



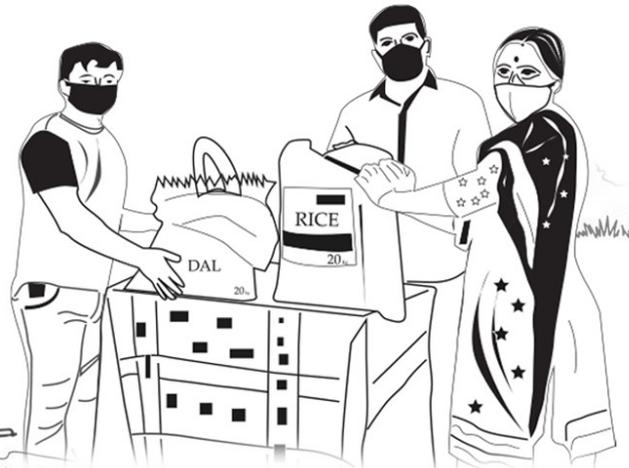
सत्यमेव जयते

Ministry of Rural Development
Government of India



Community and Institutional Response to COVID-19 in India: Role of Women's Self-Help Groups and National Rural Livelihoods Mission

October 2020



ABOUT DAY-NRLM

The Ministry of Rural Development, Government of India is implementing the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), a flagship anti-poverty programme aimed at improving the income levels and quality of life of the rural poor by bringing a minimum of one woman member of each rural poor household into the Self Help Group (SHG) network, ensuring their financial inclusion and support in livelihoods generation activities.

ABOUT IWWAGE

Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE) aims to build on existing research and generate new evidence to inform and facilitate the agenda of women’s economic empowerment. IWWAGE is an initiative of LEAD, an action-oriented research centre of IFMR Society (a not-for-profit society registered under the Societies Act). LEAD has strategic oversight and brand support from Krea University (sponsored by IFMR Society) to enable synergies between academia and the research centre.

ABOUT THIS REPORT

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FOREWORD

The Ministry of Rural Development, Government of India launched the Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM), with the aim of ensuring rural poverty reduction by building sustainable institutions of poor women - self-help groups and their federations - and facilitating their access to a range of financial, livelihoods and convergence services. The Mission believes in social mobilization and motivating women to form their own institutions for enhancing solidarity, voice and bargaining power and bringing their innate capabilities to generate meaningful livelihoods and come out of poverty.

The women self-help group (SHG) network promoted under DAY-NRLM proved critically important during the COVID-19 outbreak, to raise awareness, educate and induce behavioural change on the risks of exposure to the virus. While the pandemic and initial lockdown resulted in adverse consequences for rural women and their households, at the same time, across the country, women's SHGs showed dynamism and flexibility to innovate, by directing their efforts into livelihoods and social activities that met the immediate needs of communities during the crisis.

This report captures the good practices of SHG and State Rural Livelihoods Mission (SRLM) led initiatives amidst COVID-19. One of the most important learnings of the report is that community-led collective action coupled with an institutional impetus has tremendous potential for developing decentralised, participatory and context-specific local solutions amid crises such as the COVID-19. Economic and social action unleashed by women's community institutions during the pandemic was most effective when bolstered by institutional support and collaborations, provided by DAY-NRLM and SRLMs, as well as through a host of existing partnerships, including with the local self-government, market, state actors and technical support agencies - all supporting the well-being of communities.

IWWAGE has compiled a repository of strategies and innovations that SHGs and SRLMs have spearheaded during COVID-19. The report serves as a useful guide for policy, programmatic action and budgetary allocations and can promote learning and sharing, and possible replication of on-ground strategies across SRLMs, implementation agencies and development professionals. I commend IWWAGE for providing a glimpse of the potential of women's collectives for heralding a socio-economic transformation in the face of tremendous adversity. I am also grateful to the Bill and Melinda Gates Foundation for their support to DAY-NRLM in addressing issues of poverty and strengthening women's empowerment collectives.

N. S. Sinha
11/09/2020
(Nagendra Nath Sinha)

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MESSAGE

Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) assumed particular significance at the time of the COVID-19 pandemic given the social capital, trust and networks of women's institutional platforms of the poor. Women's collectives embodied the maxim that in every crisis there lies an opportunity, exhibiting resilience, initiative and enterprise against the backdrop of severe challenges for their health and livelihoods. During the pandemic, when regular supply chains were disrupted and most other actors and stakeholders were experiencing an economic slump, SHGs rose to the challenge of manufacturing essential commodities and providing services for meeting local needs of communities, especially related to health and food.

As highlighted in the report, sustained investment in capacity building and nurturing of women's community resource persons and institutional platforms of the poor also meant that SHG women were at the forefront of crisis response, especially in extending financial and livelihoods services in remote locations. It has been heartening to see members of women's SHGs emerge as empowered and capable leaders.

I hope this compendium shall provide visibility and recognition to the work and leadership that has been displayed by poor women's institutions in the fight against COVID-19 in India. Now, more than ever, there is reason to highlight the economic potential of SHGs and women's collectives and build the case for investing in them in the future. The need of the hour is to strengthen women's economic identity, enable their agency, increase their confidence as livelihoods actors and address barriers and constraints that may limit their economic participation.

Going forward, and especially through its National Rural Economic Transformation Project (NRETP), DAY-NRLM is committed to supporting the growth of women owned and women led producer collectives and enterprises, women entrepreneurs, along with ensuring focus on digital payments, financial inclusion, literacy and expanding the cadres of women Business Correspondents. Based on the tremendous initiative demonstrated by women's cadres and women's institutions in times of crisis, I urge private, public, financial and livelihoods stakeholders to dispel misconceptions surrounding viability of women's livelihoods and women-led enterprises, and expand collaborations with DAY-NRLM towards ensuring sustainable livelihoods for women's community based organisations in the challenging times ahead.

I applaud the efforts of all SHG members, SRLMs, DAY-NRLM and DAY-NRLM partners that have worked tirelessly in crisis management and crisis response, and congratulate IWWAGE for preparing this report showcasing their efforts.

(Alka Upadhyaya)

Nita Kejrewal
Joint Secretary



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MESSAGE

In recent times, DAY-NRLM has expanded its mandate from financial and livelihoods activities and taken important strides in strengthening its focus through dedicated strategies and pilots on Social Inclusion and Social Development, including especially on Gender and Food, Nutrition, Health and Water, Sanitation and Hygiene (FNHW). However, the COVID-19 pandemic and lockdown, in particular, exposed the disproportionate burdens and challenges faced by women and vulnerable groups in times of crisis and adversity, reminding us that we have our work cut out for us.

I am encouraged by the efforts taken by selected states. This report highlights that focused support was extended to women amidst the crisis for their gender needs and needs related to food, nutrition, health and WASH, including especially in locations where DAY-NRLM has partnered with technical resource organisations and civil society organisations. Selected states showed the way, with community cadres emerging as role models through provision of maternal and child health services, health and hygiene practices, sanitary napkins, facilitating access to rights and entitlements, providing counselling for addressing issues of violence against women, engaging in dispelling myths around the virus and ensuring harmony. Institutional mechanisms such as women run gender resource centres and use of digital technologies also provided important means through which women were able to access information and services. Additionally, a critical mainstay of crisis response was the focus on vulnerable groups, with SHGs showing tremendous empathy and leveraging their networks and social capital to identify and look out for the needs of the most marginalised.

DAY-NRLM recognizes that the impacts of COVID-19 shall not be gender-neutral, but also views the COVID-19 crisis as a landmark opportunity to instill principles of gender equality into DAY-NRLM. In addressing gender, DAY-NRLM values partnership with IWWAGE through project SWAYAM (Strengthening Women's Institutions for Agency and Empowerment), that has provided technical inputs and expertise to DAY-NRLM both at the national level and through ongoing gender transformative pilot projects being conducted in partnership with State Missions in Chhattisgarh, Jharkhand, Madhya Pradesh and Odisha.

I congratulate IWWAGE for their support to mainstream gender in DAY-NRLM and for bringing out this report highlighting efforts taken by women's SHGs of DAY-NRLM in addressing the issues faced by the community during the COVID-19 crisis.

(Nita Kejrewal)
14.09.2020

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Executive Summary

The COVID-19 crisis, having its beginnings in India in March 2020, has led to an unprecedented challenge for the health and livelihoods of communities. On 24 March 2020, the central government in India announced the world's largest nation-wide lockdown, followed by a COVID-19 relief package, and later, different sectoral measures. Given the size of India, and to ensure prevention and containment of the virus in rural areas, it was recognised that networks and social capital of community-based institutions of the poor could be leveraged. In this scenario, the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM), one of the world's largest institutional platforms for the poor, assumed importance given its mass outreach and membership of about 69.8 million rural women mobilised into 6.3 million self-help groups (SHGs). To address the challenges posed by the pandemic and subsequent lockdown, NRLM issued different advisories and circulars - outlining envisaged roles and

responsibilities for State Rural Livelihoods Missions (SRLMs) and SHGs in crisis response, guidelines for functioning of groups, and importantly, for protective benefits for women community resource persons (CRPs), cadres and SHG members.

Amidst COVID-19, women's SHGs of NRLM emerged as pivotal actors in crisis management, leading from the front in - producing masks and protective gear, creating awareness about the pandemic, delivering essential goods and financial services to the most vulnerable and running community kitchens. In particular, SHGs remained well-placed to respond to the crisis owing to their access to the last mile, ability to draw on trust and solidarity enjoyed with communities, knowledge of who constitutes the most vulnerable in need of priority social protection, and based on their capacity to swiftly manufacture crisis-relevant products and services through aggregation of economic activities of members. Good practices and innovations undertaken by SHGs and SRLMs at the time of the COVID-19 outbreak spanned different thematic and focused initiatives including awareness generation, in non-farm and farm livelihoods, food, nutrition, health, water, sanitation and hygiene (WASH), financial inclusion, social inclusion, gender-focused strategies, strategies for migrants and by leveraging use of digital technologies.

Early lessons from ground-level action taken by SHGs and State Rural Livelihoods Missions indicate the importance of the following key characteristics of crisis response.

1. Women's Leadership in Barefoot Response and as Resilience Champions

Decentralised responses led by SHGs, and in best-case scenarios in partnership with local tiers of self-governance [such as panchayati raj institutions (PRIs)] and key local actors such as frontline health workers and volunteers, was seen to be critical in ensuring outreach to remote locations and the most vulnerable. The importance of investment in capacity building and nurturing of women's community cadres also became evident, with existing NRLM community resource persons extending financial and livelihoods services during the crisis, and raising awareness on COVID-19. In locations where projects are being conducted by NRLM with technical resource agencies and civil society organisations, focused support was provided on maternal and child health, water, sanitation and hygiene, access to entitlements and counselling for gender-based violence. An important role was played by women-run community services such as community kitchens, community managed gender resource centres, community operated transport vehicles and community operated rural retail shops. Additionally, SHG women essayed roles in identifying and surveying vulnerable households, ensuring doorstep delivery of food and supplies for the most marginalised and providing food catering services to public hospitals and quarantine camps. They assisted in distributing benefits of government programmes such as food rations and managing rush and ensuring social distancing of customers at banks. A hallmark of the response was the ability of SHG members to adapt their existing skills and repurpose their livelihoods to fill gaps in the market for essential commodities and services related to health, food and sanitation, including particularly through the large-scale production of masks, sanitisers, handwash and protective gear. In recent times, with the prolonging of the crisis, SHGs are now progressing to brand and diversify products, catering to demands of new target audiences and devising novel solutions for niche markets.

2. An Institutional Impetus

Among State Rural Livelihoods Missions (SRLMs), preparedness, including past institutional legacy, culture of public action and prior experience of mobilising SHGs for crisis management during disasters played a part in ensuring efficacy of crisis response. Dedicated budgetary allocations and official orders, issued either by state governments and/ or SRLMs and NRLM, also proved important for enabling swift action and for fast-tracking crisis response efforts, besides providing legitimacy and formal recognition to SHGs in crisis management roles. Agendas of focus during the pandemic were also seen to receive impetus from political will, and were driven by the context of different states. Further, handholding support provided by SRLM staff as well as advisory services of pre-existing technical units offered important inputs to SHGs to navigate skill gaps and marketing challenges related to livelihoods activities taken up during the pandemic.

3. Focus on Vulnerabilities

In responding to the needs of the most needy and vulnerable, NRLM and selected SRLMs were able to leverage existing dedicated institutional mechanisms (such as the Vulnerability Reduction Fund, Innovation Fund, Food Security Fund and Health Risk Mitigation Fund). Targeted approaches and initiatives for the marginalised were also employed in selected states, recognizing the need for differentiated strategies for specific vulnerabilities of heterogeneous groups and ultra poor households. Within NRLM, the COVID-19 crisis provided the opportunity to focus on previously overlooked vulnerabilities, such as those of internal migrants. NRLM has also articulated the intent to dedicatedly work on new thematic areas such as domestic violence and child sexual abuse.

4. Leveraging Digital and Information, Education and Communication (IEC) Tools

Digital technologies emerged as being particularly pertinent during different phases of the lockdown, and were tapped for information generation and awareness on COVID-19 including through large-scale online trainings of NRLM staff and community cadres, for online marketing of farm produce and for providing telephone counselling to ensure safety and well being of women. In its circulars, NRLM advised use of phone or digital means for expediting procedures for fund release and fast-tracking approvals during the period of lockdown, for both SRLMs and SHGs and community institutions. Further, sharing of regular and clear communication with emphasis to avoid misinformation and rumours, besides experimenting with different creative media and IEC tools contributed to awareness on prevention and containment of COVID-19.

5. Gaps and Recommendations

Going forward, and based in part on existing good practices, it would be important to move away from placing the entire onus on women's community institutions to manage crisis response and recovery, to take an ecosystem approach and broaden engagement with multiple stakeholders. This can be done by:

(i) Building institutional linkages and tie-ups with state and market actors for protecting women's livelihoods: especially for harvest and sale of produce in agriculture, for procuring raw materials, guaranteeing orders and marketing of products of non-farm enterprises, as well as with key stakeholders in banking and finance for ensuring access of women to finance

and working capital. Imparting formal recognition to women's SHGs for procurement in government programmes and by state and national governments, and formalising economic activities of women led-enterprises could also constitute important future strategies.

(ii) Forging partnerships and convergence: amongst different verticals and sub-programmes of NRLM, between NRLM and programmes of the Ministry of Rural Development, especially the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), with national and state actors across ministries, departments, sectors and with technical resource agencies and civil society organisations, including women's organisations to ensure women's health, safety, bodily integrity, well being and decent work and wages in crisis response roles and in future livelihoods activities.

(iii) Collaborating with PRIs and key local constituents: such as elected women representatives, with women leaders in decision making roles, men and boys, health workers, traditional village institutions/ councils and faith and religious leaders, engaging with them both on COVID-19 as well as to address community-held adverse social norms and intra-household gender-discriminatory attitudes and behaviours that shall likely characterise coping strategies to deal with the crisis.

Further, to ensure an inclusive and gender-responsive recovery ahead, existing mechanisms such as centrally allocated funds could be leveraged, NRLM programming components could be strengthened with a gender lens, NRLM response to COVID-19 including policies and budgets could be monitored and community-based approaches could be adopted that respond to gender needs.

The COVID-19 pandemic has served as a trigger, disrupting business as usual operations of women's collectives, mobilising SHG women to come together, to transcend their group identity and contribute through collective action towards crisis management, including to help those most in need - thus demonstrating the transformational potential of women's collectives. SHG members have emerged as indomitable role models for communities. The work performed and leadership displayed by these women in crisis response activities is testament to the fact that innovation can be unleashed in scenarios where flexibility exists to adapt and meet the most pressing needs and requirements of communities. As the pandemic and its impacts continue unabated, this juncture can provide women's SHGs the unique opportunity to define agendas and priorities that are most relevant to them during the recovery phase. NRLM can act as a critically important facilitation agency in ensuring this objective in the challenging times ahead - by lobbying with stakeholders to increase trust and investment in women's collectives, women's leadership and women-led group-based livelihoods and enterprises as showcased during the crisis, as well as by linking SHG members with rights, entitlements, resources, opportunities and institutional actors.



Introduction

The COVID-19 crisis, having its beginnings in India in March 2020, has led to an unprecedented challenge for the health and livelihoods of communities. On 24 March 2020, the central government in India announced the world's largest nation-wide coronavirus lockdown, affecting 1.3 billion people¹. Subsequently, this lockdown was further extended in phases over April and May 2020 through a series of advisories, with guidelines being issued for different geographies based on their COVID-19 caseload, divided into red/ hotspot, orange and green zones. In June 2020, though the lockdown was lifted in different parts of the country, in recent times, different states have again begun reinstating state specific lockdowns to arrest continued rise in COVID-19 cases.

Amid the COVID-19 spread, the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM), one of the world's largest institutional platforms for the poor, assumed critical importance given its mass outreach and membership of rural community women. The National Rural Livelihoods Mission, renamed as Deendayal Antyodaya Yojana National

¹ Deep Singh, K, Goel, V, Kumar, H and Gettleman, J (2020). "India, Day 1: World's Largest Coronavirus Lockdown Begins", The New York Times, 25 March 2020, available at <https://www.nytimes.com/2020/03/25/world/asia/india-lockdown-coronavirus.html>.

Rural Livelihoods Mission (DAY-NRLM)² in 2015, is a centrally sponsored programme aimed at creating efficient and effective institutional platforms of the rural poor and enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services. Recent estimates indicate that NRLM has mobilised approximately 69.8 million (6.98 crore)³ rural women into 6.3 million (63 lakh) self-help groups (SHGs). NRLM's approach centres on organising 10-20 women members into self-help groups (SHGs); which are in turn federated into primary level federations, namely village level organisations (VOs), and secondary level federations, namely cluster level federations (CLFs).

During the pandemic, SHGs in India demonstrated flexibility, agility, resilience and strength, in adapting their existing skills to respond to the crisis and going above and beyond to deliver much needed essential services and commodities to communities. SHGs essayed numerous roles⁴ - producing masks and protective gear, creating awareness about the pandemic, delivering supplies and financial assistance to the most vulnerable and running community kitchens. Additionally, besides the leadership of women and strength of their institutional platforms, NRLM responded to the COVID-19 pandemic⁵ by issuing numerous advisories and guidelines, through quick and pro-active response of State Rural Livelihoods Missions (SRLMs) and by identifying and leveraging livelihoods opportunities related to crisis response, including through coordination with other government departments.

This report seeks to recognise and visibilise the work which women's collectives have undertaken during the COVID-19 outbreak in collaboration with State Rural Livelihoods Missions, in order to highlight their critical and indispensable economic and social contribution to the COVID-19 response. It was thought that by mapping, stock-taking and identifying strategies, good practices and the myriad ways in which women's collectives and State Rural Livelihood Missions (SRLMs)⁶ have responded to the crisis, useful pathways could be identified for the way ahead that could support a more formal and streamlined response by SRLMs and NRLM going forward - both in terms of policy and programmatic action as well as for possible budgetary allocations. The document intends to serve as a repository - of strategies and innovations - which could promote learning and sharing, and possible replication, across State Rural Livelihoods Missions, towards managing the health and livelihoods implications of the crisis and ensuring access to social protection, livelihoods, decent work and wages of women and the most vulnerable.

The report draws predominantly on secondary data sources, including but not limited to:

- Official advisories/circulars issued by the National Rural Livelihoods Mission (NRLM), advisories/circulars issued by select State Rural livelihoods Mission (SRLMs), updates on

² Throughout this document, DAY-NRLM and NRLM have been used interchangeably.

³ Throughout this document, 1 crore = 10 million and 1 lakh = 100,000

⁴ Kejrewal, N (2020). "Covid-19: In Times of Crisis, Women Self-help Groups Lead the Way", Hindustan Times, 3 May 2020, available at <https://www.hindustantimes.com/analysis/covid-19-in-times-of-crisis-women-self-help-groups-lead-the-way/story-SyXJVNPLUdVbSijkeaesN.html>

⁵ Comments of Nagendra Nath Sinha, Secretary, Ministry of Rural Development during webinar "From Resilience to Growth: Supporting Women-Led Rural Micro-Enterprises Through COVID-19 and Beyond(Part 1): Survival Mode - Sustaining Enterprise Activity in the time of COVID", organised by The World Bank, LEAD at Krea University, Aajeevika and Ministry of Rural Development, 2020.

⁶ NRLM has set up dedicated sensitive support units at the state, district and sub-district levels staffed with professionals, with NRLM being implemented by State Rural Livelihoods Missions (SRLMs) comprising State Mission Management Unit (SMMU), District Mission Management Unit (DMMU), Block Mission Management Unit (BMMU) and a Project Facilitation Team at the cluster (sub-block) level.

COVID-19 action shared on official Ministry of Rural Development, NRLM and selected SRLMs' Twitter accounts⁷.

- Secondary data sources - Press Information Bureau (PIB) announcements/releases, Government of India articles, selected internal communication shared between NRLM and SRLMs, newspaper articles, blog posts.
- Comments of expert panelists in webinars held in recent times on COVID-19 and NRLM's women's collectives.

It would be useful to note the following important clarifications and limitations

- Wherever states or states responses' are mentioned, and unless otherwise specified, this refers to actions taken by the respective State Rural Livelihoods Missions (SRLMs) and SHGs of that SRLM (e.g. Jharkhand would refer to the Jharkhand SRLM or Jharkhand State Livelihoods Promotion Society). The report does not seek to map the range of social protection entitlements that state governments may have adopted to respond to the pandemic, which would constitute a much broader response, and is outside the scope of this report.
- The document does not claim to be exhaustive in its illustration of strategies of all State Rural Livelihoods Missions (SRLMs) across all verticals of NRLM. It seeks to provide a sampling of the initiatives that have been taken and the changing priorities that are characterising the SHG landscape within NRLM in India amidst COVID-19. Selected examples of good practices described could be isolated instances, limited to a particular village or block (and as far as possible these have been indicated), and may not be representative of the strategies adopted by the entire state, across all blocks and districts. Most of the examples and innovations cited correspond to the period March - July 2020, when crisis response activities were at their peak.
- Since this report draws on secondary information, there remains the risk of inconsistencies due to inability to sufficiently triangulate and cross-validate the information, especially given the lockdown and lack of ease of conducting interviews/ fieldwork with NRLM, SRLMs or members of community institutions, that remain preoccupied with organizing and managing on-ground community responses. Due to this, the extent and magnitude of economic benefits that may have accrued to members of women collectives' engaging in crisis response activities cannot also be clearly ascertained.

⁷ While content analysis of official Twitter accounts may be considered an unconventional source of literature review, it provided an important means of tracking latest developments on COVID-19 response across State Rural Livelihoods Missions, through their own self-reporting of good practices, especially during the lockdown period.

- While NRLM advisories for COVID-19 response have been briefly mentioned in relevant sections, the report does not evaluate the approaches and policies outlined in the circulars, nor comment on the extent of their uptake and implementation by states.
- Throughout the document, the term ‘women’s collectives’ or ‘women’s groups’ has been used as an umbrella term referring to self-help groups (SHGs), village organisations (VOs) and cluster level federations (CLFs).
- The report intends to serve as a living resource document. Given the ever-evolving response to the COVID-19 situation by various actors, it would be useful to note that this document was last updated on 1 September 2020.

The report is organised as follows: The first section provides a look at the unique attributes of women’s collectives, including those qualities that rendered them well placed to respond rapidly to the COVID-19 crisis. The second section briefly outlines the national response and COVID-19 relief package announced by the central government, and touches upon the types of advisories issued by NRLM to respond to COVID-19. The third section seeks to map strategies employed by selected State Rural Livelihoods Missions (SRLMs) and illustrate ground-level action taken by women’s collectives to respond to the COVID-19 crisis – across different thematic areas such as awareness generation, non-farm livelihoods, food nutrition health and water, sanitation and hygiene (WASH) (FNHW), farm livelihoods, financial inclusion, gender-response initiatives, social inclusion, migrants and use of digital technologies. The final section concludes with some early lessons from the crisis and the way ahead, especially relevant to the NRLM architecture and ecosystem.



Photo credit: Kulumbashree

01

Why Women's Self-Help Groups(SHGs) and Collectives?

In keeping with its objective to build strong institutions of the poor for unleashing their innate capabilities, NRLM has right from its inception outlined the vision for women's collectives and their transformative potential as follows:

“The institutions of the poor – SHGs, their federations and livelihoods collectives - provide the poor the platforms for collective action based on self-help and mutual cooperation. They become a strong demand system. They build linkages with mainstream institutions, including banks, and Government departments to address their core livelihoods issues and other dimensions of poverty. These institutions provide savings, credit and other financial services to meet their priority needs. These include consumption needs, debt redemption, food and health security and livelihoods. They augment knowledge, skills, tools, assets, infrastructure,

own funds and other resources for the members. They increase incomes, reduce expenditures, increase gainful employment and reduce risks for their members. They also increase their voice, space and bargaining power in dealing with service providers.”⁸

Past research has demonstrated the potential of strong women’s collectives and their domino effect on a number of variables – both individually for women’s agency and their standing as well as for the overall good of communities. A systematic review⁹ to understand the effectiveness of SHGs in empowering women found that women’s economic SHGs have a positive, statistically significant effect on women’s economic, social, and political empowerment, with positive effects on empowerment being achieved through various pathways, such as familiarity with handling money, financial decision-making, improved social networks, and respect in the household and/or community. Additionally, a recent assessment of the DAY-NRLM¹⁰ found that both programme participants and programme functionaries perceived high impacts of the programme in areas related to women empowerment, self-esteem enhancement, personality development, reduced social evils; and additionally, medium impacts of the programme in terms of better education, higher participation in village institutions and better access to government schemes. The above findings provide important insights on the prospects for women’s collectives, including NRLM’s institutions of the poor, in normal times, when regular SHG meetings and functioning continue business-as usual and may enable such results.

