

IMPACT OF SHG ON RURAL WOMEN'S EXPENDITURE PATTERN ON FOOD, HEALTH AND HYGIENE DURING COVID-19

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ABSTRACT

The study discusses how Self-Help Groups helped marginal Indian women to financially sustain during and after COVID-19. By offering options for revenue generation and support for daily living during the COVID-19 scenario, Self-Help Groups have played a significant role in empowering its members. The study pinpoints a potential mechanism by which COVID-19 circumstances has impacted on women's expenditure pattern on food, health, hygiene and other essential heads.

Self-help groups have been crucial in empowering its members throughout the COVID-19 scenario by offering them opportunities for money generation and support for their way of life. The study identifies a potential mechanism by which COVID-19 circumstances may impact on women's financial decisions and spending nature on essential heads like food, health and hygiene. Self-Help Groups are an outstanding form of economic intermediation in India. The method syndicates access to low-cost financial services with a progression of self- management and growth for the women who are SHG member.

The study has helped to understand how a SHGs activity has helped women to manage money for their daily activities during Covid-19 situation. A credit access from SHGs assisted women during and after Covid-19 to stand on their own feet and empowered themselves.

Keywords: *Self-Help Groups, Covid-19, Women welfare, Food, Health, Hygiene, Government Policy, Poverty alleviation.*

1. INTRODUCTION

Women in India earned only one-fifth as much as men before the outbreak. During COVID-19, more women have lost their jobs both internationally and in India. The corona virus epidemic has had an impact on how many women are in the workforce. An analysis by the McKinsey Global Institute

shows that women made about 20% of the workforce in India before COVID-19. Women and girls are the ones who are most negatively impacted by the COVID-19 pandemic in terms of deaths, diseases, and socioeconomic burdens. Women are spearheading the response and are making crucial contributions to the pandemic response, despite the fact that the pandemic is also hurting the health, social, and economic wellbeing of women around the world. Women make up a disproportionate number of the pandemic's victims and are much more likely than men to be managing the pandemic's effects on their families, communities, and nations. Women are stepping up to take the lead in the health response as a result, and they are significantly influencing both the pandemic response and the epidemic itself. The social blending has led to an upsurge in the eruption of variations despite a national lockdown and phased reopening; transmissions are also fueled by biased immunizations and biased public health initiatives. India's COVID-19 crisis is a historic public health emergency. The effects of COVID-19 on people's health, happiness, social and economic well-being, and human rights are extensive. All aspects of health—physical, social, emotional, occupational, and financial—as well as mental, spiritual, and environmental—have been categorized into seven different subgroups. The COVID-19 epidemic was a global calamity, but it seems to have had a disproportionately negative effect on women's life. This focused rapid assessment intends to pinpoint the COVID-19's effects on women's health in India, comprehend the financial hardships brought on by the pandemic, and support effective policies and intervention for Indian women to be ready and stop the upsurge by including women in the many processes.

2. LITERATURE REVIEW

SHG is founded on the idea of microcredit, which is important for improving the lives of the underprivileged. A group of people assisting one another to attain an economic and social goal for the benefit of society is the idea behind SHG. SHG controls a major portion of the credit disbursement process. SHGs serve a critical role in accomplishing the goal of economic planning, which promotes the advancement of women and, in turn, promotes their empowerment. SHG consists of 10 to 20 women from the same class or category who work together to solve challenges. (Agrawal, 2020) SHGs aid in the development of thrift and saving among the members in addition to giving them the chance to achieve financial independence. Regular savings are combined into a fund and distributed among the participants at a reasonable interest rate. According to the study, self-help groups support

