income generation capacity, loan paying capacity etc reduced, which reduce the growth and development of Microfinance in rural as well as urban areas unprivileged peoples.

The outcome of study interprets that covid-19 had impacted on Indian micro finance especially a self-help group model.

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