COVID-19 RESPONSE by
WOMEN SHG WARRIORS
MESSAGE

The ongoing Corona pandemic crisis impacted lives and livelihoods of millions in the country, especially in the rural areas. The network of Self Help Groups (SHGs) promoted under Doordarshan Adivasi Yojana – National Rural Livelihood Mission (DAY-NRLM), a flagship anti-poverty programme under the Ministry of Rural Development, Government of India, stepped up and played a significant role in combating the crisis.

It’s heartening to see that the women SHG members of DAY-NRLM and their federations have taken numerous initiatives since March 2020 when the Government announced lockdown. I would like to put on record and thank all my colleagues at the National and the State Rural Livelihoods Mission, the SHG network and specially the community cadres, who had relentlessly worked during the Covid-19 under difficult situation and tried to address the crisis situation at the field level.

SHG members have put their knowledge and skill and moved from stitching uniforms to stitching cloth masks, produced sanitizers and protective gears, initiated community kitchens, supply of fruits, vegetables and dry ration to the poor and needy and provided banking services by acting as banking correspondents at the door steps.

SHGs have delved into various interventions playing various roles, they have been advising the rural communities and sensitizing people on maintaining distance, importance of good health and hygiene; topics like signs and symptoms, do’s and don’ts, hand washing, care of elderly, children, use of masks, nutritious foods etc.

SHGs as Community Resource Persons (CRP) and community cadres have stepped up to be trainers and conducted training program on “Risk Communication for Prevention of Spread of COVID-19 in Rural Areas” either through online, SHG meetings or home visits using modules, materials, tools and aids and spreading key messages among the rural communities.

I am happy to share herewith a compilation of various initiatives undertaken by the SHGs of DAY-NRLM and experiences from the field into a book “COVID-19 Response By Women Collectives”.

(Nagendra Nath Sinha)
Foreword

The COVID-19 outbreak presented an unprecedented health emergency worldwide. The disease has affected people of all ages and strata. India with its teeming population was also affected in this pandemic burdened with both tremendous pressure on the health care system with both suspected and confirmed cases. The treatment and care of affected patients, with adequate precautions necessitated for health and other frontline workers saw a sudden surge in the demand for masks and other personal protection equipment.

The strength of DAY-NRLM programme under the Ministry of Rural Development, are the 7.14 crore women members of around 66 lakh SHGs across the country. The inspired motivated and committed members have always risen to the occasion and contributed in addressing economic, social and emergency needs at the community level. During the COVID-19 crisis too, the SHG members have emerged as community warriors by contributing in every possible way to contain the spread of COVID-19.

The Ministry continues to take the lead and support the state missions and SHG women collectives to facilitate the implementation of programme activities with awareness generation to deal with the COVID-19. Virtual trainings were conducted across states to build capacities of SHG members to protect and support rural communities during this difficult time. The SHG collectives joined hands to form local supply chains.

This report “COVID-19 Response By Women Collectives”, documents a few of the myriad ways in which the community cadre have worked relentlessly during the Covid-19. These include maintaining supply of essential services, meeting the huge demand for masks, soaps, handwash, sanitizers and protective gears for rural communities as well as those working at the COVID-19 frontline. The cadre were also involved in awareness activities sensitizing community on COVID-19, its preventive measures, supply of essential items including grocery, dry ration, fruits and vegetables etc., coordination with frontline workers like Accredited Social Health Activist (ASHA) and Anganwadi workers (AWW) to deliver health services to the needy on COVID-19 activities, support to vulnerable population like elderly, destitute, sanitization of villages, take home ration (THR) distribution, coordination with PDS, running helplines to assist incoming migrant workers and donations to relief funds etc. The list of activities that the SHGs are involved with are enormous. This report seeks to document emergent innovations that have arisen and ways of working in the context of required physical distancing norms.

SHG members as community resource persons (CRP) and community cadres have been the pillars of DAY-NRLM programme. They have stepped up to play various roles even as a trainer and conducted training program on “Risk Communication for Prevention of Spread of COVID-19 in Rural Areas” either through online, SHG meetings or home visits using modules, materials, tools and aids and spreading key messages among the rural communities.

National Rural Livelihood Mission is proud of the well time contribution of our Didi’s across the country. This compendium is an effort to recognize the hard work and endeavours of our COVID warrior Didas.

(Alka Upadhyaya)
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CHAPTER 1
COLLECTIVE RESPONSE TO COVID-19 BY 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. As of July, 2020, about 66 lakh women SHGs with 7.14 crore women members have been formed under DAY-NRLM. To address the situation created due to the COVID-19 pandemic and resultant lockdowns, a number of positive steps have been taken for the rural community, by DAY-NRLM through its implementation architecture i.e. State Rural Livelihoods Missions. To this end, advisories were issued which set the context and provided guidance for activities to be undertaken by Self Help Groups (SHGs) on the COVID-19 outbreak.

Advisories were issued on the following:

a. Awareness generation on COVID-19
   Issued on 11th March 2020 informing SRLMs to initiate awareness generation on COVID-19 through SHGs and mass gathering etc.

b. Maintaining social distance, care of elderly, building immunity, addressing myths, psycho-social issues of migrants, maintaining mental health and well-being, addressing domestic violence and child abuse
   These were issued subsequently, along with the promotion of the Aarogya Setu App, coordination with frontline workers of other Ministries on COVID-19 activities etc. These were issued along with technical content developed by MoHFW. Depending on the need, SRLMs were also advised to start community kitchens and ensure food security for vulnerable populations.

c. Maintaining quality standards while manufacturing masks
   Advisories on maintaining specifications and quality standards while manufacturing masks etc., motivate and facilitate stitching of masks by Ex-trainees of Rural Self Employment Training Institutes (RSETIs), coordinate with health department to understand the demand of masks etc., provision of loans for taking up initiatives on COVID-19 e.g. manufacturing of masks, sanitizers, hand wash, protective gears were also issued.

d. Functioning of community institutions and support during COVID-19
   These highlighted specific actions/ measures to be taken including the suspension of VO and CLF meetings, safety of staff and members involved in COVID-19 related activities, sharing of relevant information and helpline details etc. upto SHG level.

e. Utilization of Vulnerability Reduction Funds & other social security schemes:
   These were issued to support addressing vulnerabilities including food security and health emergencies. Provision of loans to women SHGs under Pradhan Mantri Garib Kalyan Yojana (PMGKY), provision for Community Investment Funds (CIF) and Revolving
Funds (RF) to provide loans, provision for extending the moratorium on repayments of loans for a short period, relaxation in loan issuing processes and repayment schedule, promotion of Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) insurance coverage of SHGs’ households in view of impact of COVID-19 pandemic, provision for emergency loans available through State Bank of India etc.

a. **Addressing issues of returning migrants’ through Vulnerability Reduction Fund:**

The State Missions was advised to utilize Vulnerability Reduction Fund (VRF) to meet the needs of the most vulnerable communities including the households of returning migrants. The VRF was allowed to be utilized for providing small grants/interest-free loans to most vulnerable households for meeting their food, consumption and emergency requirements. Also, the states were advised to facilitate SHG federations to provide loans to SHG members/VO’s for operating community kitchens.

b. **Ensuring liquidity at the community institution and household level:**

State Missions were advised to expedite transfer of community funds so that community institutions including Self Help Groups, Farmer Producer Groups and Rural Enterprises promoted under Start-Up Village Entrepreneurship Programme (SVEP) are adequately capitalized. In addition, State Missions were advised to extend moratorium on repayment of loans taken by SHG members.

c. **Functioning of community livelihoods institutions promoted under Farm Livelihoods:**

This included suggesting priority activities for Producer Groups (PGs) and Producer Enterprises (PEs) which were shared with the State Missions. These advisories facilitated disbursement of working capital to PG and PCs for them to take up procurement activities to support small farmers to market the perishable items like vegetables and fruits, support Krishi Sakh/CRPs, promote nutri-gardens of individuals and community in convergence with state scheme and MGNREGA to boost immunity, food and nutritional security. Field operations were suggested to be staggered, to avoid crowding, machines and equipment to be sanitized at the beginning of operations especially when shared e.g. in custom hiring centres at regular intervals. It was also suggested to sanitize transport vehicles, gunny bags or other packaging materials. An advisory was issued to form more producer groups and strengthen existing producer groups for taking up value chain and marketing activities. The PGs and FPOs from across the country have thus been engaged in procurement of fresh fruits and vegetables from its members and reaching the customers directly.

The PGs/FPOs have procured 17,872 MT of fruits, other agriculture and dairy since April, 2020, worth Rs.40.04 crore. To facilitate this, the fund release norms for the PGs was relaxed. In Jharkhand, Odisha, Madhya Pradesh, Bihar, Telangana State and Assam, SHG members engaged in farm production were able to sell their produce on time and get a reasonable price. Jharkhand has developed an application to connect the producer with the market.
d. **Strengthening non-farm enterprise promotion activities:**

An advisory was issued on 22nd May, 2020 regarding measures for various enterprises under non-farm detailing out the steps to be taken to. Another composite advisory was issued on 23rd May, 2020 regarding re-initiating NRLM and NRETP enterprise development activities providing all the details regarding going activities under non-farm livelihoods in NRLM.

**Community-led fight against the pandemic:**

The cases in this book highlight the myriad ways in which SHG members have emerged as community warriors contributing in every possible way to contain the spread of COVID-19. More than 2.96 lakh SHG members have come together to produce more than 22.47 crore face masks as of 24th July 2020. Various categories of masks are produced by women SHGs, adhering to the advisories of the Ministry of Health and Family Welfare (MoHFW), Ministry of Consumers’ Affairs and instructions of Health Departments of state. Women SHG members’ trained and experienced in stitching, used the opportunity of lockdown and initiated production of the masks.

Business Correspondents were at the forefront of facilitating access to banking services and funds from various social protection schemes, for many in the rural population who have low technological literacy. SHG members also served as business Correspondent Agents who provided last mile delivery of financial services at the doorstep. With the lockdown starting from 24th March, 2020 and restriction in the movement, BC Sakhi (Business Correspondents/BC Points) have played an important role in connecting with the rural population and delivering door step financial services across the nation during the times of COVID-19. Necessary advisories were issued by DAY-NRLM to the State Missions which included the following precautionary measures – use of gloves, masks and full sleeves upper garments; maintaining physical distancing of at least a meter; avoiding physical contact through touch; maintaining respiratory hygiene and cleanliness; sanitize self and equipment; ensure hand wash by customers and necessary sanitization and in case of emergency BC Sakhi points to be closed immediately without awaiting any instructions.