rural women's economic and social growth. In order to accomplish a common aim or objective, a group of women band together. The self-help organization helped the underprivileged rural women gain self-assurance and continued to support them. The self-help group helped rural women develop their leadership skills and established several women businesses at the local level. (Dhakal & Nepal,2017; Kalu & Attamah, 2021). These SHG were given financing by the Indian government through a microfinance programme so they could continue their mission to reduce poverty in rural areas. By giving them a better chance to work and earn, the SHG has given disadvantaged women in rural India a great deal of economic and social support. The best self-sustaining and self-created models for women's empowerment are SHGs. (Kumar, 2020). Self-help groups have aided women in developing and starting micro businesses in the nation's rural areas. A new identity has been given to the rural women by the self-help group, which also established the confidence and environment for the community development initiative. SHG has proven crucial in reducing poverty and empowering women. Women's empowerment enables them to recognize their identities, their strength, and their potential in all facets of life. Only when women are more self-assured, self-driven, and resilient, and when they have more values and are more actively involved in family matters, they can fully experience the benefits of empowerment. A study by Manimekalai and Rajcswari (2001) stated that the SHG is the platform that gave people with unused skill knowledge a chance. SHG are a crucial instrument for reducing poverty and empowering women. It is the goal of this empowerment to achieve individuality and power in every aspect of life. Women's empowerment through SHGs, particularly women's motivation and support through these services both inside and outside of such groups, play a significant role in helping rural tribal impoverished. (Murria,2020). Vishnuvarthini and Ayyothi (2016) the negative effects of SHG are not extensively highlighted, but the benefits to the women involved in SHG are greater in terms of their health and socioeconomic advancement. SHG also contributes to the creation and preservation of the nation's socio cultural equilibrium.

3. RESEARCH GAP-

After carefully reviewing the present review of literature, researcher would like to mention the following research gaps: -

- 1) No research was able to focus on the impact of SHGs on expenditure pattern of women before and after Covid-19.

- 2) No research was able to focus on essential expenditure heads like Food, Health and Hygiene separately as given much consideration to cope up during Covid-19.
- 3) No research was able to link women empowerment with ability to spend on different heads.

4. RESEARCH METHODOLOGY

Research Statement

The research statement studied is entitled, "Impact of SHG on rural women's expenditure pattern on food, health and hygiene during covid-19". The present study focuses on the analysis of the performance of women self-help groups with the help of mean, standard deviation, percentage, Cronbach's Alpha and Wilcoxon test signed rank test. To collect the Primary data, Survey method was adopted. Through conducting extensive literature survey researcher has prepared structured questionnaire. The sample size was 1110 rural women.

Research Objectives

The broad objectives of the study are as follows:

- 1) The impact of SHGs on women's economic empowerment during Covid-19.
- 2) To study the income, expenditure, and savings of the members during Covid-19.
- 3) To understand the role of Self-help groups in managing and financing activities of rural women.

Significance of the Study

The present study has been undertaken to evaluate the performance of female SHGs and their impact on the socio-economic conditions of members during Covid-19. The study is based on empirical evidence gathered from the selected respondents to study the progress of SHGs. Further, attention has also been focused on evaluating the performance of sample female SHGs and efforts have been made to examine how far SHGs help in the upliftment of socio-economic conditions of members.

5. THE EMPIRICAL MODEL

Self-Help Groups have gained greater significance and is seen as the most effective instrument for implementing a collaborative approach for women's economic empowerment which measures the ability of women to pay for essential heads like food, health and hygiene. To know the family's expenditure pattern, the differences between family's expenditure before and after Covid-19 has been

assessed based on 12 different expenditure variables and the impact of SHGs has been studied as a source of sustainability during Covid-19.

