



A Study Report

Opportunities and Limits to Empowerment under MP-SRLM:

*Gendered experiences
of SHG women and
CRPs in Guna,
Madhya Pradesh*

AUGUST 2023



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Opportunities and Limits to Empowerment under MP-SRLM

Gendered experiences of SHG women and CRPs in Guna, Madhya Pradesh

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List of Abbreviations

CLF	Cluster level federations
CRP	Community Resource Persons:
DAY-NRLM	Deendayal Antyodaya Yojana-National Rural Livelihoods Mission
MP	Madhya Pradesh
NRLM	National Rural Livelihoods Mission
NGO	Non Governmental Organization
PMGKY	Pradhan Mantri Garib Kalyan Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
ST	Scheduled Tribes
SHG	Self Help Groups
SRLM	State Rural Livelihood Mission
VO	Village Level Organizations

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EXECUTIVE SUMMARY

This study explores the functioning of Self Help Groups (SHGs) in rural Madhya Pradesh, focusing specifically on the working conditions of SHG members and Community Resource Persons (CRPs) under the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) using the lens of intersectionality and empowerment. DAY-NRLM is a program sponsored by the Central government in India which aims to create institutional platforms for the rural poor and enable them to increase their household income through sustainable livelihood enhancements and improved access to financial services. This study uses a combination of empowerment frameworks to analyze the functioning and success of SHGs within the National Rural Livelihoods Mission, the contextual factors affecting it, and its impact on the lives of members. Additionally, the study also explores the specific impact of the COVID-19 pandemic on the lives of SHG members and CRPs, with a focus on the effect of the pandemic on their work responsibilities and formal and informal support mechanisms.

This study addresses a significant research gap in the lives of SHG members within communities as well as the contribution of CRPs to the National Rural Livelihood Mission. The study explores the operational concepts of power and choice that inform the concept of empowerment within these frameworks, to understand the exercising of agency of the SHG members. Drawing from Kabeer (1999), the larger frame looks at empowerment in the agency, resources, and achievements framework.

This study adopts a qualitative approach for the collection and analysis of primary data. Primary data has been collected in two phases. In the first phase, semi-structured personal interviews were conducted in 2019 (pre-Covid period) in the Guna and Bamori blocks of Guna District, Madhya Pradesh (MP) to understand the functionality of SHGs, the intersectionality of their members, the role and working conditions of CRP women, and the role of NRLM in the empowerment of rural women. Guna district is divided into 5 blocks namely: Guna, Raghogarh, Aron, Chachoda and Bamori. Two blocks viz. Guna and Bamori were randomly selected for data collection. The second phase of data collection through semi-structured interviews was conducted in June 2021 to understand the impact of COVID-19 on the lives of SHG members and its stakeholders and to examine the structural support mechanism of State Rural Livelihood Mission (SRLM) to the village women of SHGs in Guna, MP. For the second phase of data collection, interviews were held online on the Zoom platform to follow protocols against the spread of COVID-19. The selected respondents were assisted by the workers of the Non-Governmental Organization (NGO) Kalptaru Vikas Samiti. Local help was taken from an NGO Kalptaru Vikas Samiti operating in Guna for the selection of blocks and respondents in both phases of the study.

SHGs are constituted on the concept of working and growing together and often, ten to twelve women from a village, having similar socio-economic backgrounds, come together to form an SHG. These SHGs

work towards savings and credit functions for the group members. Certain norms help in the proper functioning of the SHGs. Generally, it is functional if it is following the five principles of Panchsutras: weekly meetings, weekly savings, regular internal lending, regular repayment, and good bookkeeping. As for the CRPs, they perform a wide ambit of work including mobilizing women in villages to form SHGs, ensuring the SHGs remain functional, involving SHG members in farm or non-farm livelihood opportunities and troubleshooting any issues faced by the members. To be qualified as a CRP, they undergo various levels of training, some of which involve travel outside the district or the state. Both, women who are a part of SHGs as well as CRPs face several challenges. Some of the prominent ones revolve around navigating existing gender norms, which hamper their mobility, engagement with various stakeholders in the public space, challenging male authority and so on. SHGs also work in different ways to create aspirations among women working with SHGs. While economic independence is one of them, the ability to go out of the household domain, and see the world around them, is also an essential part of these aspirations. Their exposure to the outside world in the course of their work has inspired them to invest in the education of their children, including their daughters. They want their daughters to not stay limited to the domestic role they were bound to. The CRPs add that their own exposure, therefore, also becomes aspirational for many of the SHG women, and they try to engage in consistent negotiations with family members to get closer to turning these aspirations into reality. Besides the challenges of navigating existing gender norms for mobility and challenging male authority, there are also rigid caste hierarchies in the area that prevent the smooth functionality of SHGs. These caste hierarchies within SHGs cause conflicts based on trust issues among the members, stemming from their preconceived notions of women from particular castes. This also causes conflicts in deciding the leadership of the SHG. The male kin of SHG members (husbands, brothers-in-law, etc.) often interfere in the leadership decisions of SHGs which further adds to these conflicts.

Because physical interaction in the form of meetings and other activities is an integral component of SHG functioning, COVID-19 had an unavoidable effect on SHG operation, challenging the SRLM's institution-building aspect. In addition to the monthly gatherings, the women's ability to continue their businesses was constrained by market inaccessibility. Concurrently, activities encouraging women to start businesses, like CRP visits, simple access to CLF for credit and loan benefits, or support and guidance from SRLM staff, suffered a great deal. Guidelines for following safety procedures were distributed to the SRLM officials at the structural level for use by the Mission's stakeholders. On the one hand, COVID-19 had a detrimental effect on how the SHGs operated, but at the same time, it opened opportunities for SHG women by delegating them to frontline work, such as door-to-door dry ration distribution, mobilization for vaccination, manufacturing of masks and so on.

In the post-covid reality, as economic precarity has increased, the income added to the family through the work of SHG members as well as CRPs has become even more critical. Besides the compensation, there are several other benefits that they perceive to have gained in this work, such as respect and recognition in society, an increase in confidence and self-sufficiency, an increase in socio-political awareness, increased confidence in negotiating with men, and aspirations for a more equal existence in society.

INTRODUCTION

This study explores the functioning of SHGs in rural Madhya Pradesh, focusing specifically on the working conditions of SHG members and Community Resource Persons (CRPs) both before and after the onset of the COVID-19 pandemic. Using the lens of intersectionality and empowerment, the study report explores the experiences of SHG members and CRPs via their own narratives, including in the aftermath of the COVID-19 pandemic and lockdown.

Rural women's collectives have a long history of operation in India, with documented positive effects on women's participation in paid labor by facilitating women's access to credit and financial sources, thereby increasing women's financial independence and decision-making (Morrison et al., 2010). Since the inception of NRLM by the Ministry of Rural Development (MoRD) in 2011, the positive impact of SHGs on women's economic condition (Sahni, 2020; World Bank, 2019) and social participation (Acharya et al., 2020, Deshpande and Khanna, 2020) has been acknowledged. Across India, 69.8 million women are members of 6.3 million SHGs (Swayam Report, October 2020), out of which 3.3 lakh SHGs are in Madhya Pradesh¹. The DAY-NRLM program aims to provide rural women with the opportunity to increase their household income by strengthening and empowering SHGs within a state. The program, with its community-driven approach, has provided a solid platform for the socio-economic empowerment of rural women through capacity building, financial support, and training to enable women to undertake livelihood activities and sustain themselves independently².

The program provides support structures in the form of built up human and social capital through which institutional platforms for the marginalized are strengthened. One such support structure within the NRLM program is the presence of CRPs, who increase the embeddedness of the Mission and help them in sustaining themselves (Mishra et. al., u.d). The CRPs have been an integral part of the functioning of NRLM from the inception of the program. CRPs are appointed for capacity building of SHGs and their federations, including the primary level federations, namely village level organizations (VOs), and secondary level federations, namely cluster level federations (CLFs). Additionally, they provide support to SHG members in livelihood services and guidance under Krishi Sakhi for agriculture, Pashu Sakhi for livestock, Van Sakhi for non-timber forest produce and Udyog Sakhi for value chain interventions. CRPs train the women on the best practices of SHGs, and bookkeeping and provide a basic overview of ways

¹ See the NRLM data here <https://nrlm.gov.in/shgReport.do?methodName=showPage>

² See <https://aajeevika.gov.in/work-structure/approach>.



to successfully function in self-help groups. The Mission does not recognize CRPs as an employee of SRLM but rather as "an associate of community institutions". Therefore, the monitoring, evaluation and assigning of tasks comes under the responsibility of VO which resonates with the Mission's objective of subsequently reducing the dependency of these federations and groups on NRLM (Draft FLH-CRP, 2020).

However, the functioning of SHGs also suffers on account of certain gaps and challenges. Apart from operational difficulties, one of the primary challenges identified in the current functioning of SHGs has been the participation, representation and functioning of historically oppressed caste groups. A recent study by Ranjani K. Murthy et al. (2020), on the impact of an NGO led self-help groups on historically oppressed caste groups in Tamil Nadu finds that the most vulnerable caste group (Arunthathiyars), despite showing improvements in terms of their agency at homes and in the economic sphere, still faced discrimination as compared to other comparatively less oppressed caste groups. These caste-based discriminations were observed in terms of availing and utilizing financial support. Similarly, Reddy and Reddy (2012) find that in the composition of an SHG, homogeneity (of caste, class, age, or familiarity like relatives or neighbours) among the members was one of the governing factors of group formation. Across the groups, the study finds that SHGs of Scheduled Tribes (ST) received the least number of loans or grants as compared to other caste groups, further strengthening caste disparities. Representation of marginalized groups in leadership positions also contributes to the longer functionality of the SHGs (Murthy, 2020). While Singh (2014) argues that the idea of leadership for women cannot be viewed in isolation from their domestic and social circumstances and therefore this compulsion of leadership rotation may lead to forced leadership on one hand and removal of an efficient leader on the other (Singh, 2014).

The Role of SHGs and CRPs during COVID-19

The effects of the COVID-19 pandemic, in terms of social distancing and economic shocks (De Hoop, et al., 2020) introduced new responsibilities and challenges to the functioning of the SHG cadre and staff. SHG activities such as holding regular meetings, creating a support system through the community cadre, internal money rotation and strengthening the agency of members involved physical interaction and came to a standstill during the national lockdown (Sanyal, u.d; Srikanth and Saravanan, 2020). This in

turn had the danger of pulling women out of these groups since they were burdened with the tasks of arranging food and other resources (Sanyal, u.d). Bharamappanavara and Jose (2015) studied the functioning of SHGs in Karnataka and found that the communication between SHG members with the implementers from three models (bank, government, and NGO) had a direct correlation to their effective functioning. The study also implied that the lack of “face to face” interaction between the agencies and SHG members negatively impacted the communication and trust between the SHG members and as a result affects its functionality (Ranjani K. Murthy et. al.,2020). However, in contrast to this perspective, Sanyal (u.d) has argued that the pandemic also provided an opportunity for SHGs to make innovative uses of technology (through WhatsApp) to keep themselves running, though it required the constant support of CRPs and other stakeholders. Thus, the impact of the pandemic varies based on the contextual realities of the groups and requires further exploration.

Considering the dependence of the model on village level activities which had to be halted due to the COVID-19 pandemic, DAY NRLM announced a set of recommendations for the State Rural Livelihoods Mission (SRLM) to facilitate the workings of SHGs and related institutions (SWAYAM, 2021). According to July 2021 data from the DAY-NRLM dashboard, close to 170 million masks, 500,000 pieces of protective equipment and 500,000 litres of sanitizer were manufactured by SHGs across India.³ Around 12,000 community kitchens were also established in states including Bihar, Jharkhand, Kerala, Madhya Pradesh, Odisha, and Tripura. SHGs also distributed other essentials through doorstep delivery (Government of India, 2020). Apart from these, training to community cadre was an essential step taken up by the NRLM. In addition to the training on COVID-19-related awareness to community resource persons, the linkages of bank Sakhis were utilized by the government to widen the coverage of Direct Benefit Transfer Schemes under the Government of India. The DAY NRLM conducted online training sessions with Block and District level program officers on the awareness of COVID-19 who further trained the village level workers including CRPs on COVID appropriate behaviour, information on vaccination and the use of masks etc. (MoRD 2020).

The CRP cadre was also at the forefront of COVID relief work. In the time between 25 March and 31 July 2020, around 6,934 business correspondent Sakhis across 14 states conducted 83.63 lakh transactions under the Pradhan Mantri Garib Kalyan Yojana (PMGKY) amounting to ₹1,845 crore and transferred 30,957 crore under the Pradhan Mantri Jan Dhan Yojana (PMJDY) to 20.65 crore women account holders during April, May, and June 2020 (Sinha 2020). The CRPs were also engaged in running community kitchens for providing food to the ones in need (Swayam Report, 2020).

Tankha (2021) has argued that there is a need to understand the effect of the pandemic on the individual health and bodily integrity of CRPs due to their engagement with relief work and managing the increasing burden of domestic chores and care responsibilities of children, the sick and the elderly.

There is a need to focus on the differential impact of SHGs on empowering varied social categories of women, such as women belonging to different caste groups and income categories. In this study report, we attempt to tease out the nuanced narratives of both, SHG members and the CRP cadres, to understand some of their experiences, nested in the context of Madhya Pradesh.