An advisory was issued to all State Program Managers/Program Managers from State Mission to collect the transaction report from the field and compile data using universal data compilation tool.

The data is shared on a daily basis with the national team for monitoring. Banking Correspondence Sakhis (BC Sakhi) supported under DAY-NRLM have been doing banking transactions since 25th March, 2020. Around 6934 BC Sakhis’ from 15 States have done 83.63 lakh transactions for PMGKY and other DBT disbursement and other transactions of Rs. 1845.76 Crore till 31st July, 2020. These BC Sakhis maintained all Covid related safety norms also. Cumulatively, over 11189 SHG members have been deployed as BC Sakhi across the country.
Cascading training of trainers (TOT): creating covid warriors in the community

DAY-NRLM, Training of Trainers (ToT) training program on “Risk Communication for Prevention of Spread of COVID-19 in Rural Areas” was conducted in 2 phases for State Missions. Training modules, materials, tools and aids including collaterals, key messages from various Ministries and WHO were reviewed, developed and utilized. Training materials were packaged in both English and Hindi and shared with participants. A total of 20,065 participants were trained in 50 batches in two phases spread across 10 days.

Trained district and block resource persons imparted training to community resource persons, community cadres, CBO staff and Gram Rozgar Sahayaks by 15th June, 2020. These trained community trainers, are currently imparting training to SHG members, Village Organisation and Cluster Level Federation leaders and other community members either through online, SHG meetings or through home visits.

As of 24th July, 2020, States and UTs have uploaded training details on the MIS application, which shows 5.10 lakhs community resource persons and front line workers like CRPs, Community Cadres, CBO Staff, GRS and others (AWW/ASHA/PRI Members) have been trained so far. These trained community resource persons have provided training to 509.75 lakhs SHG members of 48.23 lakh SHGs and rural households in 3.24 lakh villages.

The next few chapters take a deep dive into some of these interventions, highlighting the role of the rural women Self Help Groups and community cadre as Corona warriors and the efforts of State Missions to support the nations’ efforts during the pandemic.
This chapter outlines initiatives taken up by the State Rural Livelihoods Missions to respond to increased demand for sanitizers, masks and protective gears which became necessities during the COVID-19 emergency. It presents how states utilised their pre-existing machineries, networks and institutions to support response from the women cadre during the COVID-19 crisis. This chapter focuses on the cases of Society for Elimination of Rural Poverty (SERP), Andhra Pradesh, and the Madhya Pradesh Rural Livelihoods Mission (MP-DAY SRLM), which were two of the producers of masks, protective gears and sanitizers to support local demand for containment of the Corona virus. The chapter also highlights Prerna’s efforts in Uttar Pradesh, of khadi mask production, Jalaun’s sanitiser production, protective gears for doctors. It also highlights efforts of SHGs in Assam to produce Gamosa masks and Aronia masks.

As of 24th July 2020, the consolidated data shows that a total of 224.65 million masks have been produced by 296,396 women members of 58,581 SHGs across of 29 States. 35.6 lakhs protective gears produced by 6,565 women SHG members across 13 states, whereas 4.77 lakh litres sanitizers produced by 13,662 women SHG members across 17 states. 102,521 litres hand wash produced by 1,790 women SHG members across 10 states. About 5.72 crore vulnerable persons served through community kitchens across 4 states.

As of 24th July 2020, one of the highest number of masks have been produced by Andhra Pradesh 11.58 lakh. 69,568 members of 4,891 SHGs in 13 districts of Andhra Pradesh are engaged in mask production. Protective gears production as of 03rd June, 2020 has been the highest in Andhra Pradesh at 31.63 lakh kits. The scale at which these items have been produced has also generated employment for workers within the system at a time when the lockdown has amplified problems related to unemployment all over the country.

The Chief Minister of Andhra Pradesh, Mr. Jagan Mohan Reddy announced on 12th April, 2020 that the government would have to supply 16 crore masks at the rate of three per person. SHG women who were trained in tailoring from the Society for Elimination Rural Poverty (SERP) used their skills to respond during the state’s hour of need, stitching a total of 11.58 lakh masks. SERP women collectives were at the forefront of producing not just masks, but also sanitizers, liquid hand wash and protective gear.
Generating employment during the emergency

There was also a need for sanitizers everywhere in the cities, the prices shot up. The production was therefore incentivized by the dearth of availability and the cost of the existing sanitizers at the beginning of the pandemic. The production of sanitizers was a blessing in disguise for people at grassroot levels. They had a system to prepare quality sanitizers and they could employ their own people.

Trained women tailors, many of whom had their own enterprises from Anantpur and Chittoor districts, were the first to start producing masks and have the highest production. Approximately, 70,000 rural women tailors across 13 districts have produced these masks and have received an income of approximately Rs.34.74 lakhs for the same. The two districts have also produced the maximum amount of sanitizers in Andhra Pradesh. These tasks were taken up in areas that were not deemed red zones.

Doorstep delivery and collection of materials

Mask making work was divided, some SHGs took up cutting and others took up stitching. In each of these districts, the District Rural Development Agency (DRDA) had identified 6-7 delivery points where the cloth was delivered and from there it was distributed at the SHG members’ home. Cut pieces were eventually then sent to the homes of women tailors.

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“We were given three masks per person. There are six members in my family so were given 18 masks. They also gave us vitamin C tablets and once a month, we are given a set of five sanitizer bottles. Sanitizers are useful for when we go outside and are unable to carry soap,” Rama, Tirupati Rural Mandal, Chittoor

Training to meet global standards

Training sessions with resource persons from the Ministry of Health were organized to ensure quality control. SHG women were trained in the production of masks, sanitizers and liquid hand-wash.

Special emphasis was given on the need to mix chemicals in proper proportions, as well as on packaging. Chemicals were procured and provided by the government. Production was concentrated in districts like Chittoor which have a high number of distilleries, as they are sugarcane growing regions where alcohol is produced from molasses.

Three main districts - Chittoor, East Godavari and Visakhapatnam were the highest producers of protective gears. The high grade variety was made for doctors - high grade. These were useful for isolation centres. For this variety, machinery and space used by industry was hired for women to work. The second variety was made for first responders like the police, nurses and other frontline workers.

Despite initial challenges relating to procurement of raw materials, the state was able to fulfil its needs. The state also recruited many volunteers- one volunteer for every 50 households- to help distribute masks and sanitizers.

THE MADHYA PRADESH STORY

In Madhya Pradesh too, with enough push from their government and encouragement, the officials at the state, district and block levels along with workers at home as well as in factories have carved out a success story.

Repurposing school uniform stitching infrastructure

The state utilized infrastructure laid out for producing school uniforms from the previous year, in terms of capital as well as skill, amongst members of women collectives, who were able to adapt, and stitch thousands of masks at the dawn of the crisis. However, despite the availability of infrastructure, initially arranging for cloth had been a difficult task. Certain people managed to get cloth for 30-40 rupees per meter but in some cases the cost went up to 65 rupees and often even between 80 to 120 rupees (high quality cloth). This problem existed in the initial phases till the time the state managed to procure reasonable cloth with time.

Generating employment during the emergency

There has been a huge demand from Government officials, medical stores, NGO workers and women SHG members themselves. By producing masks, workers are not only catering to the immediate needs but even catering to their own needs of a steady income.
The state has provided standardized measurements of 9x4 or 9x5 inches. One mask is sold at 10 rupees when there is a single layer of cloth and triple folds. Depending upon modifications such as the type of cotton used for preparing and the layer of cloth, the price increases up till 15 rupees. The cost of production of a mask is anywhere between 5.5 to 7 rupees, the remainder amount goes to the person stitching the mask. During the two months of lockdown, women have earned between 5000-7000 rupees per month working from home.

Safety & transport

Physical distancing measures have been observed in the stitching units. Fewer women occupied each stitching unit which usually accommodates up to 40 women. Further, a large proportion of women stitch from home.

Masks which are produced in villages are transported up to 50 kilometres away due to a good existing transport system. The functioning of all these units signals towards not just the people at the frontline but even the backstage actors and ancillary support network who meticulously worked to make all the dots join. The state continues to stitch masks even though they do not know where all their masks would travel. All they understand is that it is essential to keep manufacturing.

Protective gears for non-medical workers

They used these units not only for production of masks but even for production of protective gears. The protective gear has been used for frontline workers at the ground level and are not meant for the medical staff/workers. The police department has also ordered protective gears from the SHG manufacturing units. Protective gear kits are a good way to generate employment in these times as they are more expensive compared to masks. The state produces kits between 400 to 500 rupees.

Sanitizers - collaboration between local distilleries and SHG women

Although masks are being produced in many districts across the country, sanitiser production is limited to all but 13 states. In Madhya Pradesh, it took the government some time to allow sanitiser production at the local level.

The material to produce the sanitizers was provided by distilleries in the state. There are 5-7 distilleries, all Government run and they provide the material to the SHGs for manufacturing. No private-players are involved in the production. The manufacturing was done by SHG women who were provided with strict WHO guidelines on how to mix the sanitiser and pack it at the district level. Initially the production was set up in 6-7 districts, however, with time, it spread all across.

However, the system of production of these common utilities has created a self-sustainable ecosystem where the locals are able to supply to their local level markets and places far away.
I watched news on the Corona Virus pandemic on television last month, heard several awareness messages on radio and advertisement in village that inspired me to do something and make people aware of the virus. I decided to stitch masks for poor SHG women, children and the elderly using my own resources. Until now I have stitched and distributed more than 100 masks and made people aware on importance of frequent hand washing, physical distancing. But there is lot more to be done. As the shops open I will buy cloth and stitch more masks than before and will make sure that every needy person in my village has a mask. - Suman Devi, member of Maa Viashnav SHG in Hasanpur gram panchayat of Trivediganj block, Barabanki

KHADI MASKS IN UTTAR PRADESH

Suman Devi is a member of an SHG in Hasanpur Gram Panchayat, Barabanki, Uttar Pradesh. Ever since she heard the news on television about the COVID-19 pandemic, she has been stitching masks for women in her own SHG group, children, and elderly in her community. Like Suman, today, all across Uttar Pradesh women in SHG groups have become an important part of Uttar Pradesh State Rural Livelihood Mission’s (UPSRLM) COVID-19 response strategy.

Mask Production has not been limited to a few individual members of SHGs, or a few SHGs, but rather, several SHGs are being mobilized rapidly across districts. What was just 5 SHGs, in one district, producing 2,000 face masks daily, has now rolled out to 12,683 SHG members of 52 districts producing around 50,000 facemasks daily and number are growing and the state is now looking to promote production of Khadi masks.