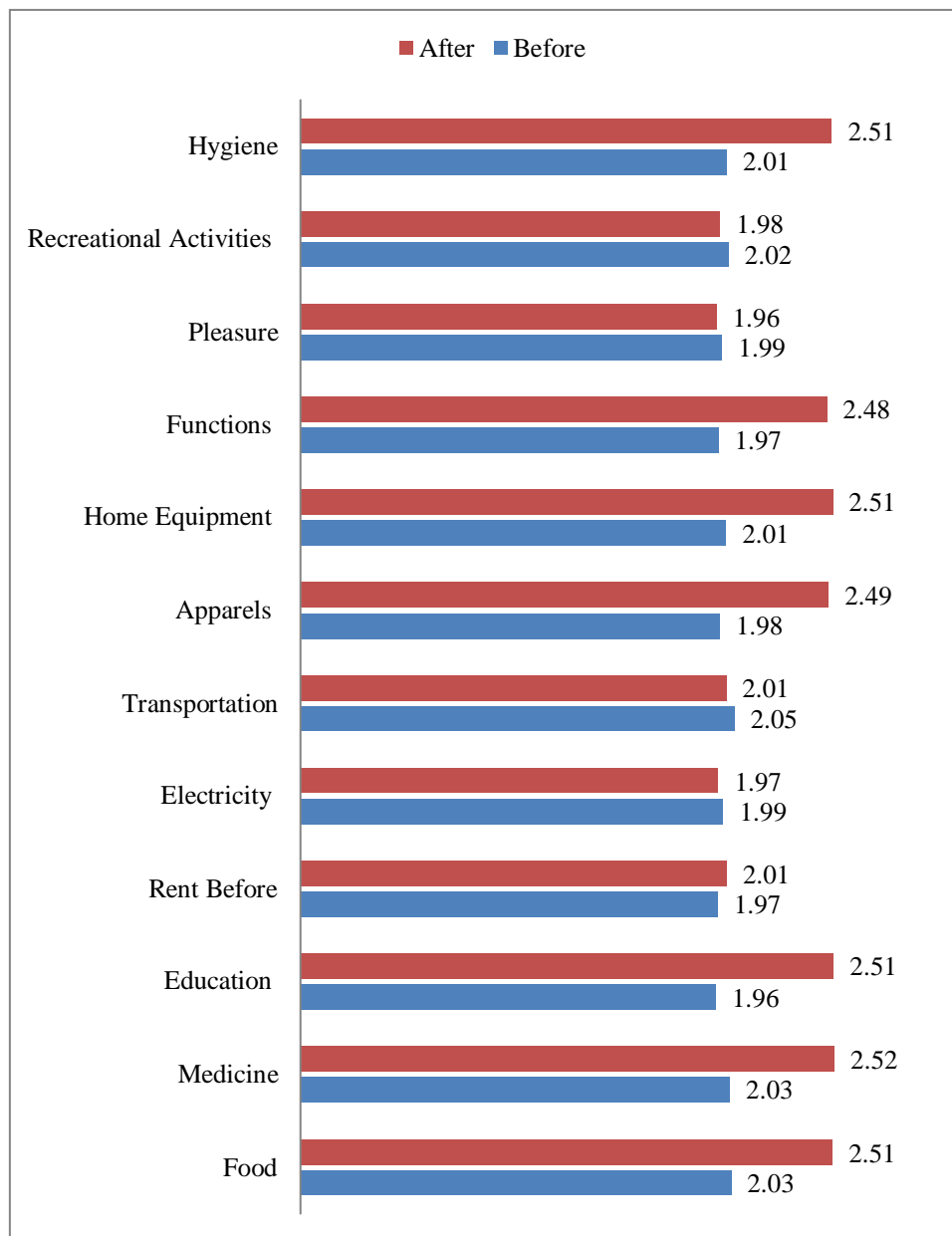
Respondent's Family Expenditure

To assess the differences between family's monthly expenditure of the SHGs members before and during Covid-19, here researcher had formed various heads as mentioned below and respondents were asked to choose their monthly family expenditure category before and during Covid-19.

This analysis was also important for the respondents to understand their monthly family expenditure on various heads and make their financial planning for the better resource utilization. Economic empowerment of the women starting with financial planning and aims at increment in income and savings and that is one of the ultimate objectives of the Self-Help Group.

Table No.1 Descriptive Analysis of Family's Expenditure

Descriptive Statistics					
Heads	N	Mean	Std. Deviation	Minimum	Maximum
Food Expenses Before Covid-19	1110	2.0324	.80622	1.00	3.00
Medicine Expenses Before Covid-19	1110	2.0270	.81310	1.00	3.00
Education Expenses Before Covid-19	1110	1.9604	.82470	1.00	3.00
Rent Expenses Before Covid-19	1110	1.9685	.81901	1.00	3.00
Electricity Expenses Before Covid-19	1110	1.9946	.82015	1.00	3.00
Transportation Expenses Before Covid-19	1110	2.0468	.80214	1.00	3.00
Apparels Expenses Before Covid-19	1110	1.9793	.81162	1.00	3.00
Home Equipment Expenses Before Covid-19	1110	2.0072	.80348	1.00	3.00
Functions Expenses Before Covid-19	1110	1.9721	.83980	1.00	3.00
Pleasure Expenses Before Covid-19	1110	1.9892	.79667	1.00	3.00
Recreational Activities Expenses Before Covid-19	1110	2.0180	.81777	1.00	3.00
Hygiene Expenses Before Covid-19	1110	2.0108	.82229	1.00	3.00
Food Expense After Covid-19	1110	2.5081	.50016	2.00	3.00
Medicine Expense After Covid-19	1110	2.5198	.49983	2.00	3.00
Education Expense After Covid-19	1110	2.5144	.50002	2.00	3.00
Rent Expense After Covid-19	1110	2.0099	.80848	1.00	3.00
Electricity Expense After Covid-19	1110	1.9712	.83276	1.00	3.00
Transportation Expense After Covid-19	1110	2.0090	.81016	1.00	3.00
Apparels Expense After Covid-19	1110	2.4910	.50014	2.00	3.00
Home Equipment Expense After Covid-19	1110	2.5099	.50013	2.00	3.00
Functions Expense After Covid-19	1110	2.4838	.49996	2.00	3.00
Pleasure Expense After Covid-19	1110	1.9631	.82427	1.00	3.00
Recreational Activities Expense After Covid-19	1110	1.9807	.82703	1.00	3.00
Hygiene Expense After Covid-19	1110	2.5063	.50019	2.00	3.00