³ Access this data here <https://nrlm.gov.in/outerReportAction.do?methodName=showReportMaster>

Rationale of the Study

The exploration of the working conditions of SHG members and CRPs is significant, particularly in the aftermath of the COVID-19 pandemic. In recent years a lot of focus has been observed regarding the capacity of women's collective and community-based groups in facilitating the economic empowerment of women. However, there is limited research on the differential impact of SHGs on empowering varied social categories of women, for instance, women belonging to different caste groups or income categories. This study helps in recognizing some of these patterns. The study also provides an understanding of the challenges as well as opportunities presented to SHGs because of the COVID-19 pandemic. Though the role of CRPs both before and during the pandemic has been acknowledged by the NRLM, there is a need to understand their challenges and aspirations, and the impact of the pandemic on their social, economic, and psychological well-being. While much of the literature has focused on exploring the negative effects of the pandemic, this study also provides a discussion of the economic opportunities that emerged for SHGs during this period, as well as the role of SRLM in enabling women in crisis management at an individual, inter-relational and collective level. Thus, it is of vital significance to examine the working conditions and overall functioning of SHG members and CRPs, both before and during the COVID-19 pandemic, to assess the role of SHGs in facilitating empowerment of women.

The Research Questions

What are the primary responsibilities of SHG members and CRPs as perceived by them under the DAY NRLM?

What are some of the primary challenges experienced by SHG members and CRPs in performing their responsibilities?

How did the COVID-19 pandemic affect the functioning of SHGs and CRPs?

How do SHGs facilitate the socio-economic empowerment of its members and women in general?

How does the impact of SHGs on its members vary with the social status of its members?

Outline of the Report

The report follows an outline starting with the theoretical framework and methodology of the study. Thereafter, delving deeper we describe the research settings in detail and then present the findings. The findings are divided into three sections, the first of which describes the work and related challenges of

SHGs and CRPs, the second section focuses on the impact of COVID-19 on the functioning of the SHGs and CRPs and the third section discusses the opportunities for women's empowerment as presented by the SHG infrastructure. The report ends with a concluding section.



The Theoretical Framework

This study uses a combination of empowerment frameworks to analyze the functioning and success of SHGs and the role of CRPs within the National Rural Livelihoods Mission, the contextual factors affecting it, as well as its impact on the lives of members. Further, it explores the operational concepts of power and choice that inform the concept of empowerment within these frameworks, to understand the exercising of agency of the SHG members. Drawing from Kabeer (1999), Batliwala (1993), and Rowlands (1995), the framework used for analysis in this study views empowerment in two ways - (i) empowerment as a process in shifting of power (for greater equality); and (ii) empowerment as the ability to make choices.

Empowerment as a process in shifting of power

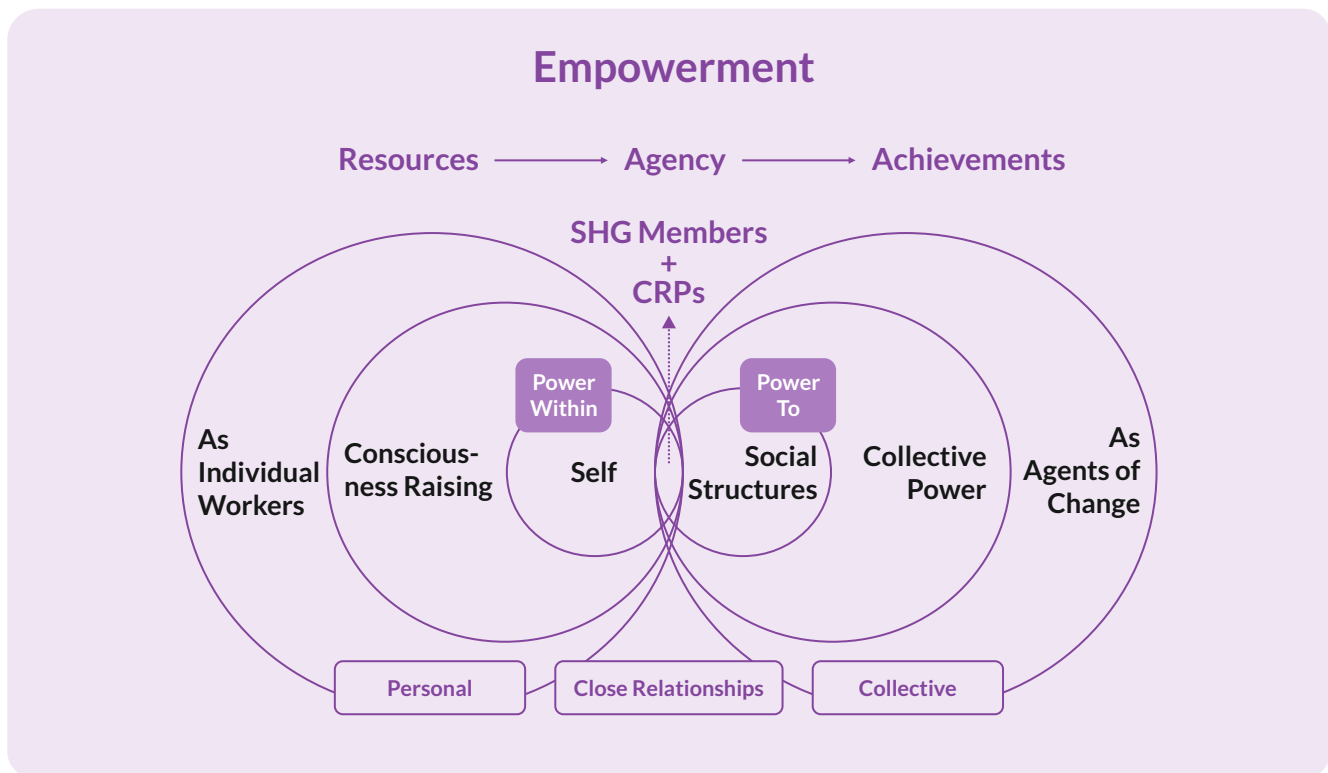
Kabeer (1999) conceptualizes empowerment as the ability to make choices. She places immense significance on contextual realities of individuals and groups in the process of measuring empowerment, arguing that empowerment is about a change brought through a process of expansion in their ability to make choices, in a context where such ability had been previously denied. This lack of ability to choose, she explains, is a disempowered state. Hence, to move towards empowerment, there must be a context of disempowerment. She further argues that this ability to choose can be viewed within three interrelated dimensions -

Resources (pre-conditions), including not only material resources but also social resources, like relationships and networks that broaden the ability to make choices,

Agency (process), in the context of 'power to' and 'power within', not just as decision-making ability, but also negotiation, resistance, and cognitive processes of reflection and analysis,

Achievements (outcomes), whereby people achieve certain valued ways of 'being and doing' based on contextual goals set by them.

Figure 1: The Study Framework to Understand Empowerment



Using this frame, the study analyses the pre-conditions (economic, social resources) of both SHG members and CRPs, their agency and processes of negotiations and assertions, and the outcomes of such negotiations and assertions within their social structures (household, village community, caste community).

Jo Rowlands (1995) argues that the wider picture of empowerment can be seen through three dimensions:

- i. **personal, relating to the sense of self and individual confidence**
- ii. **close relationships, relating to the ability to negotiate and influence relationships and decisions made within it**
- iii. **collective, relating to individuals working together for collective impact**

The study uses this theorization of empowerment, to further analyze the changes and movements towards empowerment in the lives of the SHG women and CRPs. It looks at power and choices at the personal level, in close relationships and in the collective sphere. The 'power within' lens is used to understand changes at the personal level such as shifts in the sense of self, identity, and confidence. The 'power to' lens is used to understand how this change in the sense of self leads to assertions in close relationships and larger social structures.

Empowerment as the ability to make choices

For understanding choices, the study draws from Kabeer (1999) again, where she highlights the interdependence of the individual and the structures the individual is within, in the empowerment process. It is the structures that essentially shape the resources, agency, and achievements of individuals. These structures can be disequalizing and the process of empowerment essentially entails consciousness raising to recognize the limitations and inequality of the current structures, and

negotiations and assertions towards reducing these inequalities through (choices). The consequences of such choices (or outcomes) can be evaluated through the transformative significance of choices, i.e., the potential of the choice in challenging existent unequal structures. In this context, the study analyses the choices (negotiations) that the SHG members and CRP workers make can make, at the personal level, in their close relationships, and at the community level. To understand the outcomes i.e., the significance of these choices in the change process, the study analyses to what extent these choices are challenging the unequal social structures in their context.

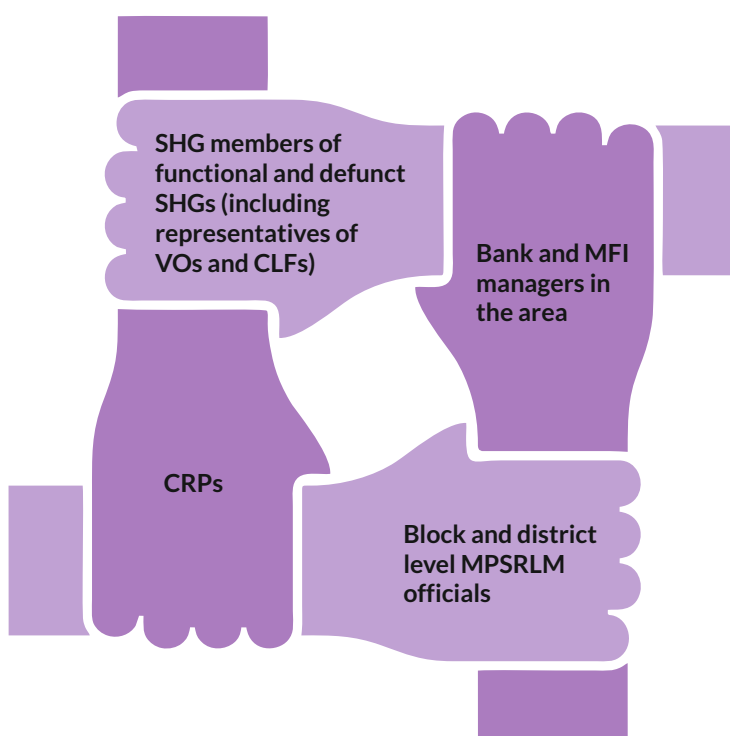
Andrea Cornwall, in *Women's Empowerment: What Works?* (2014), explains how the early conceptualization of empowerment was posited within changes in consciousness and collective power, and hence it wasn't something that could be bestowed by others, but about one's own recognition of inequalities, assertions, and abilities to act towards bringing about more equal power distribution (Batliwala, 1993; Kabeer, 1994; Rowlands, 1997; Sen, 1997). Drawing from this, the report looks at empowerment as a process from individual consciousness raising of members and CRPs, towards assertions to alter disequalising social structures (within the household, village and caste hierarchies), through their choices.

RESEARCH METHODOLOGY

This study adopts a qualitative approach for the collection and analysis of primary data. Primary data has been collected in two phases. In the first phase, semi-structured personal interviews were conducted in the year 2019 (pre-COVID period) in the Guna and Bamori blocks of Guna District, Madhya Pradesh, to understand the functionality and composition of SHGs and their role in the empowerment of local women. Guna district is divided into 5 blocks, namely: Guna, Raghogarh, Aron, Chachoda and Bamori. Two blocks viz. Guna and Bamori were randomly selected for data collection.

The second phase of data collection through semi-structured interviews was conducted in June 2021 to understand the impact of COVID-19 on the lives of SHG members and its stakeholders and to examine the structural support mechanism of SRLM to the village women of SHGs in Guna, MP. For the second phase of data collection, interviews were held online on the Zoom platform. The selected respondents were assisted by the workers of NGO Kalptaru Vikas Samiti. Local help was taken from an NGO Kalptaru Vikas Samiti operating in Guna for the selection of blocks and respondents in both phases of the study.

Figure 2: Key Stakeholders in MPSRLM, Guna



To understand the COVID impact and functionality of SHGs, interviews were conducted at the individual level, that is, the unit of analysis for the study was individual with a focus on the women of SHGs. Along with the women of SHGs, the stakeholders that were interviewed include CRPs, SRLM personnel and Active Men⁴. To select the sample population for data collection, non-probability sampling techniques were adopted. Specifically, the purposive sampling technique was used for

⁴ Across the study locations, researchers identified a few men (usually the family members of women SHG members) who assisted NRLM staff or SHG members in various activities such as mobilization.

the selection of respondents as per their age, caste, role and status in the SHG or MP-SRLM, role and status in the family or community, and so forth. Semi-structured interviews were conducted with the selected respondents in phase one and phase two based on the availability and interest of SHG members CRPs and SRLM Officials in the Bamori and Guna Block.

In phase one, semi-structured interviews with Key respondents, FGDs, and Participant observation of SHG meetings were done for analysis. Key respondents included stakeholders categorized into 5 groups, namely: 1. SHG women, 2. Village Organisation (VO), 3. Panchayat, 4. CLF, 5. SRLM (district and block) staff and financial institutions including Banks and Micro-finance Institutions (MFI) staff, and 6. Snowball respondents. In Phase 2 key respondents included, 1. CRPs 2. SHG women 3. SRLM (district and block)

The total sample size for Phase one interviews were 50 respondents, and for Phase two interviews it was 15 respondents. In the second phase of the interview, the same respondents were selected who were interviewed during the pre-COVID period to assess the changes and impact of COVID-19. Due to abnormal conditions during the second wave of COVID-19, second phase interviews were conducted virtually through Internet and telephonic conversation. The medium of communication during interviews was based on the preference of the interviewees.

RESEARCH CONTEXT

This part of the report aims to present the reader with an overview of the social context in which this research is situated. It has been divided into four parts: the first part presents a descriptive overview of the different areas and SHGs covered in the study, the functions of the CRPs and the processes involved in the SRLM program. The second part provides a detailed account of the experiences of SHG members across Sangathans, and blocks covered in the study, as well as the experiences of VOs and the CLFs. The third part presents an overview of the roles and functions of other significant actors that play a critical role in the overall functioning of SHGs such as banks and MFIs. The last section presents the perspectives of elected representatives on the role and working of SHGs.