However, during the COVID-19 pandemic in India, what has come to fore very strongly have been the unique attributes of women’s collectives that have enabled them to successfully engage in crisis management – including, in particular, how well-placed they remain to draw on solidarity networks with communities, the built capacities of women leaders/ members as well as the potential of groups to produce crisis-relevant products and services, leveraging economies of scale through aggregation of economic activities of members. As recognised by NRLM¹¹:

- Women’s collectives have deep interpersonal ties and intimate knowledge of local communities, and most importantly enjoy their trust.
- Women’s collectives have easy access to the ground, especially the last mile.
- Women’s collectives can act as a critical conduit for providing relief to the most vulnerable, including short and medium-term social and economic protection.
- Women’s collectives can quickly set up the production of relevant items using their well-honed skills, leveraging village distribution and supply chains.

⁸ NRLM (2011). National Rural Livelihoods Mission (NRLM) Mission Document, Ministry of Rural Development, Government of India, p.2.

⁹ Brody, C, De Hoop, T, Vojtkova, M, Warnock, R, Dunbar, M, Murthy, P and Dworkin, SL (2016). “Economic Self-Help Group Programmes for Improving Women’s Empowerment: A Systematic Review”, 3ie Systematic Review. London: International Initiative for Impact Evaluation (3ie).

¹⁰ IRMA (2017). Independent Assessment of Design, Strategies and Impacts of DAY-NRLM, p. xvii and p. 198-99.

¹¹ Kejriwal, N (2020). “Covid-19: In Times of Crisis, Women Self-help Groups Lead the Way”, Hindustan Times, 3 May 2020, available at <https://www.hindustantimes.com/analysis/covid-19-in-times-of-crisis-women-self-help-groups-lead-the-way/story-SyXJVNPLUdVbSljkeaszN.html>

Additionally, past experience testifies to the fact that women's groups have served as important resilience mechanisms to tide over shocks in the crisis recovery phase in India – both from an economic and health standpoint. For instance, commentators have shed light on how SHGs played a critical economic role during past crises¹² - smoothing non-food consumption during cyclone Phailin in Odisha providing information on skill and livelihoods opportunities amid a drought in Rajasthan¹³ and remaining an important source of credit during an extreme rain event in Jharkhand. Community-led measures for health and food security¹⁴ were also seen to be extended by women's groups during the Nipah outbreak in Kerala and cyclone Phani in Odisha.

¹² As cited in Siwach, G, Desai, S, De Hoop, T, Paul, S, Belyakova, Y and Holla, C (2020). "SHGs and Covid-19: Challenges, Engagement, and Opportunities for India's National Rural Livelihoods Mission", Evidence Consortium on Women's Groups, 18 June 2020, available at <https://womensgroupevidence.org/shgs-and-covid-19-challenges-engagement-and-opportunities-indias-national-rural-livelihoods-mission>

¹³ As cited in Barooah, B, Sarkar, R and Siddiqui, Z (2020). "It's time to take note of the Self Help Groups' potential", 2 June 2020, International Initiative for Impact Evaluation, available at <https://www.3ieimpact.org/blogs/its-time-take-note-self-help-groups-potential>

¹⁴ As cited in Siwach, G, Desai, S, De Hoop, T, Paul, S, Belyakova, Y and Holla, C (2020). "SHGs and Covid-19: Challenges, Engagement, and Opportunities for India's National Rural Livelihoods Mission", Evidence Consortium on Women's Groups, 18 June 2020, available at <https://womensgroupevidence.org/shgs-and-covid-19-challenges-engagement-and-opportunities-indias-national-rural-livelihoods-mission>



National Relief Package and Measures Undertaken by DAY-NRLM to Address the COVID-19 Crisis

National COVID-19 Relief Package

On 26 March 2020, the Finance Minister of India announced a Rs. 1.70 lakh crore relief package - termed the Pradhan Mantri Gareeb Kalyan Yojana (PMGKY) - for various sectors to help them tide over the Coronavirus crisis¹⁵. In particular, benefits under the package having particular relevance for members of women's collectives in rural areas included¹⁶ - doubling of collateral free loans for women's self-help groups (SHGs); additional free rations and free gas cylinders under the Ujjwala scheme to poor households; cash transfers to women bank

¹⁵ PIB (2020a). "Finance Minister announces Rs 1.70 Lakh Crore relief package under Pradhan Mantri Garib Kalyan Yojana for the poor to help them fight the battle against Corona Virus", Press Information Bureau, Government of India, Ministry of Finance, 26 March 2020, available at <https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1608345>

¹⁶ While benefits such as cash transfers to women PMJDY account holders, free gas cylinders and free rations were to be given to rights holders for the months of April, May and June 2020 following the immediate outbreak of COVID-19, the provision of free rations has since been extended upto November 2020.

account holders under the Pradhan Mantri Jan Dhan Yojana (PMJDY); one-time ex gratia payment to farmers, poor senior citizens, widows and differently abled; increase in wages for workers under the MGNREGS; medical insurance for health workers; and leveraging of funds for benefit of construction workers from the Building and Other Construction Workers Welfare Fund. Details of the benefits under the PMGKY package are provided in Annexure 1. Following the announcement of the PMGKY package, the central government announced the Atma Nirbhar Bharat Abhiyaan (Self-Reliant India Movement), a Rs 20 lakh crore economic package¹⁷ - across five tranches between 13-17 May 2020 - with allocations and measures being announced for, among others, the non farm sector, the farm sector, for farmers, migrants and for selected schemes such as the MGNREGS. Further, on 20 June 2020¹⁸, the Garib Kalyan Rojgar Abhiyaan was announced with the aim of promoting livelihoods of return migrant workers and for boosting rural public works creation. Additionally, numerous state governments announced state specific COVID-19 related social protection measures¹⁹.

DAY-NRLM Response to the COVID-19 Crisis²⁰

Responding to the COVID-19 crisis, DAY-NRLM issued different advisories and circulars which broadly covered the following dimensions: (i) envisaged roles and responsibilities for State Rural Livelihoods Missions (SRLMs); (ii) envisaged roles and responsibilities for women's collectives to tackle the pandemic; (iii) guidelines for groups' functioning; and (iv) protective benefits for women community resource persons (CRPs) and SHG members. Some notable guidelines included - suspension of VO/ CLF meetings for stipulated period and resumption only based on area's COVID-19 case load; moratorium on existing loans; immediate transfer of Revolving Fund (RF) and Community Investment Fund (CIF) to SHGs, VOs and CLFs to ensure liquidity for members²¹; envisaged role for SHG members in raising awareness, supporting the production of sanitizers, handwash and masks, cooking and distribution of meals for the needy and running community kitchens; coordinating with frontline health workers such as Accredited Social Health Activists (ASHAs) and aanganwadi workers; and additional Vulnerability Reduction Fund (VRF)²² to be extended for COVID-19 hotspots, in far off remote areas with vulnerable populations as well as for communities with extreme vulnerabilities. Importantly, recognising the engagement of women community resource persons (CRPs), community cadres, and SHG members' in crisis response activities at the frontlines, and to ensure their safety, NRLM advised provision of the following - life and accident insurance, safety kits, honorarium, and provision of ex gratia payment for members deceased while working to address COVID-19. Further, given the unprecedented scenario of the pandemic induced lockdown, new areas of focus were also articulated by NRLM, especially vulnerability to domestic violence and child sexual abuse²³. For a more comprehensive account of the measures suggested in the advisories and circulars issued by NRLM, see Annexure 2.

¹⁷ PIB (2020k). "Finance Minister announces measures for relief and credit support related to businesses, especially MSMEs to support Indian economy's fight against COVID-19", Ministry of Finance, Press Information Bureau Delhi, 13 May 2020, available at <https://pib.gov.in/PressReleaseDetailm.aspx?PRID=1623601>.

¹⁸ PIB (2020p). "Prime Minister Narendra Modi launches Garib Kalyan Rojgar Abhiyaan on 20th June 2020 to boost employment and livelihood opportunities for migrant workers returning to villages, in the wake of COVID-19 outbreak", Press Information Bureau, Government of India, Prime Minister's Office, 20 June 2020, available at <https://pib.gov.in/PressReleasePage.aspx?PRID=1632861>.

¹⁹ A comprehensive overview of state specific COVID-19 related social protection measures is available at <https://covid-india.in>.

²⁰ This section draws on NRLM advisories and circulars issued between March - July 2020, available at <https://aajeevika.gov.in/en/letterscirculars/letters>.

²¹ It was suggested that if any SHG member/VO required capital for purchase of raw material, production and distribution of sanitizers, soaps, masks and gloves, loans could be disbursed either from Bank loan or NRLM's Community Investment Fund (CIF). See MORD (2020b). "Activities at different level to address COVID-19", File No. J-11060/37/2017-RL, Ministry of Rural Development, Rural Livelihoods Division, order dated 26 March 2020.

²² Additional amount of Rs. 1.5 lakh per village organisation was sanctioned.

²³ MORD (2020f). "Advisory on provisions made under DAY-NRLM to address the consequences of COVID-19 lockdown", File No. J-11060/37/2017-RL-Part(1) (369933), Ministry of Rural Development, Department of Rural Development, order dated 30 April 2020.



Photo credit: kudumbashree

03

Response of Women's SHGs and State Rural Livelihoods Missions (SRLMs) to the COVID-19 Crisis

While multiple initiatives have been undertaken by SRLMs and women's collectives, an attempt has been made to organise these according to thematic focus, following the lines of organisation of NRLM's verticals. The following sections describe the activities being undertaken in these verticals:

- 3.1 Awareness Generation
- 3.2 Non Farm Livelihoods
- 3.3 Food, Nutrition, Health, Water, Sanitation and Hygiene (FNHW)
- 3.4 Farm Livelihoods
- 3.5 Financial Inclusion
- 3.6 Gender-Focused Strategies
- 3.7 Social Inclusion
- 3.8 Migrants
- 3.9 Use of Digital Technologies

3.1 AWARENESS GENERATION

From very early on after the onset of COVID-19 in India in March 2020, SHG women were called upon to generate awareness and help in the containment of COVID-19 – including on symptoms and causes of the virus and for adopting appropriate hygiene and physical distancing practices. SRLM staff and SHG members used a range of channels to communicate messages for influencing behaviour change including through use of telephone calls, wall writings, pamphlets/fliers, social media²⁴, besides other innovative means as elaborated below. Areas of awareness generation were on the suggested preventive and control measures to limit spread of COVID-19; correct method of handwashing; not touching of nose, mouth and eyes and not spitting in public; social distancing and dispelling myths about the virus.

Leveraging Existing Cadres for Awareness

In Nagaland²⁵, the social action committees of the village level organisations (VO-SACs) and community cadres were engaged in dissemination of Information, Education and Communication (IEC) material, including by developing their own posters and handwritten materials for distribution at the household level²⁶. SHGs, VOs and community cadres were also engaged in conducting door to door awareness drives for institutions such as Village Council/Village Development Board, School and Church. In Jharkhand, Patrakar Didis, a cadre of rural women journalists working under the ambit of the Jharkhand State Livelihoods Promotion Society (JSLPS), have been spreading information about preventive measures and access to essential and healthcare services²⁷.

²⁴ PIB (2020c) "NRLM Self Help Group network rises to the challenge of COVID-19 situation in the country", 12 April 2020, Press Information Bureau, Government of India, available at <https://pib.gov.in/PressReleaseDetailm.aspx?PRID=1613605>.

²⁵ Based on internal NRLM communication shared by Nagaland State Rural Livelihoods Mission.

²⁶ VO-SAC committee members and community cadres in Nagaland have been active in Totok Chingha, Mon district; Longsem dang village, Mokokchung district; Shioxe, Satakaha, Zunheboto district; and in Dimapur (based on internal communication submitted to NRLM by Nagaland SRLM).

²⁷ https://twitter.com/MoRD_GOI/status/1257568252731031554 5 May 2020.

INNOVATIONS: Information Dissemination and Awareness Generation

Kerala - Whatsapp Groups Enabling Quick Information Exchange: Kudumbashree²⁸ established a network of 3 lakh WhatsApp groups²⁹ with its Neighbourhood Groups (NHGs) - comprising 22 lakh women members - directing government instructions to them regarding COVID-19 related information, while taking efforts to ensure they did not dispel fake news and cause panic³⁰.

Uttar Pradesh - Rangolis for Awareness³¹: In Uttar Pradesh, SHG women of Uttar Pradesh SRLM 'Prerna' have made rangolis and wall paintings to mark lines and circles while driving home the need for maintaining 'social distancing'. Besides spreading key messages about COVID prevention. SHG women used TikTok videos and songs to create awareness about hand-washing and social distancing³².

Chhattisgarh - Wall Writing³³: In Chhattisgarh, wall writing was used to spread messages to create awareness on prevention of COVID-19.

Bihar - Mobile Vaani and Use of Comic Series: An Interactive Voice Response System (IVRS), Mobile Vaani, previously piloted in a JEEVIKA project in Bihar³⁴, was utilised at the time of the COVID-10 outbreak to develop voice messages and address community queries through this information sharing platform³⁵. A comic series "Badki Didli" has been developed by JEEVIKA, based on a female character who delivers messages on COVID-19³⁶.

Assam - Use of Aajeevika Grameen Express Yojana (AGEY): SHG women used a vehicle under the Aajeevika Grameen Express Yojana (AGEY) mounted with a mike to also deliver awareness messages on COVID-19³⁷ in Assam.

Trainings on COVID-19 Risk Communication

Trainings under DAY-NRLM pivoted in their scope from 'business as usual' content to training all SRLMs and community cadres and resource persons on key issues related to COVID-19 and behaviour change. These trainings - "Risk Communication for Prevention of Spread of

²⁸ Kudumbashree is the poverty eradication and women empowerment programme implemented by the State Poverty Eradication Mission (SPEM) of the Government of Kerala. Kudumbashree is recognised as the State Rural Livelihoods Mission (SRLM) for the state of Kerala under National Rural Livelihoods Mission (NRLM).

²⁹ <http://kudumbashree.org/pages/828>

³⁰ PIB (2020c) "NRLM Self Help Group network rises to the challenge of COVID-19 situation in the country", 12 April 2020, Press Information Bureau, Government of India, available at <https://pib.gov.in/PressReleaseDetailm.aspx?PRID=1613605>.

³¹ Ibid.

³² Kejrewal, N (2020). "Covid-19: In Times of Crisis, Women Self-help Groups Lead the Way", Hindustan Times, 3 May 2020, available at <https://www.hindustantimes.com/analysis/covid-19-in-times-of-crisis-women-self-help-groups-lead-the-way/story-SyXJVNPLUdVbSlikeaesN.html>

³³ "SHGs in Chhattisgarh make face masks, sanitisers to tackle shortage", available at <https://yourstory.com/yourstory/2020/04/chattisgarh-shgs-face-masks-sanitisers-coronavirus>

³⁴ The JEEVIKA Mobile Vaani IVRS was developed in partnership with Project Concern International and the Bihar Rural Livelihood Promotion Society with the support of the Bill and Melinda Gates Foundation - for providing rural women information on maternal dietary diversity and complementary feeding practices in Nalanda district of Bihar. For more details see <https://gramvaani.org/?p=3118>

³⁵ PIB (2020c) "NRLM Self Help Group network rises to the challenge of COVID-19 situation in the country", 12 April 2020, Press Information Bureau, Government of India, available at <https://pib.gov.in/PressReleaseDetailm.aspx?PRID=1613605>

³⁶ JEEVIKA (2020). "JEEVIKA's COVID-19 Response Initiatives", available at <http://brlp.in/UploadFiles/Files/JEEVIKA%20COVID%20RESPONSE%20Updated.pdf>

³⁷ https://twitter.com/MoRD_GOI/status/1262668923998212096 19 May 2020

COVID-19 in Rural India”³⁸ conducted in June 2020 and developed by NRLM, National Institute of Rural Development and Panchayati Raj (NIRDPR) and technical resource agency Project Concern International, were administered to SRLM staff (state, district and block resource persons). Besides training on symptoms, spread and safety precautions to be taken to tackle COVID-19, the training also covered issues such as high-risk groups, stigma and discrimination in the context of COVID-19, safety for migrant workers and domestic violence and child sexual abuse. It was expected³⁹ that SRLM staff in turn shall impart these training through online/ telephone means to community cadres, community resource persons and Gram Rozgar Sahayaks, who shall orient all SHG members, SHG and village organisation (VO) leaders and community members. It has thus been anticipated that the self-help group network will anchor the process of spreading critical informational messages to the community including adoption of practices like wearing masks, washing hands frequently etc. As of 18 August 2020, NRLM had conducted digital trainings on COVID-19 for 20,065 mission staff, district and block resource persons, over 5 lakh community resource persons, cadres and community workers and more than 5.34 crore SHG members.

Additionally, running up to this training, besides frequent IEC materials issued for the community on prevention and containment of the virus, guidelines⁴⁰ were issued to all staff and human resources on their return to the workplace after the lockdown – which were packaged as ‘Five Sutras’ to fight the Coronavirus at work⁴¹ (inspired by the term Panchasutra originally used to describe 5 tenets for SHG financial discipline⁴²).

3.2 NON-FARM LIVELIHOODS

Adapting Skills to Meet Demands of the Crisis

Most micro-enterprises ground to a halt in the pandemic given the disruption in demand and supply chains. Nevertheless, an important hallmark of crisis response in rural areas was innovative and quick thinking to tap existing skills of women’s collectives and mobilise them to manufacture items related to crisis response. For instance, at the end of March 2020, an NRLM advisory was circulated upholding the example of how trainees of the Sewing Machine Operator (SMO) course in a Rural Self Employment Training Institute (RSETI)⁴³ in Varanasi, Uttar Pradesh had, in coordination with the district authority, stitched masks with the aim of fighting the coronavirus pandemic. It was suggested that similar initiatives could be led by other State Rural Livelihoods Missions (SRLMs). The District Collectors/ Magistrates could motivate and facilitate the stitching of masks by RSETI trained candidates as well as SHGs, and use RSETI buildings and infrastructure for such production activities while maintain social distancing and precautions. Additionally, elaborate guidelines were shared with SRLMs⁴⁴ on how to make homemade protective covers for face and mouth, including a manual outlining detailed instructions and best practices on how to make a homemade protective cover for face and mouth with or without a sewing machine, and how to use, reuse and store such covers, including through regular cleaning and sanitation on a daily basis. In keeping with World Health Organisation (WHO) guidelines, production of three-layered cloth masks was

³⁸ See also https://twitter.com/Nagendra_NSinha/status/1267768942442971136?s=20 2 June 2020.

³⁹ MoRD (2020h). “Online training on COVID-19 to facilitate behaviour change among rural population through the Self-Help Group Network”, File No. J 11060/37/2017-RL (Part I), order dated 28 May 2020.

⁴⁰ NRLM Poster issued on 20 April 2020.

⁴¹ These Five Sutras at Work included: (1) Keep your mouth and nose covered with a mask, scarf or a clean cloth while stepping out of the house and during work (2) Maintain 1 metre distance – do not hug or shake hands (3) Wash your hands often at least for 20 seconds – do not spit in public places; do not touch your eyes nose or mouth (4) Drink warm water and eat nutritious and healthy food (5) Seek medical help if you show symptoms like fever, dry cough, difficulty in breathing.

⁴² PanchaSutra tenets for SHG financial discipline refer to the 5 principles (i) regular meetings (ii) regular savings (iii) internal lending (iv) timely repayment and (v) regular book-keeping.

⁴³ Rural Self Employment Training Institute (RSETI) is a Ministry of Rural Development intervention with numerous participating banks aimed at skill development of rural poor youth for self-employment across the nation. Sewing Machine Operator (SMO) course is one of the courses run by the RSETIs.

⁴⁴ MoRD (2020c). D.O. No. J-18046/04/2020RSETI issued by Ministry of Rural Development, Government of India, order dated 30 March 2020.

suggested. SRLMs were also provided with advisories on the pricing of masks and sanitizers, rules regarding approval of licensing for manufacturing such products and steps to enhance their production.

Masks, Protective Gear and Sanitisers

SHGs were seen to play a pivotal role in addressing the growing need for medical equipment including masks, protective gear, sanitisers and face shields. Masks produced by SHGs were supplied⁴⁵ to, among others, the health department, private hospitals, medical shops, medical personnel, front line workers, police, members of local administration and municipal corporation, Central Reserve Police Force (CRPF) and other government departments, MGNREGS workers and forest dwellers engaged in Non-Timber Forest Produce (NTFP) collection, besides being sold in the open market, including agricultural produce markets, or being distributed, often free, to needy rural households, health workers and in jails. On an average, it has been suggested that women make around 50 to 60 masks per day and earn approximately Rs.200 to 600 per day, for masks that may be priced between Rs 5 to Rs 30 per piece⁴⁶. It is important to note that the production of masks by SHGs has been a particularly noteworthy contribution, enabling access and use of masks by communities in remote rural areas suffering from poor accessibility, poverty and low awareness⁴⁷, and providing vital protection against the COVID-19 virus. With time, besides masks, affordable hand sanitisers, hand wash products and items such as aprons, gowns and face shields and protective gear kits also began to be produced by SHG members to tackle the coronavirus.

INNOVATIONS: Masks

The process of mask making is now seeing new innovations and product diversification. For instance:

In **Uttar Pradesh**, in Lucknow, triple layer masks of handspun khadi were made by women chikankari artisans, having sewing machines at homes, and with fabric made available from the Khadi and Village Industries Board⁴⁸. Designer masks were also made (e.g. in Etawah district)⁴⁹.

In **Assam**, traditional Aronai-made masks with Bodo fabric were made⁵⁰. Additionally, SHG members that had made Gamusa (cotton cloth having cultural significance) in large quantities in anticipation of its market demand during the Assamese festival of Rongali Bihu converted these Gamusa to masks, referring to them as Gamusa masks⁵¹.

⁴⁵ Jadhav, R (2020). "How Women SHGs turned COVID-19 Challenge into an Opportunity, The Hindu Business Line", 22 June 2020, available at <https://www.thehindubusinessline.com/economy/how-women-shgs-turned-covid-19-challenge-into-an-opportunity/article31889338.ece> and Outlook (2020). "Chhattisgarh: Women SHGs make 39 lakh masks, 10000 litre sanitizer", 9 May 2020, available at <https://www.outlookindia.com/newscroll/cgarh-women-shgs-make-39-lakh-masks-10000-litre-sanitiser/1839195>.

⁴⁶ Gujral, R and Gupta, R (2020). "Micro Enterprises are Key to Solving Issue of Informal Labour Workforce in India", Financial Express, 28 April 2020, available at <https://www.financialexpress.com/industry/msme-skill-government-should-enable-micro-enterprise-and-skill-development-training-for-solving-labour-issues/1941832/>

⁴⁷ Ibid.

⁴⁸ Awasthi, P (2020). "Making a buck, waging a war: How women SHGs fight COVID-19 in UP", The Week, 13 April, 2020 available at <https://www.theweek.in/news/india/2020/04/13/making-a-buck-waging-a-war-how-women-shgs-fight-covid-19-in-up.html>

⁴⁹ https://twitter.com/Prerna_UPSRLM/status/1263436828603973633 21 May 2020.

⁵⁰ https://twitter.com/MoRD_GOI/status/1251461331691040768 18 April 2020.

⁵¹ Hazarika, M (2020). "SHG Members: Restoring Livelihood even in Lockdown", The Hills Times, 28 April 2020, available at <https://www.thehillstimes.in/featured/shg-members-restoring-livelihood-even-in-lockdown/>

Masks made by SHGs of Assam State Rural Livelihoods Mission were branded under the name 'Asomi'⁵². An Aajeevika Grameen Express Yojana (AGEY) vehicle was also used as a mobile mask selling point for marketing masks⁵³.

In **Bihar**, SHGs made masks depicting famous Madhubani paintings⁵⁴. Masks were also made using UV Rays Sterilization Technique by Khushi Jeevika Napkin Unit, Barbigaha, Sheikhpura district⁵⁵.

In **Telangana**, in Narayanpet district⁵⁶ masks of varying price ranges were made with a Pochampally fabric mask costing upto Rs. 50 and ayurvedic mask costing Rs. 100⁵⁷.