While the SHGs are producing masks at scale, the district administration, has been working to
keep the supply chains or raw material going. In fact, the use of Khadi as a raw material for making of masks is now underway. Uttar Pradesh’s Khadi and Village Industries Board, has pledged to give six lakh meters of cloth to SHGs to deliver 50 lakh Khadi masks to be made and sold for Rs.13.60 each. In another case, the Indian Army has placed an order to procure 2,000 Protective Gears which are getting manufactured by SHGs. Estimates suggest that till date, more than 50 lakhs masks, 25,000 Protective Gear and 7,700 litres of sanitizers have been produced through 4,000 SHGs. Meanwhile, the government has been ensuring its procurement. This has also meant an additional source of income to SHG women.

**Distributing masks amongst MNREGA workers**

In UP’s Siddharthnagar district 256,625 masks were distributed to Panchayats for their MGNREGA workers.

Raw Material arrangement by District Mission Unit: To accomplish this, SHGs used part of Revolving Fund and Community Investment Fund for purchasing clothes from market, and after stitching, sold them through a selling point in block’s premises, for which permission was granted by BDOs. Apart from this, masks were sold at village and gram panchayat level in rural areas.

**Role of District and Block Mission Unit**

Lack of raw material at local markets and complete lockdown situation, it was difficult even for District Mission Unit to cope with demand of masks, but the support from district authorities made it easy for them. District Mission Unit also organized one day training for women on mask making through RSETI.

From Cloth Bags To Cloth Masks

Similar initiatives were also seen in Varanasi’s Pindara Block. Radhika Didi, who is a bookkeeper for her VO was the first SHG member in the district to take the initiative to stitch masks. She was earlier making cloth bags and sourcing these to shops after the ban on plastic bags. She began by stitching masks to be sold at the medical shop at local market. These were later provided to the Chief Ministers’ Office, other hospitals and gram panchayats. 16 other members are successfully producing masks with her and earning a livelihood.

SANITIZERS CASE FROM UTTAR PRADESH

Jalaun sanitizers

Covid 19 pandemic led to lockdown in India and was a period of stress and anxiety for everyone. Employment was hard to find and at the same time if employed to keep yourself safe from corona virus. This was more so initially during lockdown as sanitizers, masks etc., were in short supply and were of high cost. Sanitizers weren’t available in district Jalaun in sufficient amount to be made available to everyone and it was being black marketed at higher rates. Keeping this in mind it was decided that sanitizers should be produced locally. Two self-help groups came forward and showed interest in producing sanitizers: Anandi SHG (Bharsuda village) and Maa Santoshi SHG (Makrandpura village). There were certain issues with regards to this though. They didn’t have the training to produce sanitizers and once produced how the quality should be measured. Also the initial ingredient of alcohol wasn’t available without permit. The SHG members were trained to produce sanitizers by the Drug Inspector and quality also assured using spirit measuring machines available with Excise Department. The alcohol required was made available to them directly at cheap rates through Excise Department from the distilleries directly and they were also provided permit by the Excise Department. Once provided the training and ingredients, the SHG started to produce aloevera based scented sanitizers at a large level. These sanitizers were then sold to various
departments and public in general at affordable rates. This helped in increasing supplies of sanitizers locally and also decreasing the market cost of sanitizers.

During this period both the SHG produced around 1900 litres of sanitizers which was sold at Rs.760,000 (Rupees seven lakhs sixty thousand). The input cost was around Rs.380,000 (alcohol, aloevera, bottles, transport cost etc.). Their net profit was Rs.380,000, leading to a net income of around Rs.19,000 per SHG members.

Shyama Devi, President of Anandi SHG, helped her two children study in Kanpur using this money. She also invested in sewing masks and is now selling masks along with sanitizers. She is earning around Rs.11-12,000 per month during lockdown. Gita Devi a SHG member, who is a widow bought a sewing machine using the money generated by sales of sanitizers. She is now sewing masks and school dress using this and taking care of her family.

Jyoti, is a member of Maa Santoshi Devi SHG. Her husband a daily wage labourer, was unable to find employment during lockdown. Jyoti’s work in SHG had provided employment and income to the family during this duration.

SHG WOMEN PREPARE PROTECTIVE KITS FOR CORONA WARRIORS

While the whole nation was under lockdown as announced on 20th March, 2020 by the Government, people supported the call to stay indoors as announced by the Hon’ble Prime Minister and support the fight against the virus. Even in such difficult situations, the police personnel, doctors and security forces had played important roles by keeping the public indoors. The demand for protective gears/ Protective Gear for doctors, the corona warriors, had increased many folds. To overcome the shortage of protective gears, the SHG women of Janpath Lakhimpur Khiri, under DAY-NRLM, stepped up and took charge to prepare protective gears and made it available for just Rs.500, which was earlier supplied to the hospitals by large MNCs, for around Rs.2000.

Looking into the importance and urgency of the matter, a meeting was organised under the leadership of the Chief Development Officer (CDO), Shri Arvinder Singh, which was attended by Shri Rajnath Bhagat, Deputy Commissioner (DC) of NRLM and all the District Managers and to develop an understanding for preparing protective gear. It was decided to take the production of Protective Gear kits under a mission mode and the mission was named as Operation Kavach by CDO Shri Arvind Singh. 30 women SHG members from Lakhimpur...
Development Block were selected, based on their stitching skills and they were provided with a sample of Protective Gear kit to stitch. It was heartening to see that these skilled women could stitch protective gear, as per the sample provided. The protective gear prepared by the women SHG members were shown to the Chief Medical Officer of the district for approval. As per his instructions, few modifications were made and the final version got approved.

The Protective Gear prepared had coat, head cap, shoe cover, mask and face cover, which was sent to the Communication Department of Uttar Pradesh Medical College in Lucknow for approval. After the final approval letter, the process of taking orders for the protective gear were initiated.

It was a proud moment for the district of Lakhimpur Khiri to get the first order of 2500 protective gear form the Medical Army Core of Central Command, Lucknow. Additional SHG women members, who were trained on stitching were selected from Nighasan, Isanagar, Paliya, Kumbhi Gola and Mohamaddi blocks apart from Lakhimpur Development Block to complete the work on a mission mode. Before initiating the work, the Protective Gear production site was sanitized by the Block Development Officer and the selected women and NRLM staff were the only ones who were allowed to enter the premises. It was ensured by the women and the NRLM team, that hygienic standards were followed during the entire process of protective gear production. Hand sanitizers were made available at the production sites for the women workers and it was ensured that they sanitize their hands multiple times.

Protective Gear production work was initiated by 122 SHG women from 5th April 2020 and by 29th April 2020, these women working continuously were able to produce about 4666 protective gear. Of which, 2500 kits were supplied to the Army Medical Core of Central Command, Lucknow and 700 were supplied to the RI of Police Department of Lakhimpur Khiri district. About 20 kits were supplied to the RI of Police Department of Sitapur District.

Women members of SHGs, who have made significant efforts for the production of protective gear are as follows: Ms. Kamar Jaha from Lakhimpur Khiri block; Ms. Saina Rabia and Ms. Rubi Sifa from Prerna SHG Sitapur; Ms. Sabnam, Ms. Fardin, Ms. Ujra Khatum, Ms. Ujra Bano and Ms. Lainuk Nisha from 786 Prerna SHG Paliya block; Ms. Ruchi Katiyar and Ms. Pinki Devi from Saraswati Prerna SHG; Ms. Suman from Nayi Niran Prerna SHG Isanagar block; Ms. Ramji Prerna SHG, Nazmaya Sayad Prerna SHG; Ms. Sunita and Ms. Lasiry Waris from Kamal Prerna SHG.

Entire work was completed during the lock down period and women SHG members worked dedicatedly to earn Rs.100 for each Protective Gear they supplied. NRLM while delivering the significant work on time during the Covid period, was also able to provide employment to SHG women and ensured a good return. This significant achievement by the women SHG members of Lakhimpur Kheri, was much appreciated by the media at both district and state. The IAS Association had also praised the efforts through their official twitter handle. Efforts of all the block and district Managers of NRLM Lakhimpur Kheri also deserves much appreciation, also who have made significant efforts to complete the work on time, even during the Covid lockdown period. This achievement had created a buzz about Lakhimpur Kheri, which motivated other districts to initiate production of protective gear.
FROM TRADITIONAL MEMENTO TO PREVENTIVE MASK: ASSAM

Every year, during the Assamese festival - ‘Rongali Bihu’ - Gamosa is produced in large numbers. Gamosa is a cultural and traditional symbol and is presented as a gift of honour during this festival. It contributes to the annual livelihood of SHGs and is a major source of their income. This year, like every year, people manufactured a sizeable amount of Gamosa. However, with the COVID-19 lockdown, people could not earn at the time of ‘Rongali Bihu’. Although the non-sale of Gamosa could have created despair, the memento was converted into masks. It is now famously being called the ‘Gamosa Mask.’

“Asomi is our biggest festival. Without Bihu, there is no essence of being an Assamese. But this time, Covid-19 has affected our celebrations and the Gamosas that we weaved for our festival, were of no use. So we thought why not turn it into masks. We are currently making 100 masks per day,” said Rini Bora, a weaver.

ASRLM, in collaboration with the ground level officials, has initiated a network where SHG members can accelerate their mask manufacturing and trigger this intervention. SHGs in Assam have taken complete charge of “Asomi” mask manufacturing. Around 10,000 SHG members are actively participating in the process. Till date, 36,19,771 approx. masks have been produced, out of which 316,648 masks have been distributed and 16,91,729 masks have been sold making a total worth of Rs.3.78 crore.

Not only has found a way to balance the production of Gamosa but has used this as an innovation to deal with the pandemic. These masks are reusable as they can be washed. A variation of this mask is called the ‘Aronai mask’, developed by the Bodos. These Gamosa masks and Aronai masks were distributed in many villages. For this, SHGs have come together and lent a hand by doing their part. The masks are cost-friendly and are easily accessible to everyone. The Community Investment Fund (CIF) and self-contribution by the members of SHG were the only sources of funding to initiate the manufacturing process.

Mask Selling Outlets were made in order to support this initiative by SHG. Initially, because of no Selling outlet, masks were being manufactured and sold at SHG member’s houses. Now, there are a total of 84 mask selling outlets available at 31 districts from where people can easily get an affordable and hygienic mask. These outlets were inaugurated by the Hon’ble Minister P&RD and Deputy Commissioner.
Considering the current situation of the lockdown, this initiative has proved to be a livelihood opportunity to many SHGs because the income flow from their major livelihoods portfolio was affected. Mask production was as an alternate livelihood option not only to support their family during the time of crisis but also to serve to the community as an active SHG member.
I try to reach out to widows and women from poor households. I have created awareness about women’s right to access their PMJDY account. So far I have helped 80 women who belong to the Poorest of Poor (PoP) category.