Graph No.1 Descriptive Analysis of Monthly Family Expenditure

The differences between family's monthly expenditure of the respondents before and After Covid-19 has been assessed and observed, that under the heads of Food, Medicine, Education, Apparels, Home equipment, Functions, Festivals and Hygiene the family's monthly expenditure has been significantly increased during Covid-19. The women were able to spend on these essential variables during Covid-19 because of SHGs credit aid. Under the heads like Electricity, Transport, Pleasure and Recreational activities the monthly expenditure has been decreased in some extent and

that is because of positive impact of Self-Help Group activities and workshops and training and its role in development of women in managing their financial resources.

IMPACT OF SHG ON RURAL WOMEN'S EXPENDITURE PATTERN ON FOOD, HEALTH AND HYGIENE DURING COVID-19

To Study the impact of SHGs on the economic empowerment of rural women during Covid-19, 8 Likert statements with SET 1 and SET 2 of four statements each based on variables considering Economic empowerment have been formed. Respondents were asked to grade the variables on five-point Likert scale. To prepare the statements extensive literature review was done.

Table No. 2: Reliability for Economic Empowerment Set-I

Dimension	Statements	Factor Loading	Cronbach's Alpha Reliability Score.
Economic Empowerment Set-I	During Covid-19, Because of SHGs my investments in other areas have increased.	9.927	0.862
	During Covid-19, we get more opportunity through SHG and I am able to pay EMI or Interest on loan in time.	9.818	
	During Covid-19, Because of SHGs activities, I found my savings have increased.	9.765	
	During Covid-19, SHG always motivates me to get new Opportunities for income generation.	9.427	

Source: SPSS Output compiled by Researcher

In Economic empowerment women were highly involved in economic decision making in their family expenses and also there was a significant increase in income level of the respondents. It has four variables. The Reliability coefficient for Economic empowerment was measured. The Cronbach's Alpha coefficient for the factor is 0.862. It is well above 0.7 and shows that the scale is reliable in satisfaction.

Mean and Standard Deviation of Economic Empowerment with Set-I

Using rating of these questions, score of economic empowerments with different dimensions is calculated using formula given below. In analysis of data following Economic empowerment

variables were considered. Mean score and standard deviation for Economic empowerment with Set 1 was calculated. The mean score and Standard for each dimension is as follows,

Table No. 3 Mean and Standard Deviation for Economic Empowerment with Set-I

Dimension	Statement	N	Min	Max	Mean	SD
Economic Empowerment Set-I	During Covid-19, SHGs activities has my investments in other areas are increased.	1110	1	5	3.973	0.8921
	During Covid-19, because of SHGs activities, we got more opportunity through SHGs and I am able to pay EMI or Interest on loan in time.					
	During Covid-19, because of SHGs activities, I found my saving has increased than the previous time.					
	During Covid-19, SHG always motivates me to get new Opportunities for income generation.					

Source: SPSS Output compiled by Researcher

The mean score of economic empowerment set-I demission is 3.973 with standard deviation 0.8921. It indicates that women from Self-Help Groups were economically empowered by means of various initiatives of Self-Help Groups during Covid-19.