In **Odisha**, a mask selling counter promoted by Odisha Rural Development and Marketing Society (ORMAS) - the skilling wing of Odisha Livelihoods Mission - was set up by SHG women outside the State Institute of Rural Development (SIRD), Bhubaneswar. Additionally a mobile van was deployed to sell the masks made by SHG women⁵⁸.

Community Kitchens

Through the COVID-19 outbreak, community kitchens - set up, run and managed by members of women's collectives - provided cheap, nutritious, and often free food to the needy. Community kitchens sprang up in different states, known locally in different nomenclature, providing either two or three meals a day, usually to the most vulnerable. For instance, in Kerala, efforts taken to operationalize the community kitchen in the Kakkanad neighbourhood of Thrikkakara municipality in Kochi, Kerala was upheld by NRLM as an early example of community response, for the rest of the country to emulate, in an official NRLM directive⁵⁹. Established within three days of the state government issuing an order, the community kitchen sought to feed⁶⁰ migrant workers and destitute families. In Jharkhand, as per a state government directive⁶¹, dedicated funds were allocated by the state government⁶² to operationalise "Mukhya Mantri Didi Kitchens" in each Gram Panchayat, envisaged to be run by Sakhi Mandals (SHGs) and providing free afternoon and night meals on a daily basis for the helpless, destitute, sick, widows, differently abled, PVTGs and elderly. Similarly, In Odisha, a state government order⁶³ was issued by the Revenue and Disaster Management Department, Government of Odisha directing the provision of food through Gram Panchayat (GP) level kitchens for the sick, indigent and destitutes in rural areas due to the lockdown. In Bihar, "Didi ki Rasoi"⁶⁴ operated by members of women's collectives provided food three times a day, including to quarantine patients. Likewise, in Uttar Pradesh, community kitchens known as "Prerna Canteens" run

⁵² Ibid.

⁵³ https://twitter.com/MoRD_GOI/status/1262668923998212096 19 May 2020.

⁵⁴ Kumar, M (2020). "PM Narendra Modi lauds Madhubani masks, pearl farming in Bihar", The Times of India, 26 July 2020, available at <https://timesofindia.indiatimes.com/city/patna/pm-lauds-madhubani-masks-pearl-farming-in-bihar/articleshow/77186693.cms>

⁵⁵ https://twitter.com/MoRD_GOI/status/1245987509907021824 3 April 2020.

⁵⁶ <https://twitter.com/harichandanaia/status/1251730347278176258> 19 April 2020.

⁵⁷ https://twitter.com/MoRD_GOI/status/1254673495642038275 27 April 2020.

⁵⁸ https://twitter.com/MoRD_GOI/status/1251797431051837441 19 April 2020.

⁵⁹ MORD (2020b). "Activities at different level to address COVID-19", File No. J-11060/37/2017-RL, Ministry of Rural Development, Rural Livelihoods Division, order dated 26 March 2020.

⁶⁰ The basic food menu designed by the SHG was mainly ghee rice and chicken curry.

⁶¹ Government of Jharkhand and Jharkhand State Livelihoods Promotion Society (JSLPS) issued order, 7 April 2020.

⁶² For running this kitchen for the period of one month, an estimated amount of Rs. 39,900 was to be allocated by the State Rural Livelihoods Mission (SRLM), factoring the costs of feeding approximately 100 persons daily at the rate of Rs. 1330 per day, inclusive of procurement of items such as rice, pulses, salt, spices, firewood etc. To begin with, each kitchen was to be disbursed an amount of Rs. 20,000 for a period of 15 days.

⁶³ Government of Odisha (2020). "Provision of Food for Sick, Indigent and Destitutes in Rural Areas due to lockdown to prevent spread of COVID-19", Order No. 2040/ R&DM (DM)RDM-RLF-MISC-0036-2020, dated 28 March, 2020.

⁶⁴ https://twitter.com/brlps_jeevika/status/1248661099055960064 10 April 2020.

by SHG women also provided cooked meals to quarantined people⁶⁵. In Tripura, the Tripura government gave community kitchen contracts to SHGs having experience in catering or cooking in large quantities⁶⁶. In Arunachal Pradesh, SHG women provided breakfast, lunch, tea and refreshments to police personnel engaged on duty for COVID-19⁶⁷.

SHGs in Crisis Response Activities: Some Numbers

Soon after the lockdown was announced, by 4 April 2020 itself, face mask production by Self Help Groups (SHGs) members was reportedly being undertaken in 24 States covering 399 Districts - with 65,936 SHG members from 14,522 SHGs involved in manufacturing 132 lakh masks⁶⁸. As reported on 12 April 2020 this number had increased⁶⁹ to about 196 lakh masks produced by around 78,373 SHG members of 27 State Rural Livelihood Missions (SRLMs); and by 8 May 2020, SHGs had produced 1022 lakh facemasks, 3.07 lakh litres of sanitizers, 81,869 litres hand wash⁷⁰. By mid-April 2020⁷¹, 10,000 community kitchens were operating across the five states of Bihar, Jharkhand, Kerala, Madhya Pradesh and Odisha, reportedly providing meals twice a day to nearly 70,000 individuals. By 8 May 2020, across the nation, SHGs had established 10,397 community kitchens⁷². The latest data on the work performed by DAY-NRLM's women's SHGs as part of COVID-19 crisis response is provided below.

DAY- NRLM Women's SHGs in COVID-19 Crisis Response in India

Activity	States	Districts	Self-Help Groups (SHGs) involved	Women SHG Members	Total Production
Masks	29	646	58,581	2,96,396	230.37 million
Protective Gear	13	68	1,276	6,565	35.62 lakh litres
Sanitiser	17	159	2,276	13,662	4.79 lakh litres
Hand Wash	10	53	291	1,790	1.02 lakh litres
Community Kitchens	4	76			57.2 million persons served (cumulative from March to July 2020)

Source: NRLM shared data as on 14 August 2020.

Other than for masks and community kitchens, the Ministry of Rural Development also issued new priorities amid COVID-19⁷³ under DAY-NRLM to ensure that maximum number of SHGs and their products should be on-boarded onto the Government e-Market (GeM)⁷⁴ Portal, with renewed thrust to be given to expansion and strengthening of SHG enterprises. GeM in partnership with DAY-NRLM launched "The Saras Collection"⁷⁵ amidst the COVID-19 scenario, comprising of a platform for sale of daily utility products made by rural self-help groups (SHGs), across five broad product categories⁷⁶, with the primary aim providing SHGs in rural areas market access to Central and State Government buyers.

⁶⁵ https://twitter.com/Prerna_UPSRLM/status/1246655252620689408 5 April 2020.

⁶⁶ PIB (2020e). "Community Kitchens run by SHG women provide food to the most poor and vulnerable in rural areas during the COVID-19 lockdown", Press Information Bureau, Government of India, Ministry of Rural Development, 13 April 2020, available at <https://pib.gov.in/PressReleaseDetail.aspx?PRID=1613866>.

⁶⁷ https://twitter.com/MoRD_GOI/status/1249956220393275392?s=20 14 April 2020

⁶⁸ PIB (2020b). "More than 132 lakh face masks produced by members of SHGs", Press Information Bureau, Government of India, Ministry of Rural Development, 4 April, 2020, available at <https://pib.gov.in/PressReleaseDetail.aspx?PRID=1610981>.

⁶⁹ PIB (2020d). "NRLM Self Help Group Women emerge as community warriors to contain the spread of COVID-19 in the country", Press Information Bureau, Government of India, Ministry of Rural Development, 12 April 2020, available at <https://pib.gov.in/PressReleaseDetail.aspx?PRID=1613589>.

⁷⁰ https://twitter.com/MoRD_GOI/status/1258698704636334081/photo/1 8 May 2020.

⁷¹ PIB (2020e). "Community Kitchens run by SHG women provide food to the most poor and vulnerable in rural areas during the COVID-19 lockdown", Press Information Bureau, Government of India, Ministry of Rural Development, 13 April 2020, available at <https://pib.gov.in/PressReleaseDetail.aspx?PRID=1613866>.

⁷² https://twitter.com/MoRD_GOI/status/1258698704636334081/photo/1 8 May 2020.

⁷³ PIB (2020h). "Minister for Rural Development, Panchayati Raj and Agriculture & Farmers' Welfare, Shri Narendra Singh Tomar holds video conference with State Rural Development Ministers in the light of the relaxation in non-containment areas from 20th April 2020", Press Information Bureau, Government of India, Ministry of Rural Development, 18 April 2020, available at <https://pib.nic.in/PressReleaseDetail.aspx?PRID=1615824>.

⁷⁴ The Government e Marketplace (GeM) serves as an online, standardised public procurement gateway, for procurement of goods and services required by all Central Government and State Government Ministries, Departments, Public Sector Enterprises (PSEs), local bodies and autonomous organisations. For more details see <https://gem.gov.in/saras-ajeevika>

⁷⁵ PIB (2020j). "Union Minister for Rural Development and Panchayati Raj Shri Narendra Singh Tomar launches "The Saras Collection" on the Government e-Marketplace (GeM) portal", Press Information Bureau, Government of India, Ministry of Rural Development, 4 May 2020, available at <https://pib.gov.in/PressReleasePage.aspx?PRID=1620881>

⁷⁶ Broad product categories include (i) handicrafts, (ii) handloom and textiles, (iii) office accessories, (iv) grocery and pantry and (v) personal care and hygiene.

3.3 FOOD, NUTRITION, HEALTH, WATER, SANITATION AND HYGIENE (WASH) (FNHW)

Vulnerability Reduction Fund (VRF): Use for FNHW

NRLM advised the use of the VRF⁷⁷ for the most vulnerable to meet their needs during the COVID-19 crisis. Further, recognising that there are more adversely affected geographies such as COVID-19 hotspots and that there remain selected categories of vulnerable individuals and target groups that may need focused support and interventions during the pandemic, NRLM allowed for an additional Vulnerability Reduction Fund of Rs. 1.5 lakh to be extended to Village Organisations (VOs) in these areas and for these groups⁷⁸, with target groups being outlined⁷⁹ to be prioritised for VRF disbursement, as well as purpose⁸⁰ for which the fund could be used. It was also indicated that VRF could be provided as loan with interest, with low interest and as a grant depending on the vulnerabilities; and for the most vulnerable, an amount up to Rs. 3000 could be provided as grant irrespective of the status of being in the SHG or not. During COVID-19, reports suggest that the Vulnerability Reduction Fund was used by the community institutions in most states, including the North-Eastern states of Assam, Arunachal Pradesh, Mizoram, Meghalaya, Nagaland, Manipur, Tripura and Sikkim for preparing food kits comprising of staples, cooking oil and personal hygiene products like washing soaps for the most vulnerable households in the village⁸¹. In states like Chhattisgarh and Odisha, VRF has been used to ensure adolescent girls have access to sanitary pads⁸². Further, the use of VRF has also been suggested by NRLM in case of need for legal aid or injury or hospitalization related to domestic violence or child sexual abuse.

Distribution of Food Rations and Promoting Food Security

Across states, SHG members supported the distribution of rations supplied by the Public Distribution System (PDS), including to prevent crowding at PDS shops⁸³. In Supaul district in Bihar⁸⁴, village organisations (VOs) were licensed as PDS dealers, and supplied food grains and other supplies to villagers. In Tamil Nadu, two volunteers of SHGs were assigned to each PDS shop to support operations, including ensuring that people maintain adequate social distancing⁸⁵. Additionally, in Chhattisgarh and Odisha, SHG members supported Anganwadi Workers (AWW), ASHAs and Auxiliary Nurse Midwives (ANMs) and undertook home visits to distribute Take Home Rations (THR), including eggs, reaching all children under five, pregnant women, and lactating mothers as well as vulnerable groups⁸⁶.

⁷⁷ Vulnerability Reduction Fund is a corpus fund which is given under NRLM to the Village Organisation (VO) (primary level federation at village level) to address vulnerabilities like food insecurity, health risk or emergency such as sudden sickness/ accident/ hospitalization/ death/ natural calamity, etc. or for the special need of SHG members with vulnerabilities and/ or any destitute/ vulnerable/ non-members in the village. The amount of VRF can be upto Rs. 1.50 lakh per VO.

⁷⁸ MORD (2020f). "Advisory on provisions made under DAY-NRLM to address the consequences of COVID-19 lockdown", File No. J-11060/37/2017-RL-Part(1) (369933), Ministry of Rural Development, Department of Rural Development, order dated 30 April 2020.

⁷⁹ Target groups include - Pregnant women, lactating mothers, infants, children, single women, deserted women, widowed, women facing violence, ostracism, e.g. witch hunting, women engaged in sex work, unwed mothers, transgender, survivors of human trafficking, bonded labour, people in distress migration, child labour, people in hazardous occupations like manual scavenging, people with disabilities, elderly, destitute, orphans, particularly vulnerable tribal communities, de-notified tribes and

criminal tribes; households facing critical health crisis like HIV/AIDS, unabated infant mortality deaths or maternal mortality deaths, severe malnourishment, disease outbreak, accidents, hospitalization, chronic illness; emergencies like sudden hospitalization, accidents, natural calamities; and households having food insecurity or any other as specified by the village organisation (VO).

⁸⁰ It was suggested that the VRF can be used for food provisions for most vulnerable individual and families, access to health services, medicines, health care with special reference to pregnant women, lactating mothers, critically ill, bedridden patients, senior citizens and any exigency like wounds, accidents, deaths, legal aid, etc.

⁸¹ PIB (2020e). "Community Kitchens run by SHG women provide food to the most poor and vulnerable in rural areas during the COVID-19 lockdown", Press Information Bureau, Government of India, Ministry of Rural Development, 13 April 2020, available at <https://pib.gov.in/PressReleaseDetail.aspx?PRID=1613866>.

⁸² Ibid.

⁸³ Ibid.

⁸⁴ Example of Tulsi Village Organisation (VO) in Marauna block of Supaul district, Bihar. See https://twitter.com/brlps_jeevika/status/1250370841247748096 15 April 2020.

⁸⁵ PIB (2020c). "NRLM Self Help Group network rises to the challenge of COVID-19 situation in the country", 12 April 2020, Press Information Bureau, Government of India, available at <https://pib.gov.in/PressReleaseDetail.aspx?PRID=1613605>.

⁸⁶ https://twitter.com/MoRD_GOI/status/1249305567681597440 12 April 2020 and PIB (2020e). "Community Kitchens run by SHG women provide food to the most poor and vulnerable in rural areas during the COVID-19 lockdown", Press Information Bureau, Government of India, Ministry of Rural Development, 13 April 2020, available at <https://pib.gov.in/PressReleaseDetail.aspx?PRID=1613866>. See also https://twitter.com/Roshni_CWCSAInd/status/1249284969983127562 12 April 2020.

NRLM has advised that kitchen gardens/nutri gardens and backyard poultry be operationalised in all SHG member households with the support of Krishi Sakhis (agricultural community resource persons), towards ensuring their immunity amid COVID-19. In Odisha, such projects on backyard gardens of households are being taken up through convergence of Odisha Livelihoods Mission (OLM) with MGNREGA.⁸⁷

Catering Services for Hospitals and the Quarantined

Additionally, SHG members extended themselves in distributing and/or serving food and supplies to community members that were either affected by COVID-19 or had been quarantined. In Bihar, catering units providing kitchen services in public hospitals and quarantine camps were established by women community cadres of JEEVIKA⁸⁸, providing meals in quarantine wards in selected locations of Sheikhpura and Buxar districts⁸⁹. In Kerala, Kudumbashree provided catering services to persons under observation in Corona Care Centres⁹⁰, and community kitchens prepared food packages for distribution to those under home quarantine⁹¹. In Chhattisgarh, for use during serving meals to migrants, SHGs made pattal and dona (disposable plates and bowls made of dry leaves and paper) and supplied these to quarantine centres⁹², besides preparing and delivering ready-to-eat Poshan (nutrition) kits to rural pregnant women in quarantine centres in coordination with Ministry of Women and Child Development, as in Bemetara district⁹³. In Mizoram, village organizations donated freshly harvested vegetables and fruits to district quarantine centre, as in Lawngtlai district⁹⁴, while in Odisha, selected SHGs of the Odisha Livelihoods Mission engaged in pisciculture (fish-rearing) and supplied harvested fish to quarantine centers in Sambalpur district⁹⁵. Additionally in states such as Tamil Nadu, in Tiruvallur district⁹⁶, the district administration involved women's SHGs to assist the block medical officers in monitoring persons under home quarantine and also to conduct fever surveys. In Bihar, Jharkhand, Nagaland and Uttar Pradesh, quarantine facilities were operated by the SHG network⁹⁷.

Leveraging Existing Cadres: Nutrition Community Cadres Providing RMNCH+A and WASH Services

Poshan Sakhis (Friends of Nutrition) refers to a cadre originally formed under the Swabhimaan project⁹⁸ undertaken by DAY-NRLM in association with ROSHNI Centre for Women Collectives Led Social Action (CWCSAA) in Bihar, Chhattisgarh and Odisha, aimed at improving the nutritional status of girls and women before conception, during pregnancy, and after child-birth.

Reproductive, Maternal, Newborn Child and Adolescent Health (RMNCH+ A) Services: During the COVID-19 crisis, Poshan Sakhis in these three states played a pivotal role in ensuring the delivery of essential child, maternal and adolescent health and nutrition-related entitlements, including antenatal and postnatal care services and micronutrient supplementation through iron and folic acid tablets given to malnourished pregnant and lactating mothers⁹⁹. In Odisha,

⁸⁷ <https://twitter.com/rajeshpatilias/status/1276342303930691584?s=20> 26 June 2020.

⁸⁸ Based on presentation of Balamurugan D., Chief Executive Officer, Bihar State Rural Livelihoods Mission (JEEViKA) during World Bank-NRLM webinar on "Resilient

Communities in the face of COVID Women Groups as Corona Warriors: National Rural Livelihood Mission in India (Aajeevika)", 11 May 2020 and https://twitter.com/bripls_jeevika/status/1247195810405597185 6 April 2020.

⁸⁹ Sadar hospital in Sheikhpura district and Didi Rasoi catering to quarantine patients in Buxar district, see https://twitter.com/bripls_jeevika/status/1260274934548516867 12 May 2020 and https://twitter.com/MoRD_GOI/status/1248496362955534337?s=20 10 April 2020

⁹⁰ <http://www.kudumbashree.org/pages/830>

⁹¹ Varma, V (2020). "Kerala's 43 lakh-strong women self-help network power community kitchens during coronavirus lockdown", The Indian Express, 27 March 2020, available at <https://indianexpress.com/article/india/kerala/keralas-43-lakh-strong-women-self-help-network-power-community-kitchens-during-coronavirus-lockdown-6334845/>.

⁹² Outlook (2020). "Chhattisgarh: Women SHGs make 39 lakh masks, 10000 litre sanitizer", 9 May 2020, available at <https://www.outlookindia.com/newscroll/cgarh-women-shgs-make-39-lakh-masks-10000-litre-sanitizer/1839195>.

⁹³ https://twitter.com/MoRD_GOI/status/1267325272392687617 1 June 2020.

⁹⁴ As reported by 5 village organisations in Sangau RD Block, Lawngtlai district, Mizoram. See <https://twitter.com/MzSRLM/status/1274958108750573570?s=20> 22 June 2020

⁹⁵ In Maneswar block, Sambalpur District, Odisha. See https://twitter.com/OLM_Antvoday/status/1265207219403894786?s=20 26 May 2020

⁹⁶ Narayanan, V (2020). "Coronavirus - SHGs will monitor those under quarantine in Tiruvallur", The Hindu, 31 May 2020, available at <https://www.thehindu.com/news/cities/chennai/coronavirus-shgs-will-monitor-those-under-quarantine-in-tiruvallur/article31718321.ece>.

⁹⁷ Sinha, N N (2020). "These are the unsung women helping rural India fight Covid: Rural ministry secretary", The Print, 17 August 2020, available at <https://theprint.in/opinion/unsung-women-helping-rural-india-fight-covid-rural-ministry-secretary/481166/>.

⁹⁸ 'Swabhimaan' Project is a UNICEF project being undertaken in Bihar, Chhattisgarh and Odisha aimed at improving the nutritional status of girls and women before conception, during pregnancy, and after child birth.

⁹⁹ PIB (2020e). "Community Kitchens run by SHG women provide food to the most poor and vulnerable in rural areas during the COVID-19 lockdown", Press Information Bureau, Government of India, Ministry of Rural Development, 13 April 2020, available at <https://pib.gov.in/PressReleaseDetail.aspx?PRID=1613866>.

reports indicate that Poshan Sakhis supported ASHAs in going door to door to identify pregnant and lactating mothers and children who may need immunisation. They used pre-existing databases to call and check which beneficiaries needed immunisation or antenatal care check ups and facilitated their visits to the hospitals¹⁰⁰. Women farmers prepared nutri-gardens at pregnant women's homes under MGNREGS in Koraput district in Odisha¹⁰¹. In Chhattisgarh, in Bastar district, Poshan Sakhis provided telephone counselling to malnourished women on physical distancing, hygiene and healthy diets¹⁰², and convened monthly review meetings to ensure timely nutrition to children and mothers during the lockdown¹⁰³. These efforts remain especially significant since Reproductive, Maternal, Newborn Child and Adolescent Health (RMNCH+A) activities were suspended in many states of the country¹⁰⁴.

Water Sanitation and Hygiene (WASH) Services: Related to water, sanitation and hygiene practices, in Chhattisgarh, Poshan Sakhis distributed sanitary pads, soap and sanitisers to adolescent girls. In Odisha, Poshan Sakhis undertook awareness generation promoting handwashing with soap and water in their villages¹⁰⁵. In Angul district, Odisha, Poshan Sakhis were also able to get people out from their homes to the anganwadis to observe village health and nutrition days (VHNSDs) while wearing masks and while maintaining social distance; and raising alerts to medical officers on persons who may have travelled into the village from outside¹⁰⁶. In Bihar, Kishori sakhis who work with adolescent girls have helped conduct Participatory Learning and Action (PLA) sessions on hygiene and handwashing with adolescent girls to prevent COVID-19 infection (e.g. as in Purnea district¹⁰⁷).

INNOVATIONS: Food, Nutrition, Health, WASH and Community-Run Transport

Food and Nutrition

Bihar – Food Security Fund and Rural Retail Shops: The Food Security Fund (FSF) of JEEVIKA, operational prior to COVID-19, was extended to all village organisations (VOs), irrespective of previous eligibility criterion¹⁰⁸. In particular, during COVID-19¹⁰⁹, VOs were asked to prioritise extension of FSF to households with lactating mothers and infants. JEEVIKA's Rural Retail Shops run by SHG members remained open and made available essential services and daily provisions during the lockdown¹¹⁰. In some locations, retail carts were used for sale from door-to-door of vegetables and fruits (e.g. by Sahyog Women JEEVIKA Farm Producers Company's in Rajgir, Nalanda district)¹¹¹.

¹⁰⁰ https://twitter.com/Roshni_CWCSAInd/status/1249746107631984640 13 April 2020.

¹⁰¹ https://twitter.com/Roshni_CWCSAInd/status/1252791894767046657 22 April 2020.

¹⁰² https://twitter.com/Roshni_CWCSAInd/status/1247042293363691521 6 April 2020.

¹⁰³ Example of Narayanpal cluster of Bastar District, Chhattisgarh. See <https://twitter.com/Mahendr22974215/status/1275396243800260608> 23 June 2020.

¹⁰⁴ https://twitter.com/Roshni_CWCSAInd/status/1252214222513037314 20 April 2020.

¹⁰⁵ https://twitter.com/Roshni_CWCSAInd/status/1239785026075549696 17 March 2020.

¹⁰⁶ See Salve, P (2020). "Essential Outreach Services Hit In States With Worst Health Indicators", IndiaSpend, 20 April 2020, available at <https://www.indiaspend.com/essential-outreach-services-hit-in-states-with-worst-health-indicators/> See also https://twitter.com/Roshni_CWCSAInd/status/1252214222513037314 20 April 2020.

¹⁰⁷ https://twitter.com/Roshni_CWCSAInd/status/1259679453829103616 11 May 2020.

¹⁰⁸ While the earlier mandate of the Food Security Fund was to cover only those village organizations with 40 per cent SC/ ST population, this condition was declared null and void in the COVID-19 scenario.

¹⁰⁹ JEEVIKA (2020). "JEEVIKA's COVID-19 Response Initiatives", available at <http://brlp.in/UplodFiles/Files/JEEVIKA%20COVID%20RESPONSE%20Updated.pdf>

¹¹⁰ https://twitter.com/brlps_jeevika/status/1250779339186003969 16 April 2020.

¹¹¹ See https://twitter.com/brlps_jeevika/status/1255528793806176256?s=20 29 April 2020

Kerala - Budget Hotels: Kudumbashree's set up budget hotels (Janakeeya hotels) providing budget meals at Rs. 20 as well as food packets¹¹².