The General Demography of Guna District

According to the 2011 census, 25.18 per cent of the Guna population now resides in the district's urban areas. There are a total of 312,675 individuals residing in urban areas, including 163,235 males and 149,440 females. According to the 2011 census, the urban area of the Guna district has a sex ratio of 915. In the same vein, the child sex ratio in the Guna district in the 2011 census was 896. There were 44,612 children aged 0-6 living in the urban area, with males making up 23,527 and girls 21,085. 14.41% of Guna district's urban population is comprised of children. According to the 2011 census, the average literacy rate in the Guna district is 77.15%, with males and females having rates of 85.21% and 68.38%, respectively. There are 206,810 literate persons in the urban area, with 119,044 males and 87,766 females.

74.82% of Guna district's population resides in rural, village areas as per the 2011 census. There are 928,844 people in the rural sections of the Guna district; 486,127 men and 442,717 females. There are 911 more females than boys per 1000 in the rural parts of Guna district. According to statistics on Guna district's kids, there are 914 females for every 1000 males. There are 162,565 children



aged 0-6 living in rural areas, with males accounting for 84,946 and girls for 77,619. In the rural areas of the Guna district, children account for 17.47% of the total population. The 2011 census revealed a literacy rate of 58.36% in Guna district's rural sections. The literacy rates for men and women were, respectively, 70.17 and 45.38 per cent. There were 165,677 female literate adults and 281,493 male literate adults, for a total of 447,170 literate adults. In Madhya Pradesh's Guna Tehsil, 16.4 per cent of the population is from a Scheduled Caste (SC), and 15.1 per cent are from a Scheduled Tribe (ST). In Bamori Tehsil, 11.5% of the population is classified as Schedule Caste (SC), and 30.3% as Schedule Tribe (ST). In Aron Tehsil, 21.9% of the population is classified as Schedule Caste (SC), and 5.3% as Schedule Tribe (ST).

The SHGs covered in the study and SRLM Processes

This section presents a descriptive overview of the areas and the SHGs covered in the study, the demographics, including the caste composition of the selected blocks and villages, the functions of CRPs as well as the processes involved in the SRLM program. This overview is necessary to better understand how these impact the overall functioning of SHGs both before and after the onset of the pandemic.

Table 1: Demographics of Blocks/Districts and Villages

Block	Village	Panchayat	Caste Composition
Guna	Pagora	Pagora Gram Panchayat	Mixed caste village comprising Harijans, Ahirwars, Khewats, Goswamis, and Brahmins. These castes fall in the social categories of SC, OBC, and general. The hamlets (Mohollas/Bastis) are demarcated based on caste.
	Biloniya	Gram Panchayat	Village dominated by Jatavs (SCs); there exist two Yadav households and Sahariya Adivasis in a demarcated area.
Bamori	Hamirpur	Hamirpur Gram Panchayat	Mixed caste village comprising Yadavs, Jatavs, Ahir Yadavs, Dhimars, and Sahariyas. There are also two Brahmin households in the village. The Sahariya houses are a little more demarcated than the rest.
	Kansal	Kansal Gram Panchayat	The three subdivisions of Kansal Gram Panchayat are Kansal, inhabited by Yadavs; Kansal Chhak; and Basrati, both inhabited by the Banjara tribe.

SRLM Processes

The primary purpose of SHGs is to empower women by providing them with financial inclusion. SHGs provide women with a platform to share knowledge and build financial independence by sensitizing women members towards the need for savings and providing them access to small- ticket loans. Additionally, convergence with other social and economic institutions, such as civil societies, NGOs, NABARD, and banks, forms an important component under NRLM to encourage synergies across various schemes and institutions for better access (Deshpande, 2022). For instance, some of the NRLM sub-schemes such as Deendayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY) aims to provide training and placement linkages to rural youth⁵. Another important aspect under NRLM is intensive capacity building training to SHG members on SHG formation, credit linkages, women empowerment among other details. (NRLM Handbook, u.d).

The SHGs are formed based on an SECC (Socio-economic and Caste Census) survey⁶. The mandate is to include at least one woman member from every rural poor household within the network of Self Help Groups (SHGs). The aim is to target all households with at least one form of deprivation according to the Socio-Economic and Caste Census (SECC) database. These households are identified through the Participatory Identification of Poor (PIP) process and verified by the respective Gram Sabhas. (PIB Delhi, 2022). A minimum of 3 SHGs are required for forming a VO (Gram Sangathan). The SRLM has three levels: the State mission management unit, district management unit, and block management unit. All SHGs of a village are linked to a VO. Once the SHGs are formed, they are linked with banks. After they start following the Panchasutra⁷ regularly, a revolving fund (RF) is released based on the size of the SHG (10,000-30,000 rupees based on the SHG size). The SHGs need to follow Panchsutra for at least three months to qualify for an RF bank account. About 20-25 VOs come together at the cluster level to form a CLF (Cluster Level Federation). The age of the SHG cannot be less than six months to qualify for CIF (Community Investment Funds)⁸ and major funds are disbursed at the CLF level. RF is received directly through the mission, while CIF (Community Investment Fund) is received through the CLFs. According to the data published by the Ministry of Rural Development, The SRLM has formed around 2613 SHGs in the Guna district, comprising 31,535 members in total.

Within SHGs, CRPs play a very important role in their sustainability. As per their narratives, CRPs are individuals who can read and write, are willing to travel outside their village and are members of SHGs, except for some non-SHG members, who are men working as group mobilizers and trainers. There are various categories of CRPs, including Krishi, Pashu and Bank CRPs. Krishi CRPs are assigned eight to ten villages on average, and they create a yearly action plan for each village. They educate and motivate SHG members about organic manure and farming techniques and counsel them if the SHG faces any problems. The Krishi CRPs must cover 8-10 villages per month and are expected to work for not more

⁵ Deendayal Antodaya Yojana – National Rural Livelihoods Mission: Alleviating rural poverty & fostering diversified livelihoods through sustainable community institutions of poor; April 3rd, 2018; Press Information Bureau, India. See here: <https://pib.gov.in/PressReleasePage.aspx?PRID=1527402>

⁶ In June 2011, the Ministry of Rural Development of the Government of India began a nationwide door-to-door enumeration for the Socio Economic and Caste Census (SECC). This is the first study of its kind to include data from urban as well as rural areas of India. It will likely also produce data on a wide range of socioeconomic variables for American homes.

⁷ Panchsutra are the five cardinal principles of SHGs - weekly meetings, weekly savings, regular internal lending, regular repayment, and good bookkeeping.

⁸ Grants in the form of Community Investment Funds (CIF) are made available to Self-Help Organisations. The NRLM oversees this programme, which aims to meet the basic social requirements of Self Help Group members and enhance their quality of life. The program's goal is to alleviate poverty by providing low-interest loans and grants to people in need.

than 10 days, with their per day remuneration standing at Rs 360. However, they usually end up working for 15-20 days, even though they do not get paid for the extra workdays beyond the government's provision of 10 days. Bank CRPs help SHGs open accounts and fill out loan applications. They receive Rs 1500 per month. Pashu CRPs train SHGs on poultry activities. Moreover, their salaries are often delayed and usually released once every three months.

One overarching challenge that has a direct impact on the functioning of SRLM is the threat of SHGs going defunct. Some reasons for SHGs going defunct include delays in the opening of bank accounts, shortage of funds from SRLM resulting in delays in the release of RF/CIFs, and lack of interest among women. The lack of trust among locals in financial institutions due to past bitter experiences is another reason for women not wanting to join SHGs. Women also find it difficult to negotiate within their households about the travel involved in their work and tend to become inactive. Sexual harassment at the workplace is a potential issue, and there is no mechanism in place to support CRPs who are mostly women. Lastly, the lack of adequate infrastructure and resources in the village and reliance on external support for running SHGs makes sustaining them challenging. The initial follow-up and guidance from the block State Rural Livelihoods Mission (SRLM) team are crucial, and lack of follow-up causes dilution of SHG activities.

The Experiences of SHGs members, VOs, and CLFs across Sangathans and Blocks

This section presents an account of the overall experiences of SHG members in the SRLM program across the Sangathans and blocks covered in this study. It provides an overview of the caste composition of SHGs, the occupations covered, and the role of family members and community in the functioning of the SHGs, among other details. The sections also discuss the functioning of Village Organizations (VOs) and Cluster Level Federations (CLFs).

Table 2: Experiences from Block 1: Guna

	SHG 1	SHG 2	SHG 3
Village	Pagara	Pagara	Biloniya
Year of formation	2017	2017	2015
Status	Functional	Defunct	Functional
No. of members	12	12	12
Caste composition	Khevat(OBC) and Ahirvar (SC)	Chandel(OBC), Goswami(OBC), Harijan (SC)	Yadav(OBC), Jatav(OBC) and Sahariya (ST)

	SHG 1	SHG 2	SHG 3
Occupation	Farming, agricultural labour, wage labour, household work and vegetable vending	Wage labour and household work	Farming, wage labour, beedi rolling, NTFP collection.
Role of family members	A mixed involvement of participants' husbands in the functioning of the group.	Family members, especially husbands of members have greater agency and involvement. Husbands of the President and Secretary identified and brought the women together, with one also doing bookkeeping. Money collected is with the President's husband.	The President's daughter manages the bookkeeping. Husbands of the members are not involved in the day-to-day functioning of the SHG. However, there is good support from husbands who want to see their wives go forward and make progress.
Panchasutra	The group regularly holds meetings and deposits money. The group has also taken loans and paid them back on time.	Only a few meetings were held, and not all members were present. No bank account, no loaning or repayment activity. The register is not well-maintained.	Meetings are held every Tuesday and regular savings of 20 Rs per week per woman are collected. Accounts are well maintained. All instalments are repaid regularly.
Financial resources available/benefits received	Received RF and invested in small enterprises	No monetary benefits were received.	SHG has received an RF which they equally divided among all members of the group. The amount was used by some for everyday needs, to buy sewing machines, to buy cattle or poultry, for wedding expenses of their children, etc.
Aspirations/Expectations for SHGs	While forming the group, members did not have many expectations except receiving some modest amount of money at the time of their need.	No monetary benefits were received.	While most members were happy with the benefits, one woman found that other SHGs were receiving more benefits. Some issues of mistrust against the SHG

	SHG 1	SHG 2	SHG 3
	However, almost all the members have realized that along with monetary benefits, there are some socio-cultural benefits too. Female members of the group have experienced enhanced mobility and decision-making capacity, community respect and self-confidence.		leadership were seen emerging as some of the members felt that the president and secretary do not openly discuss all the benefits coming to the SHG, and most of it is diverted to their interests.
Reason for active/deactivated status	Trust among members, cohesive community, support from family and community and successful investments in small enterprises	Mistrust among members due to caste tensions between Harijans and others; some members have lost faith in group lending and borrowing due to difficulty repaying MFI loans; Harijans feel left out and cheated; power dynamics favoring Chandels and Goswamis; lack of support from block officials or active	Panchasutra is followed properly; there is support from the block level officials and a good understanding between the members. Besides this, the women (mainly the Adhyaksh and Sachiv) have also been taken for rallies to Bhopal and Guna, which they felt was because they are SHG members. This motivates them to remain a part of the SHG.

As far as the VOs in this block are concerned, two VOs were studied in the Guna block as part of this study. Concerning GunaVO1 Sangathan, the available information provides limited insight into its operational aspects. The frequency of VO meetings, held fortnightly, is known, but the substantive nature of these meetings remains undisclosed. An interesting observation emerges from the fact that the VO secretary, responsible for the administrative aspects, lacks awareness about the VO's functionality, as her husband manages the record-keeping tasks. This arrangement raises questions about the distribution of roles and responsibilities within the VO. Furthermore, the identification of certain SHGs as defunct due to non-compliance with the Panchsutra criteria indicates a communication gap, as these SHGs also lacked awareness about the VO. This points to a potential disconnect between the VO and its constituent SHGs. On the other hand, the second VO, GunaVO2 Sangathan, presents a more functional profile. The testimony of a VO member who also holds a position in the Shri Raja SHG reveals a tangible example of financial activity. The utilization of funds received by the SHG for the purchase of cattle signifies a level of economic engagement. Additionally, the equitable distribution of remaining funds among the predominantly Sahariya members portrays an approach to include other members. Notably, the VO's establishment of a shop marks an entrepreneurial initiative; however, its

location on the second floor of a market complex hampers its commercial viability due to reduced footfall, thus exposing a strategic challenge in terms of accessibility and customer engagement. The nature of discussions within the VOs' meetings unveils an evolution in focus. Initially centred around savings and credit matters, the meetings have gradually transitioned to accommodate broader community concerns like inadequate water access and electricity supply. This transformation signifies a shift from individual financial matters to communal welfare matters, showcasing the evolving role of the VOs and SHGs in addressing larger societal issues.

In summary, a nuanced examination of the VOs in this block underscores the diversity in their functioning. While GunaVO1 Sangathan's operational details are obscured and its relationship with certain SHGs is distant, GunaVO2 Sangathan exhibits a more proactive stance with tangible financial and entrepreneurial endeavors. The latter's strategic challenge in the form of shop location raises questions about decision-making. Both VOs demonstrate a noteworthy transition from economic-centric discussions to discussions encompassing broader community concerns, portraying their growing role beyond mere financial activities.

Table 3: Experiences from Block 2: Bamori

	SHG 4	SHG 5	SHG 6
Village	Hamirpur	Hamirpur	Kansal
Year of formation	2017	2017	2016
Status	Functional	Defunct	Defunct
No. of members	12	11	12
Caste composition	Sahariya and Dhimar/Kevat	Yadav and Brahmin	Yadav and Jatav
Occupation	Farming, wage labour and boating	Farming, wage labour and boating	Farming, tending to cattle.
Role of family members	Rajendra (husband of President Sushila) does the bookkeeping for the group and mobilizes the women to come together.	The group has become defunct as the husbands of two women from the same colony wanted their wives to become office bearers; one of them is the current secretary's sister-in-law.	The husbands of two women caused conflict, the group became defunct.
Panchsutra	The meeting happens by rotation at each member's house. The President informed that before Diwali, an	Since the group had become defunct in the initial phase itself, the records are all blank. The Bank account has	Neither have any meetings been held and nor has money been collected in the group.