Table No.4: Reliability for Economic Empowerment Set-II

Dimension	Statement	Factor Loading	Cronbach's Alpha Reliability Score.
Economic Empowerment Set-II	During Covid-19, because of SHGs activities, Now I can fulfillment many of Household requirements.	9.765	0.8019
	During Covid-19, because of SHGs activities, many times, I can purchase the Required things as per my choice.	9.672	
	During Covid-19, because of SHGs activities, there is an Increase in my ability to pay children's Educations fees.	9.263	
	During Covid-19, because of SHGs activities, Now I am able to meet up urgency in medical expenses.	9.818	

In Economic empowerment, respondent's empowerment was measured by, whether the respondents were fulfilling their various expenses on required time or not.

It has four variables. The Reliability coefficient for Economic empowerment was measured. The Cronbach's Alpha coefficient for the factor was 0.8019. It is well above 0.7 and shows that the scale is reliable in satisfaction.

Mean and Standard Deviation of Economic Empowerment with Set-II

Mean score and standard deviation for Economic Empowerment Set- II was calculated. The mean score and Standard for each dimension is as follows.

Table No.5 Mean and Standard Deviation for Economic Empowerment with Set-II

Dimension	Statement	N	Min	Max	Mean	SD
Economic Empowerment Set-II	During Covid-19, because of SHGs activities, Now I can fulfillment many of household requirements.	1110	1	5	3.841	0.3236
	During Covid-19, because of SHGs activities, many times, I can purchase the required things as per my choice.					
	During Covid-19, because of SHGs activities, there is an Increase in my ability to pay children's Education's fees.					
	During Covid-19, because of SHGs activities, Now I am able to meet up urgency in medical expenses.					

From the above analysis it has been found that, Economic Empowerment has four significant variables; The mean score of Economic empowerment set-II demission is 3.841 with standard deviation 0.3236. It indicates that members of Self-Help Groups were economically empowered by means of fulfilling their economic needs during Covid-19.

The factors which are extracted from factor analysis need to be checked for the reliability first. The reliability of the scale is measured through Cronbach's Alpha Reliability Score. **Cronbach's alpha** is a measure of internal consistency, that is, how closely related a set of items are as a group. It is considered to be a measure of scale reliability. The alpha score above 0.7 is considered as the scale shows the reliability. Cronbach's Alpha Reliability Score for the factor No.1 **Economic**

Empowerment Set-I & Set-II is 0.862 & 0.801, so here all the values are well above 0.7 and considered as the scale shows the reliability. In the factor analysis different combinations of forty statements were done and were extracted in to ten different factors and then it was converted in to five major factors as an Economic Empowerment of the women. Each factor has two different subsets like Economic Empowerment Set-I & Set-II

The mean score and standard deviation for the factor Economic empowerment with two dimensions for Set-I 3.973 & 0.8921 and for Set-II is 3.841 & 0.3236 with the load score of 9.7342 & 9.629 respectively highly impacted variables.

The high value of load score reveals that there is Economic Empowerment in women through SHGs activities during Covid-19.

6. RESULTS AND DISCUSSION

The Wilcoxon test signed rank test of non-parametric statistical hypothesis used to compare the two samples linked in this test measures difference in mean expenditure value in different heads before and during and after Covid-19. This test compares the difference in mean expenditure value for multiple heads.

Table No.6 Ranks for Expenditure on Various Heads

Ranks				
		N	Mean Rank	Sum of Ranks
Food during Covid-19 – Food Before Covid-19	Negative Ranks	194 ^a	277.50	53835.00
	Positive Ranks	541 ^b	400.45	216645.00
	Ties	375 ^c		
	Total	1110		
Medicine during Covid-19 - Medicine Before Covid-19	Negative Ranks	171 ^d	265.00	45315.00
	Positive Ranks	538 ^e	383.61	206380.00
	Ties	401 ^f		
	Total	1110		
Education during Covid-19 -	Negative Ranks	178 ^g	284.00	50552.00
	Positive Ranks	591 ^h	415.42	245513.00