GUJARAT

BC Sakhi, Shobhnaben Bhanbhai Shiyal of Juna Malaknes Village, Amreli states that:

“I try to reach out to widows and women from poor households. I have created awareness about women’s right to access their PMJDY account. So far I have helped 80 women who belong to the Poorest of Poor (PoP) category.”

She acknowledges the support of the Sarpanch, other ASHA workers as well as State Bank of India, Dedan’s staff. On the other hand, Bank Correspondent Hansaben of Ambica Sakhi Mandal at Vadod village’s work has undergone a transformation due to COVID-19. To suit the present scenario, she tries to reach each and every individual. She states that “During such times, everyone is trying to save money. I go out of my way to reach out to daily wage labourers who wish to deposit/withdraw a small sum even for a transaction that is worth only 100 rupees.” Hansaben works with Bank of Baroda at Vadod village, district Anand.
BUSINESS CORRESPONDENT SAKHI FROM BIHAR

984 BC Sakhis of Bihar state have done transaction worth 554.68 Cr of DBTs and other transactions till the period of 31st July’2020 during last 4 months of the lockdown.

SHG Member Kiran Kumari is a Business Correspondent Sakhi associated with IDFCF Bank since the year 2018. She states that: “Despite challenges of COVID, I assured to provide basic banking services to each household of my Gram Panchayat. To safeguard customers and myself, I ensured to have a bottle of sanitizer with me. Before and after each transaction, I sanitise the biometric device so that people are confident of not contracting the virus.” She uses a micro-ATM machine and feels that it eases her ability to transact, without being overly dependent on banks. The micro-ATM facilities allow her to travel to critically-ill individuals’ households who are unable to travel. In addition to her BC work, Kiran Kumari has helped over 400 people to apply for a ration card as well.

“Sometimes a transaction fails, a common happening. The account shows that money has been debited whereas the device signals a failed transaction. It takes a few days for customers to get notified that the same amount has been credited. But since more of my customers are from economically weaker sections, they do not have much cash. It becomes difficult to convince them otherwise.”

Lilawati Devi, a Business Correspondent Sakhi from a remote village in Jamui district, Bihar has another aspect to deal with during the lockdown. As an SBI agent, the nearest branch used to be 16 kms away. But since some time, the bank has changed and is 26 kms away now.

Although she works from 7am to 7pm daily, her Customer Service Point can only be reached after travelling across a forest and hilly region. She faces issues – in travelling from her village to the SBI branch. Despite the challenge of distance of her branch, she states enthusiastically:

“I transact over Rs.100,000 daily. Most of my customers are women and DBT beneficiaries who avail government schemes.”
Maharashtra has transacted 60.14 Cr rupees over the period of the 4 months as on 3rd July’2020 during 3 months of Lockdown. In Gallegorgaon Village, Khuldabad Taluka, Aurangabad District, two Bank sakhis are actively reaching out to the elderly with their door to door services. Rupali Keshav Aagale and Pratiksha Shankar Chandratike wanted to reduce the risks for this population group. For other villagers, they initiated Gram Sangh meetings with all safety precautions to deal with the pandemic. These two BC Sakhis have transacted over 50 lakh rupees and reached out to 200 customers, in the month of March.

Neha Parveen works at the Ratnakar Bank Ltd Customer Service Point in Guraru Block, Gaya. She is serving customers from her own village and many customers from outside her village.

“My villagers oppose this. They believe that by facilitating transactions for others’, COVID-19 will spread to our village as well. They do not trust the other village’s safety mechanisms.”

She faces issues while withdrawing large sums of money from the branch:
“RBL Bank does not offer settlement account for CSP to withdraw cash for daily transactions. I have to depend upon other nearby banks. RBL Bank does not even allow me to withdraw more than once in a day.”

BUSINESS CORRESPONDENT SAKHI FROM CHHATTISGARH

1406 BC Sakhis of Chattisgarh state have done transactions worth 212.00 Cr of DBTs and other transactions till the period of 31st July’2020 during last 4 months of the lockdown.

“I once helped a completely paralyzed old lady transact in Sivalkhar village with the help of the sarpanch. I used the Tiger Reserve’s forest clinic ambulance to reach out to this old woman.”
Rupa Soukat’s mobile Customer Service Point can be seen on the right. She sets her work station inside the “Achanakamar Tiger Reserve”, amidst dense forest. She recalls:

“I was happy to help a completely paralyzed old lady for her bank account transaction in Sivalkhar village with the help of the sarpanch using the Tiger Reserve’s forest clinic ambulance to reach out to this old woman. “Identifying people that are differently abled was helpful to identify and provide for this vulnerable population in these strenuous times.”

BUSINESS CORRESPONDENT SAKHI FROM ASSAM

Manoshi Bora, a Bank Sakhi with State Bank of India is a member of Seuji Mohila Atma Sahayak Gut. She belongs to Majuli islands, the world’s largest river island and the only island district in India. There are a total of 30-40 inhabitant small islands near the main island to consist 5 to 10 villages.

Manoshi travels by boat to reach her customers. This is the only mode of transportation. She carries a small cycle and bag with the micro ATM machine.

“I provide door-step banking services to the villagers. I help them withdraw money under the PM-Garib Kalyan Scheme, PM-KISAN, etc. I also help the elderly with their pension payments. Apart from this I enroll and collect payments for renewals of government insurance schemes like PMJJBY/PMSBY.”
BUSINESS CORRESPONDENT
SAKHI FROM JHARKHAND

1476 BC Sakhis of Jharkhand state has done transaction worth 268.77 Cr of DBTs and other transactions till the period of 31st July’2020 during last 4 months of the lockdown.

Gayatri Devi, a resident of Jaipur village, Rania block, Khunti district has been associated with Jharkhand Rajya Gramin Bank (JRGB). She has been providing diversified facilities to her customers from cash withdrawal and deposit to opening accounts, providing insurance schemes such as PMSBY, PMJJY and APY. She has also assisted people and provided door-to-door services for Aadhar Enabled Payment System (AEPS).
CHAPTER 4
SUPPORTING FOOD SECURITY DURING THE LOCKDOWN

DOORSTEP DELIVERY OF DRY RATION

MAHARASHTRA

SHGs of Maharashtra (UMEED) initiated supply of essential food to the vulnerable groups of the communities, since the declaration of the national lockdown. SHG members of the Ekta Mahila Gramsangh, have started reaching out to vulnerable families. The SHG group has arranged a ration worth Rs.20,000 for the vulnerable families of the Dhansar village, Thane district.

Ekta Mahila Gramsangh arranged the food essentials like oil, pulses, onions, and other vegetables from the Vulnerability Reduction Fund (VRF). These food essentials (dry ration) have been distributed to 17 women headed families and 10 other families belonging to poor and vulnerable sections.

VRF is a fund provided from NRLM to village organizations for addressing the needs and providing support to the poor and vulnerable sections of society.

Ekta Mahila Gramsangh realized the need of the vulnerable sections during the lockdown and took initiatives addressing such problems. This initiative of dry ration supplies is under replication in other districts of the state for reaching out to people.
MADHYA PRADESH

Women of Rajgarh district, Sarangpur Tehsil, village Makrana have come forward to help the vulnerable and poor people of the village. The village has 14 SHGs consisting of 170 women. Members of the SHGs state that:

“As per the collective decision taken by the group members of the SHGs, women have decided to take the responsibility of standing with the government and ensure that no resident of the village shall face hunger due to lockdown, livelihood loss or pandemic outbreak."

Leader of Village Organization Makrana, Smt. Arti Jatav observes that:

“In hard times like these, we do have the responsibility of ensuring that no family in the village shall go hungry. We have successfully identified vulnerable families of the village. We have ensured that the dry ration must reach these needy”.

They are arranging the dry ration facility for the vulnerable people which include women, disabled people, elderly, and widows. They have arranged this dry ration from the VRF. The ration kit prepared by them consists of 2 kg atta, 250 gms of edible oil, 250 gms of pulses, and 500 gms of rice. Along with the supply of dry ration, SHG members are also engaged in production of in masks. While distributing masks and sanitizers in the community, the members have shared information on preventive measures to be taken. The initiative is just not limited to the Makrana village instead, it has been replicated in other districts of Madhya Pradesh as well.

Ekta Samuh Group members (SHG) of Pipolan village, Aagar district of Madhya Pradesh, have taken steps to ensure that no family in the village shall remain hungry. Members of this group called an immediate meeting whereby, taking all essential preventive measures of hygiene and social distancing they had acknowledged the fact that lockdown might result in loss of livelihood leading to severe impacts on already vulnerable families.

District Project officer of Madhya Pradesh State Rural Livelihoods, Reena Kumari states that:

"Whatever small amount remains in the village organization fund is the savings and interest of the poor women of different SHGs. This fund is given as loan to the SHG members in the times of emergency and according to the needs, but these women have chosen to help and ensure availability of dry ration for the poverty-stricken families, which is an act of kindness and is definitely commendable".

Members of Ekta Samuh Group have decided to arrange and free distribution of a kg of pulses, 10 kilograms of flour, 1 kg edible refined oil per family. SHG members have identified 25 such families who were given free dry ration supply. 25 kgs of pulses, 25 kilograms of edible refined oil, and 2.5 quintals of wheat have been distributed to the identified families.
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**JHARKHAND**

Jharkhand State Livelihood Promotion Society (JSLPS) under the Rural Development Department, Jharkhand had provided cooked meals to the vulnerable sections of the population in a mission mode. The mission was named as ‘Mukhyamantri Didi Kitchen’ and it ensured serving cooked meals to the destitute, needy, disabled and poor for free since the 3rd of April, a week after the nationwide lockdown was announced. This program was supported by the State Labour Department and there were 6294 Didi Kitchens set up at Panchayat level in all the 24 districts.

The state plans to continue these services to address food security issues of the vulnerable populations including PVTGs etc. by operating special "Dal-Bhaat Kendra(s)" in specific districts even after the pandemic resolves.

Didi kitchens are run by the Sakhi Mandal and the food is nutritious, prepared and packaged adhering to cleanliness standards as per the WHO norms. The SHG Didi’s also delivered food at the doorsteps of villagers who cannot go to the Sakhi Mandals.