	SHG 4	SHG 5	SHG 6
	official informed that men shall not be involved. After that women did not meet as they were not sure who would take up the responsibility of bookkeeping	not been opened yet. No savings were done. Only one meeting was held.	
Financial resources available/benefits received	Two members have managed to raise poultry through loans. The President has even sold hens for Rs. 3000.	No monetary benefits were received.	Based on fake filing and reporting by the mobilizer of the group, the group did receive an RF of 10000, nine months after the creation of the SHG. 6000 rupees were kept by the mobilizer while the remaining amount was given as a bribe to an official. 1000 rupees are still in the bank account.
SHG aspirations		Saving and improving water facility	An aspiration for the Yadav women was the availability of mid-day meals for their children in schools through the SHG. Earlier, the provision of mid-day meals was through a lower caste vendor which was a problem for the Yadavs. So their SHG now cooks the mid-day meal.
Reason for active/deactivated status	They follow Panchasutra and have received benefits. This motivates them to keep the group functional. There is a good understanding between all members of the group despite belonging to different castes and tribes.	There had been conflict over the position of office bearer for the group. Husbands of two members want their wives to become office bearers. The issue was never resolved and the group has not done any savings as well.	There is mistrust among the members. Some of the members say that they were not aware that their names were added to the SHG. The mobilizer lost interest in the SHG due to a court case and hence was unavailable to mobilize and organize the women in the initial

	SHG 4	SHG 5	SHG 6
			months. Yadav women also mentioned not being allowed to go out of their houses for meetings and husbands having a dominant role in the decision making in the family.

In phase 1, from the Guna block, members of 2 functional and 1 defunct SHG were interviewed while from the Bamori block members of 2 defunct and 1 functional SHG were interviewed. The reasons for their functioning/ defunct status, role and support of family members, and benefits received have been further analyzed in the discussion section of this report.

The study highlights the operational dynamics of two VOs within the Bamori block: BamoriVO1 Sangathan and BamoriVO2 Sangathan. A notable disparity arises in their financial resources, with BamoriVO1 Sangathan holding funds of Rs 2.6 lakhs, yet only two SHGs received Rs 30,000, leaving others awaiting disbursement. This financial distribution raises questions about transparency and bureaucracy within the allocation process. Moreover, interviews with the VO members suggest a dearth of discussions among women within BamoriVO1 Sangathan. Interviews with members of SHGs and the VOs also hinted at the involvement of local politics in influencing decisions related to the mid-day meal scheme allocation, underscoring the interface between public policy and community dynamics. Turning to BamoriVO2 Sangathan, contrasting perceptions emerge. While one SHG leader characterizes the VO as inactive, a member of Mata SHG highlights the frequency of meetings, either weekly or fortnightly, held at her residence. These sessions revolve around topics like water access, showcasing the VO's engagement with localized issues. However, the overall state of inactivity casts a shadow on the effectiveness of these discussions and actions, raising inquiries into the VO's potential for meaningful impact.

Concerning the functioning of CLFs, the first CLF covered in the research is called Chand Samudayik Sangathan (name changed) and was formed in 2016. It has a hierarchical structure of CLF-VO-SHG. Office bearers are selected based on consensus and regular meetings are held at each level. The president of the CLF presides over monthly meetings and tries to resolve issues related to VOs and SHGs. Challenges faced include problems with SHG member documentation, replacement of members, and mistrust due to husbands misusing loan amounts. Some SHGs have also become defunct due to the influence of exploitative MFIs. Loans are given to SHG members ranging from 20,000 rupees to one or two lac rupees based on the repayment capacity. The Rols (rate of interest) range from 17% to 24% and other women of the group act as unofficial guarantors of the loan taker. This means that while they are not under any liability to repay someone else's loans, they can also pressurize the members to repay on time.

The driving force behind this network's repayment dynamic is the policy linkage between timely repayment and future loan enhancements. A default by even one member impacts the entire SHG's eligibility for higher loan amounts, fostering collective accountability. Repayment teams further strengthen this approach by engaging with defaulters to recover outstanding amounts. The broader implications of default encompass not only intra-network credit but extend to individual credit scores, impacting eligibility for loans from other MFIs.

The second CLF under study has been formed to disburse funds, provide training, inform, and allocate activities, and carry out Panchayat work. It comprises 23 VOs with five sub-committees. However, the VOs face challenges as women members do not take meetings seriously and often question the honesty of the office bearers. Some VOs have become defunct due to conflicts and delays in fund disbursement. For SHGs that function effectively, a sense of shared purpose fosters saving, contribution, and mutual assistance. However, for SHGs to transcend the role of financial providers and become catalysts for holistic empowerment, government support for skill development, guidance, and marketing is deemed essential. Notably, entrenched patriarchal norms and the weight of household and agricultural responsibilities emerge as impediments to women's leadership roles within the SHGs.

The Role of Other Significant Actors

This section presents an overview of the roles and functions of other significant actors that play a critical role in the overall functioning of SHGs: banks and MFIs.

Banks: Banks play a crucial role in supporting SHGs by opening savings accounts and providing loan facilities. The RF is released to SHGs within three months of regular savings and can be used for need-based loans to specific members. SHGs can also take loans from the bank based on the balance in their accounts. However, loan repayment is a major challenge and failure to repay loans often leads to SHGs going defunct. Based on interviews with bank managers at the block level, bank officials believe that MFI loans are more effective, despite their high-interest rates, as they provide quick and large benefits and have dedicated repayment teams.

MFIs: MFI loans are the alternative to SRLM SHG loans, and have been running successfully for a long time, making them relevant to the study. MFIs follow a similar model to SHGs, forming groups with women members only, conducting credit checks, and giving loans to individual members based on their repayment capacity. The ROI for MFIs ranges from 17% to 25.8%, and other group members act as guarantors. Defaulting on loans affects the group's eligibility for future loans, and repayment teams are allotted to recover the sum. MFIs are preferred because of prompt doorstep service, larger loan sums, and individual loans even with a group with a lesser possibility of conflict. However, frauds and defaults have happened due to demonetization and migration, and some MFIs involve lawyers at a later stage. Managers of MFIs explained that the model was preferred over the SHG SRLM model because there was a minimal onus on the group leader. The leader was appointed only for logistical purposes and had no withdrawal authority. Further, the purpose of the loan was not defined by MFIs or group members, but by the individual, which presented a more favourable group dynamics.

The Observations from Elected Representatives

Discussions revealed that there is a disconnect between the functioning of SHGs and elected representatives of the respective villages. Elected representatives were found to not have much of a role in SHG functioning. Most Sarpanchs and Panchs were seen as lacking the requisite

knowledge/information about SHGs, VO's and CLFs. Some of the elected representatives believe that SHGs are engaged in providing only mid-day meals to schools and are not involved in providing any other benefits. Many of them also hold a view that women in SHGs are not very educated, and hence SHGs do not function well.

Elected representatives also do not receive any guidelines or complaints related to SHGs and nor do any SHG members or villagers approach them with any information related to these groups. Additionally, it was found that district officials have not been directed to involve the Gram Panchayat members in any type of SHG functioning. A few participants complained that they never received an invitation for any official meetings from the village heads (Interview, Saroj). Data also highlights that the indifference of the Sarpanch towards the problems of villagers is a source of frustration among SHG members. Another reason for the disconnect between the Sarpanch/Panch and SHG members is the fact that the female participation rate in Gram Sabhas is almost nil, while SHGs involve female members only. There is only minimal involvement between the two, with Gram Sabhas helping in providing contracts to the SHGs that run the mid-day meals.

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The Initial Experience of COVID-19 during the National Lockdown by SHGs in Guna

Since SHGs rely heavily on face-to-face interaction in the form of meetings and other activities, the spread of COVID-19 during the pandemic period posed a serious threat to the institution-building work being done by SRLM. As no monthly meetings were taking place to maintain COVID-19 protocols during the nationwide lockdown. In addition to the stopping of monthly meetings, the women's ability to maintain their businesses was hampered due to the breaking of supply chains and restrictions placed on their mobility and thereby access to the market. At the same time, services that helped women start businesses, like CRP visits, simple access to CLF for credit and loan benefits, and hand holding and mentoring from SRLM employees, all suffered significant setbacks. Strategies to cope had arisen at both the SHG and SRLM levels, but not all of them were adequately performed even though many activities had to be discontinued. developed methods to deal with the alterations. As the CRPs already had ties to the women in the villages, they were seen as an integral part of the cadre of women necessary to increase vaccination rates among SHG members.

However, most respondents indicated they haven't had any help from SRLM in the past two years, and their stories reflect a lack of responsiveness on the part of SRLM members and CRPs. SHG members, on the other hand, expected and, in some cases, expressed disappointment over the lack of SRLM support during the crisis, even though SRLM officials had assumed that the SHG members would be functioning independently in the absence of the staff support.

DISCUSSION OF FINDINGS

This section presents an overview of the main findings from the study and has been divided into three parts: the first part presents a description of the primary functions and challenges of SHG members and CRPs; the second section explores the peculiar impact of the COVID-19 pandemic on the functioning of SHGs and CRPs; the final section provides a discussion of the overall impact of SHGs on empowerment of its members.

The Descriptions of SHGs' and CRPs' Functions and Challenges

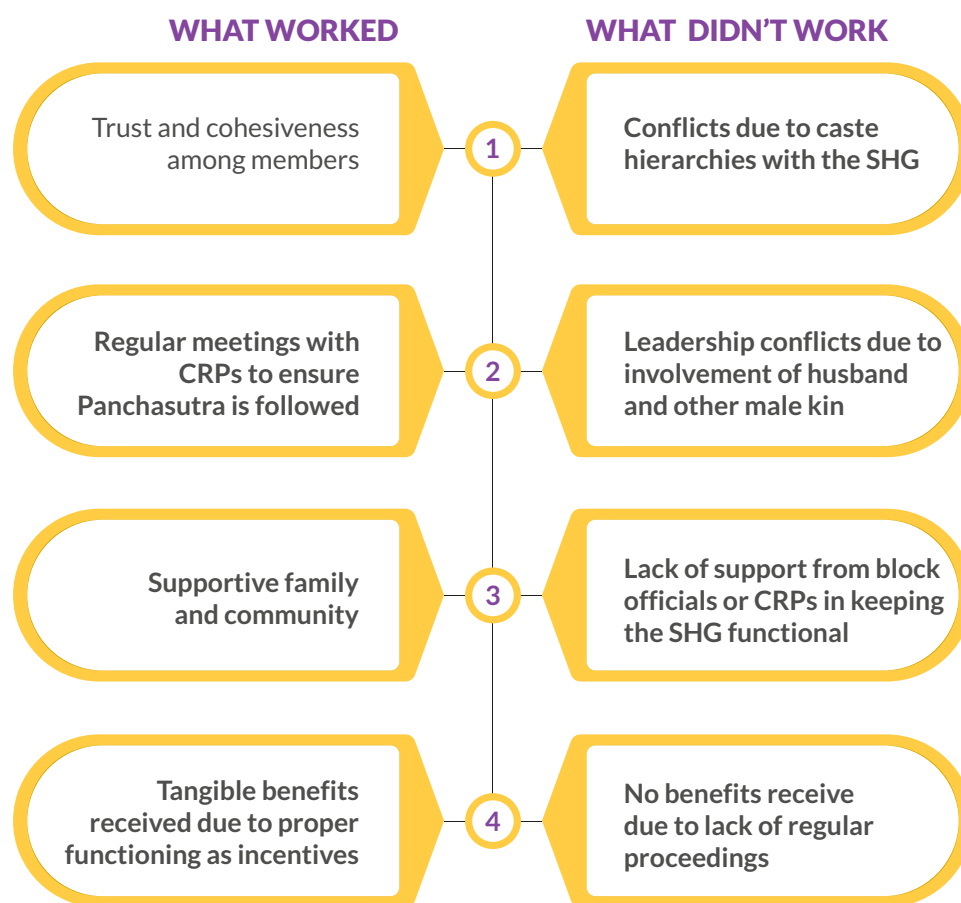
SHGs: Functioning and Challenges

American author Helen Keller once said, *"Alone we can do so little, together we can do so much."* This statement of Keller fits with SHGs in India where women from socio-economically vulnerable sections come together to form a group and work together. Usually, 10-12 women from one village come together to form the SHG and work towards savings and credit functions for the group members. One of the first challenges as mentioned by SRLM officials is that it is often difficult to explain to the ordinary public the purpose and functioning of SHGs. For the ordinary public, it is difficult to understand that it is not a subsidy or grant-based program.

The SRLM official added, *"We had challenges related to making funds available to the community because it was all software driven so it seems good that it is software driven. How do you make people understand that this software will release funds to your bank and from the bank you will have to go and bring the money and use it for different activities"*.

Discussions also suggest there are often misgivings about the use of money within the SHGs. There is a perception that the group's money might end up getting used by one person, leading to fights and conflicts. This often leads to accounts being broken and money being withdrawn. The influence of private MFIs has also led to a lot of mistrust in the idea of credit, creating challenges in getting women to join SHGs. There is a perception that MFIs mislead people and take away their money. This lack of clarity on how SHGs work, particularly concerning the use of money, often acts as an obstacle in keeping women members as a part of SHGs over a long duration of time.

Figure 3: The Challenges to SHG Functioning: What Worked and What did not Work?