Health

Bihar - Health Risk Mitigation Fund: The Health Risk Mitigation Fund (HRF) of JEEViKA, operational prior to COVID-19, was extended to all village organizations (VOs) to meet the health requirements in distressing times of COVID-19, with no rate of interest to be applicable for loans taken against the HRF component for the period of March 2020 to September 2020 as well as for previous loans¹¹³.

Kerala - Health Supplements for Infants and Children: Amidst the lockdown, and as per the instructions of the Women and Child Department, Kudumbashree ensured units of Amrutham Nutrimix powder (fortified health supplement for 6 - month to three year old children) remained operational in all districts¹¹⁴.

Water, Sanitation and Hygiene (WASH)

Maharashtra - Production of Sanitary Napkins¹¹⁵: Recognising the continuing need for sanitary napkins during the COVID-19 pandemic, Maharashtra SRLM (Umed) undertook delivery of these essential commodities in rural and urban areas amid the lockdown. During April and May 2020¹¹⁶, 4,04,000 Asmita plus sanitary pads made by SHGs of Umed were purchased in bulk by Essar Foundation and distributed across urban slums in Mumbai. Other actors also played supportive roles in ensuring distribution, including door-to-door distribution of Asmita plus pads, such as Rotary Club of Bombay, Crimson Fushcia and Red is the New Green.

Nagaland - Construction of Bamboo Pole Hand Wash¹¹⁷: Locally made bamboo pole hand wash facility was made by SHGs in association with youth associations, demonstrating the use of out of the box ideas used to make relevant infrastructure to promote uptake of safe hand hygiene¹¹⁸.

Community-Run Transport Services Providing Essential Commodities

Kerala - Floating Supermarket: In Alappuzha district, Kerala, characterised by a network of backwaters and canals, five members¹¹⁹ of two Kudumbashree units sought the approval of their Community Development Society (CDS) and gram panchayat to take up the novel initiative of operating a 'supermarket' ferry¹²⁰ - renting a boat, raising Rs. 1.5 lakh for procuring supplies, and turning it into a mobile store¹²¹. This ferry, plying on the Pampa river, catered to over

¹¹² https://twitter.com/MoRD_GOI/status/1266651855792324613?s=20 30 May 2020.

¹¹³ JEEVIKA (2020). "JEEViKA's COVID-19 Response Initiatives", available at <http://brlp.in/UplodFiles/Files/JEEViKA%20COVID%20RESPONSE%20Updated.pdf>

¹¹⁴ <http://www.kudumbashree.org/pages/830>

¹¹⁵ Based on Presentation of R. Vimala, Chief Executive Officer, Maharashtra State Rural Livelihoods Mission (MSRLM) during World Bank-NRLM webinar on "Resilient Communities in the face of COVID Women Groups as Corona Warriors: National Rural Livelihood Mission in India (Aajeevika)", 11 May 2020.

¹¹⁶ <https://twitter.com/vimshine/status/1271357321877356544> 12 June 2020.

¹¹⁷ https://twitter.com/MoRD_GOI/status/1245580343056322563 2 April 2020.

¹¹⁸ Youth associations in Yoruba village, Sekruzu block, Phek district and in Koro Old village, Wokha district of Nagaland (based on internal NRLM communication shared by Nagaland State Rural Livelihoods Mission).

¹¹⁹ A vegetable sales outlet was run by these women of Kudumbashree prior to the lockdown.

¹²⁰ <http://lsgkerala.gov.in/en/kudumbashree/featured-topics/district-missions-kudumbashree-have-been-making-notable-interventions>

¹²¹ Paul, S. A. "In Alappuzha, floating supermarket brings essentials to the doorstep of lockdown-affected", The Hindu, 5 April 2020, available at <https://www.thehindu.com/news/national/kerala/floating-supermarket-brings-essentials-to-the-doorstep-of-lockdown-affected/article31264618.ece>

hundred families in Kainakary gram panchayat in Kuttanad, bringing essential items and daily food supplies such as groceries and vegetables to these areas surrounded by waterways. Residents were alerted regarding the arrival time of the boat through mobile phone messages sent to Kudumbashree's neighbourhood groups and local ward members who would mobilise the customers accordingly.

Mizoram - Utilising Aajeevika Grameen Express Yojana (AGEY): Community-operated transport vehicles under the AGEY, a sub-programme of NRLM, were tapped to provide essential services and commodities in remote areas during the lockdown¹²².

3.4 FARM LIVELIHOODS

Leveraging Existing Institutional Mechanisms and Linkages for Harvest and Marketing

Different states demonstrated the foresight in tapping existing institutional mechanisms and partnerships for ensuring the harvest and marketing of farm produce. For instance during COVID-19 pandemic, producer Groups (PGs) and Producer Enterprises (PEs) set up by the SHG network helped SHG members sell their produce in times when supply chains were disrupted, procuring vegetables worth Rs 40 crore in states such as West Bengal, Maharashtra, Odisha, Uttar Pradesh and Jharkhand¹²³. In Bihar, existing facilities such as toolkit banks available at Custom Hiring Centres (CHCs)¹²⁴ of JEEVIKA enabled threshing harvested corn in Purnia district¹²⁵ and access to tools such as a brush cutter in Madhubani district¹²⁶, providing women much needed drudgery reduction in performing agricultural tasks, especially important given the absence of farm labour during the lockdown. In Kerala¹²⁷, the harvest of rice was conducted by farmers with the support of Paadasekhara Samithi (Joint Farmers Societies), including through use of harvesting machineries. For marketing, rural markets of Kudumbashree called 'Naattuchanthas', Kudumbashree monthly markets, bazaar and agriculture department outlets were tapped for selling the produce of Kudumbashree's joint liability groups. Additionally, district missions under Kudumbashree also forged tie-ups with local markets and vendors, mill owners, HortiCorp (Kerala State Horticultural Products Development Corporation) and Krishi bhavans for ensuring guaranteed sale of produce¹²⁸. In Odisha, the Odisha Rural Development and Marketing Society (ORMAS), skilling wing of Odisha Livelihoods Mission, supported the transport and marketing of goods of women's producers' groups (PGs) in Angul, Cuttack, Jagatsinghpur, Jharsuguda, Koraput, Mayurbhanj, Rayagada and Sambalpur districts¹²⁹ to sell vegetables, fruits and grocery items in the local markets and weekly haats. In Assam, the SRLM co-ordinated with district administrations and supply agencies¹³⁰, including with Assam's Purabi dairy agency, to procure agricultural

¹²² https://twitter.com/MoRD_GOI/status/1247440740638167041 7 April 2020

¹²³ Sinha, N N (2020). "These are the unsung women helping rural India fight Covid: Rural ministry secretary", The Print, 17 August 2020, available at <https://theprint.in/opinion/unsung-women-helping-rural-india-fight-covid-rural-ministry-secretary/481166/>

¹²⁴ Custom Hiring Centres hire out agricultural machinery and implements on nominal charge to the needy farmers.

¹²⁵ Example from Jalalgarh block of Purnia district, Bihar. See https://twitter.com/brlps_jeevika/status/1262065097301778435?s=20 17 May 2020.

¹²⁶ Example from Sukki Village, Khajauli block, Madhubani district, Bihar. See https://twitter.com/brlps_jeevika/status/1249376485883801600 12 April 2020.

¹²⁷ Kudumbashree (2020). Brief Study on COVID-19 Pandemic and its Economic Impact on Farm Livelihood (JLGs) of Kudumbashree, available at http://www.kudumbashree.org/storage//files/gdzl7_agri%20covid19.pdf

¹²⁸ Kudumbashree (2020). Brief Study on COVID-19 Pandemic and its Economic Impact on Farm Livelihood (JLGs) of Kudumbashree, available at http://www.kudumbashree.org/storage//files/gdzl7_agri%20covid19.pdf

¹²⁹ Orissa Post (2020). "COVID-19: ORMAS SHGs help in marketing of vegetables", 15 April 2020, available at <https://www.orissapost.com/covid-19-ormas-shgs-helpin-marketing-of-vegetables/>

¹³⁰ Hazarika, M (2020). "SHG Members: Restoring Livelihood even in Lockdown", The Hills Times, 28 April 2020, available at <https://www.thehillstimes.in/featured/shg-members-restoring-livelihood-even-in-lockdown/>

produce of SHGs. The district administration issued passes and permits to SHG members to transport produce and to enable doorstep delivery of their products.

Leveraging Existing Cadres: Paravets in Assam, Bihar and Odisha

NRLM has galvanized its existing cadres to provide support to farm livelihoods and ancillary activities. For example - animal health care services were provided by Pashu Sakhis to protect livestock resources of members and training farmers, Non-Timber Forest Produce (NTFP) collectors and animal rearers for the forthcoming kharif season. During the pandemic, in Assam, Pashu-sakhis coordinated with the veterinary department to provide vaccinations to pigs to combat swine fever¹³¹. Similarly, JEEVIKA Pashu Sakhis in Bihar¹³² and Prani Mitras in Odisha¹³³ provided door-to-door vaccination services to ensure animals' healthcare. Based on their role played during the COVID-19 crisis, as with Bank Sakhis, DAY-NRLM has also expressed the need to focus on expanding the number of Pashu Sakhis and strengthen animal husbandry livelihoods¹³⁴.

INNOVATIONS: Farm Livelihoods

Jharkhand – Aajeevika Farm Fresh¹³⁵: Using App-Based Technologies for Marketing: An app called 'Aajeevika Farm Fresh' allowed for placement of online orders by consumers in Ranchi, based on which supply of vegetables is organised by 185 women small and marginal farmers¹³⁶ who are members of women's SHGs as part of the Jharkhand Horticulture Intensification by Micro Drip Irrigation (JHIMDI) Project being implemented by Jharkhand State Livelihoods Promotion Society (JSLPS)¹³⁷. The app served as an online selling and distribution mechanism - helping farmers sell harvested vegetables that were perishable, and simultaneously allowing for doorstep delivery of supplies for consumers. According to reports¹³⁸, within 15 days, 8 metric tonnes of vegetables had been sold to 785 consumers worth Rs 7.4 lakhs.

¹³¹ https://twitter.com/MoRD_GOI/status/1255021463918145536 28 April 2020.

¹³² <https://www.instagram.com/p/CAou7xqn0VF/?igshid=1ml7akspoxpn1> 26 May 2020

¹³³ <https://twitter.com/PRDeptOdisha/status/1265519301664047104?s=20> 27 May 2020.

¹³⁴ PIB (2020g). "Minister for Rural Development, Agriculture & Farmers' Welfare Shri Narendra Singh Tomar conducts detailed review meeting of all flagship schemes of Ministry of Rural Development", Press Information Bureau, Government of India, Ministry of Rural Development, 16 April 2020, available at <https://pib.gov.in/PressReleaseDetail.aspx?PRID=1615079>

¹³⁵ For more details, see <http://aajeevikafarmfresh.org>

¹³⁶ The Pioneer (2020). "JSLPS connects farmers to consumers using mobile App", 26 April 2020, available at <https://www.dailypioneer.com/2020/state-editions/jslps-connects-farmers-to-consumers-using-mobile-app.html>

¹³⁷ This project is financed by the Japan International Cooperation Agency (JICA).

¹³⁸ The Pioneer (2020). "JSLPS connects farmers to consumers using mobile App", 26 April 2020, available at <https://www.dailypioneer.com/2020/state-editions/jslps-connects-farmers-to-consumers-using-mobile-app.html>

Bihar and Jharkhand – Provision of Inputs and Assets: In Bihar, JEEVIKA distributed seeds for kitchen gardens to ensure nutritional requirement in Patna district¹³⁹. Similarly, in Jharkhand, for sowing in the forthcoming agricultural (kharif) season, pulses, maize and other seeds were provided to SHG farmers¹⁴⁰. Additionally, in Jharkhand, the district administration made available sewing machines for SHG women to make fishing nets in select blocks of Deoghar district¹⁴¹.

Bihar, Chhattisgarh and Uttar Pradesh - Convergence of DAY-NRLM with MGNREGS: In Bihar, members belonging to the women's collectives (Jeevika Didis) provided support through activities of convergence with the Mahatma Gandhi National Rural Employment Guarantee Scheme by¹⁴² (i) supplying masks to MGNREGS workers; (ii) placing a JEEVIKA didi 'mate'/ supervisor (identified by the village organisation) to ensure social distancing, sanitization, hand washing, usage of masks among workers; and (iii) aiding return migrants in getting MGNREGS Job Cards. Interesting experiments have also been seen such as Business Correspondent Sakhis disbursing MGNREGS payment to workers by providing banking services at worksites (e.g. Korba district, Chhattisgarh¹⁴³). SHG women were selected for appointment as MGNREGS mates (supervisors) as in Uttar Pradesh (e.g. Barabanki district)¹⁴⁴.

On its part, NRLM has recognised that “mahila kisans who are small and marginal farmers may face difficulties in accessing the market and thus would not have been able to realise remunerative prices for their farm produce”. The Ministry of Rural Development has advised¹⁴⁵ that both marketing and extension services be provided to SRLM promoted Producer Groups (PGs) and Producer Enterprises (PEs), and working capital extended to existing PEs, with special focus to be given to PGs engaged in marketing of fruits and vegetables given the perishable nature of their commodities.

¹³⁹ https://www.instagram.com/p/B_A2yxGHpWa/?igshid=b6t7hddafpsu 16 April 2020.

¹⁴⁰ <https://twitter.com/onlineJSLPS/status/1274725349687824384?s=20> 21 June 2020.

¹⁴¹ <https://twitter.com/DCDeoghar/status/1275775090714501132> 24 June 2020.

¹⁴² JEEVIKA (2020). “JEEVIKA's COVID-19 Response Initiatives”, available at <http://brlp.in/UplodFiles/Files/JEEVIKA%20COVID%20RESPONSE%20Updated.pdf>

¹⁴³ https://twitter.com/MoRD_GOI/status/1265189293926088704?s=20 26 May 2020.

¹⁴⁴ https://twitter.com/Prerna_UPSRLM/status/1276405251210244096?s=20 26 June 2020.

¹⁴⁵ MORD (2020e). “Advisory on measures under farm livelihoods interventions due to the lockdown situation during COVID-19 situation”, order F. No. K-11060/01/2019/NRLM (Livelihoods) (e-366609), Ministry of Rural Development, Department of Rural Development, order dated 27 April 2020.

3.5 FINANCIAL INCLUSION

Leveraging Existing Institutional Mechanisms and Linkages for Harvest and Marketing

Given the restrictions on mobility in the lockdown period, ensuring access to banking services at the door step in unbanked areas provided a critical lifeline for the rural poor to meet daily cash needs. In particular, Business Correspondent (BC) sakhis¹⁴⁶ were relied upon to facilitate the disbursement of cash payments¹⁴⁷ announced as part of the Central Government's relief package for COVID-19 (PMGKY), to women PMJDY account holders, farmers, MGNREGS workers, elderly, widows, differently abled etc, which would be credited to their beneficiary accounts through direct benefit transfer (DBT). In order for women to perform their role of BC Sakhis amidst the lockdown¹⁴⁸.

- Special ID cards were issued to the BC Sakhis and Bank Sakhis serving as COVID-19 lockdown pass, declaring they were performing an essential service
- Letters from the banks and stickers/passes by local administration were shared with them
- Necessary precautions were advised to be taken by women related to wearing masks, using hand sanitizer and maintaining social distancing

The role played by BC Sakhis to ensure doorstep access to financial services amidst the lockdown was particularly beneficial for the elderly and the most vulnerable.

Leveraging Existing Cadres: Bank Sakhis Preventing Rush and Overcrowding at Physical Bank Branches

At the time of withdrawal of funds, anticipating that physical bank branches would be faced with challenges of overcrowding especially due to cash transfer assistance under national COVID-19 relief being made available through Direct Benefit Transfer (DBT) payments, Bank Sakhis were looked upon to support the bank branch managers in managing rush, besides ensuring social distancing of customers.

Between 25 March to 31 August 2020, about 7,872 BC Sakhis from 15 states undertook 101.01 lakh transactions under the Pradhan Mantri Garib Kalyan Yojana (PMGKY) and other transactions amounting to Rs. 2,329 crore. DAY-NRLM also transferred Rs 30,957 crore under the Pradhan Mantri Jan Dhan Yojana (PMJDY) during the months of April, May and June 2020, benefiting 20.65 crore women account holders¹⁴⁹.

INNOVATIONS: Interest Free Loans for SHGs issued by Selected State Governments, SRLMs and Banks

- In **Andhra Pradesh**, the Chief Minister launched a zero per cent interest loan scheme, under which the Andhra Pradesh Government credited Rs. 1,400 crore directly to the bank accounts of 8.78 lakh Self Help Groups

¹⁴⁶ Business Correspondent (BC) Sakhis refers to SHG women working as Business Correspondents for banks.

¹⁴⁷ For a detailed outline of the provisions for different groups under the Pradhan Mantri Gareeb Kalyan Yojana, see Annexure 1.

¹⁴⁸ PIB (2020f). "SHG women working as Business Correspondents for banks (BC Sakhis) and Bank Sakhis playing a vital role in disbursement of first tranche of ex-gratia of Rs.500/- to women PMJDY accounts amidst COVID-19 lockdown", Press Information Bureau, Government of India, Ministry of Rural Development, 13 April 2020, available at <https://pib.gov.in/PressReleaseDetail.aspx?PRID=1613916>.

¹⁴⁹ Sinha, N N (2020). "These are the unsung women helping rural India fight Covid: Rural ministry secretary", The Print, 17 August 2020, available at <https://theprint.in/opinion/unsung-women-helping-rural-india-fight-covid-rural-ministry-secretary/481166/>

(of which 6.95 lakh are in rural areas), aimed at benefiting 91 lakh SHG members in the state. Under the scheme, women SHG members could avail loans of Rs 20,000-40,000 a year¹⁵⁰.

- In **Kerala**, Kudumbashree implemented the Chief Minister's 'Sahayastham' (Helping Hands) loan scheme declared by the Government of Kerala, as part of which Kudumbashree NHGs were given interest free loans. A State Level Bankers' Committee (SLBC) approved special loan scheme giving loans at 9 per cent interest rate per annum to self-help groups (SHGs) was offered, not exceeding Rs. 20,000 per affected member and upto Rs. 4 lakhs as part a special Covid-19 package, with tenure of the loan not exceeding 36 months. Importantly, fresh loans to existing SHGs that were not credit linked were also extended, besides top up loans to the SHGs that were credit linked¹⁵¹.
- In **Bihar**, the State Rural Livelihoods Mission (JEEVIKA) provided soft loans worth Rs. 350 crore to VOs for food security and health risk mitigation¹⁵². A one time cash grant of Rs. 2000 was given to ultra-poor households identified by village organisations under the Satat Jeevikoparjan Yojna, an on-going project aimed at graduating the poorest out of poverty¹⁵³.

Dedicated Support for SHGs From Banks: To help meet their funding demand amid the COVID-19 crisis, and ensure liquidity of SHG members, a number of banks announced dedicated schemes for providing an emergency credit line/ emergency loan products for SHG member borrowers for limited periods, with the aim of providing flexibility and making loans repayable over a longer period of time. For instance, the following banks devised the following products - Union SHG COVID Suvidha loan (Union Bank of India¹⁵⁴), SHG-COVID-Sahaya Loan¹⁵⁵ (Indian Bank), Bank of Baroda¹⁵⁶, Indian Overseas Bank¹⁵⁷, Bank of India (BOI Samanya Credit Card-COVID 19 (SHG-M))¹⁵⁸, UCO SAHYOG COVID-19 (UCO Bank¹⁵⁹), Canara Bank¹⁶⁰ and COVID Emergency Credit Line (CELC) (State Bank of India¹⁶¹).

¹⁵⁰ The New Indian Express (2020). "CM Jagan Launches Zero-Interest Loan Scheme Gives SHGs Rs 1,400 crore in Andhra Pradesh", 25 April 2020, available at <https://www.newindianexpress.com/states/andhra-pradesh/2020/apr/25/cm-jagan-launches-zero-interest-loan-scheme-gives-shgs-rs-1400-crore-in-andhra-pradesh-2134964.html> See also https://twitter.com/MoRD_GOI/status/1253969169651032064 25

¹⁵¹ Kurian, V (2020). "Kerala proposes bank loans at 9% for SHGs in Covid-19 package", 1 April 2020, The Hindu Business Line, available at <https://www.thehindubusinessline.com/money-and-banking/kerala-proposes-bank-loans-at-9-for-shgs-in-covid-19-package/article31225500.ece> See also <http://www.kudumbashree.org/pages/830>

¹⁵² JEEVIKA (2020). "JEEVIKA's COVID-19 Response Initiatives", available at <http://brlp.in/UploadFiles/Files/JEEVIKA%20COVID%20RESPONSE%20Updated.pdf>
¹⁵³ Based on presentation of Balamurugan D., Chief Executive Officer, Bihar State Rural Livelihoods Mission (JEEVIKA) during World Bank-NRLM webinar on "Resilient Communities in the face of COVID Women Groups as Corona Warriors: National Rural Livelihood Mission in India (Aajeevika)", 11 May 2020 and https://twitter.com/brlps_jeevika/status/1247195810405597185 6 April 2020.

¹⁵⁴ See <https://www.unionbankofindia.co.in/pdf/FAQ-UNION-SHG-COVID-SUVIDHA-LOAN.pdf>

¹⁵⁵ India TV (2020). "COVID-19: Indian Bank announces additional funding facility", 25 March 2020, available at <https://www.indiatvnews.com/business/news-covid-19-indian-bank-additional-funding-facility-coronavirus-outbreak-601391>

¹⁵⁶ Deccan Herald (2020). "COVID-19: Bank of Baroda to provide support to women SHGs, FPOs", 7 April 2020, available at <https://www.deccanherald.com/business/economy-business/covid-19-bank-of-baroda-to-provide-support-to-women-shgs-fpos-822413.html>

¹⁵⁷ Business Standard (2020). "COVID-19: Indian Overseas Bank launches special scheme for SHGs", 27 April 2020, available at https://www.business-standard.com/article/pti-stories/covid-19-indian-overseas-bank-launches-special-scheme-for-shgs-120042700539_1.html

¹⁵⁸ See [https://www.bankofindia.co.in/pdf/Covid19/AggrBOISamanyaCreditCard-COVID19\(SHG-M\).pdf](https://www.bankofindia.co.in/pdf/Covid19/AggrBOISamanyaCreditCard-COVID19(SHG-M).pdf)

¹⁵⁹ See <https://www.ucobank.com/pdf/FAQ-UCO-SAHYOG-Covid19.pdf>

¹⁶⁰ The Economic Times (2020). "Canara Bank announces credit support for borrowers affected by COVID-19", 23 May 2020, available at <https://economictimes.indiatimes.com/industry/banking/finance/banking/canara-bank-announces-credit-support-for-borrowers-affected-by-covid-19/articleshow/75913410.cms>

¹⁶¹ Shukla, S (2020). "SBI announces emergency credit line in light of COVID-19", The Economic Times, 20 March 2020, available at <https://economictimes.india-times.com/industry/banking/finance/banking/sbi-announces-emergency-credit-line-in-light-of-covid-19/articleshow/74737506.cms?from=mdr>

3.6 GENDER-FOCUSED STRATEGIES

Leveraging Existing Cadres: Gender Community Resource Persons at the Forefront of Response

As part of the Bill and Melinda Gates Foundation (BMGF) and Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE) supported Strengthening Women's Institutions for Agency and Empowerment (SWAYAM)¹⁶² project, in project blocks of Madhya Pradesh, Jharkhand, Chhattisgarh and Odisha - cadres that had received gender trainings from CSO partners assumed important leadership roles during the COVID-19 pandemic. In Madhya Pradesh, Samata Sakhis or gender community resource persons trained by civil society partner ANANDI in pilot blocks of Karhal and Sheopur in Sheopur district engaged in crisis response in a number of capacities¹⁶³ - responding to cases of growing domestic violence, dispelling myths related to the virus and discrimination of specific communities, ensuring physical distancing measures in queues at banks, ensuring people have better access to their rights and entitlements under the national relief package and monitoring safety and sanitization at village borders. Given their critical need and role, the total pool of Samata Sakhis was expanded during the COVID-19 crisis. Selected SHG women were also involved in information sharing on COVID-19, working in community kitchens, making masks, distributing Take Home Ration to the most vulnerable, identifying and tracing returning migrant workers and making door to door visits to ensure they were quarantined and received adequate medical attention.

In Jharkhand, in SWAYAM pilot blocks of Thethaitangar in Simdega district and Dhumri in Giridih district, Block Resource Persons (BRPs) that received gender trainings from PRADAN were engaged in running community kitchens, making masks and sanitizers, and distributing Take Home Ration to the most vulnerable¹⁶⁴. In Chhattisgarh, in SWAYAM pilot blocks of Kurud and Dhamtari (Dhamtari district), Kanker and Charama (Kanker district) and Keshkar and Baderajapur (Kondagaon district), prior to the lockdown, anticipating that the lockdown may increase stress on households and lead to greater incidence of gender-based violence, Jaankars were provided guidance by Chaitanya WISE on who to contact and how to initiate the process of grievance redressal if cases of violence emerged. To address challenges in the field during COVID-19, Chaitanya WISE started focusing more strongly on engaging with communities at the village rather than the cluster level and preponing the opening of counseling centres¹⁶⁵, in order to provide immediate services to members affected by increased violence, besides adding modules in its training programmes related to livelihoods critical for recovery, especially the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA).