As one Didi states: “We are putting in efforts to bring smiles to people’s faces and nudging them to face and win this war against COVID-19.”
SELLING FARM FRESH PRODUCE DURING LOCK DOWN

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A system that benefits both the farmers and the producers

Vegetable value chain and the supply arrangement was supportive for both the consumers and the producers. Farmers earned the profit while the consumers received fresh vegetables at home, without having to step outside during the tough time. For this purpose, an android phone application was created called “Aajeevika Farm Fresh”. It is a goggle based free app and highly user friendly. The app displays the costs per kilogram of fruits, vegetables and eggs on a daily basis.

With this second phase of expansion, they have initiated growing organic vegetables in organic patches of NRLM blocks. These vegetables are being purchased in the market and there is a high demand for them.

Mahendra Pratap, a Consultant with Convergence and Agriculture in Jharkhand states: “Producers were badly affected during the pandemic and was not able to sell their produce in Ranchi. On the other hand the customer were not getting vegetables in the market. The app “Aajeevika Farm Fresh” has helped both the farmer and the customers. Farmers can sell vegetables conveniently and customers can avail fresh vegetables easily.”
Sushma, a consumer of “Aajeevika Farm Fresh” products states: “Despite complete Lockdown, we were happy to get the farm fresh vegetables at our door step at an affordable price. The delivery persons were also maintaining all Covid protocols giving more confidence in using their services. Service delivery was always on time as mentioned in the App.”

Gayatri Devi, SHG member of Gyan Jyoti Samuh SHG, Agha Toli Aajivika Mahila Samuh stated: “Many farmers were concerned as they suffered losses during the initial months of the lock down. Their produce also got wasted. Now, at least we can take produces to the market. Farmers used to sell their produce at a cheaper rate in the local market. Selling the produce to JSLPS fetched Rs.10-12 pe kg. Some farmers got money directly into their accounts, whereas the rest got their money in cash in a day or two. They sold tomato, cabbage, cauliflower, jackfruit, papaya, mango and bitter gourd.”
# AJEEVIKA FARM FRESH APP PRICE AND ITEMS LIST AS AVAILABLE ON 20th JUNE 2020

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<tr>
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<tr>
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MEGHALAYA

Supporting diet diversity in hard to reach villages

Imposition of travel restrictions have affected vegetable supply chains and access to fresh vegetables, affecting rural livelihoods and diets of rural farming communities. Since the lockdown, Shillong has stopped seeing red pumpkins. A number of villages in East and West Khasi Hills districts as well as Garo Hill districts were unable to sell their produce or receive basic ration items like daal, sugar and oil.

For instance, villages in Garo Hills did not receive green vegetables for over 2 months, because they used to get these vegetables transported from Assam. But due to the lockdown - transportation restrictions as well as Assam being red-zoned, meant nothing would reach there.

To deal with this, Meghalaya State Rural Livelihoods Society (MSRLS) have set up a system where vehicles travel between Shillong and hard to reach villages to enable sale and procurement of essentials and to enable nutrition security. VO’s and SHGs have been encouraged to sell their supplies to neighbouring villages as well as sending these to Shillong. By staying in touch with traders they are able to sell their produce via both retail and wholesale. People have been enjoying the vegetables because they are fresh and organic. For now, the intervention is covering 3 districts: Ri Bhoi, East Khasi Hills and West Khasi hills.
A VO led process

Meghalaya, unlike Jharkhand, doesn’t have producer groups as yet. VO’s stepped up as business units. VO’s in the Garo Hills Districts procure pumpkins, yam and shalgam and in turn, since Garo hills have been finding it hard to procure vegetables, they send cabbage, cauliflower, carrots, green peas and capsicums. Transportation costs used to be cheaper in Garo hills once. The system adopted by Meghalaya ensured availability of vegetables.

Provision Of Transportation A Boon

The mode of transportation used is SUVs like Sumos. Previously, many producers could not fit into a car to travel to the town to sell their vegetables and was also expensive, costing about Rs.100 per passenger. During the lockdown, the prices have tripled to Rs.300 per passenger, prohibiting the locals to use it only in the case of emergencies. The Meghalaya Livelihoods Access to Market Project (MLAM) has sponsored 4 vehicles and drivers for these activities.

Selling of these products however is not done by VO’s. Rather, there are young volunteers from Shillong who pick up and sell the produce from the villages and bring back dry ration.
Future expansion plans

Their future plans are to convert the system into a self-sustaining business model in the region, where those from villages will sell their produce with neighbouring districts and towns and in return, bring essential ration items from the city.

Permissions for this new system has been taken from the District Commissioner of Khasi hills. The District Commissioner has also recommended setting up a weekly farmers’ market to promote sales.

“Middle men used to pressurize us into giving them 1 kg free for every 10 kgs, especially for perishable goods, assuming these would be wasted. Further, if we couldn’t reach the market on time, we would be forced to sell our produce at a low price. This is also a good system because we don’t have to make ourselves familiar with the buyers. We are assured a good price for our produce. Because of the vehicle now we don’t have to deal with a middle man,” says Balarilang Kharpan, VO member, Nonkgkya Village, Ri Bhoi District.

“Transportation to the nearby town was always expensive and difficult. The provision of these vehicles has been helpful during the lockdown,” adds Aibilit Khamurti, SHG member, Mawkhap Village, Ri Bhoi District.
NAGALAND’S EFFORTS TO FIGHT COVID-19

The Government of Nagaland declared a state-wide lockdown starting 25th March 2020. The State Mission, its strong network of SHGs and their Federation were entrusted by the State Government to take lead in community-based preparedness, response, to build resilience by creating awareness, deliver essential services, care for vulnerable households and facilitate access to entitlements through convergence with departments having activities of essential and urgent nature.

Prior to the State lockdown, the State Government had already constituted a Special Advisory Group (SAG) on COVID-19 to advice the Government on Preparedness and Response to the pandemic in the state. A State Control Room was also set up wherein Nagaland State Rural Livelihoods Mission (NSRLM) is actively engaged in supporting the coordination, monitoring and progress updates of the State on a daily basis.

Daily Situation Reports (SitReps) of Community Response activities through the SHGs and it’s Federation, are being reported. 11 Districts, 74 Blocks, 1229 Villages have been covered with the following emergency activities:

1. 96524 households have been covered thus far through IEC approach on Proper Hygiene and Hand Wash, Pamphlets on Do’s and Don’t, Social Distancing and Home Safety
2. 17668 households have received Protective Gears (Mask and Hand Sanitizer)
3. 283 Traditional Bamboo Pole Hand Wash facilities have been installed
4. 16829 Vulnerable Persons have been provided with essential materials.
5. 8195 SHG members have accessed entitlement through PMGKY amounting Rs.40.98 lakhs.

Outreach & quarantining efforts

Awareness generation activities were conducted with Block Mission Management, the Office of the District Deputy Commissioner and Chief Medical Officers coordinating and ensuring dissemination of

IEC MATERIAL TO EVERY SINGLE HOUSEHOLD

Key IEC on COVID-19 was translated in 18
major dialects by the Health & Family Welfare Department (H&FWD) and Nagaland State Disaster Management Authority (NSDMA). Isolation and quarantine house has been identified and prepared in all the villages through the Village Councils. The SHGs, VLOs and their Community Cadres also developed video messages, audio messages, and leaflets on physical distancing, hand hygiene and staying at home in their respective dialects. SHG women were able to reach 1.10 lakhs rural households, wherein, dissemination was done jointly with ASHAs and ANMs through house to house visits with a special focus on the vulnerable members in the village.

Quarantining, isolation and physical distancing

VLOs from Longwa Village of Mon District have constructed thatched quarantine homes with the support of the Village Council and Student Body for any eventuality. Rokono Kisotso, the General Secretary, Japfuphi Thenukho Block Level Federation, and SHG member from Kezo Baza Village share their experiences. Kisoto and other members of the VLO have been working together to support the community through various efforts.

“If family members return from cities, we keep them here for a 14-day institutional quarantine. The village authorities are also asking families to inform them of any symptoms shown by family members. Such information is also announced through mics,” she explains.

Adherence to physical distancing, using masks, cooperating with the authorities, and staying home is emphasized in the community through the door to door visits and via telephone by the SHGs and their VLOs. SHG and their Federations are also engaged in joint monitoring of members quarantined at the villages, and effectively contributing towards the construction of traditional thatched quarantine homes.

Sanitation and bio friendly hand wash facilities

As part of sanitation initiatives, the SHGs and VLOs take turns to clean and disinfect the quarantine homes periodically.

Kisoto adds how cleanliness is most important. “We are spreading awareness on sanitation. Self-help groups have made their own sanitizers and are distributing these along with masks and soap,” she says.
Financial services and extended moratorium:

VLOs have ensured that the poorest families are accessing Pradhan Mantri Garib Kalyan Yojana (PMGKY). Till date, 8191 SHG members have availed a total amount of 40.98 lakh rupees. To mitigate the financial stress caused by COVID-19 to poor and vulnerable groups in their village, SHGs and their VLOs are responding by providing cash to them from the VRF and their savings to tide over immediate household needs.

Food security and supply of other essentials commodities

Procurement of essential commodities had become challenging, particularly, in the rural area. SHGs and their VLOs have also initiated a collection of essentials like food grains that are being delivered in the community through home visits. “We collected rice, wheat, pulses, lentils, grams, salt, sugar, milk powder, tea leaf, edible oil; seasonal vegetables and fruits; spring water; firewood; fish, poultry, meat; biscuits; soaps, detergent powder, and disinfectant (Dettol),” explains Kisoto about the efforts in her village. She says: “SHGs are paying special attention to cater to the needs of disabled persons, daily wage earners, labourers, and to the task force team on duty at the village gates.”

In villages where there are fair price shop or other grocery shops, utmost care is taken for ensuring social distancing through designated marked area and hand wash facility for safety and minimizing chances of contamination.

Financial services and extended moratorium:

VLOs have ensured that the poorest families are accessing Pradhan Mantri Garib Kalyan Yojana (PMGKY). Till date, 8191 SHG members have availed a total amount of 40.98 lakh rupees. To mitigate the financial stress caused by COVID-19 to poor and vulnerable groups in their village, SHGs and their VLOs are responding by providing cash to them from the VRF and their savings to tide over immediate household needs.

Efforts also included the installation of Bio-friendly Bamboo Hand Wash Facilities. Bamboo is abundantly available in Rural Nagaland. Seeing that house to house dissemination on proper hand hygiene also needs to be complemented with hand wash facility in strategic public places in the village, the SHGs and their VLOs with the support of the village functionaries have come up with a bio-friendly home-grown solution by installing bamboo pole hand-wash facility equipped with soap and water dispenser, with hand hygiene pamphlet in the local dialect. The SHGs and volunteers take turns to refill the water dispensers. So far about 200 SHGs/VLOs have installed 283 bamboo hand wash facilities in their village.
Further, income-generating activities taken up through the Community Investment Fund have been largely affected causing inability in women farmers to pay the loan taken. The State Mission ensured a moratorium period of 3 months post March 2020 to help our women farmers tide over during this trying time.