Caste and Other Social Identities - Issues of caste differences also sometimes lead to the dysfunctionality of SHGs. Heterogeneous caste groups (comprising both upper and lower castes) find it difficult to survive, as caste hierarchies end up creating a divide among members. Such scenarios are not considered while preparing the project by the SRLM officials, but these have influenced the successful functioning of the group. For instance, an SRLM official explains that ***"If there are SHGs of the same family (of a particular caste), then members of similar caste and ideas come together. The probability of better results is there if the purpose of the group is the same. When the work is done for achieving a common goal by the people belonging to similar social backgrounds, the result will be better."***

Additionally, there have been some cases when group members, particularly the President and Secretaries of the group have had to face taunts and discouragement either from peers in the society or the family members. In one such case, one SHG member narrated her story, ***"There were some women who used to taunt, how will she run the group, this, and that. I didn't pay attention to that and thought that I'll run the group and take my village forward. I came forward and gave work to the women of SHG. There is a sewing centre and women are sewing, those who are sitting at home, are working from their homes."*** Reena Sen, CLF President, informs that sometimes husbands also discourage women from joining or forming groups. She told her case when ***"Husband would say what would you do by forming the group. You will deposit 20 Rs there, so keep that 20 Rs for home only"***. This resistance can be traced to prevailing gender norms that vilify women who take up roles and occupations that are traditionally done by men and lie outside the traditional 'care' roles that women tend to take up. As with mobility norms, this resistance can often lead to women not being able to actively participate in SHG activities.

Lastly, given the occupational segregation based on gender roles and obligations, and the different values placed on these positions (Gupta and Yesudian 2006), women traditionally find it challenging to justify occupations that require them to step outside the private realm. Gender identities and roles are established within the household, neighbourhood as well as community, and hence determine women's status and degrees of empowerment. This is evident from the field data as stepping outside the house for non-household work or the work that is often assigned to male members such as banking, engagement in money management meetings etc. often leads to questioning by family members or clashes between SHG women and their families.

Discussions also reveal that SHGs find it quite challenging to sustain their entrepreneurial initiatives in the face of market competition from manufactured goods of big companies entering rural markets. One SHG member argued that given the cost of investment and inflation, it becomes difficult to withstand competition from manufactured goods. He gives the example of the costs involved in manufacturing spices or namkeen, with the basic investment in preparing the products being at least 5-7 lakhs and women having to move from village to village to sell these products.

CRPs: Functioning and Challenges

A very critical component in the overall functioning of SHGs is the role played by Community Resource Persons (CRPs). As discussed in the previous section, CRPs are an integral part of the community cadre of SHGs and are generally appointed for capacity building of SHGs and their federations, including VOs and CLFs. Many of the CRPs are also members of their VOs or CLFs. Explaining how she became a CRP, a Krishi CRP from Dhamnar village in Guna mentions, *"We were part of the group/samuh. We needed some work, so we used to come here. Then we requested ma'am for some useful work. She told us there is some CRP training, which requires us to be literate at least. I said I have studied till 10th standard. I am a health worker in my village, but I wanted to do something more. She got me into training. Then afterwards, I got work in the village to gather women, hold a meeting, explain how a samuh(group) functions, teach something and learn something"*. To be qualified as CRP, they undergo various levels of training, some of which involve travel outside the district or the state.

As part of their role, the CRPs perform a wide ambit of work including mobilizing women in villages to form SHGs, ensuring the SHGs remain functional, involving SHG members in farm or non-farm livelihood opportunities and trouble-shooting issues being faced by the members.

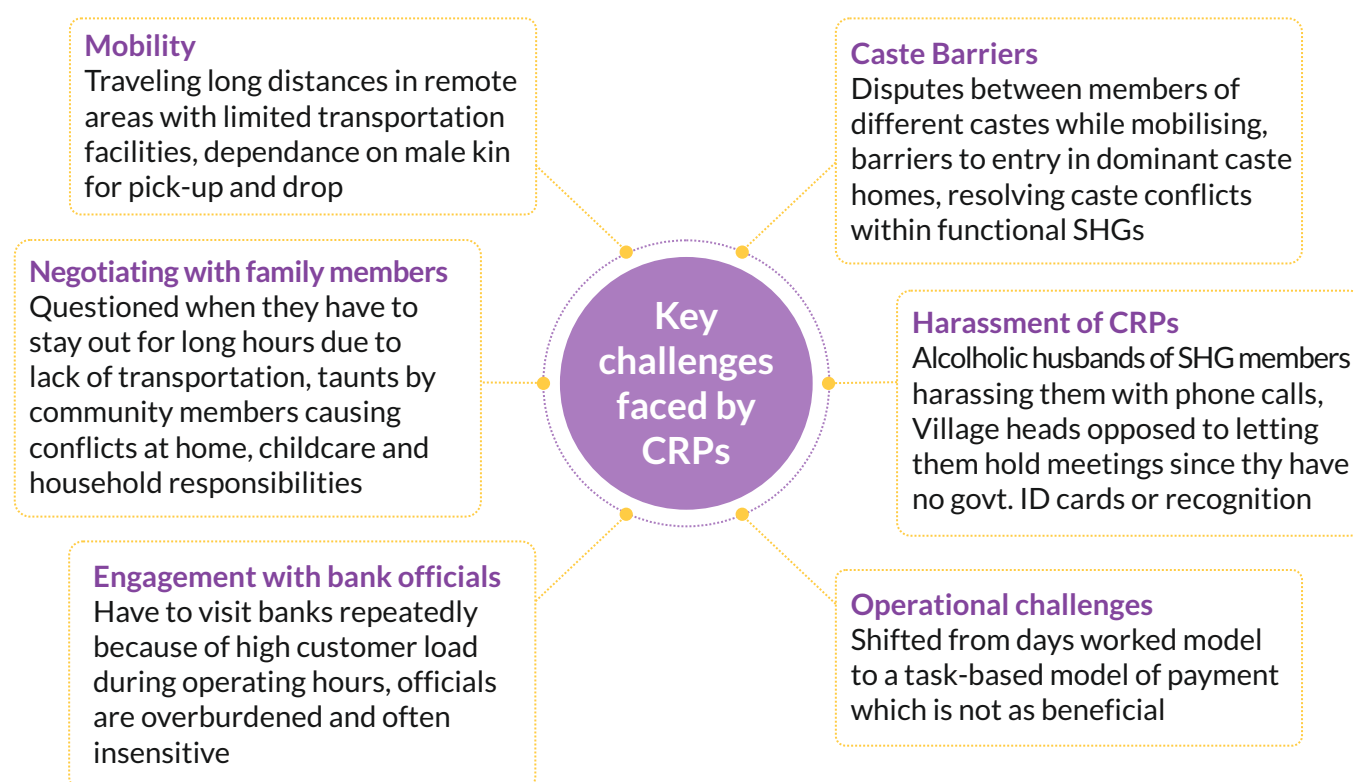
NRLM categorizes CRPs into different cadres, each with their unique set of responsibilities. For instance, Bank CRPs help the SHGs in opening Bank accounts, handle bank linkages and repayment issues, and help members in filling forms for various schemes. Krishi CRPs help SHG members engage in farm-based activities like growing & selling organic vegetables. There are also recently introduced cadres like Udyam Sakhi and Samta Sakhi. While Udyam Sakhis are entrusted with the responsibility to grow entrepreneurs as part of the mission, the Samta Sakhis are working on issues faced by women around gender. An official from MP-SRLM explains the role of Samta Sakhis, *"Samta Sakhis are basically Gender Sakhis, who are running Lok Adhikari Kendras in three blocks of two districts i.e., two in Shivpur and one in Mandla. In these Lok Adhikar Kendras, a woman can approach these offices of Lok Adhikar Kendras, they discuss what their entitlements in Janpad Panchayat or Gram Panchayat are, what are the issues related to their families. They discuss these issues, and a group of women go to their family and try to resolve it and if there is any harassment they talk about it"*.

As part of the step-by-step implementation of the project, external CRPs who are part of National Resource Organizations (which are essentially successful SRLMs from states such as Assam, Kerala, and

Bihar) form a team of 5 and help in identifying active women and internal CRPs (I-CRPs)⁹ through their intense field interactions over a period of 15 days. They act as mobilizers and further train the women on best practices of SHGs, and bookkeeping and provide a basic overview of ways to successfully function in self-help groups. Each external CRP is expected to cover around 2 villages with 15 days in one village. At the end of fieldwork a report is submitted to the block level officials by the CRPs for future steps and follow-up requirements¹⁰. A process monitoring report of MP-SRLM observes that out of these 15 days, the external CRPs from Mandla district in Madhya Pradesh spent around 5-6 days to build rapport and understand the community only (Mitra et al., u.d)

The Mission does not recognize CRPs as an employee of SRLM but rather as ‘an associate of community institutions’, therefore the monitoring, evaluation and assigning of tasks comes under the responsibility of VO which resonates with the Mission's objective of subsequently reducing the dependency of these federations and groups on NRLM (Draft FLH-CRP, 2020). The honorarium for the CRPs is decided by the SRLM. These can be fixed payments in addition to task-based payments but also depend on the level of training cleared by the CRP. Hence, the higher the level of training acquired by the CRP, the higher the honorarium. CRPs exhibiting enhanced skills for learning and implementing innovative ways of theory in practice are advanced to the level of Master CRPs (M-CRP). Of course, more research is needed to understand the perception of CRPs on this remuneration model.

Figure 4: Key Challenges Faced by CRPs



⁹ ROs will help find two engaged women out of every fifteen to twenty SHGs to train as internal CRPs. It's possible that SHG members who have made a name for themselves as leaders in their communities' poorest neighbourhoods could qualify as internal CRPs. These physically active ladies need at least 45 days of training, preferably spread out across multiple sessions. Participation in External CRPs for 10–15 days, classroom instruction, and exposure visits to high-performing SHGs, ALFs, and CLFs are all part of this plan. The Internal CRPs will be evaluated by External CRPs/ROs once they have finished their training. Extra information will be sent if required. Internal CRPs can be used in the social mobilisation process in various areas if they have passed the assessment criteria.

¹⁰ <https://aajeevika.gov.in/en/content/crp-calendar>

While performing their responsibilities, the discussion revealed the following challenges faced by CRPs:

Mobility

CRPs often must travel to remote villages to mobilize women to form SHGs. With poor connectivity and the lack of public transport options, they are forced to wait for long hours for any means of transportation and walk long distances to reach the villages. According to one of the CRPs, on average, they travel for about 25-30 km at least every day. She explains, *“There is a lack of transportation facilities here. Sometimes if one must catch the 3 pm return bus but the work is still not complete, they end up travelling much later. They then must listen to the scolding of their families. Now during winter, we go early around 10 am and reach the village by 11 am or 12 pm and then we call women to talk. So, it takes time for them to gather, and it goes beyond 3 pm. Sir (from SRLM) has asked us to leave the field by 4 pm. Buses and autos are also bad and over occupied. We reach home by 7 or 8 pm”.*

Due to the poor state of transportation facilities, CRPs often depend on their male kin (husbands, sons, fathers-in-law) to drop them off and pick them up. One CRP says, *“When the villages are far away, and I must go to remote areas, I cannot go alone. I must take my husband along with me. He takes me on his bike, but it takes up a lot of petrol when going to remote areas”.* With increasing fuel costs, and no alternative means of transport, the dependence of CRPs on their male kin to reach the field areas is very high. CRPs also mentioned that some husbands start questioning them and force them to send pictures from their travels. They also often must face opposition from within their homes and the local community about travelling long distances. They do not have fixed timings and must adjust their visit timings as per the availability of SHG members in the village, creating further obstacles. Additionally, there are no provisions for child-care by the state, thus CRPs with very young children find it difficult to commute to far-off places or join training if there is no care support available at home. These mobility challenges can often lead to SHG members or CRPs feeling discouraged from participating, leading to SHGs becoming non-operational.

Negotiating with family members

CRPs have to continuously engage with household members to be able to work. They have to manage the primary burden of household responsibilities such as cooking, cleaning, caring for children, etc. Without managing these, it is difficult to take up work outside. Even though some of them have supportive husbands who help out with the household chores, the primary responsibility is often that of the women. One CRP narrates, *“Sometimes they (CRPs) quit the work because of husbands, sometimes because of responsibilities towards children. And then villagers also taunt the mothers-in-law that that your daughter-in-law comes so late, what kind of duty is that?”*

Engagement with banks

CRPs mention that they often face many challenges in their interactions with banks. While many of the CRPs have been specifically trained to be Bank Sakhis, often the other ones, specializing in Agriculture or Animal Husbandry also go to the banks on behalf of the SHGs for bank linkage or updating of passbooks. Sometimes, it is because bank officials are not sensitized to their role or are overburdened. There is also a lack of proper documentation of all members, the limited information provided by the bank officials, as well as excessive customers during the limited operational hours of the bank. A Krishi (Animal Husbandry) mentioned, *“Recently, I opened a bank account for a Bahujan Samaj SHG and I faced a lot of problems there. I visited the bank eight times, but still haven’t received the passbook.”* However, they also added that the process has become easier now.

Caste barriers

Caste barriers at the village level pose further challenges to the functioning of SHGs and CRPs. Bringing

women from different caste groups together and mobilizing them is a challenge because caste hierarchies often prevent them from sitting in each other's homes or sharing food and water. During a discussion, a CRP mentioned, *"We went to a Thakur's home in a village next to Bajarangarh, the ones with us were Harijan. They said we don't let harijans inside; they will have to sit somewhere else. They asked them to sit somewhere far away and asked to do the entire signature there only"*. To navigate this, the CRPs hold meetings at public places, so that everybody can attend the meeting. One of the male master trainers, Suresh, explains that caste barriers are also challenging when SHGs with tribal or non-dominant caste women get cooking orders for Anganwadis or mid-day meals. Disputes come up because Yadavs do not consume meals cooked by Banjaras or Harijans and so orders are taken away, and the group eventually disintegrates. Further on, caste-based discrimination within CRPs is also prevalent and affects their day-to-day work. Usually, two CRPs are generally sent together on field visits so that it is safe, and it helps in coordination and support. But this is often difficult when one of them is from a dominant caste, and one is from a non-dominant caste. The CRPs do talk about the need for removing caste-based discrimination. However, rigid caste divides are still prevalent, with some caste groups being viewed as better, giving rise to multiple issues like work orders being taken away and internal disputes while working as teammates.