¹⁶² SWAYAM - Strengthening Women's institutions for Agency and Empowerment (SWAYAM) for the National Rural Livelihoods Mission (NRLM) is housed within the Initiative for What Works to Advance Women and Girls in the Economy (IWWAGE). For more details, see <https://iwwage.org/swayam/>. Pilot blocks under the SWAYAM project are as follows: (i) Chhattisgarh - Kurud and Dhamtari blocks (Dhamtari district); Kanker and Charama blocks (Kanker district); Keshkar and Baderajapur blocks (Kondagaon district); (ii) Madhya Pradesh - Karhal and Sheopur blocks (Sheopur district); (iii) Jharkhand - Thethaitangar block (Simdega district) and Dhumri block (Giridih district); and (iv) Odisha - Barakote and Reamal blocks (Deogarh district) and Kujang and Tirtol blocks (Jagatsinghpur district).

¹⁶³ "Gender Justice Program (GJP), Sheopur, Madhya Pradesh, ANANDI-ICRW - Top Line Messages/Findings/Observations in the light of COVID-19", Progress Report shared by ICRW, 18 May 2020.

¹⁶⁴ Based on PPT "GROW - An IWWAGE Supported Gender Pilot in collaboration with NRLM and JSLPS: Review of Progress", presentation of PRADAN during NMMU-SRLM-IWWAGE Partners Meet, 19 June 2020.

¹⁶⁵ Based on PPT "Gender Equity and Financial Inclusion Through SHG Federations", presentation of Chaitanya during NMMU-SRLM-IWWAGE Partners Meet, 18 June 2020.

Centre-Staging Vulnerabilities: Domestic Violence and Child Sexual Abuse¹⁶⁶

During the COVID-19 crisis and lockdown, NRLM, on its part, recognised that instances of domestic violence and child sexual abuse were observed to be rising¹⁶⁷, and acknowledged that the network of SHGs and its federations can provide the sole space of solidarity and solace in these moments of crisis¹⁶⁸. NRLM has envisaged a role for intervention by SHG leaders, Gender Point Persons (GPPs), executive committee members and social action committee members of the VO and CLF (VO-EC, VO SAC and CLF-EC and CLF-SAC leaders) and Gender Community Resource Persons – in addressing and reporting of violence within homes. Specifically, these cadres are expected to help women and children, including through counseling/ telephone counselling, sharing information on helplines and the numbers of police stations and NGOs in the vicinity, undertaking referrals to police station in instances of child sexual abuse under Protection of children from Sexual Offences (POSCO) Act, releasing Vulnerability Reduction Fund (VRF) in case of injury or hospitalization and providing immediate legal support in cases of child sexual abuse and domestic violence. During the COVID-19 crisis, pre-existing institutional mechanisms such as Gender Resource Centres (GRCs)/Gender Justice Centres (GJCs) established under the SWAYAM Project and the Snehitha Gender Help Desk in Kerala played an important role in addressing gender-based violence. To ensure focus on gender-based violence, political will and ownership by the highest levels of the state or by SRLM staff was also seen to be critical.

INNOVATIONS: Addressing Rights and Entitlements and Gender-Based Violence

Leveraging Existing Institutional Mechanisms

(a) SWAYAM Gender Resource Centres (GRCs)/Gender Justice Centres (GJCs): A critical component of the ongoing IWWAGE supported SWAYAM project under NRLM is to pilot Gender Resource Centres (GRCs)/Gender Justice Centres (GJCs), to test the relevance and effectiveness of such bottom-up, women managed institutional platforms that can help women voice their concerns, access rights and entitlements and grievance redressal in case of violence, besides acting as a critical information-cum-facilitation centres for information sharing and building networks. Amid the pandemic,

¹⁶⁶ MORD (2020f). "Advisory on provisions made under DAY-NRLM to address the consequences of COVID-19 lockdown", File No. J-11060/37/2017-RL-Part(1) (369933), Ministry of Rural Development, Department of Rural Development, order dated 30 April

¹⁶⁷ As outlined by NRLM, domestic violence may be on the rise on account of a number of factors: loss of employment, wages, reduced cash in hand to purchase essential provisions, stress and anxiety caused due to the inability to provide for family, distress migration, restricted mobility, lack of leisure activities usually indulged in and an adverse impact on masculinity, in turn aggravated due to alcohol consumption and drug abuse.

¹⁶⁸ MORD (2020f). "Advisory on provisions made under DAY-NRLM to address the consequences of COVID-19 lockdown", File No. J-11060/37/2017-RL-Part(1) (369933), Ministry of Rural Development, Department of Rural Development, order dated 30 April 2020.

on 1 June 2020, a Lok Adhikar Kendra/Gender Justice Centre was established in Karhal block, Sheopur district in Madhya Pradesh by ANANDI, functioning twice a week on Tuesdays and Fridays¹⁶⁹. The centre helped in addressing cases related to individual land dispute and village road cleaning. In Odisha, to overcome difficulties in establishment of a physical help centre during COVID-19, Project Concern International (PCI) launched a telephone-based Gender Facilitation Centre in June 2020, providing tele-counselling services in SWAYAM pilot blocks of Barakote and Reamal (Deogarh district) and Kujang and Tirtol (Jagatsinghpur district). Till mid August 2020, 58 cases had been reported with the centre, with majority of grievances related to access to government schemes such as the Ujjwala Yojana.

(b) Snehitha Gender Help Desk Providing Psychological and Mental Support: Snehitha, the 24 hours gender help desk of Kudumbashree, was originally set up to provide help and support to women and children in distress and to prevent and protect against domestic violence, including through¹⁷⁰ providing shelter, counselling, motivation and legal assistance to survivors of violence. Community counsellors include women chosen from Kudumbashree groups who have been trained and have undergone a certificate course in counselling, under Kudumbashree¹⁷¹. Operational in all fourteen districts of Kerala from October 2017, amidst the COVID-19 crisis, Snehitha provided the following support¹⁷²:

- Conducting IEC campaigns to alleviate stress and abuses at homes (e.g. posters, cartoons, videos, electronic and social media declaring ‘Snehit is with you’)
- Providing telephone counselling through its network of community counsellors - offering support to those facing mental health issues during the lockdown - including, among others, extending support to alcoholics, elderly people, isolated persons, and differently abled besides providing necessary medicines and linking with community kitchens. Incoming calls received by counsellors have demonstrated a range of complaints such as family issues, mental issues, COVID related fears, child/adolescent issues¹⁷³.

Political Will and Ownership by State/SRLMs on Need to Address Gender-Based Violence

Political will at the highest level was seen to be critical for drawing attention to the rising incidence of domestic violence which women have been vulnerable to as a result of the lockdown.

¹⁶⁹ <https://twitter.com/IWWAGEIFMR/status/1267398645235630081> 1 June 2020.

¹⁷⁰ Snehitha traditionally provides a range of services such as serving as a short stay home for women and children facing atrocities and violence or for women traveling alone in night; family, individual, adolescent and premarital counselling; awareness campaigns; legal and medical assistance and 24 hours tele counselling (<http://www.kudumbashree.org/pages/515>).

¹⁷¹ The Hindu (2020). "Kudumbashree counselling centres offer solace", Kochi, 27 April 2020, available at <https://www.thehindu.com/news/cities/Kochi/kudumbashree-counselling-centres-offer-solace/article31440152.ece>

¹⁷² <http://www.kudumbashree.org/pages/830>

¹⁷³ For more details see <http://www.kudumbashree.org/pages/838>

- In Kerala, zero tolerance policy for violence and strict action for perpetrators of domestic violence was emphasized by the Chief Minister in his repeated address to the state, besides advocating use of the 181 helpline for women facing mental, physical, sexual and social violence. Additionally, posters were developed by Kerala's Women's Development Corporation, Government of Kerala providing information on the forms of domestic violence, protocols to follow for help and provisions under the Protection of Women from Domestic Violence Act, 2005 - bearing the slogan "Should we go from Lockdown to Lock Up?", conveying the severity of the crime and the corresponding punishment for perpetrators of violence¹⁷⁴.
- In Nagaland, posters were developed in local Naga dialects sharing the helpline numbers for women to reach out to in case they may be facing violence of any kind¹⁷⁵.

Collaboration between Civil Society Organisations and SRLMs for Gender-Responsive Recovery

That civil society organisations have reach to communities and can complement efforts of SRLMs was also evident through the crisis. For instance, as part of the SWAYAM project, ANANDI extended extensive support to the Samata Sakhis¹⁷⁶ during the crisis. ANANDI and the cadres of Samata Sakhis maintained regular communication with the District Mission Management Unit (DMMU) and Project Facilitation Teams (PFT) of Sheopur district, MP-SRLM to organise crisis response, including through bi-weekly calls, sharing of informative booklets, posters, flyers in Hindi by ANANDI as well as through a video-conference with the Chief Minister of Madhya Pradesh¹⁷⁷.

In Jharkhand, PRADAN in association with the Jharkhand State Livelihoods Promotion Society (JSLPS) conducted a telephone survey¹⁷⁸ to understand the impact of COVID-19 on women's community cadres on issues of food security, domestic violence, access to entitlements and livelihoods with 100 women in SWAYAM pilot blocks of Dumri, Giridih District and Thetaitangar, Simdega District.

Important components through which gender-responsive recovery can be ensured going forward are also being explored, including through building a strong understanding among staff and community cadres on gender-responsive livelihoods perspectives and strategies to address gender-based violence, as well as supporting visioning of cluster level federations to respond to the needs of its members as a result of the pandemic. PRADAN and IWWAGE have been engaging with the State Mission Management Unit (SMMU) to understand how they can extend support in future areas of work such as mapping of vulnerable families and possibly extending migrant households an emergency basic income - as part of proposals submitted

¹⁷⁴ Deosthali, P.B. (2020). "Responding to Violence against Women - The Shadow Pandemic During COVID-19", The Leaflet, 22 April 2020, available at <https://theleaflet.in/responding-to-vaw-the-shadow-pandemic-during-covid-19/>

¹⁷⁵ Based on internal communication of NSRLM with NRLM.

¹⁷⁶ Running up to the lockdown, ANANDI provided demonstration of hand-washing techniques as well as advised Samata Sakhis on necessary health precautions to be taken to prevent the spread of the virus. In order to remain in constant touch with Samata Sakhis, ANANDI recharged the phones of all Samati Sakhis, recognising this to be an important lifeline during these times, and ensuring guaranteed compensation for the Samata Sakhi cadres in the upcoming months. ANANDI staff provided support by responding to community women's panicked complaints in the middle of the night. Support of networks such as the Right To Food Campaign was also solicited in organising support for migrant workers stranded in other states. In addition, ANANDI also provided disaster relief support in the form of housing roof sheets for Samata Sakhis who lost their house in cyclonic winds.

¹⁷⁷ https://twitter.com/IWWAGEIFMR/status/1256193069004713984?ref_src=twsrc%5Etfw%7Ctwcamp%5Eembeddedtimeline%7Ctwtterm%5Eprofile%3AIIWWAGEIFMR-R%7Ctwcon%5Etimelinedchrome&ref_url=https%3A%2F%2Fiwwage.org%2F1May2020

¹⁷⁸ PRADAN has also been part of a larger collaborative study across 12 states with a number of leading CSOs to understand the impact of COVID-19. The Collaborative Study "Covid-19 Induced Lockdown-How is Hinterland Coping" is a study conducted with 5162 households in 47 districts of 12 states by civil society organisations PRADAN, Action for Social Advancement, BAIF, Transform Rural India Foundation, Grameen Sahara, SAATHI-UP and the Aga Khan Rural Support Programme with research support of Vikas Anvesh Foundation and Sambodhi, available at <https://villagesquare.in/webinar/>

to the NRLM Innovation Fund for special projects that can be sanctioned to respond to the COVID-19 outbreak. During the period of the lockdown, Project Concern International (PCI) worked closely with the Odisha Livelihoods Mission (OLM) to roll out a Webinar Series on “Gender and COVID-19” to sensitise OLM staff in May 2020, comprising a series of six webinars on various issues that disproportionately impact women and the most vulnerable categories¹⁷⁹. The webinar series featured distinguished resource persons and panellists having knowledge of the context of Odisha. PCI is also partnering with IWWAGE to conduct a phone-based survey with SHG members to understand the impact of the pandemic on their health and overall well-being.

3.7 SOCIAL INCLUSION

During the COVID-19 pandemic, it was observed that often members of community institutions themselves volunteered to reach out, provide food and deliver supplies to the elderly, disabled, and the quarantined, who were particularly affected by the lockdown and mobility restrictions. For instance, in Bihar, SHG women were active in identifying and surveying vulnerable households¹⁸⁰. Further, as mentioned previously, a Rs. 2,000 cash grant was provided by JEEVIKA’s village organisations in Bihar to support the ultra poor households to fulfill their basic needs¹⁸¹. In Kerala, Kudumbashree’s joint liability groups (JLGs) comprising women farmers made voluntary donations to community kitchens¹⁸², such as in Thrissur district of Kerala, where vegetables were collected from JLGs and given free of cost to beneficiaries of Kudumbashree’s Asraya project for rehabilitation of destitute families¹⁸³. In Jharkhand ‘Sakhi Mandals’ or what Self-Help Groups have been referred to locally in Jharkhand, served food in remote locations¹⁸⁴ and to Particularly Vulnerable Tribal Groups (PVTGs), poor and destitute persons¹⁸⁵, including the bedridden in Palamau district¹⁸⁶. Additionally, the High Court of Jharkhand, as part of its relief efforts related to COVID-19 in an order maintained that the state “is duty bound to take care of transgender people”, including through providing meals to transgender persons¹⁸⁷. In Mizoram, instances of SHGs donating their farm products for needy households were observed as in Kolasib district¹⁸⁸. In Sikkim, SHG members distributed masks to the elderly and the most vulnerable¹⁸⁹.

Moreover, selected instances have shown that SHG members, despite facing their own economic challenges, went above and beyond and contributed donations of varying amounts from own funds towards COVID relief, to support the most marginalised. Some examples include - in Kurnool district, Andhra Pradesh, where Rs. 40 lakh was donated by SHGs to the COVID-19 Relief Fund¹⁹⁰. Similarly, various SHGs and Block Mission Management Units (BMMUs) of the Odisha Livelihoods Mission (OLM) donated funds to the Chief Minister’s Relief Fund, including

¹⁷⁹ Topics covered included impact of COVID-19 on adolescent girls, migrant families, persons with disability (PWD), the elderly, opportunities and challenges for women in a post lockdown situation and essential services and safety to be provided to gender-based violence survivors.

¹⁸⁰ Kejrewal, N (2020). “Covid-19: In Times of Crisis, Women Self-help Groups Lead the Way”, Hindustan Times, 3 May 2020, available at <https://www.hindustantimes.com/analysis/covid-19-in-times-of-crisis-women-self-help-groups-lead-the-way/story-SyXJVNPULUdVbSljkaeszN.html>

¹⁸¹ https://twitter.com/brlps_jeevika/status/12471958104055971856 April 2020.

¹⁸² <http://www.kudumbashree.org/pages/830> and see also Kudumbashree (2020). Brief Study on COVID-19 Pandemic and its Economic Impact on Farm Livelihood (JLGs) of Kudumbashree, available at http://www.kudumbashree.org/storage//files/gdzl7_agri%20covid19.pdf.

¹⁸³ Kudumbashree (2020). Brief Study on COVID-19 Pandemic and its Economic Impact on Farm Livelihood (JLGs) of Kudumbashree, available at http://www.kudumbashree.org/storage//files/gdzl7_agri%20covid19.pdf

¹⁸⁴ <https://twitter.com/onlineJSLPS/status/1247748474759557122?s=20> 8 April 2020.

¹⁸⁵ <https://twitter.com/onlineJSLPS/status/1247202513008209921?s=20> 6 April 2020.

¹⁸⁶ <https://twitter.com/onlineJSLPS/status/1246820784875507713?s=20> 5 April 2020.

¹⁸⁷ Based on Order of the High Court of Jharkhand at Ranchi, order no. W.P. (PIL) No. 1301 of 2020, dated 17 April 2020.

¹⁸⁸ Example of Thingdawl RD block of Kolasib district, Mizoram.

See <https://t.co/cAvd0QSa0thhttps://twitter.com/MzSRLM/status/1257581594161758210?s=20> 29 April 2020.

¹⁸⁹ As undertaken by Thingling Khecheoperi Federation, Sikkim. See https://twitter.com/MoRD_GOI/status/1280420107278102529 7 July 2020.

¹⁹⁰ Four lakh women contributed Rs. 10 each. See Special Correspondent (2020). “SHG donates Rs. 40 lakh to COVID relief”, The Hindu, 16 April, Kurnool, available at <https://www.thehindu.com/news/national/andhra-pradesh/shg-donates-40-lakh-to-covid-relief/article31359487.ece>

in Kandhamal district¹⁹¹ and Nuapada district¹⁹². In Assam¹⁹³, village organisations and cluster level federations donated to the Assam Arogya Nidhi Fund and the Chief Ministers' Relief Fund, with contributions ranging from Rs. 2,000 to Rs. 2,00,000. In West Bengal, a Cluster Level Federation in Howrah District, West Bengal donated Rs. 20,000 to the Chief Ministers' Relief Fund¹⁹⁴.

INNOVATION: Ensuring Social Inclusion: Reaching out to the Most Vulnerable in Kerala¹⁹⁵

Kerala demonstrated a “compassionate approach”¹⁹⁶ in addressing the needs of the most marginalised, with Kudumbashree strengthening existing and articulating new strategies for specific and intersectional vulnerabilities of different groups, as is elaborated below.

Support to Elderly: Multi-pronged strategies were taken up for the elderly populations by Kudumbashree, recognising they remain a high-risk category for COVID-19:

- Conducting of IEC campaign – including in particular through a note shared with all Neighbourhood Groups (NHGs) on details of ‘Break the Chain Campaign’ providing clear indication for need for special care for those above 60 years of age.
- Calling and checking in with families with elderly members once in five days as well as maintaining contact with elderly in quarantine – a process undertaken by especially enlisted resource persons making enquiries about health, needs, linking with community kitchens and medical care through PHCs, as necessary (in convergence with UNICEF).
- Leveraging existing institutional mechanisms such as the Snehitha Calling Bell for targeted response to elderly, those living alone or in isolated areas. Snehitha Calling Bell¹⁹⁷ of Kudumbashree was initiated in Kasaragod district in 2017-18 with the aim of protecting individuals living alone and in remote places, especially the elderly against whom increasing crimes and atrocities had been reported. Currently operational across the state, such a mechanism proved particularly useful in the COVID-19 scenario for beneficiaries whose contact details had been previously identified under this programme, and to whom relevant COVID-19 related support could be extended.

¹⁹¹ Example of Baliguda block of Kandhamal district. See https://twitter.com/OLM_Antyoday/status/1265207532491964416?s=20 26 May 2020.

¹⁹² Example of Nuapada block of Nuapada district. See https://twitter.com/OLM_Antyoday/status/1265188476997140481 26 May 2020.

¹⁹³ Hazarika, M (2020). “SHG Members: Restoring Livelihood even in Lockdown”, The Hills Times, 28 April 2020, available at <https://www.thehillstimes.in/featured/shg-members-restoring-livelihood-even-in-lockdown/>.

¹⁹⁴ Donation by B. K. Bati Mahila Sangha Cluster Level Federation, Howrah District, West Bengal. See <https://twitter.com/Bmmuli/status/1247832706055983105> 8 April 2020.

¹⁹⁵ Presentation – “Activities of Kudumbashree Related to COVID-19 Pandemic Prevention” and <http://www.kudumbashree.org/pages/830>.

¹⁹⁶ Presentation of Soumya Kapoor Mehta during webinar “What Can the World Learn from Kerala’s Response to COVID 19?”, under the Kerala Lighthouse Platform, The World Bank, 21 May, 2020.

¹⁹⁷ For more details see <http://www.kudumbashree.org/pages/756>

- Adopting innovative programmes to reduce mental stress and keep up the spirits of the elderly. For instance, in Thrissur District, a special campaign for members of the elderly NHGs named as 'Innalekalilekk Oru Yatra' (A Journey to the Past) was conducted – through which members of the elderly NHGs were encouraged to write their life stories, autobiographies, memoirs¹⁹⁸.

Support to Mentally Challenged Persons: As early as 2004, Kudumbashree had initiated the BUDS programme in Venganoor Panchayat¹⁹⁹, Thiruvananthapuram district – wherein education was provided at BUDS centres to mentally challenged children, following which many such BUDS schools and institutions became operational. However, due to the COVID-19 outbreak, and with closure of these BUDS schools, teachers continued to provide instructions to parents to keep mentally challenged students engaged during the lock down.

Activities for Occupying Children of Balasabhas: Kerala has pioneered the concept of Balasabhas, collectives of children, formed to ensure a space for their participation in democratic processes and for stimulating their mental and economic growth, including through an awareness of their rights²⁰⁰. During the lockdown, different district missions of Kudumbashree experimented with different activities to keep children engaged and occupied such as online competitions, reading competitions etc. For instance, in Idukki district, children participated in a programme known as 'Akam Puram Nannayi', which had elements of personality and skill development. A mobile phone app called 'Kelkkaam' (Let's listen) for Balasabha kids was also explored²⁰¹.

Feeding Stray Dogs and Birds: In Thiruvananthapuram²⁰² Kerala, the District Mission involved Kudumbashree and Animal Birth Control (ABC) units in ensuring food and drinking water for the animals and birds, including stray dogs, with 1000 stray dogs reportedly being given food and water by the dog sterilisation units under the Mission in early April 2020²⁰³. These ABC units also fed other animals like cats and through the NHGs in the district, and ensured food and water for birds.

Establishing a Volunteer Portal: A volunteer portal known as 'Sannadhasena portal'²⁰⁴ was started by the Kerala government to enlist volunteers to coordinate various COVID-19 related activities, including among members of Kudumbashree.

¹⁹⁸ <http://lsgkerala.gov.in/en/kudumbashree/featured-topics/district-missions-kudumbashree-have-been-making-notable-interventions>

¹⁹⁹ <http://www.kudumbashree.org/pages/85>

²⁰⁰ <http://www.kudumbashree.org/pages/708>

²⁰¹ <http://www.kudumbashree.org/pages/861>

²⁰² <http://lsgkerala.gov.in/en/kudumbashree/featured-topics/district-missions-kudumbashree-have-been-making-notable-interventions>

²⁰³ The Hindu (2020). "Kudumbashree to feed stray dogs", Thiruvananthapuram, 2 April 2020, available at <https://www.thehindu.com/news/cities/Thiruvananthapuram/kudumbashree-to-feed-stray-dogs/article31233511.ece>

²⁰⁴ <http://www.kudumbashree.org/pages/830>

Importantly, following the lockdown period, risks for the most vulnerable in attending in-person group meetings were acknowledged by NRLM. In its guidelines, NRLM issued suggestions for a strict code of conduct to be followed, advising elderly, pregnant women and those with co morbidities to avoid participating in meetings, besides recommending reduced attendance and frequency of group meetings.

3.8 MIGRANTS

During the COVID-19 outbreak, the suffering and plight of internal migrants has particularly come to light, with migrants remaining helpless and stranded at destinations or facing insufferable hardships during their return to native villages. Besides their economic vulnerability, their health has also been compromised, with migrants remaining susceptible to contracting the virus and facing stigma and discrimination from communities on their return to villages, often being considered carriers of the virus.

Within NRLM, instructions have been issued to SRLMs to ensure that eligible households and particularly poor and vulnerable and households of return migrants labourers have ration card. Efforts are also underway²⁰⁵ to ensure that in case the woman of a household with a return migrant has not so far been an SHG member, then she should be brought into the SHG fold on priority; besides ensuring that return migrants are identified and their access to ration cards/ MGNREGS cards/ Aadhaar cards is facilitated. The Vulnerability Reduction Fund has also been provided to families of migrant labourers for small grants/interest-free loans to meet any consumption and emergency requirements²⁰⁶. States have been invited to submit project proposals under the NRLM Innovation Fund, in response to the COVID-19 pandemic for instance on issues related to migrant workers, particularly poor and vulnerable groups, food, security etc., especially in the 13 NRETP states.

As outlined in the central government announced Atma Nirbhar Bharat Abhiyaan²⁰⁷ and Garib Kalyan Rojgar Abhiyaan²⁰⁸, migrants shall be assured the following benefits - free food grains supply²⁰⁹, affordable rental housing, with special focus to be given to promote livelihoods of return migrant workers through impetus to rural public works creation²¹⁰, besides ensuring portability of entitlements in the long run and access to rations in any Public Distribution System (PDS) fair price shop in India under the “One Nation one Ration Card”. Going forward, it would be critical to ensure these provisions are ensured to return migrants in rural areas, grappling with loss of livelihoods and sources of income, and basic entitlements.