Community cohesion is intricately woven in the social fabric of the Nagas, and thus, in this crucial juncture of the fight against COVID-19, the State Mission is prepared and committed to continue its response with urgency and determination to prevent and contain the outbreak.

“There is lot of anxiety but we have told everyone to pray and keep calm,” says Rokono Kisoto.

Through the SHGs and their VLOs with active support/participation of all village functionaries, i.e. Village Councils, Village Development Boards, student bodies, churches, community health workers, and other frontline workers, she is positive they will be able to deal with this emergency.

**MOBILE VAANI IN BIHAR**

The voice-based social network for rural India-Mobile Vaani is playing an instrumental role in the fight against COVID-19. It is an intelligent IVR (interactive voice response) system that allows people to call in to a number and leave a message about their community, or listen to messages left by others. It discusses wide-ranging issues on culture, local updates and announcements, government schemes, and information sharing. The Mobile Vaani network spans across 20 districts in Bihar. JEEViKA has till date collected more than 20,00,000 mobile numbers of community members.

The members of JEEViKA are using the platform to release 15 voice messages on COVID-19. With the objective of raising awareness about the outbreak and the necessary steps to be taken at the household level to stop the spread of the virus, the awareness drive aims to deliver verified and credible information to the communities.

JEEViKA has trained 66,716 community professionals and 7.8 lakh self-help groups for awareness of COVID-19. More than 30 million members from these Self-Help groups have been trained under JEEViKA awareness program on COVID-19. JEEViKA has been effectively utilizing its digital platforms for a two-front battle both against the COVID-19 and Acute Encephalitis Syndrome (AES) through voice messages and episodes. The community professionals have been trained to reach out to a maximum number of community members. They, along with the staff have formed digital groups for calling the community members and have been providing awareness on both the COVID-19 and AES.
PROVIDING PSYCHO-SOCIAL SUPPORT FOR FAMILIES DURING THE LOCKDOWN: SNEHITHA CENTRES

‘You are not alone, Kudumbashree is with you.’

In the efforts to ensure the sound mental health of its community members, Kudumbashree has initiated a campaign to provide psychological support to those who have been quarantined, their family members and also for the elderly, women, children and destitute families. Kudumbashree Snehitha – a gender help desk centre, functioning in all fourteen districts of Kerala has appointed counsellors to provide telephonic counselling and mental support to those in need.

RANGOLIS FOR AWARENESS GENERATION IN UTTAR PRADESH

“I usually read news on my mobile phone and I read several reports about the CORONA virus and the Prime Minister’s awareness messages on CORONA virus. I thought I could help raise awareness about this in my community. I made Rangolis to make people aware on importance of frequent hand washing, adherence to lock down, and physical distancing. These serve to spread the message on CORONA among SHG Didi’s and their family members. To save ourselves and country it is important to adopt healthy sanitation behaviours, maintaining social distancing and adhere to lockdown”

-Kajal, member of Nari Shakti Samuh of Mandhora village, Nehtaur block of Bijnore.
Through the 360 community counsellors, Kudumbashree ensures that those who need medicines receive them, support to “Snehitha Calling Bell” beneficiaries are being provided, mental support to those in quarantine are being provided through the cell operated in Collectorate, activities related to community kitchens are being coordinated, mental support to the elderly community are being provided etc.

Emphasis is also given to encourage alcoholics who are unable to avail alcohol due to the lockdown, to resort to professional psychological help. Children, who have been locked up in their homes, away from their friends, feel alone or depressed are also encouraged to talk to the counsellors. Each dedicated resource person (RP) reaches out to nearly ten victims of domestic abuse every day. Apart from psychological counselling, they also facilitate legal or medical help, as required.

Kerala, in its efforts to ensure an ‘Agathi Rahit’ - zero homeless society, has also organised an observation survey for the homeless and/or destitute individuals and families. Periodic calls are made to ensure their good health and access to service delivery. With the help of the local panchayat’s Palliative Care Program, the counsellors assure that the quality diagnostics and medication reach those in need.

In Ernakulam, Kochi- Snehitha has launched ‘Frustration Box’. The general public is encouraged to contact the Snehitha centres through the toll-free numbers provided and share their frustrations, inhibitions and thoughts of being in lockdown, personal experiences etc. Maintaining 100% confidentiality of the conversation is promised to the public.

Harnessing the power of social media, Snehitha is disseminating information about the services provided using the mediums of WhatsApp and Facebook. Enlisting the address and contact details for each of its 14 centres, the posters and videos developed by Snehitha aim to reach the general public who are in need of psychological support, including those who are survivors of domestic abuse. Different cartoons were developed to spread awareness about Snehitha and its services. Cartoons were circulated among Kudumbashree members and the public. Audio clips and stickers were also used to generate awareness about Snehitha services.

To keep up with the social media trends, Kudumbashree developed trolls to sensitize people about the services offered by Kudumbashree Snehitha for women, children and elderly people during the lockdown. To effectively mobilise the community in sharing their apprehensions and feelings, celebrities like film directors Mr. Sibi Malayil and Mr. Kamal shared messages encouraging the public to avail these services.

Weekly monitoring of the reported cases is conducted. Most numbers of calls for the cases involving ‘support to home isolated persons’ and ‘COVID related fear and other support’ have been reported. The response received has been highly overwhelming and demonstrates the need for a state to address mental health issues.
CHAPTER 6
ADDRESSING SPECIFIC CHALLENGES OF MIGRANTS & OTHER VULNERABLE GROUPS

SHGs IN ODISHA SUPPORT FOOD SECURITY FOR MIGRANTS

In Odisha, the onset of Coronavirus outbreak led to a huge wave of reverse migration with thousands of daily wage workers migrating back to their states. The pandemic brought fear in the minds of the migrant workers as they were away from their families and are the least secure in terms of food and shelter. Migrant workers who are away from their hometowns and are facing a lack of resources are now being supported by SHG members and the government. Here we document the efforts of Odisha Livelihoods Mission SHGs at Koraput who came forward to feed hungry migrants by running these kitchens in their respective Gram Panchayats.

Koraput is a tribal dominated district and comes under Schedule Caste Area Act. It borders Rayagada District in east, Bastar District of Chhattisgarh in west and Malkangiri District in south and is well connected to Chhattisgarh, Andhra Pradesh and Telangana States to where many travel in search of livelihood opportunities.

The lockdown impacted daily wage labourers in rural areas because they couldn’t travel, find work or feed themselves. At the same time, migrant labourers were also returning to their villages from different parts of the State and from outside the state. The scarcity of work and food was felt everywhere. The Revenue and Disaster Management Department, Govt. of Odisha issued letters to all collectors regarding provision of food for sick, indigent, destitute and returning migrants stranded in rural areas during the lock-down. Self Help Group women from OLM responded by setting up community kitchens to provide nutritious meals. In this context an action plan has been prepared and a team formed at block level to monitor and supervise the work. The team consisted of block level OLM officials and community cardres, Panchayat Extension Officers, Gram Rozgar Sevaks from the Gram Panchayat and PRI members. Women SHGs were selected and given responsibilities to provide cooked food and supply to vulnerable categories in their respective GP jurisdictions.

Importantly, Koraput is also an intervention site for OLM’s health and nutrition programme ‘Swabhimaan’ which has been in place since 2016. Cadre from the district organise PLA meetings with an emphasis on food security and nutrition and also frequently organise food demonstrations. OLM’s continued investment on food security and nutrition needs of the community is what led SHG members to respond with their skills in the time of need. At present, SHG members from 7 SWABHIMAAN blocks and other OLM blocks are involved in community kitchen.
Kusuma CLF of Pottangi block. Her CLF is of 245 SHGs from 240 GPs that are providing cooked food to nearly 10000 people every day including children. They serve cooked food to both isolation centres established by block administrations and others vulnerable categories at different villages under the GP.

“We started this activity from 30th March, 2020 and will continue it till this pandemic is past and things are normalised,” she adds. She is proud to be a part of her state’s efforts to serve those in need.

The SHGs member of Semiliguda block have not limited their activity to community kitchen but also supply fresh vegetables at the door step directly from the field to households for Sunabeda, Semiliguda and Damonjodi town through Vegetable Mobile Van supported by Koraput Agro Product Producer Company (KAPPCO).

“We are very happy to help provide food to support the needy in our Gram Panchayat. We serve a minimum of 60 people daily and covers 16 villages to reach them,” says Chaiti Khora, secretary of Maa Sarala SHG,

PRERNA CANTEENS IN UTTAR PRADESH

Similar efforts have also been seen in Uttar Pradesh. ‘Prerna Canteens’ are managed by SHGs – which were set up a couple years ago by Uttar Pradesh State Rural Livelihoods Mission (UPSRLM) to ensure nutritional self-sufficiency in households – have been transformed into community kitchens and are working hard to ensure continuous cooked food supply to vulnerable households, quarantined people, and front-line health workers. This quick re-orientation of ‘Prerna Canteens’ to community kitchens during this crisis has taken place across 54 Village Organizations (VO’s), with each VO’s having 12 to 15 SHGs. Further, a Samuh Sakhi selected from SHG is coordinating these efforts between SHGs and VO’s. In certain areas where SHGs works closely with local administration, SHG members also provide lunch pack/ meal to Panchayat – run hospitals.
ENGAGING STUDENTS WITH INTELLECTUAL DISABILITIES DURING THE LOCKDOWN

For the 270 BUDS Institutions (schools for Divyang children and Rehabilitation of intellectually disabled adults, owned by local self-government institutions (LSGIs) under the guidance of Kudumbashree) that have been closed due to the COVID-19 lockdown, the solution to mitigate risks for this vulnerable section wasn’t very easy. These kids were now staying at home all the time which could give them severe anxiety. The teachers of these schools are instructed to provide support to the kids. Hence the teachers began providing instructions to the parents to keep their children engaged during the lockdown.

The COVID-19 outbreak has not only threatened their health but has also disrupted their access to various facilities. During this lockdown period, with the guidance and direction of Kudumbashree State Mission, all BUDS/BRC staff prepared the action plan for the BUDS beneficiaries. The BUDS/BRC staff had developed an alternative syllabus with ‘challenge-based individual care plan’ and Teaching Learning Materials (TLM). The same was delivered to parents. To maintain the consistency of institution-based training, these home programmes were provided.