Harassment of CRPs

Women CRPs also run the risk of facing harassment. As per the discussion with CRPs, they live in constant worry of being subjected to harassment by people who either know their phone numbers or are drunk. Discussions with SRLM officials revealed that alcoholism is highly prevalent in the area and while identifying households, CRPs are often faced with alcoholic men who create trouble for them. A CRP from a group discussion shared her experience, *"A major problem is that their (SHG women's) husbands are alcoholics. They don't want their women to go out. I once got into an argument with a man, who was creating a nuisance. He kept asking us where you are from, even as we showed our ID cards and documents. He just wanted to create a scene and I was ready to fight him"*. Women members also mentioned that men end up calling them late at night creating stressful situations with husbands and other family members. Additionally, CRPs do not have identity cards or uniforms that would give them identification and recognition in local communities, posing security threats for them. A CRP mentioned how a local youth once stopped them from holding a meeting in Pagara village. At times women face opposition from village heads also, who remain reluctant about the prospects of women's empowerment.

Operational Challenges

Discussions also revealed the multiple operational challenges faced by CRPs. The first primary challenge is in terms of how they get paid. According to the CRPs, there has been a shift in the way they get paid under NRLM. Earlier, they were being paid an honorarium, on a per-day basis (@ Rs 330/day) for a maximum of ten days of work per month. However, given the informal nature of their work and other challenges (such as household burdens and transportation), they are unable to finish their work in only ten days. This has now changed to the honorarium being based on tasks accomplished. For instance, for opening the bank account of an SHG, the CRP is paid Rs. 250, for re-activating an inactive SHG, the CRP is paid Rs. 150 and so on. The task based incentivization has given way to newer challenges for CRPs. In this task-based payment model, there is no recognition for the days spent in mobilization and negotiating at the village level for the accomplishment of different tasks. One CRP highlights that sometimes the challenges are so immense, that despite putting in the work, the tasks do not get accomplished: *"Many times, it so happens that the didis (CRPs) go to the villages, but in the whole day are not able to accomplish any solid task, so the whole day is wasted, no?"*. CRPs mentioned that villagers often also approach them for other government related work which does not come under their work responsibility, such as the creation of BPL cards, and ration cards, creating an additional work burden for

them. In some cases, there is a lack of clarity in the roles and deliverables of CRPs, leading to confusion and overwork. For example, one CRP mentioned working continuously for two months without any leave as she was unsure about her daily duties and cuts. Additionally, the limited number of educated women in the areas makes it difficult to find and retain CRPs, causing existing ones to become overburdened.

All these above challenges pose numerous difficulties in the work carried out by CRPs, adversely impacting the overall functioning of SHGs, very often contributing to SHGs going defunct. Since CRPs are the cornerstone for the delivery of NRLM, their needs and challenges need to be addressed seriously and systemically, even if for the sole purpose of better implementation.



Image Source: Ajeevika - <https://www.facebook.com/aajeevika/photos>

The Impact of COVID-19 on SHGs and CRPs

This section provides an overview of the impact of the pandemic on the activities of the SHGs: both in terms of the negative fallout and the opportunities presented.

The Impact of COVID-19 on the Functioning of SHGs and CRPs

The COVID-19 pandemic and nationwide lockdown had a debilitating impact on economic activities across the country. With markets closed and severe restrictions on travel, there was widespread income and job loss with women severely affected. A COVID Impact study on women workers by Action Aid (2020) found that “four out of five” women workers in service sectors in Madhya Pradesh experienced loss of livelihood. The study also highlighted that more than 50% of women workers had reduced their

nutritional intake in Madhya Pradesh alone. Within these groups, tribal women and migrant workers were the worst hit (Yadav, 2020). Another study on women in MSMEs based in states including MP, also found that women led enterprises with more than 10% of business initiated by women were completely closed during the pandemic while around 80% were temporarily or partially closed (Bargotra et al., 2021). Along with the loss of livelihoods, women were also further pushed back into their homes with care responsibilities solely on their shoulders.

The pandemic had a deep impact on the activities and initiatives of women's collectives and groups. The functionality of SHGs got affected due to reduced mobility and person to person interaction. Financial losses and losses of lives faced by families during the pandemic led to non-repayment of loans taken from SHG, because of which SHGs became dysfunctional. This study also found that there were disruptions in the continuation of women led businesses if not complete closure.

Women respondents expressed the sudden loss/difficulty in accessing job opportunities due to the lockdown. Interviews with women SHG members and other stakeholders in the study also revealed that livelihoods related to farm activities experienced less market loss in comparison to home-based work such as papad making that required access to the market and were thus adversely affected due to the mobility restrictions during the lockdown.

As mentioned earlier, the functioning of SHGs inevitably bore the brunt of the COVID-19 pandemic due to their inherent reliance on in-person interactions. The imposition of a nationwide lockdown led to an abrupt halt in the monthly meetings. Beyond the cessation of these meetings, the unavailability of marketplaces further curtailed the capacity of women to sustain their entrepreneurial endeavours. Concurrently, initiatives designed to facilitate women's enterprise development, including visits from CRPs, convenient access to CLF for financial support, and personalized guidance and mentorship from SRLM personnel, also encountered substantial disruptions.

To cope with these challenges, the groups adopted certain strategies. Minimum possible activities from the Panchsutra (that is, monthly meetings and savings deposits) were followed, to continue the functioning of the savings groups. Depositing money at a member's house at different timings (and therefore maintaining social distancing protocols) or holding short meetings at the President or Secretary's houses wearing masks and keeping an appropriate distance were also initiated. However, these coping strategies were seen as detrimental over a longer period (Siwach et al., 2020) since closer interaction among the SHG members plays an instrumental role in increasing trust and reducing the chances of loan defaults (Venton et al., 2021). Reduced interaction could challenge the trust building opportunities paving the way for reduced collective activities of SHG. To overcome these challenges, the field officers created WhatsApp groups connecting the members of SHGs, VOs and CLFs and village officials, such as the Village Secretary to address local issues of women members (Interview, Dinesh). Although the respondents did not use this platform for support during the crisis, the gender digital divide makes it even more difficult to access such support mechanisms, *"The women either use their husband's or son's phone for WhatsApp"* (Interview, Dinesh).

Role of SHGs during the Pandemic

Membership to the microcredit groups is expected to build a certain amount of agency concerning one's own welfare in addition to building social capital through intra-group connectedness and inter-group linkages with banks and other institutions. Social capital is widely studied in terms of understanding the cohesion, trust and bond between SHG members as an engendering factor for collective activities and initiatives. Nayak (2015) draws an interdependent relationship between social capital and SHGs and

highlights that not only the social capital collectively built by the group is important, the “existing social capital” within a group influences its effectiveness of functioning and empowerment of group members, which further enhances the social capital accumulated by the group (Nayak, 2015). When studied in the context of a crisis, social capital shows a strong correlation with resilience. An empirical study based on resilience in SHGs across various countries finds that groups with strong linkages and networks of members of the group or community had more susceptibility to recovering through crisis situations (Venton et. al., 2021). Hence, it is imperative to look at their intersectional identities to understand how women coped given these situations. This study finds that broadly two kinds of response or rather outcomes were initiated by the respondents within SHG groups through loans/savings - a) enterprise related activities and b) supplementing loss of income or for immediate consumption.

Immediate consumption

While COVID 19 did adversely impact the functioning of the SHGs, it also simultaneously opened opportunities for expanding the economic activities of SHGs. SHG members played a critical role in distributing food and ration and filling in gaps in treatment. The work done by SHGs was recognized by the state resulting in government funded initiatives, tenders, and direct funds to NRLM. For instance, the World Bank provided \$750 million to NRLM in 2020 (Mitra, 2021) while the Indian Government, under Atmanirbhar Bharat Abhiyan, provided financial support to SHGs of over 1500 crores and collateral free loans were encouraged (World Bank, 2020). This study also finds that during the pandemic, women utilized the savings and loan benefits from the groups based on their financial needs. Even though most of the study participants did take loans during the pandemic, some used it for everyday consumption smoothing purposes while others used it for expanding their business. Interviews revealed that in cases where group leaders were educated and had received training from SRLM, it was easier to open an enterprise. Therefore, in groups with lesser social capital - support from SRLM and other institutions, group cohesion and other social factors - women depended on private money lenders or local money lenders.

Enterprises

The SHGs also played an essential role by producing masks and protective gear while also providing care support through cooking and service to those in need. Community kitchens were widely being run in Madhya Pradesh. During discussions, initiatives such as collaboration with government agencies for events or provision of cooked food for quarantined patients, and manufacturing of masks and sanitisers were mentioned by the SRLM staff members. One of the respondents (who is also a CLF President) shares that her group received orders from the Collectorate office for preparing food for COVID patients, ***“Collectorate gave us a list according to that we prepared food for COVID patients so this way we got work during the pandemic”***. The respondent also mentions that the group took 90 orders in 2020 but during the second phase (2021) this number increased to 90-100 orders per day for 2 months. As the work demand expanded, the group started including women from other SHG groups who were paid Rs. 300 per day. Men were also recruited by the group to carry out transportation work. The members of the group, with support from government agencies, were able to build a market for themselves and others in their area. However, the payment delays from these agencies created uncertainties for SHG members. The group had taken a CRF loan of Rs.1.7 lakh in 2020 which helped them in opening the enterprise and the funds were utilized in buying raw materials, transportation, packaging, and labour charges. But the payment from the agency was delayed by five months and hence the interest on the loan had to be paid by the women members.

Role of CRPs during the pandemic

Most of the CRPs were actively involved in relief work during COVID in the villages with activities ranging from sewing masks and manufacturing sanitisers to creating door-to-door awareness about

personal hygiene and vaccination drives in the villages. They also assisted in the doorstep delivery of food and supplies for the most marginalized and provided food catering services to public hospitals and quarantine camps. They were instrumental in distributing benefits of government programs such as food rations and managing rush and ensuring social distancing of customers at banks. Women members from CLFs also collectively initiated the distribution of dry ration.



Image Source: Ajeevika - <https://www.facebook.com/aajeevika/photos>

But their mode of work also changed during the pandemic. As face-to-face meetings were not possible, the CRPs were in contact with the SHG members through telephonic conversations and Internet services like WhatsApp. In some cases, the CRPs did not get any new work during the lockdown. They were restricted to their homes due to unavailability of work or for the fear of an infection. Based on a discussion with a block level coordinator with SRLM, the work of CRPs had decreased during the pandemic due to the lack of physical meetings. However, all the additional tasks were performed by the CRPs for little or no wages during the pandemic. One CRP who was involved with COVID relief explains, *“During the COVID period, we did not get salaries etc. But we did social service at our level, we distributed masks and created awareness in women to wash their hands with sanitisers. If there is no sanitizer, then wash hands with soap again and again. For the vaccine, I went from house to house and created awareness through the”*. In fact, most of them continued their work despite resistance from their families due to the perceived risk of catching the virus.

While most of the CRPs were not satisfied with the honorarium they were being paid, they were at least content about their ability to bring home an income and support their families financially. However, the real difficulty was in situations where the wages did not come in regularly. One CRP mentioned that she had not received her honorarium for six months. Another CRP mentioned that their financial situation worsened during the pandemic because of the delay in payments. She said, *“There was no support extended from SRLM during the pandemic. Whatever I had done during the lockdown, all the hard work was wasted. After the lockdown, I went to the bank, and the basic payments weren't given, then what other benefits will we get? I don't want to complain, but I have put in my own money and done work. The travel cost for one time is 50 Rupees and in one visit the work is not done, so women must keep going again and again to the bank”*. In some cases, these CRPs were the sole earners in their family supporting elderly parents, children, and husbands and hence the delay in wage payments was particularly challenging. The delay in payments also has the effect of adversely impacting the support CRPs receive from household members in continuing with their work. When the income from this work becomes inconsistent, support from household members starts dwindling. Referring to this, one CRP commented, *“Since we do not get paid on time, we sometimes must stop working. Families say you have been working for so many days and yet have not received any money. Sometimes, women also end up spending more than what they earn from this work”*.

Thus, the pandemic had a mixed impact on SHGs and women members. It offered women members with new paid work initiatives. Production of masks, sanitisers, washing powder and sanitary pads was carried out by many SHGs in Madhya Pradesh, which gave women an opportunity to earn. Groups were able to avail of credit facilities like Cash Credit Limit (CCL) to enhance their work. The CRPs were also acknowledged as an essential community cadre of women for expanding the reach to the villages and

motivating SHG members for vaccination. However, narratives also reveal a lack of hand-holding from SRLM members and CRPs. Many respondents mentioned not receiving any kind of support from SRLM over the past two years. While SRLM officials expected the SHG members to be functioning by themselves in the absence of staff support, on the contrary, there was an expectation and, in some cases, disappointment expressed by the members for the lack of SRLM support during the crisis.

The SHG Infrastructure and Opportunities for Women's Empowerment

The previous sections have provided an overview of the functionality of SHGs in general and CRPs. The sections have also explored the impact of the COVID-19 pandemic on SHGs - both in terms of difficulties as well as new economic opportunities. However, there needs to be an analysis of what these challenges and opportunities mean for the women members in SHGs - that is, how do these challenges and opportunities contribute to or take away from the primary goal of SHGs - empowerment of women members. This section explores how SHGs have contributed to empowering women members, and categories of women that have found SHGs to be a more empowering force in their lives.

Women's Empowerment and SHGs: Challenges and Opportunities

Membership in the microcredit groups is expected to build a certain amount of agency concerning the choices for one's own welfare and growth in addition to the social capital built through intra-group connectedness and inter-group linkages with banks and other institutions. Social capital is widely studied in terms of understanding the cohesion, trust, and bond between SHG members as an engendering factor for collective activities and initiatives. Nayak (2015) draws an interdependent relationship between social capital and SHGs. Nayak highlights that it is not only the social capital collectively built by the group that is important, but the "existing social capital" within a group which influences the effectiveness of its functioning and empowerment of group members (Nayak, 2015). When studied in the context of a crisis such as COVID-19, social capital shows a strong correlation with resilience. An empirical study based on resilience in SHGs across various countries finds that groups with strong linkages and networks of members of the group or community had more susceptibility to recovering through crisis situations (Venton et. al., 2021).