²⁰⁵ Comments of Nita Kejrewal, Joint Secretary, National Rural Livelihoods Mission, Government of India, during webinar “Impact of COVID-19 on Girls and Women from a Gender Lens: Voices from the Field”, RCRC Coalition’s Third Open House Discussion, 22 June 2020.

²⁰⁶ Sinha, N N (2020). “These are the unsung women helping rural India fight Covid: Rural ministry secretary”, The Print, 17 August 2020, available at <https://theprint.in/opinion/unsung-women-helping-rural-india-fight-covid-rural-ministry-secretary/481166/>

²⁰⁷ PIB (2020). “Finance Minister announces short term and long-term measures for supporting the poor, including migrants, farmers, tiny businesses and street vendors”, Press Information Bureau, Government of India, Ministry of Finance, 14 May 2020, available at <https://pib.gov.in/PressReleaseDetail.aspx?PRID=1623862>.

²⁰⁸ PIB (2020p). “Prime Minister Narendra Modi launches Garib Kalyan Rojgar Abhiyaan on 20th June 2020 to boost employment and livelihood opportunities for migrant workers returning to villages, in the wake of COVID-19 outbreak”, Press Information Bureau, Prime Minister’s Office, 20 June 2020, available at <https://pib.gov.in/PressReleasePage.aspx?PRID=1632861>

²⁰⁹ Free food grain to all the States/UTs at the rate of 5 kg per migrant labourer and 1 kg Chana per family per month for two months i.e. May and June, 2020 to be provided, to about 8 crore migrant labour not covered under National Food Security Act or without a ration card in the State/UT in which they are stranded.

²¹⁰ Under the Garib Kalyan Rojgar Abhiyaan, durable rural infrastructure works are to be constructed in mission mode - spanning 25 categories of works to be created over 125 days in 116 districts of 6 states having large concentration of returnee migrant workers (Bihar, Odisha, Jharkhand, Uttar Pradesh, Madhya Pradesh and Rajasthan).

INNOVATIONS: Strategies for Migrants

Jharkhand - Didi Helpline: In Jharkhand²¹¹, a 24-hour toll free helpline called 'Didi Helpline' (1800-4190-400)/(1800-4197-400) was started by the Jharkhand State Livelihood Promotion Society (JSLPS) - for extending support to migrant persons and their families and others who may be helpless during the COVID-19 pandemic. Through the helpline callers provided their information²¹² to state authorities and received help to get evacuated from different states back to Jharkhand.

Jharkhand and Andhra Pradesh - State Control Room for Migrants: In Jharkhand, a state Level Covid-19 Control Room²¹³ was established, especially dedicated to the COVID-19 response. The State Control Room²¹⁴, operationalized by Jharkhand State Livelihoods Promotion Society (JSLPS) in partnership with the Department of Labour, Employment and Training, Government of Jharkhand actively sought the help of other states²¹⁵, including NGOs involved in relief work, towards ensuring food, shelter, cash, medical treatment to stranded migrants of Jharkhand. By 3 April 2020 itself, the State Control Room had received 17,800 calls from labourers belonging to Jharkhand. Similarly, the Andhra Pradesh government set up a control room to help stranded workers reach their homes amid the pandemic²¹⁶ - both for stranded Andhra workers in other states (who can call 0866-2424680), as well as for people hailing from other states stranded in Andhra Pradesh (who can call 1902).

Kerala - Relief Camps and Community Kitchens: In Kerala relief camps and community kitchens were set up for migrant labourers and use of inclusive tone in messaging were used, with migrants being referred to as "guest workers"²¹⁷.

Bihar - Skill Mapping, Linking Migrant Households for Loan Access and Reviving Skilled Industries: JEEVIKA in convergence with the Department of Disaster Management is mapping skillsets of incoming migrants to identify skill gaps and train them for future employment opportunities, besides keeping up to date on supply side employment opportunities regarding where jobs may be available in different destinations²¹⁸. In East Champaran

²¹¹ Based on internal NRLM communication shared by JSLPS.

²¹² PIB (2020c) "NRLM Self Help Group network rises to the challenge of COVID-19 situation in the country", 12 April 2020, Press Information Bureau, Government of India, available at <https://pib.gov.in/PressReleaseDetailm.aspx?PRID=1613605>.

²¹³ For more details, see <https://twitter.com/jharkhand181/photo> and <http://cmjansamvad.jharkhand.gov.in/#>

²¹⁴ Comprising of a team working in 3 shifts, with the capacity being 65 callers and 20 data entry operators.

²¹⁵ Based on internal communication of JSLPS to NRLM.

²¹⁶ PIB (2020i). "Local Administrations in all parts of the country continue taking initiatives to help the public during the situation arising from COVID-19", Press Information Bureau, Government of India, Ministry of Panchayati Raj, 3 May 2020, available at <https://pib.gov.in/PressReleasePage.aspx?PRID=1620741>.

²¹⁷ Presentation of Soumya Kapoor Mehta during webinar "What Can the World Learn from Kerala's Response to COVID 19?", under the Kerala Lighthouse Platform, The World Bank, 21 May, 2020.

²¹⁸ Based on presentation of Balamurugan D., Chief Executive Officer, Bihar State Rural Livelihoods Mission (JEEVIKA) during World Bank-NRLM webinar on "Resilient Communities in the face of COVID Women Groups as Corona Warriors: National Rural Livelihood Mission in India (Aajeevika)", 11 May 2020.

district, identification of migrant workers/labourers with family members in JEEVIKA's self-help group was initiated to facilitate access to loan from VOs/ CLFs for setting up of migrants' business activities in their native blocks²¹⁹. Further, in Nawada district in Bihar, return of weavers has been viewed as an opportunity to revive silk handlooms through JEEVIKA²²⁰.

Uttar Pradesh – Employment of Return (Female and Male) Migrants within the SHG Network: In Uttar Pradesh, there have been instances of return women migrants being inducted into the SHG network and being provided livelihoods²²¹. SHGs have also inducted male return migrants as workers in operations to plant sapling in nurseries as in Gonda district²²².

3.9 USE OF DIGITAL TECHNOLOGIES

Given the lockdown imposed nationally as a result of the COVID-19 pandemic, there was suspension of regular meetings for a considerable period for all women's groups – from approximately mid-March to mid-May 2020. Subsequently, even in non-COVID-19 hotspots where directives have been given that meetings may be conducted, these have come with several precautions to be taken – including notably in terms of decreased frequency of physical meetings (from the regular weekly meeting). In such a scenario, as well as with ever present threat of renewed spread of the COVID-19 virus threat, digital mechanisms have been suggested for conducting trainings/ meetings.

SRLMs have been advised to use phone/ digital means for fast-tracking approvals during the period of lockdown. Conduct of all meetings/ trainings is to be done on virtual platforms such as through webinars, skype, google meet, google hangouts etc. New data monitoring templates for COVID-19 response have also been introduced in the Management Information System (MIS) of DAY-NRLM, for which data is being collected by SRLMs²²³.

Importantly, as mentioned in an earlier section, NRLM conducted online trainings on a massive scale to spread awareness on the risks of COVID-19 for NRLM staff, community cadres and SHG members. In fact, employing the digital mode of training was central in making it possible to reach such large numbers of trainees in such a short period of time, ensuring outreach of essential life-saving information, while adhering to the need of maintaining social distancing.

²¹⁹ https://twitter.com/brlps_jeevika/status/1264515627479433216?s=20 24 May 2020.

²²⁰ <https://twitter.com/IASassociation/status/1266189677955973121> 29 May 2020.

²²¹ The Times of India (2020). "UP: 29,000 migrant women get jobs through SHGs", 10 June 2020, available at <https://timesofindia.indiatimes.com/city/lucknow/up-29000-migrant-women-get-jobs-through-shgs/articleshow/76294452.cms> See also https://twitter.com/Prerna_UPSRLM/status/1276402088335912960/photo/1 26 June 2020.

²²² Chauhan, S. (2020). "Rural Women in UP's Gonda Employ Male Migrant Workers who Returned, Emerge Changemakers", Gaon Connection, 2 July 2020, available at <https://en.gaonconnection.com/rural-women-in-ups-gonda-employ-male-migrant-workers-who-returned-emerge-changemakers/>

²²³ NRLM Communication on Daily Reporting Format on Progress of COVID-19 Response, 20 April 2020. Data aimed to track the situation on the ground on the following activities - making masks, making protective gear, making sanitizer, making hand wash, community kitchen operation and vegetables delivery unit at door step - with details being requested on activity starting date, quantity produced, SHGs involved, members involved and districts involved.

INNOVATIONS: Use of Digital Technologies

Maharashtra: Innovating with Digital Trainings for Staff and Cadres²²⁴: With the lockdown and infeasibility of conducting workshops to discuss the annual workplans of the blocks and districts of the state, Maharashtra SRLM (Umed) sought the support of Parth Knowledge Network Ltd, a technology company to develop a broadcasting platform as well as an interactive medium within it, so that questions could be asked by staff during live online sessions. In particular, the following key strategies were adopted:

- Undertaking capacity building of NRLM, SRLM staff, including community cadres through online platforms and digital trainings to train and discuss annual workplans, priorities and key activities during COVID-19. Upto 10,000 staff were trained on the Annual Action Plan for the state during COVID-19²²⁵. Cluster level federation (CLF) managers were also similarly oriented on their roles and responsibilities.
- Following up digital training with handholding support and accompaniment of women cadres (e.g. sharing of notes that could be downloaded and referred to after training sessions and getting e-feedback to gauge extent of training content understood during capacity building²²⁶).

SWAYAM Project - Exploring Digital Avenues for Training with Community Cadres: Civil society partner organisations under the IWWAGE supported SWAYAM project are exploring digital innovations to bypass hurdles in conducting physical trainings on gender. For instance, in Odisha²²⁷, Project Concern International is experimenting with short phone based training modules administered using a phone-based technology known as Dur Sabha. The trainings are being received by the cadre of Community Resource Person-Community Mobilisation (CRP-CM), and CRP-CMs shall in turn train community women – on aspects related to entitlements, especially those under the national COVID-19 relief package, a state specific health security scheme, information on women’s one stop centres, COVID-19 emergency numbers, and local toll-free helplines for women. Further, gender counsellors, that were originally meant to function out of a Gender Facilitation Centre at the Gram Panchayat office, have in the interim been trained over Zoom to conduct phone based counselling on access to rights and entitlements and

²²⁴ This section is based on blog by R. Vimala, CEO, MSRLM, available at <http://vimshine.blogspot.com/2020/05/online-training-bringing-learning-to.html>

²²⁵ <https://twitter.com/vimshine/status/1260903691063869444?s=20> 14 May 2020.

²²⁶ Based on Presentation of R. Vimala, Chief Executive Officer, Maharashtra State Rural Livelihoods Mission (MSRLM) during World Bank-NRLM webinar on “Resilient Communities in the face of COVID Women Groups as Corona Warriors: National Rural Livelihood Mission in India (Aajeevika)”, 11 May 2020.

²²⁷ Based on PPT “Developing a model for gender integration by designing and testing an effective Gender - Transformative Program in Odisha Livelihoods Mission”, presentation of Project Concern International during NMMU-SRLM-IWWAGE Partners Meet, 17 June 2020.

for providing emotional support for incoming callers. In Madhya Pradesh, digital literacy trainings for Samata Sakhis are being provided on use of a mobile application/App for an Management Information System (MIS) aimed at recording and tracking grievances being received at ANANDI's Gender Justice Centre related to individual and collective rights and entitlements²²⁸. ANANDI is also leveraging Integerated Voice Response System (IVRS) technologies (Swar Sandesh) to send out short audio messages, and exploring the use of community radio for disseminating messages on gender, livelihoods, health and nutrition during COVID 19. Similarly, in Chhattisgarh²²⁹, online training on gender and legal aspects for community cadres (Jaankars) is being undertaken.

In particular, the experience of Maharashtra in using digital technologies provided the following lessons²³⁰:

Online content needs to be composed of - short sessions, be attention grabbing and interactive (e.g. PPTs, videos and Q&A, experience sharing and learning, video conferencing and messaging)

Online training, especially for staff remains (i) cost-effective, with cost of training venues and transportation by-passed; and (ii) convenient since most people can join in from homes or offices, with smart phone/computer/internet access.

While digital avenues are considered critical at the moment to spread necessary information to prompt behaviour change to tackle the virus, it has also been suggested²³¹ that there may be value in exploring possible benefits of information and communication technologies (ICT) for maintaining social ties and preserving social capital among members of women's collectives.

²²⁸ Based on PPT "Gender Justice Program for Empowering Women & their Collectives to Realise Rights", presentation of ANANDI during NMMU-IWWAGE Partners Meet, 30 June 2020.

²²⁹ Based on PPT "Gender Equity and Financial Inclusion Through SHG Federations", presentation of Chaitanya during NMMU-SRLM-IWWAGE Partners Meet, 18 June 2020.

²³⁰ Blog by R. Vimala, CEO, MSRLM, available at <http://vimshine.blogspot.com/2020/05/online-training-bringing-learning-to.html>

²³¹ Meizen-Dick, R (2020). "Collective action and "social distancing" in COVID-19 responses", available at <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7261346/#CR2>.



04

Early Lessons from the Crisis and the Way Ahead

4.1 WOMEN'S LEADERSHIP IN BAREFOOT RESPONSE AND AS RESILIENCE CHAMPIONS

4.1.1 Encouraging Decentralisation: Women's Collectives Working in Partnership with Local Self-Governments and Key Local Actors

A central ingredient of Kerala's COVID-19 response was decentralisation, achieved through the partnership of traditionally strong tiers of local-self government and Kudumbashree - operating through its three-tier structure comprising Neighbourhood Groups (NHGs) as primary level units, Area Development Societies (ADS) at the ward level, and Community Development Societies (CDS) at the local government level. This enabled participatory and

localised decision making while trusting communities to know the best solutions. Multiple decentralised actors were involved in the response to the pandemic - health inspectors, junior health inspectors, health workers (ASHAs and anganwadi staff) and Kudumbashree self-help groups who reached out to people, in remote locations; besides through the involvement of local bodies and elected members to panchayats, municipalities, corporations, volunteers, state police and strong leadership provided by the state government.

4.1.2 Leveraging Built Capacities and Reach of Existing Women Community Cadres

The leadership role played by existing NRLM community cadres in crisis response - whose capacities had been built either by NRLM, in states which there have been past or current pilot projects with civil society organisations or from previous trainings - and who rose to the occasion was evident. Existing NRLM community resource persons extended financial and livelihoods services during the crisis, as well as raised awareness on COVID-19. In locations where projects are being conducted by NRLM with technical resource agencies and civil society organisations, focused support was ensured such as for maternal and child health, water, sanitation and hygiene, access to entitlements and counselling for gender-based violence. This highlights the importance of investment in capacity building in women's cadres. For example:

- Cadres who had been trained in stitching had the necessary skillsets to produce masks
- Business Correspondent Sakhis (BC Sakhis) and Banks Sakhis contributed in providing doorstep access to financial services amidst the lockdown, as well cash transfers under the national COVID-19 relief package. This support was particularly beneficial for the elderly and the most vulnerable
- Poshan Sakhis and Kishori sakhis (cadres working on nutrition/ adolescent girls) provided information and access to Reproductive, Maternal, Newborn Child and Adolescent Health (RMNCH+A) and WASH services
- Gender Community Resource Persons ensured access to rights and entitlements and support to address cases of gender-based violence, besides leading from the front in activities such as information sharing on COVID-19, working in community kitchens, making masks, distributing Take Home Ration to the most vulnerable, identifying and tracing returning migrant workers
- Paravets provided access to services for animal health, securing households' sources of income amid the crisis
- Cadres such as the social action sub- committee of the village organisation (VO-SAC) and Patrakar Dids (rural journalists) shared information and awareness on COVID-19

4.1.3 Promoting Women Run Community Services

Women run services were particularly effective in reaching communities at the last mile and ensuring outreach of benefits during the COVID-19 crisis. These included - community kitchens feeding the poor and most vulnerable; community managed gender resource centres for grievance redressal for cases of gender based violence, including through telephone counselling, and for accessing rights and entitlements such as the Snehitha Gender Desk in

Kerala, Gender Justice Centre in Madhya Pradesh and Gender Facilitation Centre in Odisha; community operated transport vehicles under the Aajeevika Gram Express Yojana (AGEY) serving as a mobile mask selling point, being used for spreading awareness about COVID-19 and for enabling doorstep delivery of essential commodities; community managed rural retail shops making available essential supplies; and community run Custom Hiring Centres (CHC) for hiring of agricultural machinery and equipment. Innovations such as a boat-operated floating supermarket delivering supplies to households located in the backwaters of Kerala was also conceptualised and managed by women units of Kudumbashree. An important role for women's collectives in government programmes was also seen, for instance, in distributing Take Home Rations (THR) under the Integrated Child Development Services (ICDS) Scheme and rations through the Public Distribution System (PDS) supplies. In selected instances, village organisations (VOs) were recognised as licensed dealers for distributing PDS rations in Bihar and SHGs were awarded contracts for running community kitchens in Tripura. SHG members also helped in managing rush and ensuring social distancing of customers at banks and PDS centres.

4.1.4 Repurposing Livelihoods to Respond to Needs of Communities and Market Demands

Experience sharing of states such as Kerala and Madhya Pradesh²³², and selected experience of other states, demonstrates that from a strategic standpoint, the following strategies, bolstered by the entrepreneurial spirit of women's collectives, helped in providing women livelihoods opportunities relevant for responding to the crisis:

- **Ability to fill in the gaps in the market** and use existing skills and infrastructure (e.g. addressing demand for low cost masks and food security through community kitchens in the most remote and often inaccessible areas in Kerala; employing women previously engaged in stitching uniforms to make masks and leveraging idle dying units to make sanitisers in Madhya Pradesh)
- **Identifying new opportunities** by responding to evolving needs and anticipating future demands (e.g. recognising the need for doorstep delivery of provisions, exploring catering by women's groups for Corona care centres, making cloth bags²³³ for the delivery of food supplies in Kerala; forging convergence with the Department of Education²³⁴ for making school uniforms for government school children in Uttar Pradesh).
- **Exploring innovations** and finding novel solutions to expand business opportunities by engaging with different stakeholders, target audiences and new markets. For example, in Kerala, SHG women received training on how to make face shields by doctors and leveraged tailoring units to move beyond making masks to making gowns for medical colleges. Women from Kudumbashree also started providing disinfectant

²³² Comments of S Harikishore, Executive Director, Kudumbashree and Raman Wadhwa, Deputy CEO, Madhya Pradesh State Rural Livelihoods Mission during webinar "From Resilience to Growth: Supporting Women-Led Rural Micro-Enterprises Through COVID-19 and Beyond (Part 1): Survival Mode - Sustaining Enterprise Activity in the time of COVID", organised by The World Bank, LEAD at Krea University, Aajeevika and Ministry of Rural Development, 3 June 2020.

²³³ <http://www.kudumbashree.org/pages/830>

²³⁴ Example of Siddhartha Nagar district, Uttar Pradesh. See https://twitter.com/Prerna_UPSRLM/status/1264570382268403713 24 May 2020.

and cleaning services to residential and commercial spaces²³⁵. In Madhya Pradesh, masks were made for different target groups such as police, health workers, MGNREGS workers and going forward, smaller size masks for children that would be needed with re-opening of schools are being explored. In Chhattisgarh, tie-ups were explored with medical and grocery stores for sale of masks by SHGs²³⁶. Different states manufacturing masks also diversified and branded their products, including by using superior raw materials and adapting to local or contemporary designs. For instance, masks made by SHGs of Assam State Rural Livelihoods Mission were branded under the name 'Asomi'.

4.1.5 Employing Focused Strategies for the Most Vulnerable

SHG members were active in identifying and surveying vulnerable households, providing food through community kitchens or doorstep delivery in remote locations, often free of cost - to Particularly Vulnerable Tribal Group (PVTGs), elderly, migrants, poor and destitute persons and the bedridden. SHG members also distributed farm produce and masks, and in selected pockets of states such as Odisha and Chhattisgarh, they extended essential health services to extremely vulnerable groups of pregnant women and lactating mothers and children. In particular, support was also extended to those who were quarantined or affected by COVID-19 - through catering units providing kitchen services in public hospitals, corona centres and quarantine camps and preparation and distribution of farm produce, fish, and food packages for the quarantined. Community kitchens in Kerala, Bihar and Uttar Pradesh ensured provision of food to the quarantined. Members of women's collectives also assisted in monitoring persons under home quarantine as in Tamil Nadu, and in operating quarantine facilities as in Bihar, Jharkhand, Nagaland and Uttar Pradesh²³⁷.

²³⁵ https://twitter.com/MoRD_GOI/status/1289069802166685696?s=20_31_July_2020.

²³⁶ Outlook (2020). "Chhattisgarh: Women SHGs make 39 lakh masks, 10000 litre sanitizer", 9 May 2020, available at <https://www.outlookindia.com/newscroll/cgarh-women-shgs-make-39-lakh-masks-10000-litre-sanitiser/1839195>

²³⁷ Sinha, N N (2020). "These are the unsung women helping rural India fight Covid: Rural ministry secretary", The Print, 17 August 2020, available at <https://theprint.in/opinion/unsung-women-helping-rural-india-fight-covid-rural-ministry-secretary/481166/>.

4.2 AN INSTITUTIONAL IMPETUS

4.2.1 Recognising Past Institutional Investments and Preparedness

There has been growing recognition that a critical key ingredient in response to the COVID-19 pandemic has been preparedness²³⁸. This can best be demonstrated by the state of Kerala – where preparedness has included a gamut of factors which stretch back over many decades of the state’s history²³⁹ including among others Kerala’s literacy campaign and the historical legacy of public action (from below and above). Further, both Kerala and Odisha’s past experience in disaster management – during the 2018 floods in Kerala²⁴⁰ and Cyclone Phailin in Odisha²⁴¹ – enabled quick mobilisation of women’s collectives for COVID-19 crisis response. The role played by large numbers of volunteers, who could register to provide their help through a formal portal in Kerala also proved an important strategy for mobilising community members to be able to contribute to crisis-response activities in a coordinated manner.

4.2.2 Galvanising Political Will, Dedicated Budgets and State Ownership of Agendas

Dedicated budgetary allocations and official orders, issued either by state governments and/or State Rural Livelihoods Missions proved important for fast-tracking crisis response efforts, ensuring swift action and providing much needed legitimacy and formal recognition for women’s community institutions to perform activities of crisis response. Examples of these efforts include for instance, in Jharkhand, where funds from the State Government of Jharkhand were allocated for operationalising gram-panchayat level ‘MukhyaMantri Didi Kitchens’ (community kitchens) run by SHG members²⁴². In Odisha, State Disaster Relief Funds (SDRF) were leveraged for financing gram-panchayat level community kitchens run by women’s collectives, as sanctioned by the Revenue and Disaster Management Department²⁴³. In Kerala, efforts were made to put money in the hands of people including, among others, by earmarking large budgetary commitments²⁴⁴ for Kudumbashree and MGNREGS, providing welfare pensions in advance and providing grants to the most vulnerable. Janakeeya hotels (budget hotels) that provided meals during COVID-19 were funded through the Kerala State Budget. In Andhra Pradesh, Bihar and Kerala, the state government and JEEVIKA and Kudumbashree respectively initiated interest free loans for SHGs.

Political will demonstrated by both the state government and SRLMs was also seen to be critical in determining the nature of agendas of focus-groups during the crisis. For instance, in Kerala, both the state government and Kudumbashree prioritised focus on gender-based violence and outreach to the most vulnerable – a mandate that was articulated at the highest level. In Jharkhand and Bihar, given the high levels of outmigration from these states, focused strategies were adopted for migrants.

²³⁸ Isaac, T.M.T (2020). “What Nation can Learn from Kerala: Lockdown is not enough. Preparedness, decentralisation, are key”, The Indian Express, 17 April 2020, available at <https://indianexpress.com/article/opinion/columns/coronavirus-covid-19-kerala-curve-6365935/>.

²³⁹ Comments of S. M. Vijayanand and Mridul Eapen during webinar “What Can the World Learn from Kerala’s Response to COVID 19?”, under the Kerala Light-house Platform, The World Bank, 21 May, 2020.

²⁴⁰ Philip, S (2020). “Fight against COVID-19: Behind Kerala’s flattening curve, involvement of community”, The Indian Express, 20 April, available at <https://indianexpress.com/article/india/fight-against-covid-19-behind-keralas-flattening-curve-involvement-of-community-6370083/>.

²⁴¹ Patnaik, A (2020). “Odisha’s cyclone measures come handy in Covid fight – women’s groups”, The Print, 29 April, 2020, available at <https://theprint.in/opinion/odishas-cyclone-measures-come-handy-in-covid-fight-womens-groups/410456/>.

²⁴² Based on presentation of Bishnu C. Parida, Chief Operating Officer, Jharkhand State Livelihoods Promotion Society (JSLPS), India during World Bank-NRLM webinar on “Resilient Communities in the face of COVID Women Groups as Corona Warriors: National Rural Livelihood Mission in India (Aajeevika)”, 11 May 2020.