Using phone calls and WhatsApp, daily activity plans were shared with the parents to keep the children occupied throughout the day. The activities included paintings, drawings, folk songs, reading a page, planting, etc. These activities cover daily living skills and household skills to develop functional academics and vocational skills. Weekly monitoring of these activities is done by the Kudumbashree District Mission officials.

Besides all these, essential services like food and medicine were given to the needy through the local self-governing body. Apart from all the physical needs, support to solve the behavioural problems and lockdown related psychological problems, counselling and other related services were offered to the beneficiaries.

JEEVIKA DIDI’S SUPPORTING VULNERABILITY REDUCTION IN BIHAR

‘The same pandemic but different cries for help.’
While the virus affects all without exception, certain sections of the population have been more vulnerable to the repercussions of the pandemic than others. In a country like India, the intersectionalities of health, economic and social disparities pose a unique threat in addressing the needs of the vulnerable population.

To safeguard the interests of those who are most vulnerable to the disease, JEEVIKA has initiated certain social protection services to manage the risks and counteract the negative impacts this unexpected crisis may have on their everyday lives.
**Extended moratorium period**

To reduce the financial crunch faced by the community members during this time of crisis, a moratorium of three months has been given against all outstanding loans taken against Revolving Fund, Initial Capitalization Fund or General Loan component from the self-help groups. The payments due in March/April can now be repaid till June 2020 as per office order no. BRLPS/Proj-FI/497/14/Vol-VI/5257 dated 31.3.2020.

*Urmila Devi from Dansar, Bihar expressed her gratitude:*

“As the lockdown began, we were in severe financial distress. I received Rs.2000 from the JEEViKA Didi at Jyoti Gram Sangathan. It helped us to purchase essential household items for our family.”

**Food security**

To ensure food security in these tough times, relaxation on triggers has been provided in the food security fund to help the JEEVIKA didi’s assist the low-income households. The earlier mandate of covering only the village organizations with 40% ST/SCs population has now been declared null and void. All village organisations that have not received the food security fund are now entitled to receive it with prioritization amongst households with lactating mothers and infants which would be done by the village organizations. Funds worth INR 150 Crores have been allocated to meet the needs.

A mix of essential supplies like rice, pulses, edible oils would be procured by the VO’s to meet the nutritional requirements. The above strategy has the potential to cater to the needs of more than 50,000 Village Organizations and more than 25,00,000 members of Self- help groups in the village organizations.

*Mungo Devi from Jalalgarh shares:*

“Being a widow, I was finding it extremely difficult to make ends meet during the lockdown. The Rs.2000/- given to me by the JEEVIKA didi’s has helped me put food on the table during these difficult times.”

**Health risk mitigation**

Extending the Health Risk Fund (HRF) to all village organizations to meet the health requirements in distressing times have been prioritized. This has been done to address the health shock faced by the communities during the COVID-19 pandemic. An investment of INR 150 Cr. has been envisaged for health risk mitigation. Further, no interest would be applicable to the loans taken against the HRF component for the period of March 2020 to September 2020 as well as previous loans as per office order no. BRLPS/Proj-FI/497/14/Vol-VI/5257 dated 31.3.2020.
Mask for MGNREGA workers

In response to the Rural Development Department, GoB’s Circular number 46113 dated 17th April 2020 on safeguarding the interests of MGNREGA workers, JEEVIKA didi’s have been supplying masks to MGNREGA workers in various districts. 80,000 masks have already been supplied for MGNREGA workers.

JEEVIKA DIDI’S as guides to MGNREGA workers

To further safeguard the interests of the workers, it has been decided as per RDD, GoBs circular that for every 22 MGNREGA workers, a JEEViKA didi mate would be placed who would ensure physical distancing, sanitization, hand washing, usage of masks among other precautionary measures. In order to ensure this, JEEVIKA SHG members are being identified by the Village. Care has been taken to prioritise JEEVIKA didi’s whose livelihoods have been affected by the lockdown. This step would ensure that these women can secure their livelihoods.

Support in job cards

JEEVIKA is also aiding the reverse migrant labourers who have returned to the state in getting their Job Cards. JEEVIKA has connected with and mobilized more than 1500 migrant labourers so far and have ensured their job cards.

ADDRESSING MIGRANT WORKERS IN JHARKHAND

On 26th March 2020, JSLPS collaborated with Migrant Labourer’s Control Room, an organization established by the Labour Department and PHIA Foundation, Nepal House. At the same time, Didi helpline collaborated with MCLR.

With time, the Government of Jharkhand collaborated with Civil Society Organisations (CSOs) for COVID-19 response. JSLPS was recognized as the Secretariat for the GO-CSO COVID 19 Collab Response Facility.

Born between these engagements to counter COVID-19, the objectives of the helpline was to register calls, identify the source and destination of stranded people, including workers in other states. The caller’s details are categorized both state-wise and district-wise to share with the concerned nodal officers. After the identification process, the helpline makes appropriate follow-ups to take action, generates reports, analyses and interprets data and shares the information with relevant nodal officers for relief.

Apart from this, the state administration facilitated basic services such as healthcare, shelter and food supply for those who are stranded in other states.

As soon as the nationwide lockdown was announced in March, 2020, Didi helpline started with a 10 member team. They arranged for 10 toll-free numbers that functioned 24x7.
The toll-free numbers are based out of the State Secretariat at Nepal House. With time, the team has expanded with the help of 130 volunteers from different departments - Dept of Labour, wireless police, JUDCO, JAP-It, JEPC and other organizations such as PHIA Foundation, JSPLS, BNNS, SBC Private Limited. The control room operates with three shifts and women and men participate in equal numbers.

The helpline manager is responsible for monitoring, assessing, documenting and coordinating with the state and district-level departments. The control is being managed by PACS Network. The reports are routinely shared with senior officials in the state government. This is what the helpdesk looks like:

**MIGRANTS HELP DESK PLATFORM OVERVIEW**

As of the first week of May, 2020, there were 33 States and UTs where Jharkhand migrants were stranded. MoU’s with 26 States and UTs CSOs was signed. The states with whom collaborations were underway are Arunachal Pradesh, Daman Diu, Meghalaya, Sikkim, Puducherry, Andaman and Nicobar and Tripura. There were 220 CSO partnerships. 17 Mother Agencies/ Networks have signed MoUs.

Responses were received after sending letter to international agencies like UNICEF, UNDP and ILO. Apart from Jharkhand, UNICEF supported 15 other states. ILO has brought 11 Trade Unions on board for immediate help for stranded labourers. They are also negotiating with employers for the rights of the workers, wherever required. UNDP had collaborated with JSPLS even for the plans post-lockdown as per the Secretariat’s plans.

**State Rural Livelihoods Mission**

After sending letters to other states’ SRLMs, coordination with CSOs and nodal agencies to provide support for stranded migrants was initiated. State Missions were coordinating with the labour departments and administrations to extend support to the stranded migrants.

The Secretariat brought all CSOs together to an open source platform for reporting and closing complaints based on unique ID numbers allotted to each complaint. More than 1 lakh complaints have been closed so far with the support of CSOs.
CHAPTER 7
ADAPTING AND ENABLING ACCESS TO MATERNAL AND ADOLESCENT HEALTH & NUTRITION

TAKE HOME RATION

With the advent of the pandemic, various supply systems were affected. This resulted in scarcity of basic items mandated by the Government under schemes such as ICDS as well as vegetables which used to be easily available in the neighbourhood mandis. Although the pandemic has resulted in loss of livelihoods and earnings and collapsed the strong chains, it has catapulted many innovations using previous systems and thoughtful new ones to meet consumers’ needs. This chapter explores two such commodities - Take home ration or THR and vegetables to view how SHGs, VO’s and District Administrations are dealing with the challenges of the present times.

JHARKHAND AS A CASE STUDY

Jharkhand provided THRs to 23,42,348 beneficiaries as of 25th of July 2020. The system that is being used in Jharkhand at present is not new. It is a system that was developed in November 2019 with the help of three private companies who were supplying ready to eat food. However, the Jharkhand case shows us how a robust system was able to adapt and continue to provide essential services to pregnant women in a crisis.

The initial step was to distribute panjiri and upma to children (between the age group of 6 months till 3 years), mothers, pregnant as well as lactating women. At that time, the onus was on Anganwadi workers to both orient, educate and sensitize mothers on how to prepare these items. This model that includes sensitization of this population group via the anganwadi worker has been operationalizing for the last 3 years. This is important also because the number of this group is anywhere around 23 lakhs out of the total population of 3 crores and 53 lakhs. Since the need to provide for this population became a necessity in the State, many organizations including private players have wanted to jump into the opportunity.

BACKGROUND: LEARNING FROM KUDUMBASHREE’S MODEL OF THR

Jharkhand has learnt immensely/largely from Kerala Kudumbashree’s model named “Amrutham” and even received technical assistance for bettering the THR system. The ex-CM of Jharkhand wanted to make the Kerala model work due to the state’s reliance on staples such as rice, at least in the rural economy. The entire system received support from each district administration office post-lockdown. They developed a system wherein they provided the people with 25 days of ration with correct calculation of kilo-calories as per individuals’ intake. 25 days is a limit as per Right to Food. 5 items have been made mandatory under the system namely: rice, dal, jaggery, roasted groundnut and potatoes.
Rice was easily available however other items were not. With the help of the district administrators, other items were procured. In the case of dal ICDS’s rates suggested that purchase rates could not be higher than 80 rupees per kilogram. However, in the market, the cost was nowhere below 90 rupees for a kilo. So the District administrators managed to purchase rice at ICDS rates by pressurizing providers in the market to sell at ICDS rates. Their strict measures helped out in procuring these other materials.

The THR is categorized by the cost that goes into assembling packages. For children between the age group of 6 months to 3 years, the costing is 8 rupees per day. For pregnant and lactating women the cost is 9 rupees and 50 paise.

**ADAPTING FOR CONTINUED SERVICE DELIVERY DURING THE LOCKDOWN**

This new machine was operationalised by utilising the already installed setup at the village level. There are 4,500 Village organisations (VO’s) and each VO has around 8-10 anganwadi centres. Each anganwadi caters to roughly 50-60 beneficiaries. So per anganwadi there are roughly 600 beneficiaries to be reached out to. In each VO, roughly 4-5 women (didi’s) work.

These workers were able to reach out to everyone at the village level - even the most vulnerable. Since people have awareness about the materials that they should be getting under the Government’s schemes, they received it via doorstep delivery during the lockdown period. In case they did not receive the materials due to any reason, they came to the Village Organisation (VO) centre to inquire for their sanctioned items.