The idea of empowerment in SRLM constitutes a gradual shift in women's capacities from disempowered stage to an empowered stage through the creation of economic opportunities, which is said to have a positive effect on agency and awareness. Membership in the SHG leads to women occupying positions of power (either through official posts or building enterprises) and getting absorbed into the official structure as paid worker such as trainers or CRP.

Membership and participation in SHGs have had several positive effects on women members, as revealed in the discussions with SRLM officials and members.

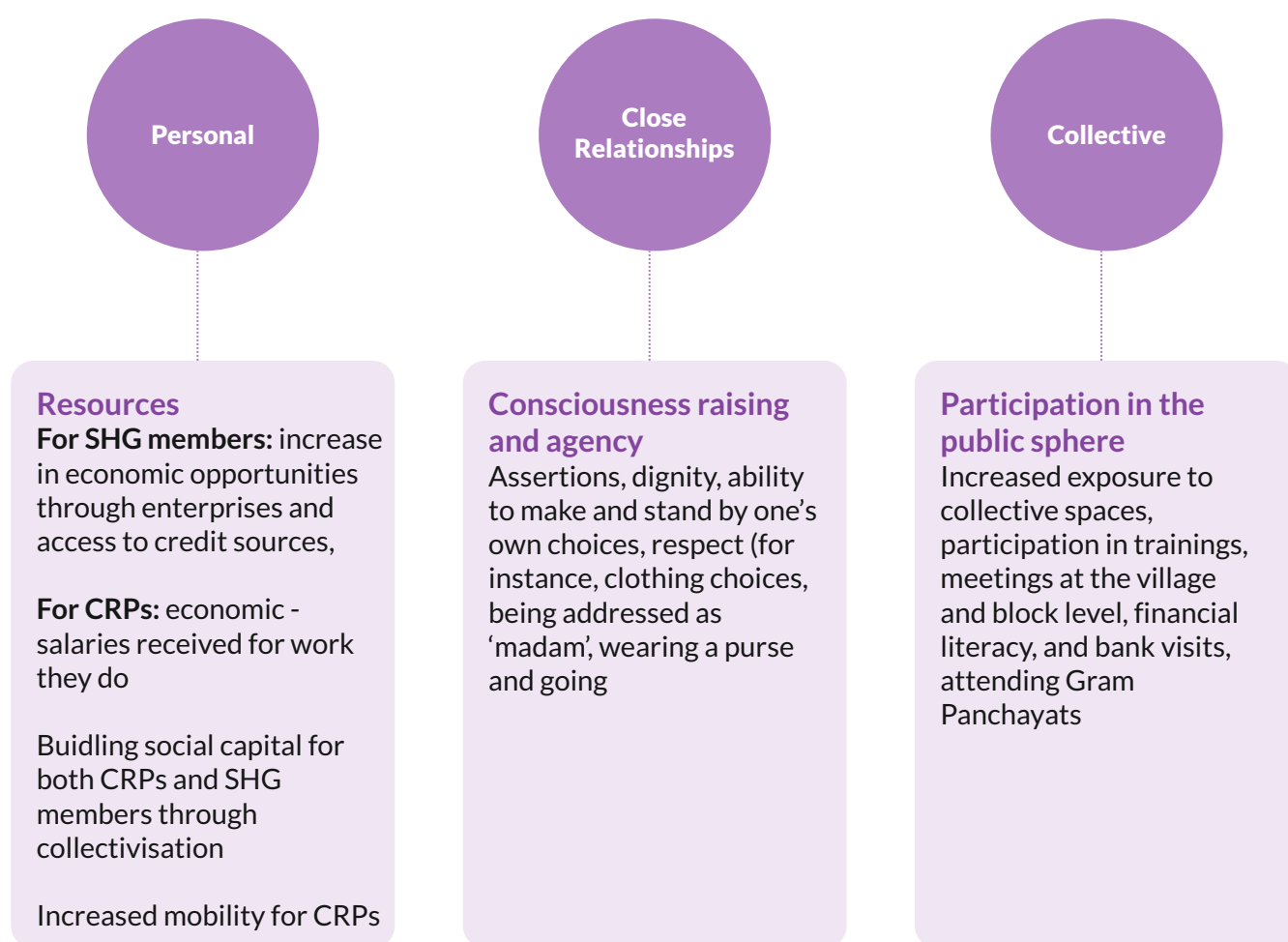
Resources and Negotiations

SHGs contributed significantly to the capacity building of women members who come from marginalized backgrounds with limited access to resources. One member of a SHG mentioned, *"Due to the SHG, I could get a cooking job. From that earnings, our house is being constructed"*. The woman also talks

about the impact of SHG membership on her personality: *"I have completely changed. My family members do not control my clothing. Earlier I used to wear only a saree, now I can wear a suit also. Everyone in the village calls me madam"*. Women members mentioned experiencing feelings of enhanced confidence while speaking and working. It is also leading to the emergence of leadership qualities among many women. While education, as a resource, had the potential to open opportunities it also restricted the entry of those without literacy. Though this entry restriction also encouraged women to educate themselves when women got involved in SHG, *"When I went to make a group, one elderly woman (Amma) was using a thumb impression to sign. She was told that till she learnt how to write her name she would not be included in the Samuh. Within three days she learnt to write her name and joined the group"* said Dinesh (Block DP).

There have been instances where members of the group, especially the President and Secretary of the group, have had to deal with ridicule and discouragement from members of their own community or their own families. However, SHG women made it clear that they were not going to be bullied or intimidated out of their goals. They persisted in their efforts to aid additional SHG members. Yashoda from Guna district, president of a SHG told her story, *"Some of the ladies would tease, "How will she run the group? " and other such nonsense. I ignored that and decided I would be in charge of moving my village and its inhabitants ahead. After coming forward, I began assigning duties to the SHG women. Women are sewing at a sewing centre, while at-home members sew on their own time."*

Figure 5: Opportunities for Empowerment



The experience of CRP members is also similar. Discussions revealed that the nature of work carried out by CRPs can be empowering. The ability to raise issues in unequal structures such as the Gram Panchayat, is an assertion of 'power to', resulting from a consciousness-raising process that inculcates 'power within' to occupy these spaces. It creates the spaces for transformative alternatives.

Empowerment within the Personal Sphere and Close Relationships

In the personal sphere, there are considerable changes in the self (power within). Most of the CRPs feel an increase in self-confidence and self-sufficiency which has been highlighted as one of the pull factors for them to continue doing the work that they are doing. Women have learnt how to introduce themselves, and articulate their work and aspirations with greater confidence, opening new opportunities for themselves. One CRP mentioned, *"There are so many changes. We never thought we will also start being like the 'madams', wearing purses and going out, and people will come to interview us as well"*. There has also been an increase in their socio-political awareness. SRLM officials articulate how they now know how to reach and negotiate with most government offices, owing to their exposure in different states and cities like UP, Haryana, etc. and other parts of MP itself. A CRP in a group discussion mentioned, *"It is different from how it was before. Now, we have our identity, our own personality. more women are coming up like us from the villages"*.

Another positive outcome of their work as CRPs is that they reported feeling more confident about their interaction with men – husbands of SHG members, bank and SRLM officials and panchayat members. Given that their work responsibilities involve working along with them, convincing them and at times fighting with them to perform their duties, their interactions with men have increased and now they feel less intimidated and more confident about engaging with them. A bank CRP narrates, *"Everyone's money was stuck in the lockdown. When we went to the bank the guard was taking money... someone was taking twenty rupees to withdraw people's money. I told them that I will not give it, I am attached to the bank, we do not have a single rupee in the lockdown, and you are taking money from us... Then I also talked to sir, he scolded the guard a lot and now I talk openly before sir, I was hesitant but since then he also talks openly"*. Dy. CEO, MP-SRLM adds that CRPs are engaged by Panchayats to convince women members to join Gram Sabhas. The fact that they are being recognized at the Panchayat level is reflective of the emerging stature of CRPs.

Additionally, in the course of their work, the CRPs interact with SHG women regularly and are often a source of inspiration for women in the SHGs. Many of these SHG women look up to the CRPs as role models and often share their problems with them. This has built up a healthy rapport between SHG members and CRPs and is an additional motivational factor for the CRPs to continue their work. It also becomes aspirational for these SHG women to engage in consistent negotiations with their family members to be able to step out of their homes and work more actively.

Empowerment in the Collective Sphere

In the collective sphere, there are behavioural and attitudinal changes that are visible. There have been positive shifts in the views of some of the CRPs on marriage and the need for education for their daughters. A CRP tells us of the changes owing to the assertions of SHG women, *"You will see a difference in villages where women are more active in groups. Behaviours change, attitudes change - like when both girls and boys go to college, attitudes do change. When we are sitting in government offices or travelling by bus, the attitudes of men around us change. They don't smoke disrespectfully. If they do, we ask them to stop smoking in public spaces. We tell them that there is a fine of 500 rupees for smoking in public spaces, as other people are getting bothered"*. Due to their exposure to the outside world, CRPs are today more willing to invest in the education of their daughters and do not want them to remain limited to domestic roles. CRPs also are a source of inspiration for women members of SHGs, as they have managed to negotiate

successfully with their families, step outside the domestic sphere and perform their work responsibilities.

Greater Social Participation

Membership and participation in SHGs also contribute to greater participation in social institutions. Talking about the role of a member of an SHG, one SRLM official mentioned that she has managed to create her business center in Barwani with the help of the government and is a member of the national level banker's committee, which is a significant achievement for a member of an SHG. Another SRLM official said, *"In Leherkota, I met a Muslim woman for the first time, and I could see only her eyes. She joined SHG in 2016 and today she is an ambassador of our congress and takes the lead in all types of activities be it the bank sector, the SHG sector or your gender issue. SHG has played the role of social emancipator"*.

Group members could experience social inclusion and exposure that broadened their vision of the society. Going out of the house, meeting new people, and interacting with various social institutions made these women derive new understanding of the society, which made them capable of taking their stands firmly. A Block Manager said, *"There are some women who don't know what is going on outside their block. But once these women join the SHGs, they slowly approach people. They become more aware and clearer. Those SHGs that are running well, the women felt that they should use the opportunity to get more exposure."* Another member of a CLF said that it is after joining a VO, she received training and information, that eventually helped her husband open a restaurant, while she has started some parlor and stitching work.

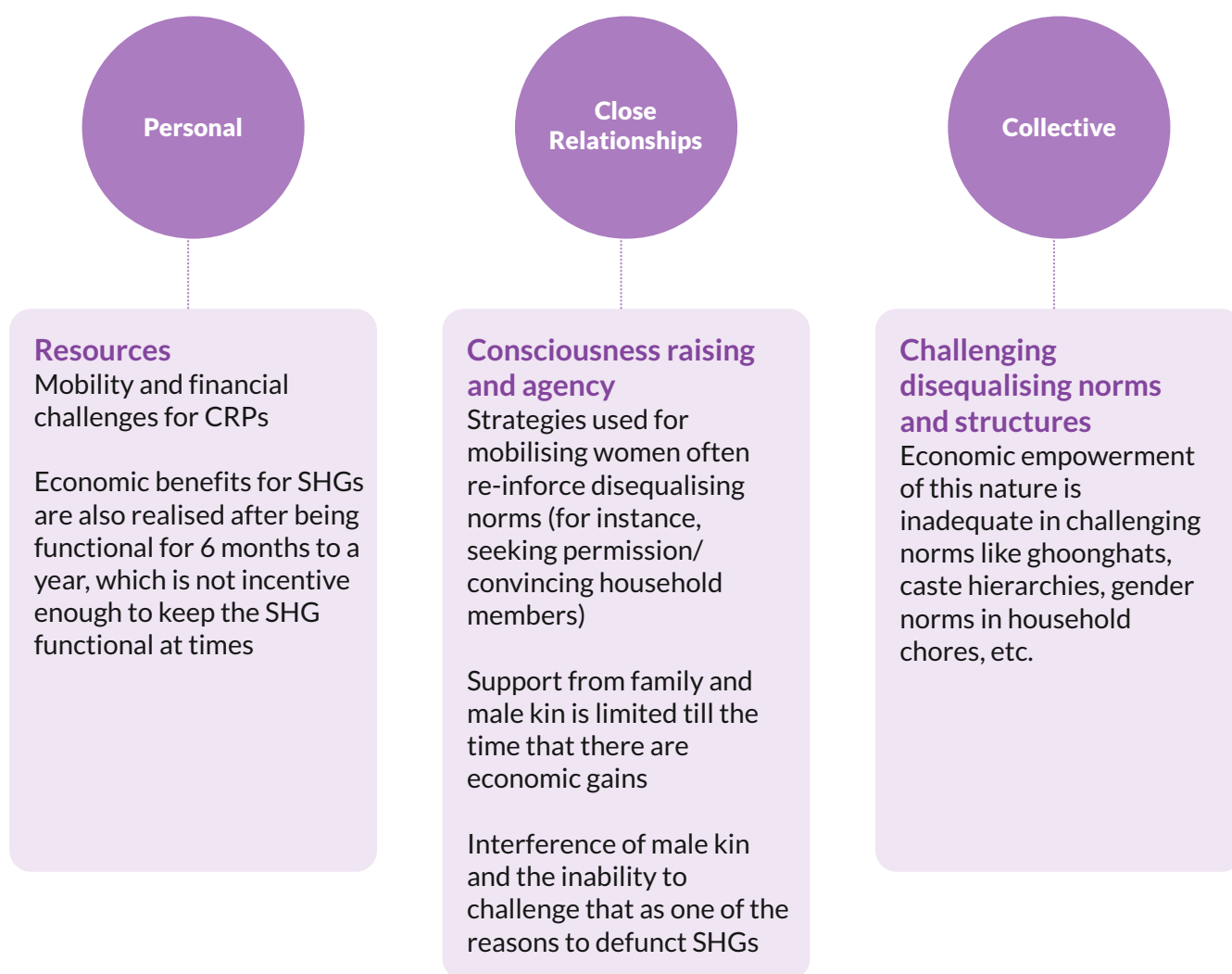
Limits to Empowerment

However, while some discussions do indicate positive changes in the lives of CRPs and SHG members, other discussions brought out the limitations of this model of empowerment. Firstly, even while facilitating women's access to greater economic opportunities and resources through SHG activities, the sway of gender norms means that women still find it deeply challenging to dismantle patriarchal practices and behaviours within the household and in the community. While there is increasing recognition among women that they have a right to work, this consciousness does not always percolate down to other members of the household. Thus, a woman's ability to work and step outside is still heavily dependent on support from her husband and in-laws. Women who have this support consider themselves 'lucky', while others must constantly negotiate it in their own way. Women still must seek permission from family members to be able to go out to work and often must put on a ghonghat when they step out. Even in the sphere of work, they face resistance from families and the community and are often charged with 'distracting' other women from household work. One CRP mentioned, *"The in-laws of the women tell us to go away and not distract 'women of their houses'. We must first gain the trust of their families, tell them about our work, tell them that we are not asking women to remove ghonghat, but rather that they can work wearing ghonghat. Only then do they give permission to their daughter-in-laws to sit with us"*.