Education Before Covid-19	Ties	341 ⁱ		
	Total	1110		
Rent during Covid-19 – Rent Before Covid-19	Negative Ranks	358 ^j	374.72	134151.00
	Positive Ranks	392 ^k	376.21	147474.00
	Ties	360 ^l		
	Total	1110		
Electricity during Covid-19 - Electricity Before Covid-19	Negative Ranks	389 ^m	385.94	150132.50
	Positive Ranks	375 ⁿ	378.93	142097.50
	Ties	346 ^o		
	Total	1110		
Transportation during Covid- 19 - Transportation Before Covid- 19	Negative Ranks	373 ^p	371.01	138388.50
	Positive Ranks	353 ^q	355.56	125512.50
	Ties	384 ^r		
	Total	1110		
Apparels during Covid-19 - Apparels Before Covid-19	Negative Ranks	193 ^s	287.50	55487.50
	Positive Ranks	571 ^t	414.61	236742.50
	Ties	346 ^u		
	Total	1110		
Home Equipment during Covid-19 - Home Equipment Before Covid-19	Negative Ranks	174 ^v	268.50	46719.00
	Positive Ranks	547 ^w	390.42	213562.00
	Ties	389 ^x		
	Total	1110		
Functions during Covid-19 - Functions Before Covid-19	Negative Ranks	208 ^y	288.50	60008.00
	Positive Ranks	572 ^z	427.59	244582.00
	Ties	330 ^{aa}		
	Total	1110		
Pleasure during Covid-19 - Pleasure Before Covid-19	Negative Ranks	376 ^{ab}	376.88	141706.00
	Positive Ranks	364 ^{ac}	363.91	132464.00
	Ties	370 ^{ad}		
	Total	1110		

Recreational Activities during Covid-19 - Recreational Activities Before Covid-19	Negative Ranks	355 ^{ae}	357.51	126915.00
	Positive Ranks	358 ^{af}	356.50	127626.00
	Ties	397 ^{ag}		
	Total	1110		
Hygiene during Covid-19 - Hygiene Before Covid-19	Negative Ranks	189 ^{ah}	280.50	53014.50
	Positive Ranks	555 ^{ai}	403.83	224125.50
	Ties	366 ^{aj}		
	Total	1110		
a. Food during Covid-19 < Food Before Covid-19				
b. Food during Covid-19 > Food Before Covid-19				
c. Food during Covid-19 = Food Before Covid-19				
d. Medicine during Covid-19 < Medicine Before Covid-19				
e. Medicine during Covid-19 > Medicine Before Covid-19				
f. Medicine during Covid-19 = Medicine Before Covid-19				
g. Education during Covid-19 < Education Before Covid-19				
h. Education during Covid-19 > Education Before Covid-19				
i. Education during Covid-19 = Education Before Covid-19				
j. Rent during Covid-19 < Rent Before Covid-19				
k. Rent during Covid-19 > Rent Before Covid-19				
l. Rent during Covid-19 = Rent Before Covid-19				
m. Electricity during Covid-19 < Electricity Before Covid-19				
n. Electricity during Covid-19 > Electricity Before Covid-19				
o. Electricity during Covid-19 = Electricity Before Covid-19				
p. Transportation during Covid-19 < Transportation Before Covid-19				
q. Transportation during Covid-19 > Transportation Before Covid-19				
r. Transportation during Covid-19 = Transportation Before Covid-19				
s. Apparels during Covid-19 < Apparels Before Covid-19				
t. Apparels during Covid-19 > Apparels Before Covid-19				
u. Apparels during Covid-19 = Apparels Before Covid-19				
v. Home Equipment during Covid-19 < Home Equipment Before Covid-19				

w. Home Equipment during Covid-19 > Home Equipment Before Covid-19
x. Home Equipment during Covid-19 = Home Equipment Before Covid-19
y. Functions during Covid-19 < Functions Before Covid-19
z. Functions during Covid-19 > Functions Before Covid-19
aa. Functions during Covid-19 = Functions Before Covid-19
ab. Pleasure during Covid-19 < Pleasure Before Covid-19
ac. Pleasure during Covid-19 > Pleasure Before Covid-19
ad. Pleasure during Covid-19 = Pleasure Before Covid-19
ae. Recreational Activities during Covid-19 < Recreational Activities Before Covid-19
af. Recreational Activities during Covid-19 > Recreational Activities Before Covid-19
ag. Recreational Activities during Covid-19 = Recreational Activities Before Covid-19
ah. Hygiene during Covid-19 < Hygiene Before Covid-19
ai. Hygiene during Covid-19 > Hygiene Before Covid-19
aj. Hygiene during Covid-19 = Hygiene Before Covid-19