²⁴³ Government of Odisha (2020). “Provision of Food for Sick, Indigent and Destitutes in Rural Areas due to lockdown to prevent spread of COVID-19”, Order No. 2040/ R&DM (DM) RDM-RLF-MISC-0036-2020, dated 28 March, 2020.

²⁴⁴ Kerala Government announced a special package of Rs. 20,000 crore to fight the pandemic, including Rs. 2000 crore in loans through Kudumbashree and Rs. 2000 crore for the MGNREGS. See <https://twitter.com/vijayanpinarayi/status/1240660234680426496> 19 March 2020.

4.2.3 Extending Handholding Support and Technical Expertise to Community Institutions

Besides the tremendous efforts of the women of the community institutions, important support was also provided to guide them to ensure effectiveness in crisis response activities. For instance, SRLM Mission Staff provided critical inputs for handholding women in production of masks related to specifications and instructions for mask making²⁴⁵. Pre-existing technical agencies also provided important advisory support. For instance, ORMAS, helped women in Odisha, access strategic marketing opportunities for the sale of masks through promoting a mask selling counter, besides supporting the transport and marketing of goods of women's producers' groups (PGs).

4.2.4 Building Institutional Linkages with State and Market Actors

Benefits from institutional linkages were seen to be critical for ensuring continuity of livelihoods activities of women's collectives amid COVID-19, especially as illustrated below:

- **For agriculture**, for ensuring harvest and sale of produce, past mechanisms and collaborations forged, either by state governments or by SRLMs, proved critical. At the time of harvest, existing institutional mechanisms such as Paadasekhara Samithi (Joint Farmers Societies) in Kerala and Custom Hiring Centres (CHCs) in Bihar facilitating access to farm implements provided important respite to tide over shortage of agricultural labour during the pandemic and lockdown. Further, opportunities and partnerships for marketing were also leveraged with the help of the district and block administration, agricultural department, local markets and vendors, mill owners and Krishi bhavans, official state vendors for dairy, civil supplies and horticultural products and in local markets and bazaars. Technological applications such as the Aajeevika Farm Fresh App that enabled customers in cities to buy farm produce of women farmers were also tapped.
- **For enterprises**, partnerships were forged for different purposes (i) for procuring raw materials (e.g. from Khadi and Village Industries Board to make available fabric for mask making); (ii) for securing orders (e.g. with Department of Education for making school uniforms); and (iii) for marketing (e.g. collaborating with medical stores and groceries for avenues for sale of masks or with private sector players such as trusts and foundations for sale of sanitary napkins).

4.2.5 Taking an Ecosystem Approach to Crisis Response: Convergence and Partnerships with Multiple Stakeholders

Convergence and partnerships forged during the crisis provide a useful roadmap on what could be areas of future formal collaboration:

- **Convergence amongst different verticals of NRLM** - for instance, activities adopted during the COVID-19 crisis reveal the potential for convergence between Food Nutrition Health WASH (FNHW) and Non Farm Livelihoods verticals of NRLM in the form of FNHW

²⁴⁵ Comments of Raman Wadhwa, Deputy CEO, Madhya Pradesh State Rural Livelihoods Mission during webinar "From Resilience to Growth: Supporting Women-Led Rural Micro-Enterprises Through COVID-19 and Beyond", organised by The World Bank, LEAD at Krea University, Aajeevika and Ministry of Rural Development, 3 June 2020.

Enterprises²⁴⁶, and impetus to food, health, nutrition and sanitation related enterprises providing essential commodities and services. These include:

- Enterprises engaged in vegetable/cooked meals production and marketing
 - Enterprises engaged in making protective health gear
 - Enterprises engaged in making sanitary napkins (e.g. Asmita Plus in Maharashtra)
 - Promotion of nutri-food enterprises (e.g. Amrutham Nutrimix model of Kudumbashree)
- **Convergence with sub programmes of NRLM** - for instance, vehicles under the Aajeevika Gram Express Yojana (AGEY) sub-programme, which provides women opportunities for operating public transport services with prospects for access and control over assets (public transport vehicles) in their own name, was utilised for different crisis response activities (e.g. as a mobile mask selling point and for ensuring doorstep supply of essential commodities).
 - **Convergence between DAY-NRLM and MGNREGS and other schemes of Ministry of Rural Development** - Convergences could be forged along the following means as emerged from states' experiences:
 - Masks made by SHG members were provided to MGNREGS workers
 - SHG members were appointed as MGNREGS mates (supervisors) at worksites
 - SHG members helped return migrants in getting MGNREGS Job Cards
 - Business Correspondent Sakhis disbursed MGNREGS payment to workers
 - Selected livelihoods activities undertaken by SRLMs were conducted with labour cost being absorbed by MGNREGS (e.g. nutrition garden and nurseries etc.)

Similarly skilled candidates trained under Rural Self Employment Training Institute (RSETI) programme were roped into mask making, and advisories were issued by NRLM to leverage expertise of skilled professionals trained in different trades of the health care sector under the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) skilling programme.

- **Convergence with Other Departments** - Partnership of SRLMs with different state departments could be forged, especially for addressing the challenges of migrants. For instance, in Bihar, collaboration between JEEVIKA and the Department of Disaster Management was forged to map skillsets of incoming migrants. In Jharkhand, JSLPS converged with the Department of Labour, Employment and Training to set up a State Control Room to assist in the return of migrants to Jharkhand.
- **Convergence with Technical Resource Organisations for Supporting On-Ground Response** - Technical resource agencies and CSOs working in projects under NRLM worked in close coordination with SRLMs and communities, imparting their technical expertise for thematic programmatic support, action and conducting research on impacts and needs assessment on the way ahead in the COVID-19 scenario (e.g. as under the IWWAGE supported

²⁴⁶ Based on presentation 'Review and Annual Action Plan Workshop (2020-21) FNHW', National IBCB-SISD Annual Review and AAP Planning Workshop, 23 January 2020.

SWAYAM project where CSO partners such as ANANDI, PRADAN-Jagori-TRIF, Project Concern International and Chaitanya WISE worked in close collaboration with SRLMs and community cadres for crisis response). In Jharkhand, a coalition of CSOs across states worked together for facilitating relief and return of stranded migrants, demonstrating the potential of inter-state coordination. In fact, partnership of NRLM with relevant technical resource organisations provided readily available stand-by expertise and support to be able to design and rollout large-scale digital trainings to NRLM and SRLM staff and community cadres on specific thematic content related to risk communication for prevention of spread of COVID-19.

4.3 FOCUS ON VULNERABILITIES

4.3.1 Leveraging Dedicated NRLM Institutional Mechanisms for the Most Vulnerable

Existing institutional mechanisms under NRLM were also leveraged to support the needs of the most needy and vulnerable, with further enhancement or customisation to respond to the needs of COVID-19. For instance, the Vulnerability Reduction Fund (VRF) of NRLM – was used for purposes such as food and nutrition and water sanitation and hygiene (WASH) – in particular preparing food kits for the most vulnerable and for ensuring access to sanitary napkins. In Bihar, mechanisms such as the Food Security Fund (FSF) and the Health Risk Mitigation Fund (HRF) were tweaked- with customised strategies being ensured (e.g. universal eligibility for FSF with priority being awarded to lactating mothers and infants) and relaxations being issued (e.g. no interest being charged on loans taken against the HRF component). NRLM has also suggested use of the Innovation Fund to take up projects on issues such as migrant workers and food security, among others, in the wake of COVID-19, and especially in National Rural Economic Transformation Project (NRETP) states.

4.3.2 Devising Targeted Strategies for Neglected Groups and New Areas of Focus

Selected state governments and SRLMs realised the need for devising targeted approaches and initiatives for the most marginalised – for instance, adopting differentiated strategies for vulnerabilities faced by the elderly, migrants, mentally challenged and children and providing cash grants to ultra poor households. Despite decades of work of scholars in the past on the unique challenges faced by internal migrants, the COVID-19 pandemic and lockdown finally put the spotlight on their vulnerabilities and colossal losses suffered by this group. Responding to the situation, new institutional mechanisms were set up by SRLMs in association with different departments such as a migrant helpline, state control room for assisting migrants, as well as through focused strategies for reviving the livelihoods of return migrants.

New areas of focus were also articulated by NRLM given the unprecedented scenario of the pandemic and lockdown, such as vulnerability to domestic violence and child sexual abuse, with roles envisaged for gender community resource persons and social action subcommittees of village organisations and cluster level federations to engage in addressing and reporting on such cases. This demonstrates the potential for understanding how the current extraordinary circumstances can forefront issues that have remained neglected in business as usual scenarios – catapulting them into importance. Online modules on domestic violence and child sexual abuse, as well as on counselling skills are now being explored and imparted as part of NRLM gender trainings.

4.4 LEVERAGING DIGITAL AND INFORMATION, EDUCATION AND COMMUNICATION (IEC) TOOLS

4.4.1 Using Digital Technologies for Information, Services and Trainings

Digital technologies also emerged as being particularly pertinent given the lockdown, being tapped for information generation and awareness among communities (e.g. Whatsapp and IVRS platforms); for conducting sensitisation trainings for NRLM staff and cadres on COVID-19 and discussing workplans; for extending phone based counselling in situations of violence; for linking buyers and sellers through online placement of orders for vegetables through use of digital applications (Apps) (e.g. Aajeevika Farm Fresh app) and possibly in the future for tracking entitlements through Apps, especially COVID-19 entitlements (e.g. as is being explored by ANANDI). In its circulars, NRLM also advised expediting procedures for fund release and fast-tracking approvals by using phone/digital means during the period of lockdown, for both SRLMs and SHGs and community institutions²⁴⁷.

4.4.2 Imparting Clear and Creative Communication Messaging for COVID-19 Prevention

Sharing of regular and clear communication on COVID-19, with emphasis to avoid misinformation and rumours, including through pro-active assurances of the Gram Panchayat, also helped dispel myths and arrest stigma and discrimination being meted out to those with COVID-19 and selected groups who are perceived as carriers of the virus, including migrants and select marginalised groups. Additionally, experimenting with different media for IEC around COVID-19 – audio visual messages in digital training, rangolis, wall writing, use of comic strips, catch phrases for providing list of do's and don'ts during COVID-19 ('Panchsutra'), and use of AGEY vehicles to disseminate messages with a loudspeaker – all seem to have had mass appeal, outreach and resonance with communities.

²⁴⁷ For example by allowing the withdrawal/ transfer of cash with or without submission of meeting resolution for the period of lockdown; permitting needy members to submit loan request to office bearers of community institutions either through mobile or phone, getting approval of executive committee members through mobile or phone, and extending the loan to the borrowers through on-line transfer/cheque or cash. Similarly for loan disbursement to vulnerable families for food, health care and others, the office bearers of the village organisation were advised to take the decisions through telephonic calls amongst themselves. Digital transactions in SHG/ VO/ CLF meetings were also encouraged to be undertaken as far as possible.

4.5 GAPS AND RECOMMENDATIONS

At the community level, commentators have alluded to the multiple roles that could be played by SHGs amid the COVID-19 pandemic²⁴⁸, many of which in fact were performed by members of women's collectives in different parts of India, as earlier sections of this report attest.

Nevertheless, it is imperative to recognise that women and vulnerable groups have been disproportionately impacted by the pandemic – facing lack of food security, limited access to water and sanitation, neglect of gender-specific health needs (other than COVID-19), and greater vulnerability to gender-based violence amid the extended lockdown; having to balance performance of crisis response activities with disproportionate burden of unpaid work such as domestic chores and care responsibilities; and encountering obstacles in claiming COVID-19 related entitlements owing to lack of proof of identification or lack of ownership of bank accounts. For a summary of initial challenges faced by women, their households and women's collectives during the COVID-19 lockdown see IWWAGE publication “Voices from the Field: Impact of COVID-19 and Women and Their Collectives in India”²⁴⁹. Gender inequalities in access to entitlements, human development inputs, resources and opportunities, including paid work opportunities, shall likely intensify in the challenging times ahead.

Going forward, and despite the lifting of the lockdown in different geographies, new challenges may emerge for women's groups²⁵⁰ – with possible implications for group functioning owing to continued restrictions on mobility and social gatherings, difficulties in accumulation of new savings, challenges for repayment and group survival and dilution in solidarity effects as a result of digital interactions. Simultaneously, there may be new opportunities for women's collectives – to shift their agendas from purely economic functions related to savings and credit to addressing critical issues of health, well-being and gender-based violence, while strengthening group-based strategies for livelihoods promotion through pooling of resources and labour²⁵¹.

While this document demonstrates the good practices, innovations and resilience of women's collectives and SRLMs in the short-term, a sustainable and enabling ecosystem would be required going forward in the long term to protect women and the most marginalised from the devastating impacts of COVID-19, by – (i) ensuring economic security and social protection benefits through access to due entitlements and social services, including grievance redressal for ensuring bodily integrity; (ii) guaranteeing adequate compensation, health and safety precautions so SHG members assuring decent work and wages in crisis response and recovery measures; (iii) equipping women with the necessary skills to venture into new livelihoods and micro-enterprises as the situation may demand; (iv) linking women's collectives with pivotal state and market actors for selling their produce; and (v) including women and vulnerable groups in decision making for the way ahead.

²⁴⁸ See Khan, R (2020). “Fighting COVID-19: Why Women at Grassroots Level Must be Mobilised”, The Quint, 28 March 2020, available at <https://www.thequint.com/voices/opinion/coronavirus-pandemic-women-anganwadi-workers-grassroots-mobilisation-community-effort> and Panicker, L (2020). “Covid-19: Use Grassroots Institutions in the Battle”, Hindustan Times, 18 April 2020, available at <https://www.hindustantimes.com/columns/covid-19-use-grassroots-institutions-in-the-battle-opinion/story-GrcBk18N1096gnc6AQRBSL.html>

²⁴⁹ See <https://iwwage.org/wp-content/uploads/2020/06/Voices-from-the-Field-compressed.pdf>.

²⁵⁰ De Hoop, T, Desai, S, Siwach, G, Holla, C, Belyakova, Y, Paul, S and Singh, R (2020). “Women's Groups and COVID-19: Challenges, Engagement, and Opportunities”, Evidence Consortium on Women's Groups, June 2020.

²⁵¹ Tankha, R (2020). “Voices from the Field: Impact of COVID-19 and Women and Their Collectives in India, IWWAGE, New Delhi, available at <https://iwwage.org/wp-content/uploads/2020/06/Voices-from-the-Field-compressed.pdf>

At the institutional level, it would be useful to note that many of the strategies that were organically taken up as part of COVID-19 response activities, and could constitute important recovery strategies closely align with the change in character of DAY-NRLM that has been envisaged in the recently articulated National Rural Economic Transformation Project (NRETP)²⁵², with new directions and expanded mandate for women's collectives, individual women and social transformation, viz. supporting the growth of women-owned and women-led producer collectives and enterprises to ensure women are recognized and accorded rights of ownership and management; engaging women entrepreneurs through specific interventions under the Start Up Village Entrepreneurship Programme (SVEP) by upgrading their skills; enabling financial empowerment of women through interventions on digital payments, financial inclusion, literacy, Business Correspondents and enterprise financing; and providing nutrition sensitive agriculture and interventions on food and hygiene benefitting women and household health.

Besides the good practices that have been identified previously in Section 4, the following strategies could be explored going forward.

4.5.1 Leverage Existing Centrally Allocated Funds

- Budgetary allocations made by the central government for COVID-19 relief viz. the Pradhan Mantri Garib Kalyan Yojana (PMGKY), Atma Nirbhar Bharat Abhiyaan (Self-Reliant India Movement) and Garib Kalyan Rojgar Abhiyaan²⁵³ – in particular in sectors such as non-farm enterprises²⁵⁴, farm livelihoods²⁵⁵ and under MGNREGA²⁵⁶, and especially for selected target groups such as migrants²⁵⁷, including for ensuring improved employment prospects for return migrants through public works creation. Future programmatic interventions of NRLM could seek to optimally utilise these public resources.
- Funds under the Fifteenth Finance Commission Grants²⁵⁸ comprising both untied grants for location-specific felt needs, and tied grants, mandated to be used for basic services. This would further empower rural local bodies to exercise local decision-making and develop context-specific crisis response.
- State Disaster Relief Funds (SDRF) and budgets of State Governments too could be tapped.

4.5.2 Expand Partnerships and Convergences

Besides strengthening the various types of partnerships mentioned in section 4.2.5, there is an urgent need to engage with:

- **Other Ministries** – especially the Ministry of Health and Family Welfare, Ministry of Women and Child Development, Ministry of Agriculture and Farmers' Welfare, Ministry of Micro, Small and Medium Enterprises, Ministry of Food Processing Industries, Ministry of

²⁵² The World Bank (2018). Project Paper on A Proposed Restructuring and Additional Financing for a National Rural Economic Transformation Project (NRETP) - Additional Financing To NRLP - March 30, 2018, pp. 13-15, 19, 23-24.

²⁵³ PIB (2020p). "Prime Minister Narendra Modi launches Garib Kalyan Rojgar Abhiyaan on 20th June 2020 to boost employment and livelihood opportunities for migrant workers returning to villages, in the wake of COVID-19 outbreak", Press Information Bureau, Government of India, Prime Minister's Office, 20 June 2020, available at

<https://pib.gov.in/PressReleasePage.aspx?PRID=1632861>.

²⁵⁴ PIB (2020k). "Finance Minister announces measures for relief and credit support related to businesses, especially MSMEs to support Indian economy's fight against COVID-19", Ministry of Finance, Press Information Bureau Delhi, 13 May 2020, available at <https://pib.gov.in/PressReleaseDetail.aspx?PRID=1623601>.

²⁵⁵ PIB (2020m). "Finance Minister announces measures to strengthen agriculture infrastructure logistics, capacity building, governance and administrative reforms for agriculture, fisheries and food processing sectors", Press Information Bureau, Government of India, Ministry of Finance, 15 May 2020, available at <https://pib.gov.in/PressReleaseDetail.aspx?PRID=1624153>. See also PIB (2020q). "Cabinet approves Central Sector Scheme of financing facility under 'Agriculture Infrastructure Fund'", Press Information Bureau, Ministry of Agriculture and Farmers Welfare, 8 July 2020, available at <https://www.pib.nic.in/PressReleasePage.aspx?PRID=1637223> and PIB (2020r). "PM launches financing facility of Rs. 1 Lakh Crore under Agriculture Infrastructure Fund", Press Information Bureau, 9 August 2020, available at <https://pib.gov.in/PressReleaseDetail.aspx?PRID=1644529#>.

²⁵⁶ PIB (2020n). "Finance Minister announces government reforms and enablers across seven sectors under Aatma Nirbhar Bharat Abhiyaan", Press Information Bureau, Government of India, Ministry of Finance, 17 May 2020, available at <https://pib.gov.in/PressReleasePage.aspx?PRID=1624661>.

²⁵⁷ PIB (2020l). "Finance Minister announces short term and long-term measures for supporting the poor, including migrants, farmers, tiny businesses and street vendors", Press Information Bureau, Government of India, Ministry of Finance, 14 May 2020, available at <https://pib.gov.in/PressReleaseDetail.aspx?PRID=1623862>.

²⁵⁸ PIB (2020o). "First instalment of Fifteenth Finance Commission Grants to rural local bodies (RLBs) released", Press Information Bureau, Government of India, Ministry of Panchayati Raj, 19 June 2020, available at <https://www.pib.nic.in/PressReleasePage.aspx?PRID=1632721>. An amount of Rs. 60,750 crore has been committed for FY 2020-21.

Textiles, Ministry of Renewable Energy, Ministry of Labour and Employment, Ministry of Water Resources. These collaborations could be leveraged for different thematic areas of engagement, especially towards securing right to health, safety, bodily integrity and well being for women and vulnerable groups and facilitating access to livelihoods and social protection entitlements and services. For instance, most recently, the Ministry of Rural Development has signed a Joint Communication with the Ministry of Tribal Affairs to promote sustainable livelihood opportunities among tribal women SHGs in rural India²⁵⁹.

- **Financial Stakeholders** - NABARD and local banks could be approached for expanding recruitment and training of women as Business Correspondents for rural banks. Market and financial stakeholders may be lobbied with for facilitating access of women to finance and working capital, including innovative and flexible loan products²⁶⁰ customised to the needs of borrowers (e.g. either interest free loans, EMIs or moratorium, based on the segment) and also to disprove misconceptions²⁶¹ and negative perceptions that women-owned micro-enterprises have greater risk profile and high Non Performing Assets (NPAs). Successes of women in COVID-19 crisis response activities may be demonstrated by using supporting NRLM MIS data.
- **Partnerships for Supporting Non-Farm Enterprises**²⁶² - new partnerships could be forged with markets and aggregators, including through Public Private Partnerships (PPPs), and with social and impact investors, fintech companies, e-commerce partners and incubators providing high-quality business advisory services, among others. Modern and digital technologies could be tapped for optimising business activities, digitising processes, strengthening digital payments and lending and strengthening Management Information Systems (MIS).
- **Community-Based Stakeholders** - For instance, Panchayati Raj Institutions (PRIs)²⁶³, health workers, elected women representatives (EWRs), men and boys, traditional village institutions/councils and faith and religious leaders, engaging with them both on COVID-19 as well as to address community-held adverse social norms and intra-household gender-discriminatory attitudes and behaviours that shall likely characterise coping strategies to deal with the crisis.

4.5.3 Strengthen NRLM Programming Components with a Gender Lens

- Strive to reimagine Model Cluster Level Federations (CLFs), by including more core components related to FNHW, Gender and Livelihoods in model CLF indicators.
- Renew efforts to operationalise 'Dashasutra'²⁶⁴ as the underlying principle to define

²⁵⁹ PIB (2020s). "Ministry of Tribal Affairs and Ministry of Rural Development Sign a Joint Communication to Promote Sustainable Livelihood Opportunities Among Tribal Women SHGs in Rural India", Press Information Bureau, Ministry of Tribal Affairs, 20 August 2020, available at <https://www.pib.gov.in/PressReleasePage.aspx?PRID=1647439>.

²⁶⁰ Based on comments of Smita Ram during the webinar "From Resilience to Growth: Supporting Women-led Rural Micro-enterprises through COVID-19 and Beyond (Part 2): The New Normal - Preparing for Rehabilitation and Recovery", organised by The World Bank, LEAD at KREA University and Aajeevika, 25 June 2020.

²⁶¹ Based on comments of Leena Johri, Joint Secretary, Ministry of Rural Development, Government of India, Badal Malick and Sanjay Sharma during the webinar "From Resilience to Growth: Supporting Women-led Rural Micro-enterprises through COVID-19 and Beyond (Part 2): The New Normal - Preparing for Rehabilitation and Recovery", organised by The World Bank, LEAD at KREA University and Aajeevika, 25 June 2020.

²⁶² Based on comments of Leena Johri, Joint Secretary, Ministry of Rural Development, Government of India, Badal Malick, Sanjay Sharma, Srinivas Ramanujam and Maneet Gohil during the webinar "From Resilience to Growth: Supporting Women-led Rural Micro-enterprises through COVID-19 and Beyond (Part 2): The New Normal - Preparing for Rehabilitation and Recovery", organised by The World Bank, LEAD at KREA University and Aajeevika, 25 June 2020.

²⁶³ Including through the PRI-CBO Convergence project of NRLM.

group norms of SHGs, for even newly formed or less mature SHGs. Primacy needs to be accorded to, among others, issues of health, well being, safety and access to entitlements and livelihoods of women SHG members. Concept of layering of inputs, with Panchasutra constituting the foundation, could also be revisited.

- Consider alternative bases for identification and mobilization of the poor into groups - departing from area-based organizing and driven by savings and credit - and focusing on social or economic identity as the primary driver for group formation²⁶⁵ (e.g. existing approaches such as Elderly SHGs, Persons with Disabilities (PWD) SHGs, PVTG SHGs under NRLM and mobilising around women's farmer identity). For example, there could be need for establishing new exclusive self-help groups based on specific vulnerabilities and unique experiences of COVID-19 such as SHGs for return migrants households, single women/women widowed from COVID-19, minorities, transgenders.
- Intensify strategies under NRLM's Mahila Kisan Sashaktikaran Pariyojana (MKSP) with women farmers, towards ensuring women's access to inputs, skills and resources and extension services for livelihoods, besides promoting women's participation in group-based farming, agri-entrepreneurship and Farmer Producer Organisations (FPOs). Scope exists for strengthening agri-value chain and food processing interventions, adopting multi-cropping, towards diversifying sources of income and livelihoods to build resilience²⁶⁶. Crop selection for cultivation for the kharif season²⁶⁷ could be chosen from among crops that promote household level food and nutritional security (e.g. cereals, pulses and leafy vegetables).
- Integrate nutrition and gender perspectives in livelihoods planning and approaches to improve quality of life of SHG members and their households.
- Promote aggregation of produce and commodities of SHGs using a cluster-based approach²⁶⁸.
- Visibilise roles played by women's collectives through award of formal, remunerative contracts to SHGs, especially for public procurement by state and national governments (e.g. for public procurement of goods and services produced by SHGs in government schemes).
- Prioritise paid management roles for SHGs members (e.g. management of Custom Hiring Centres and other agri-processing and storage infrastructure).
- Formalise activities of women-led enterprises to bring women into the mainstream as economic actors and facilitate their access to credit and technology offered under government schemes.
- Support livelihoods and enterprises that can use the skills of return migrants (e.g. skilled artisans in handloom apparel clusters and labourers in construction groups²⁶⁹).
- Make available to women and vulnerable groups a basket of diversified livelihoods opportunities and sources of income - encompassing farm and non-farm livelihoods

²⁶⁴ Ten principles of Dashasutra (expanded from the traditional Panchasutra) include: - (1) Regular meetings; (2) Regular savings; (3) Regular internal lending; (4) Regular loan repayment; (5) Regular book keeping; (6) Health, hygiene and sanitation; (7) Education and social issues; (8) Active involvement in PRIs; (9) Access to entitlements and schemes; and (10) Sustainable livelihoods. Maharashtra and Odisha are among the states that have pioneered work on Dashasutra.