While women members must navigate the hold of gender norms within the household and community, at times, they themselves end up perpetuating de-equalizing norms through their work, revealing the limitations of economic empowerment facilitated by SHGs. For instance, in a discussion with a CRP, it came out that very often she makes use of patriarchal messages to explain to women the rules of Panchasutra. She said, *"They (SHG women) will not understand the language of panchasutra or rules. We must tell them in their own language. For example, women do not eat before their husbands or other male members of their family. So, we tell them that just like there are rules in the household, there exist rules in the SHG that need to be followed. Following these rules will lead to better functioning of an SHG"*. This kind of messaging ends up reinforcing unequal rules of the household, that go against the very idea of

empowerment of women envisaged by SHGs. In the same vein, while most of the CRPs believe that caste-based discrimination is wrong, some of them still practice it with their teammates. To ensure the smooth functioning of their work, they often end up suggesting that people from different castes not enter each other's homes and that meetings be held in public spaces.

Figure 6: Limits to Empowerment



Additionally, there are cases in several villages where local social institutions do not support SHGs and access to these institutions is severely lacking. In this context, Payal from SHG 1, Guna block said, ***"Heads of the Panchayat 'Sarpanch' or secretary etc. do not talk to us. They do not ever invite us to any Panchayat meetings or any such kind of gatherings. Neither the 'sarpanch' nor the secretary, nobody calls us for these meetings."***

Some of the respondents also explicitly mentioned that neither do they perceive any major changes in their lives after joining SHGs nor have they received any special benefits from membership to SHGs. They do not associate SHGs with any empowering impact in their lives. An SHG member said, ***"Till now we have not received any help from the government. We have not benefited from any government schemes like toilets etc. You can check the records if you think that I'm lying. We didn't get any extra benefits. We are from the labor class and our condition is not good. We earn by providing labour to meet the needs of our"***

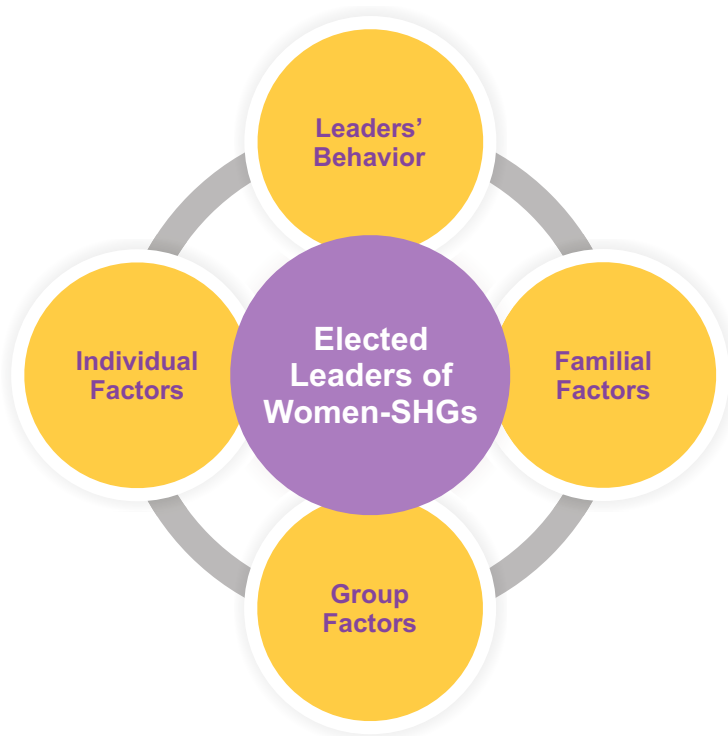
children. We don't have any extra profit." Another SHG member said, "Group will gro, if we grow. Only when we grow. As of now, there seems to be no benefit. Our lives are like others, there is no change".

Empowerment of Whom? Challenges of Inclusion within SHGs

Another dimension that needs to be factored in when assessing the role played by SHGs concerning enabling empowerment of its members is the level of inclusivity present within the group. It is important to critically examine the processes through which selection of SHG leaders takes place, and the extent to which different marginalized categories of people find representation in leadership positions. Unless there is adequate representation of marginalized communities and groups at the top, the outcomes emanating from SHG activities cannot be deemed inclusive and empowering to all. This is because this can shape the behavior and access of resources and opportunities of community members (Ferrant et al., 2014).

SHG members discussed that the selection of leaders in theory, is through a democratic procedure, wherein the members choose their own leaders through consensus. "We keep the election for that...there is a meeting, where everyone is called and only after discussing with each one of us the decision is made". However, within this structure, who gets chosen by the participants and the internal dynamics related to their intersectional identities have a role in the selection process. Interviews with SHG members at leadership positions show that social positionality in terms of educational qualifications, age, and caste play an important role in this selection procedure in addition to the personality and leadership skills of the members. Studies have found that the leadership in SHGs are shaped by one's social identity (of class, caste, religion, or gender), family structure (number of family members, care responsibilities and gender norms) and community norms (social composition of community, relationship between members and group dynamics). These factors shape who comes to occupy leadership positions and the type of leadership practised (Singh, 2020).

Figure 7: Conceptual Map of Leadership in Female SHGs (Singh, 2020)



Education is a prerequisite for women to enter SHG groups and further acquire membership at the VO and CLF levels. Both SRLM staff members and SHG members reiterated that the leaders, whether chosen or emergent, require education and the ability to lead the SHG. In cases where none of the women were educated, members whose children or husbands were educated were given the leadership position. Woinn at leadership positions acknowledged that information/education expands the opportunity to earn. While education as a resource had the potential to open opportunities, it also restricted the entry of those without literacy. This often led to members of backward social groups getting left behind, and those already more empowered getting greater opportunities. For example, the SHG president and secretary are selected randomly by CRPs or SRLM officials

based on the consensus of group members, and observations on whether the member can read and write and go for varigroup-related tasks like banking. It is much easier for those occupying positions of Presidents or Secretaries in SHGs to find further opportunities for representation at the VO and CLF levels. Given the fact that members of marginalized groups very often do not get the opportunities for learning how to read and write, they end up remaining under-represented. Those with better access to social resources get better positions within SHGs too, thereby making it very difficult to break inter-group hierarchies and provide equal opportunities to all. Though some argue that this entry restriction often encourages women to educate themselves. One Block DP said, *“When I went to make a group, one elderly woman (Amma) was using a thumb impression to sign. She was told that till she learnt how to write her name she would not be included in the Samuh. Within three days she learnt to write her name and joined the group.”*

It is also more common for upper caste women to have greater access to social resources and to have faced less caste-based discrimination. Hence, they are more likely to be enrolled in schools and get educated. This can have a ripple effect on their mobility and decision-making power, particularly in comparison to women members from lower caste communities (Kohli, 2019; Jayesh, Active Man). However, discussions also reveal that education can be seen as an empowering tool to engender aspirations irrespective of caste identities. Jayesh mentioned, *“If she is from the ST community but has done 11th grade, she will have this thinking of doing something in life”*

Another important element shaping the selection process is the care responsibilities of women members. Those who have fewer responsibilities within the household find it easier to participate in SHG activities and rise to take leadership positions. *“Everyone had young children to take care of, only my daughter was grown up, so I was comparatively free to take the responsibilities. That’s why I was selected.”* Therefore, the structural procedures of SLRM lacked a gender sensitive approach and while working with women, also reinforced the unfair opportunity bias based on the care responsibilities. Another important dimension to consider is that even when women hold positions of power, it is their husbands or other male members who take over the responsibility of managing the group, motivating other women members, and mobilizing them. These men are referred to as ‘Active Men’. This often leads to interference by men in SHG activities and the extension of their power over women from the household space to their workspace, which women members find difficult to negotiate. Jayesh notes, *“My wife keeps asking me why I keep coming to their meetings. She asks me to behave properly. Even then I keep telling them from far that do this do that. The current government has such good schemes”*. In addition to this, social capital in terms of networks and linkages was seen as an added advantage in the selection process (Kavita, interview), as further emphasized by Jayesh, *“Some women come from backward thinking families. They use “parda” and because of that they are unable to come out by themselves. Recommendations (sifarish) and all it can be used to help in reaching higher positions”*

To avoid an imbalance of power and to promote equal opportunity, rotation of leadership is required every six months. Although it is expected for the SHG groups to initiate the rotation, the logistical challenges make it difficult. The names of the President and Secretary from an SHG are linked to the bank account of the VO and therefore any change in the leadership position at the SHG level needs to be done at the bank level as well. Members shared that banks usually take a lot of time to initiate these changes and the groups end up continuing with the same leaders.

It thus becomes clear that members of socio-economically marginalized groups face limitations to both vertical upliftment within SHGs, which does raise a question mark on the ability of SHGs to ensure equitable empowerment (both economic and psychological) for all.

CONCLUSION

For rural women who were leading oppressive, patriarchal lives, SHGs have given a very important platform to a large number of these women, particularly the CRPs to make important changes in their lives. Women were able to learn the principles of social and financial inclusion through the formation of groups and cooperation towards a shared objective. The verbal expression, personality development, involvement in social institutions, expression of likes and dislikes in domestic matters, choice and development of various new enterprises, and transformation of the families and communities they are associated with are all examples of visible transformations among SHG members. Despite these positive changes, however, there are still many aspects of unchanged dimensions.

While assessing the empowerment of SHG members and CRPs, it is evident that while there is a change in personal consciousness, which has been considerably raised, there still exist barriers to dismantling the rigid and unequal power structures. Women can negotiate a few things, like getting approval to work outside the home, but the power balance in society is still unaffected. Due to the incredibly difficult conditions that women must labour in, some of the very norms that the empowering process must question and challenge are also being reinforced. The difficulties brought on by the state's (MPSRLM) inadequacy as Program Lead only exacerbate the difficulties faced by the family, particularly in the pandemic where mobility in general was highly restricted, and income-generating activities were put to a halt. NRLM identifies the Community Resource Persons (CRPs) as members of the community who have graduated out of poverty with the help of their SHGs. However, irregular wages particularly during COVID have intensified the financial burden on the CRP women who are in certain cases sole earners in their families. They are also often viewed as volunteers, and not always recognized in earnest as workers who are entitled to regular wages. This may be viewed in line with the feminization of informal labour within the state-supported programmatic schemes, like the Accredited Social Health Activist (ASHA) cadres for community health, which normalized voluntary, informal female cadres at the frontlines, and often critiqued within feminist labour movements.

The empowerment route that NRLM takes is through economic empowerment, which it posits will eventually lead to other forms of empowerment in the patriarchal socio-political structures of rural Indian society. While this assumption is problematic, as highlighted by Kabeer (1999) empowerment is not an automatically occurring process, that just happens by creating an empowering situation, which in this case is some kind of economic resource. However, while the increase in access to resources helps in the creation of transformative alternatives, it does not ensure the raising of consciousness, the assertion of agency, or the achievement of empowerment.

Some women members have spoken about how membership in SHGs has helped them get jobs or facilitated their access to other necessary resources, and some have spoken about how it has not. For those whom it has, it has also provided them access to a wider social network that helps them to broaden their ability to make choices. In terms of agency (Kabeer), women members' narratives reveal that SHGs have been successful in creating changes in the self (power within), reflected in their greater expression of confidence and self-sufficiency, but have been far less effective in women's ability to negotiate with family members over gender roles within their households and outside or challenge unequal power structures. There are some negotiations that the women can make, such as obtaining permission to be able to work outside the household domain.

However, this has not resulted in shifting the overall power dynamics. The very norms that ought to be challenged through the working of women in SHGs have often been reinforced due to the challenging circumstances in which the women have to work. The challenges posed by the inadequacy of the state (MPSRLM) as a functionary, has worked in ways to intensify the challenges of the household, more so during the pandemic where physical mobility in general was highly restricted and income-generating activities were put to a halt. Thus, empowerment in terms of 'power to' challenge unequal norms has been limited. Additionally, there is little evidence to suggest that women SHG members and CRPs have attempted to break barriers of caste or gender at the community level. In fact, they have made use of unequal gender or caste norms to often carry out their responsibilities, giving indirect sanction to these norms through their work. In that respect, Cornwall's conceptualization of empowerment as one's own recognition of inequalities and ability to act towards bringing about equal power distribution remains unaddressed through women's participation and work in SHGs. Lastly, while there is a degree of consciousness raising among women and changes in their levels of confidence, membership in and participation in SHGs has not translated into long-term economic transformation. In the journey towards empowerment, the focus tends to be on a narrow concept of economic empowerment, without really addressing the power structures that lie at the core of inequality.



Image Source: Ajeevika - <https://www.facebook.com/aajeevika/photos>

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