Table No.7 Summary Statistic Table for Expenditure on Various Heads before and After Joining Self-Help Group

Test Statistics ^a												
	Food during Covid-19 Before	Medicine during Covid-19 Before	Education during Covid-19 Before	Rent during Covid-19 Before	Electricity during Covid-19 Before	Transportation during Covid-19 Before	Apparals during Covid-19 Before	Home Equipment during Covid-19 Before	Functions during Covid-19 Before	Pleasure during Covid-19 Before	Recreational Activities during Covid-19 Before	Hygiene during Covid-19 Before
Z	- 14.990 ^b	- 15.627 ^b	- 16.718 ^b	- 1.176 ^b	-.686 ^c	-1.190 ^c	- 15.740 ^b	- 15.777 ^b	- 15.497 ^b	-.829 ^c	-.067 ^b	- 15.466 ^b

Asymp. Sig. (2-tailed)	.000	.000	.000	.239	.493	.234	.000	.000	.000	.407	.946	.000
a. Wilcoxon Signed Ranks Test												
b. Based on negative ranks.												
c. Based on positive ranks.												

From the above test and statistics table, it has been revealed that for the expenditure heads Food, Medicine, Education, Apparels, Home Equipment, Functions and Hygiene the P value is 0.000 is less than the level of significant that is 0.05 of the data. Hence it is concluded that for these heads there is significant differences in family's expenditure before and during Covid-19. Further for the heads Rent, Electricity, Transportation, Pleasure and Recreational Activities P values are 0.239, 0.493, 0.234, 0.407 and 0.946 respectively which is more than the level of significant that is 0.05 of the data. Hence is it concluded that for these heads there is no significant differences in family's expenditure before and after or during Covid-19.

7. DISCUSSIONS OF FINDINGS

The spread of the pandemic had created unprecedented panic situation in India which has toppled all the sectors of the economy. The economic activities were considerably affected due to complete lockdown for a considerable period, then partial and intermittent stoppages of activities. Large numbers of migrant workers have returned to their native places, although some of them have resumed work in this post-COVID time but the work force large void still must be filled. The women have faced a loss of job and work and having a dearth of finance. Now they have to manage their finance effectively and for the same SHG activities help them to save more money, invest their money, make them able to pay EMIs, interest on time and helps them to get more opportunities for income generation. Women are now able to fulfill almost all household requirements, they are able to purchase things according to their choice, they are able to pay the education fees of their ward in Covid -19 pandemic and even able to meet up urgency in medical expenses.

The study found that all SHG members are taking help from a training program arranged by SHGs to fight against the pandemic. They learned to make health care products; some have started a new business from attending the training program and some went on with their traditional business. The new businesses that are undertaken by them include Mask making, herbal disinfectant, and hand washers, coir products, agarbatti, pickles, fancy stores, etc. and helping their families to cope up in this pandemic situation by managing their money efficiently.

8. CONCLUSION

It is incredible to note the arduous and valiant efforts made by all the volunteers to meet the necessary requirements during the COVID-19 pandemic. The topic illustrates the consequence of Self-Help Group on women's expenditure pattern on food, health and hygiene during and after Covid-19. Further its involvement to Economic enhancement in the women. A researcher is of view that promising model such as Self-Help Group could revolutionize poor women circumstances which will favor them as it would help poor rural women to improve in terms of financials. This allows them to understand their plausible enhanced livelihood path.

Women empowerment has arisen as a significant topic in India. The SHG system assumes a vital role in the economic advancement of women. The idea of sustainable growth is a multi-dimensional principle. It includes economic and social growth as well as the political participation of women. In this study the issues of Economic development and women's ability to spend money on essentials heads like food, health and hygiene during Covid-19 is critically measured.

There is a scope for the SHGs to turn into an effective participatory mechanism to promote overall development of the women. It is true that the SHGs are well organized and are based on principle of self-help in order to develop conditions to begin with providing savings and motivates its members. The study shows that the SHGs have a significant contribution in promoting women empowerment during Covid-19 through guiding them how and where to spend and manage their money efficiently, this effort has to get increased by having collaboration with the local Non-Government Organizations and Government agencies.

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