²⁶⁵ Tankha, R (2014). "Engendering Rural Livelihoods: Supporting Gender-Responsive Implementation of the National Rural Livelihoods Mission", UN Women, India, available at https://ajeevika.gov.in/sites/default/files/nrlp_repository/Engendering-Rural-Livelihoods-Final.pdf

²⁶⁶ Comments of Alka Upadhyaya, Additional Secretary, Ministry of Rural Development during webinar "From Resilience to Growth: Supporting Women-Led Rural Microenterprises through COVID and Beyond (Part 3)", organised by The World Bank, LEAD at KREA University and Aajeevika, 23 July 2020.

²⁶⁷ Sinha, B and Mukherjee, K (2020). "Coping with Covid-19? Options before small, marginal farmers of rainfed regions", CounterView, 5 May 2020, available at <https://www.counterview.net/2020/05/coping-with-covid-19-options-before.html>.

²⁶⁸ Comments of Alka Upadhyaya, Additional Secretary, Ministry of Rural Development during webinar "From Resilience to Growth: Supporting Women-Led Rural Microenterprises through COVID and Beyond (Part 3)", organised by The World Bank, LEAD at KREA University and Aajeevika, 23 July 2020.

²⁶⁹ Comments of Nagendra Nath Sinha, Secretary, Ministry of Rural Development during webinar "From Resilience to Growth: Supporting Women-Led Rural Micro-Enterprises Through COVID-19 and Beyond (Part 1): Survival Mode - Sustaining Enterprise Activity in the time of COVID", organised by The World Bank, LEAD at Krea University, Aajeevika and Ministry of Rural Development, 3 June 2020.

activities, service sector activities and through employment opportunities in government programmes such as Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)²⁷⁰, Public Distribution System (PDS) and in paid roles for community-based child care and health care while ensuring decent wages.

4.5.4 Monitor NRLM Response to COVID-19 including Policies and Budgets

- Uphold the implementation of the number of advisories and circulars by NRLM to SRLMs on crisis response.
- Monitor the receipt of funds by community institutions from existing NRLM funding mechanisms, especially those funds advocated to be used for COVID-19 crisis response – e.g. Vulnerability Reduction Fund, Infrastructure and Marketing Support Funds, and the Innovation Fund. Recent analysis²⁷¹ shows that the earmarked funds under the VRF have not been released optimally.
- Invest in data systems to collect timely, disaggregated and real-time data, including, for example:
 - Disaggregated data indicators, including related to the VRF (e.g. to which social/vulnerable group the VRF was disbursed and for what purpose issued funds were used to tackle the COVID-19 crisis, as well as types of issues handled by VO and CLF leaders or social action undertaken related to women's experiences).
 - Employ women in data collection processes for NRLM Management Information System (MIS), including related to COVID-19 response or recovery activities.

4.5.5 Adopt Community-Based Approaches that Respond to Gender Needs

- Link women SHG members with social protection and rights and entitlements, especially benefits related to food and nutrition, health and livelihoods entitlements and opportunities, as well as basic services such as child care, access to water and sanitation, fuel and fodder to alleviate women's disproportionate burden of unpaid work.
- Ensure access of women and vulnerable groups to health services amidst the on-going COVID-19 crisis, including especially essential sexual and reproductive health and rights (SRHR) (e.g. contraceptives and sanitary napkins, with special focus on needs of vulnerable groups such as pregnant women, lactating mothers and infants).
- Facilitate access of women to information, entitlements and grievance redressal services for gender-based violence, including through - gender resource/ gender justice centres, women-managed safe spaces, psycho-social support, counselling and alternative dispute resolution mechanisms (ADR), local legal authorities and linking with bodies such as the State Commission for Women and Department of Women and Child Development.
- Target women and the most vulnerable groups in information dissemination related to COVID-19 prevention. New mechanisms such as community radio could be explored for awareness generation.
- Accompany online trainings for women with relevant handholding support.
- Include and formally recognise women's participation, leadership and decision-making in crisis response and recovery strategies, according importance to women's priorities and agendas, including in decentralised planning processes such as the preparation of the Village Poverty Reduction Plan (VPRP) and the Gram Panchayat Development Plan (GPDP).

²⁷⁰ Comments of Subhalakshmi Nandi during webinar "From Resilience to Growth: Supporting Women-Led Rural Microenterprises through COVID and Beyond (Part 3)", organised by The World Bank, LEAD at KREA University and Aajeevika, 23 July 2020.

²⁷¹ Barooah, B, Sarkar, R and Siddiqui, Z (2020). "It's time to take note of the Self Help Groups' potential", 2 June 2020, International Initiative for Impact Evaluation, available at <https://www.3ieimpact.org/blogs/its-time-to-take-note-self-help-groups-potential>.

- Ensure digital, financial and insurance literacy for women.
- Guarantee adequate compensation and necessary precautions for safety and health of women performing crisis response activities, including life and health insurance, as well in future livelihoods activities.
- Invest in capacity building, vocational training and skill enhancement for girls, women and vulnerable groups.
- Facilitate access to and ownership of assets for women entrepreneurs and farmers for promoting livelihoods security, improving productivity or reducing drudgery (e.g. sewing machines for making masks, distribution of seeds, agricultural implements, community operated vehicles under AGEY).
- Engage women in employment in the service sector, including in non-traditional and non-gender stereotypical trades (e.g. as electricians, plumbers), besides in services such as geriatric care, domestic workers or in service centres/ data entry²⁷². Home-based marketing and service delivery especially in urban areas could be explored.
- Design targeted outreach and components for social protection and livelihoods support for the most vulnerable categories and poorest of the poor (e.g. grants, asset transfers, employment opportunities in government programmes for households who may have suffered loss of family members due to COVID-19, women headed households, single women, non-members, elderly, minorities, Scheduled Castes and Scheduled Tribes, PVTG, return migrant households, differently abled, adolescent girls, transgenders).
- Engage men and boys in perspective building on gender inequalities, including especially on gender roles and towards redistributing the burden of unpaid work disproportionately performed by women.

Additionally, for a detailed roadmap of suggestions for the way ahead framed from a gender lens, see IWWAGE publication “Voices from the Field: Impact of COVID-19 and Women and Their Collectives in India”²⁷³.

The COVID-19 pandemic has provided an important trigger, disrupting business as usual operations of women’s collectives, mobilising women to come together to transcend their group identity and contribute to crisis response, including to help those most in need – thus showing the transformational potential of women’s collectives. Importantly, this juncture can also provide women’s community institutions the unique opportunity to define agendas that are most relevant to them during the recovery phase. The work performed and leadership demonstrated by women’s collectives in crisis response activities, as well as the free-wheeling initiative and enterprise of women indicates that innovation can indeed be unleashed in scenarios where prescriptive agendas are not pre-defined, and there remains flexibility to make mistakes, adapt and respond to the most pressing requirements of communities, as they change and evolve with time and place. Going forward, this would necessitate increased

²⁷² Comments of S Harikishore, Executive Director, Kudumbashree, during webinar “From Resilience to Growth: Supporting Women-Led Rural Micro-Enterprises Through COVID-19 and Beyond (Part 1): Survival Mode - Sustaining Enterprise Activity in the time of COVID”, organised by The World Bank, LEAD at Krea University, Aajeevika and Ministry of Rural Development, 3 June 2020.

²⁷³ See <https://iwwage.org/wp-content/uploads/2020/06/Voices-from-the-Field-compressed.pdf>.

budgetary investment for women's groups as well as trust in community women and local institutions to act - to pursue the most relevant and necessary actions and to serve the most marginalized groups - as they have shown during the COVID-19 outbreak. NRLM can act as a critically important facilitation agency in ensuring this objective - lobbying with stakeholders to increase trust and investment in women's leadership and women led group-based livelihoods and enterprises; as well as by linking women SHG members with rights, entitlements, resources, opportunities and institutional actors to safeguard their health and livelihoods to recover from this unprecedented shock.



01

ANNEXURE

National COVID-19 Relief Package – Selected Benefits Under Pradhan Mantri Garib Kalyan Yojana (PMGKY)²⁷⁴

²⁷⁴ PIB (2020a). “Finance Minister announces Rs 1.70 Lakh Crore relief package under Pradhan Mantri Garib Kalyan Yojana for the poor to help them fight the battle against Corona Virus”, Press Information Bureau, Government of India, Ministry of Finance, 26 March 2020, available at <https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1608345>.

S. No.	Primary Target Group	Particulars of Benefit	Expected Number of Beneficiaries
1.	Women Self Help Groups (SHGs)	Doubling of collateral-free loans from Rs. 10 to 20 lakh	63 lakh women SHGs, and 6.85 crore households
2.	Women account holders under the Pradhan Mantri Jan Dhan Yojana (PMJDY)	Direct Benefit Transfer (DBT) of cash - a one time ex-gratia payment of Rs. 500 per month (starting 1 April 2020) for the next three months of April, May and June 2020	20.40 crores ²⁷⁵ women PMJDY account holders
3.	Pradhan Mantri Ujjwala Yojana (PMUY) beneficiaries	Free gas cylinders for three months under the Ujjwala scheme ²⁷⁶ to prevent shortage of cooking medium	8 crore families
4.	Poor households ²⁷⁷	Each household to get five kilograms rice or wheat and 1 kilogram of preferred pulses each month, for the next three months, free of charge - in addition to the 5 kilograms of rice or wheat they are already entitled to	80 crore poor people
5.	Farmers	Rs 2000 to be directly transferred into their account starting first April 2020	8.7 crore farmers
6.	Poor senior citizens (above 60 years), widows and Divyang/ differently abled	One time-ex gratia payment of Rs 1,000, to be given in in two instalments through direct benefit transfer (DBT)	3 crore persons

²⁷⁵ MORD (2020d). Advisory issued by the Secretary, Rural Development on "Pradhan Mantri Garib Kalyan Yojana Package - DBT cash transfer to all Women Account Holders under Pradhan Mantri Jan Dhan Yojana (PMJDY)", Order No. DO/ ASRD004/2020, order dated 31 March 2020.

²⁷⁶ Pradhan Mantri Ujjwala Yojana (PMUY) is a government scheme that aims to safeguard the health of women by providing them with a clean cooking fuel - Liquefied Petroleum Gas (LPG) - to prevent ill health from smoky kitchens and also tediousness of collecting firewood.

²⁷⁷ This benefit has been extended until November 2020, as per announcement on 30 June 2020.

7.	MGNREGA workers	Increase in wages under the scheme by Rs 2000 annually per worker (from Rs. 202 a day to Rs. 182 a day)	13.62 crore families
8.	Health workers ²⁷⁸	Medical insurance of Rs 50 lakh each for health worker ²⁷⁹ working on the frontlines of fighting COVID 19 across the country	22 lakh health workers
9.	Construction workers	Utilise Building and Other Construction Workers Welfare Fund to provide assistance and support to construction workers	3.5 crore registered construction workers

Other components of the Pradhan Mantri Garib Kalyan package included use of funds under the District Mineral Fund by state governments for supplementing and augmenting facilities of medical testing, screening and preventing the spread of COVID-19 pandemic and treating patients; as well as amendments in Employees' Provident Fund Regulations.

²⁷⁸ Though this scheme was to end on 30 June 2020 as per the original announcement, this has been extended for another three months till September 2020.

²⁷⁹ Health workers including safai karamcharis, ward-boys, nurses, ASHA workers, paramedics, technicians, doctors and specialists and other health workers.



o credit:PCI

02

ANNEXURE

DAY-NRLM

Response to the COVID-19 Crisis²⁸⁰

²⁸⁰ This section draws on NRLM advisories and circulars issued between March - July 2020, available at <https://aajeevika.gov.in/en/letterscirculars/letters>.

DAY-NRLM Guidelines for Initiatives to be taken by NRLM and SRLMs

Among the steps to be taken by DAY-NRLM and SRLMs towards supporting community institutions during COVID-19 response included the following - ensuring immediate release of funds to community institutions²⁸¹ to ensure liquidity during the time of crisis as well as of disbursement of existing programme related funds²⁸². Further it was advised that existing financing from NRLM be particularly leveraged (with expedited procedures for fund release) to meet COVID-19 response through use of mechanisms such as the - Vulnerability Reduction Fund (VRF) for supporting the most marginalised to address vulnerabilities²⁸³, Infrastructure and Marketing Support Funds to meet the costs of non-farm and farm enterprises²⁸⁴; and by inviting states to submit project proposals under the Innovation Fund on issues related to migrants workers and/or food, security etc., and especially in National Rural Economic Transformation Project (NRETP) states. In selected cases, additional financing was supported - through additional Vulnerability Reduction Fund²⁸⁵ to be extended for COVID-19 hotspots and far off remote areas with vulnerable populations as well as for communities with extreme vulnerabilities like villages with large number of migrant labourers, child labour, trafficking, PVTGs. Target groups to be prioritised for VRF disbursement were indicated, as well as purpose for which fund could be used²⁸⁶.

Further, to ensure social protection benefits and safety of members of community institutions, SRLMs were made responsible to promote their access to measures announced under the national COVID-19 relief package, including in particular, facilitating dispatch of Direct Benefit Transfer (DBT) of cash for women account holders under the PMJDY, identifying eligible women SHGs willing to borrow higher dosage of collateral free loans and facilitate access of SHG's households in enrolling for/renewing their life and accident insurance policy²⁸⁷. It was advised that SRLMs co-ordinate with the Department of Food and Public Distribution to support VO/CLF leaders in ensuring access to ration card by poor and vulnerable households and return migrant households under One Nation One Ration Card. Information and resource materials²⁸⁸ were also provided to SRLMs on women and child helpline numbers, phone numbers of police stations and NGOs working on gender issues, anticipating rise in the domestic violence and child sexual abuse cases. SRLMs were also tasked with creating awareness amongst members and community on critical issues including social distancing, use of masks, quarantine and psycho-social issues of migrants, care of elderly population, mental health, and wellbeing. State Rural Livelihoods Missions (SRLMs) were also to co-ordinate with the Department of Health for learning the latest updates and advisories in order to issue relevant instructions for Missions.

²⁸¹ Revolving Fund (RF) and Community Investment Fund (CIF) to SHGs, VOs and CLFs.

²⁸² Funds under DAY-NRLM and NRETP to the State Rural Livelihoods Missions (SRLMs). Additionally, in June 2020, guidelines for release of NRLM's Viability Gap Fund (aimed at filling the gap between the operational income and expenditure of federations) and Infrastructure Support Fund (to finance establishment of a formal office infrastructure and setting up of community managed training centres) for model Cluster Level Federations (CLFs) in 13 National Rural Economic Transformation Project (NRETP) states were also issued.

²⁸³ For example, these could include COVID-19 medical emergencies, food security and health security, and also covering basic necessities like food, soap, access to treatment.

²⁸⁴ Including activities in response to COVID-19 like production of masks, sanitisers, distribution of ration/ essential commodities, running community kitchens and providing community service.

²⁸⁵ Additional amount of Rs. 1.5 lakh per VO was sanctioned.

²⁸⁶ For disbursement of VRF to address COVID-19, the following indicative target groups were identified by NRLM - pregnant women, lactating mothers, infants, children; Single women, deserted women, widowed, women facing violence, ostracism, e.g. witch hunting, women engaged in sex work, unwed mothers, transgender, survivors of human trafficking; bonded labour, people in distress migration, child labour, people in hazardous occupations like manual scavenging; people with disabilities, elderly, destitute, orphans; particularly vulnerable tribal communities, de notified tribes and criminal tribes; Households facing critical health crisis like HIV/AIDS, unabated infant mortality deaths or maternal mortality deaths, severe malnourishment, disease outbreak, accidents, hospitalization, chronic illness; emergencies like sudden hospitalization, accidents, natural calamities; and Households having food insecurity or any other as specified by the VO. It was

further suggested that the VRF can be used for food provisions for most vulnerable individual and families, access to health services, medicines, health care with special reference to pregnant women, lactating mothers, critically ill, bedridden patients, senior citizens and any exigency like wounds, accidents, deaths, legal aid, etc.

²⁸⁷ Life and accident insurance policy under the national schemes Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) respectively.

²⁸⁸ UNWOMEN, UNFPA and World Health Organisation (WHO) Resource Kit for Women and Girls subject to Violence, Service Providers in One-Stop Centres (OSCs), and Health Providers, during COVID-19 was shared with SRLMs.

Additionally, suggestions were given to expedite procedures for fund release by SRLMs and use phone/digital means for fast-tracking approvals during the period of lockdown. Conduct of all meetings/trainings was to be done on virtual platforms such as through webinars, skype, google meet, google hangouts etc. New data monitoring templates for COVID-19 response were also introduced in the Management Information System (MIS) of DAY-NRLM, for which data is being collected by SRLMs.

DAY-NRLM Guidelines for Role of SHGs in COVID-19 Response

The following roles for NRLM's community cadres and SHGs was envisaged by NRLM towards COVID-19 response – raising community awareness about common signs and symptoms of the disease and measures to prevent infection; engaging in prevention and control of COVID-19 outbreak including supporting the production of sanitizers, handwash and masks²⁸⁹, cooking and distribution of meals for the needy and running community kitchens, co-ordinating with frontline health workers such as Accredited Social Health Activists (ASHAs) and aanganwadi workers and ensuring members follow preventive measures including washing hands regularly, maintaining hygiene, maintaining social distancing, discouraging any social, cultural or mass gatherings being organized in the community. Additional, role for intervention by SHG leaders, Gender Point Persons (GPPs), members of the Executive Committee and Social Action Committee of Village Organisations and Cluster Level Federations (VO-EC, VO SAC, CLF-EC and CLF-SAC) was envisaged in addressing and reporting of violence within homes for women and child sexual abuse²⁹⁰, including through counseling/telephone counseling with family members, facilitating access to helplines, police and NGOs in the vicinity, and through referrals to police station in instances of child sexual abuse as per the Protection of Children from Sexual Offences (POSCO) Act. Village Organisations (VOs) and Cluster level Federations (CLFs) were also to ensure that poor and vulnerable households and return migrant households have ration cards to avail of benefits under One Nation One Ration Card.

DAY-NRLM Guidelines For SHG Functioning

Elaborating on departures from business-as-usual functioning of SHGs amid the COVID-19 outbreak, the following stipulations were issued by NRLM. Suspension of VO/CLF meetings was advised in mid March 2020, with the deadline for resuming activities being revisited based on COVID-19 spread²⁹¹, and with suggested resumption of VO/CLF meetings with office bearers and bookkeeper/accountant/ EC members suggested soon after mid-May 2020²⁹² only in green zones²⁹³ of the country, with strict guidelines issued for conduct of meeting such as – not having more than 5-6 persons present or having minimum 50 per cent of executive committee members present; conducting SHG meetings only on a fortnightly/ monthly basis; adhering to social distancing norms and maintaining proper seating arrangement during meetings besides using soap and handwash before and after the meeting; and suggesting additional steps to minimize risk for the most vulnerable (e.g. advising elderly, pregnant women and those with co morbidities to avoid participating in meetings). In terms of

²⁸⁹ During early stages of the crisis, information was shared by NRLM with SHGs on instructions on how to make homemade protective covers/ masks for face and mouth.

²⁹⁰ Further in case of wound or hospitalization with respect to child sexual abuse and domestic violence and need for immediate legal support, Vulnerability Reduction Fund (VRF) was suggested to be utilized.

²⁹¹ Initially, VO/ CLF meetings and large gathering of SHG members were suspended till 15 April 2020, and then further extended to 17 May 2020 for all hotspot districts and containment zones. See MORD (2020a). "Regarding Suspension of VO/ CLF Meetings as a Precautionary Measure to contain the Spread of COVID-19," Ministry of Rural Development, Department of Rural Development, File No. J-11060/33/2017-RL, order dated 19 March 2020 and MORD (2020f). "Advisory on provisions made under DAY-NRLM to address the consequences of COVID-19 lockdown", File No. J-11060/37/2017-RL-Part(1) (369933), Ministry of Rural Development, Department of Rural Development, order dated 30 April 2020.

²⁹² MORD (2020g). "Prioritising DAY-NRLM Activities", File No. J-11060/37/2017-RL-Part (1), Ministry of Rural Development, Department of Rural Development, order dated 21 May 2020.

²⁹³ During the third phase of lockdown, the central government of India on 1 May 2020 classified all districts into 'Red', 'Orange' and 'Green' zones based on COVID-19 risk profiling. Green Zones are defined as those districts with no coronavirus positive cases, Red Zones are defined as areas with maximum number of Covid-19 cases and which remain at highest risk, whereas Orange Zones are defined as areas with a limited number of cases in the past and with no surge in positive cases recently.

borrowing, moratorium was provided for all loans²⁹⁴, including those provided to enterprises under the Start-Up Village Entrepreneurship Programme (SVEP) enterprises; and SHGs were also advised to extend interest free loan, loan with low interest or a grant depending on the vulnerabilities of needy members, and undertake loan rescheduling as necessary²⁹⁵. As in the case of disbursement procedures with SRLMs, members of community institutions were also encouraged to use phone/ digital means for approving loan requests during the period of lockdown, with relaxations permitted from usual approvals required²⁹⁶. Instructions were also issued to ensure, on priority, provision of loan from SHGs to Business Correspondent (BC) Sakhi/ Digipay Sakhi²⁹⁷.

DAY-NRLM Guidelines Protecting Community Cadres and SHG members under NRLM

Importantly, recognising NRLM's women community cadres and SHG members engagement in crisis response activities on the frontlines, and to ensure their safety, the following advisories were issued to SRLMs for their protection – life and accident insurance cover under existing government schemes to all SHG members and their spouse/major earning members in families; safety kits²⁹⁸ to all SHG members, community cadres and community professionals involved in COVID-19 activities; honorarium to community resource persons (CRPs)/community cadres/ community professionals/community staff at VO/CLF level²⁹⁹ to compensate work in community kitchens and other relief measures; consider provision of ex gratia payment³⁰⁰ to CRPs, community professionals, community cadres and others deceased as a result of COVID-19; and guarantee safety of members through adherence to preventive measures (e.g. use of mask, hand wash, hygiene, social distancing).

²⁹⁴ Moratorium was for an initial period of 3 months, with repayment schedule shifted by 3 months, and with interest continuing to accrue on the outstanding portion of term loans during the moratorium period. The Reserve Bank of India (RBI) extended the moratorium on term loans till 31 August 2020.

²⁹⁵ It was also to be ensured that not more than 12 per cent rate of interest was to be charged on loans to SHG members by SHG federations.

²⁹⁶ For instance, allowing for the withdrawal of cash/transfer from CLF/VO/SHG bank account to SHG member account with or without submission of meeting resolution of these institutions; allowing needy members/ SHGs/ VOs to submit the loan request to the office bearers either through mobile or phone, and after the approval of SHG/VO Executive Committee (EC) and CLF EC members through mobile or phone, SHG/VO/CLF office bearers may extend the loan to borrowers through on-line transfer/ cheque. In case consensus of member through phone could not be gotten, it was suggested that loans be disbursed and ratified in SHG meetings at later date, and the resolution be recorded in the minutes and books of accounts after the lock down is over.

²⁹⁷ This was done recognizing the high volume of transactions of BC Sakhi/ Digipay Sakhi, involved in disbursement of benefits under the national COVID-19 relief package and other direct benefit cash transfer, and which was to be directed towards for their settlement account.

²⁹⁸ Safety kits including gloves, soaps, sanitizers, masks, COVID-19 pocket book circulated by MoHFW.

²⁹⁹ Understanding the wage loss of Community cadres/Community Professionals/CRPs community staff at VO/CLF level (including those who are being paid by CLFs own income) such as Book keeper/Accountants, PRPs/Managers, MIS assistant, community mobilizers, CRPs, CSPs, Bank Sakhi, Bank Mitra etc.), SRLMs are advised to pay their honorarium from the mission funds for a period of 3 months at least.

³⁰⁰ Ex-gratia payment of Rs. 10 lakh.

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