All the items are purchased, procured, stored and packaged by the VO’s and then they are sent to anganwadi centres. For this purpose, both the VO and anganwadi workers work together. The anganwadi workers proceed working on this while monitoring immunisation. They monitor whether the beneficiaries are receiving the appropriate quantity. The transparency in the system is maintained, since the people working in the VO office and as anganwadis are a part of the village community and are able to keep a check on the provisioning.

“I distribute THR in 9 aanganwadi centres. I usually distribute on the Village Health, Sanitation and Nutrition Day (VHSND). Earlier we faced difficulties in procuring good quality raw materials. It was also difficult to travel to the particular village’s aanganwadi centre due to strict transportation guidelines.”

“But later on, with the help of special passes, we could give THR to aanganwadis. We have been distributing badam, jaggery, dals. Although the rates have gone up and stocks run out very quickly from shops, we have been able to procure the materials. We ourselves are from poor backgrounds so we understand the need to support other women of our VO’s. Our target group is: pregnant women, lactating mothers and mothers of children below 2 years.”
Challenges faced while adapting to the new system

1. Initially, due to the newness to the system, they faced challenges in the context of the shelf life of some of the items. With potatoes, they realised that if they kept potatoes in the go-down for 25 days, it is difficult to consume. Its’ quality deteriorates.

2. Procurement of rice was easy since it was largely produced in this region. However, the rest of the items were either available in the market for escalated prices or scarce. The district administration was given the responsibility to ensure the supply of quality products from the market in each district.

3. Transportation was a challenge. VO members were going to the markets to procure materials. They were also going to deliver these materials from door to door. They faced issues from their households because families were not too keen on sending their women outside during such risky times.

PROMOTING BEHAVIOR CHANGE AND MENSTRUAL HYGIENE DURING THE LOCKDOWN

Packaging and distribution of sanitary napkins-Chhattisgarh’s experience

Amongst the various responses to safeguard the health and hygiene of the most vulnerable in rural populations, the Chhattisgarh Rural Livelihoods Mission, BIHAN prioritized distribution of sanitary napkins. Notably, the state has also formed many adolescent girls groups and so this was a response to the felt-need of the community. Here we document the case of Ugta Suraj Women Village Organization in Chhattisgarh’s Gariyaband district. This VO is one of several-VO’s across the state that have undertaken such activities.

Ugta Suraj Women Village Organization is a part of Subhsaveri Cluster Level Federation, in which Bihan women are working for production and sales of Sanitary Napkins. The VO was already selling sanitary napkins which they would procure in bulk and were selling after repackaging in the market. Products were sold at general stores, village organizations and medical shops. Additionally, CLF, VO and SHG members were also involved in the marketing of the product which is sold at affordable prices. Post COVID-19 Pandemic, the marketing of the product was done by the medium of home delivery.
We used to mobilise women for VHSNDs before, but now after the lockdown everyone is anxious. They are afraid of contracting the virus. We drew circles on the ground outside the Anganwadi centre, make people sanitise their hands and distribute masks to ensure women get these services,” explains Bhanumati a Poshan Sakhi from Ghotiya village, Bastar.

The first challenge was to bring behavior change among the village women and persuading rural adolescent girls and women to use the sanitary napkin over the old traditional methods. The VO’s reported that sanitary napkins were either too expensive or people were not used to wearing these.

To address this, awareness campaigns where cadre counselled women of their villages and did home visits and also told the women about the benefits of using sanitary napkins were organized. This was continued along with counselling on preventive measures against COVID-19. At present, 8700 packets of Sanitary Napkins are ready with the Village Level Organization to be distributed. Plans are being made for these to be sold at affordable process across the block, as well as to neighbouring blocks.

In other districts of Chhattisgarh SHG women have also been distributing sanitary napkins along with soaps, masks and sanitizers. The women believe that they are mothers, and supporting the health of their adolescent daughters is important.

CONVERGENCE WITH AAA & VRF UTILIZATION TO SUPPORT MOTHERS AND ADOLESCENT GIRLS

Poshan Sakhis in Bastar, Chhattisgarh have been working closely with ASHAs, ANMs & Anganwadi workers and conducting home visits for nutritionally at-risk adolescent girls, pregnant women, and mothers of children under two to counsel them on proper nutrition practices. They also ensure that they are availing essential nutrition services like receipt of THR as well as micronutrient supplementation such as IFA and calcium supplementation, and other entitlements received at Village Health Sanitation and Nutrition Day (VHNSD) services.

Poshan Sakhis in Bastar have also used VRF funds to distribute sanitary napkins to adolescent girls in their community. Notably, Bastar is an intervention site for CG-SRLM’s maternal and adolescent health and nutrition Swabhimaan Programme which has been in place since 2017. Bihan’s prior emphasis on accessing entitlements addressing the needs of groups that are nutritionally vulnerable has paid off during the pandemic.

ODISHA’S NUTRI GARDENS

While the diversity of food groups on the plate was affected by travel restrictions and market closure, kitchen gardens which are backyard gardens producing a variety of vegetables for home consumption or sale enabled access to fresh, healthy vegetables in the home of many women. They thus played an important role in improving food security for resource poor rural households.

Poshan Sakhis (the Community Resource Person for community mobilization under the Odisha Livelihood Mission supported Swabhimaan programme) motivated households with pregnant women and mothers of children under two to grow vegetables in their backyard. This provided
a steady source of fresh and nutritious vegetables to the plates of households including the
most nutritionally vulnerable women and young children.

Dipteemayee Mahanty is one example from Kunjam Village (Nuashai hamlet) of Kunjam Gram
Panchayat in Pallalhara Block of Angul district. This is a tribal village surrounded by hills and
dense forests. Dipteemayee is the secretary of Sidheswari SHG. She is 27 years old and a
lactating mother.

She also has 2 more young children. She learnt to use organic compost from OLM’s farmer
training modules which she began using instead of chemical fertilizers. She planted many dark
green leafy vegetables like spinach, basela in her backyard garden. Her garden has served her
well during the lockdown, and she has continued her kitchen garden and got the required
nutrition from there. She also motivated her neighbors to grow their own vegetables in order
to avoid any nutrition insecurity.

MAHARATSHTRA’S ASMITA YOJANA

Asmita Yojana is an initiative by MHSRLM, Government of Maharashtra, which promotes
menstrual hygiene among adolescent girls and women of the state through the SHG network.
Under the scheme, sanitary napkins are provided with the help of a mobile-based application
‘ASMITA UMED’ at subsidized rates.

During the COVID-19 pandemic outbreak, with the announcement of the nationwide
lockdown, the ASMITA scheme has helped in meeting the increased demand for sanitary
napkins in the state. Maharashtra State Innovation Society coordinated with various NGO
partners to buy Asmita plus sanitary pads under the MHSRLM, to meet the demand of
sanitary napkins in the urban slums.

ASMITA scheme is sponsored by the Essar foundation and co-supported by Maharashtra State
Innovation Society. Essar foundation also placed an order of 25,000 packets of Asmita plus pads
for distribution in the urban slums of Mumbai. Various SHGs, for instance - ShriKrupa Swayam
Sahayata Samuh from Thane district coordinated with MHSRLM and supplied 25,000 packets of
sanitary pads. (One packet containing 8 pads). This SHG has earned an income of INR 6,00,000
even during the pandemic with no other livelihood opportunity. Another SHG from Pune,
Gyaneshwari Samuh Sahayata Samuh has successfully supplied 10,000 packets of Asmita Plus
Sanitary pads to Shindhwane Gram Panchayat. This SHG was able to earn a total income of INR
2,40,000. Both the SHGs are still receiving orders for the supply of Asmita plus pads.

The rural SHG didi’s supplied and sold sanitary napkins in Mumbai’s urban slums and in the
villages of Maharashtra. This initiative is a medium that ensures the availability of sanitary
napkins as an essential service in the urban slums during the pandemic outbreak and
nationwide lockdown. MHSRLM has helped rural women members of SHG to generate
livelihood opportunities during the pandemic. This initiative has helped in reaching out to more
than 25,000 adolescent girls and women in the state.

This initiative also helped in ensuring the menstrual hygiene management in the urban slums
of Maharashtra during the COVID-19. There were several challenges which the SHGs faced
during the initial implementation of the Asmita Yojana during the pandemic outbreak such as -
the logistic challenges and delivering sanitary napkins in the containment zones. However,
later the deliveries were made possible with the help of Brihanmumbai Municipal Corporation
(BMC) and The Brihanmumbai Electric Supply and Transport Undertaking (BEST).
CHAPTER 8
INNOVATIONS FOR EMERGENCY RESPONSE

RISK COMMUNICATION FOR PREVENTION OF SPREAD OF COVID-19 IN RURAL INDIA: CASCADING TRAINING

The Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) under the Ministry of Rural Development, Government of India with its extensive footprints in the Rural India, was advised by the Prime Minister’s Office (PMO) to create awareness about COVID-19 across the country. DAY-NRLM took this opportunity and planned methodically to the finer details.

Necessary advisories were issued to the State Rural Livelihoods Missions about the role of self-help groups in response to COVID-19 outbreak and activities to be taken up at different level to address COVID-19. Given the scale of operations, the task at hand was massive. Training modules, materials, tools and aids including collaterals, key messages from various ministries and WHO was reviewed and developed by the team from National Mission along with representatives from National Institute of Rural Development & Panchayati Raj (NIRDPR), Hyderabad and the technical partner Project Concern International (PCI). Cascading training strategy was adopted to reach out to the maximum number of Self-Help Groups (SHGs).

Training of Trainers (ToT) training program on “Risk Communication for Prevention of Spread of COVID-19 in Rural Areas” was conducted in two phases for State Missions. Training materials were packaged in both English and Hindi and shared with the state missions and the participants. A total of 20,065 participants were trained in 50 batches in two phases spread across 10 days.

Since logistics issues due to the lockdown made it difficult to plan face-to-face trainings in the field, DAY-NRLM leveraged NIRDPR’s experience of training several southern states and Project Concern International (PCI), India’s experience of training field level personnel in Bihar under the JEEViKA Technical Support Project (JTSP) and in Uttar Pradesh under the Prerna Technical Support Program (PTSP) through a web-based training design.

Under the guidance of Secretary, MoRD, a cascade training model was developed, whereby a web-based TOT was conducted by the National Mission Management Unit (NMMU) to develop District and Block level staff as District Resource Persons (DRPs) and Block Resource Persons (BRPs) to train Community Resource Persons (CRPs) who would further train the SHGs. Gram Rojgar Sahayaks engaged in MGNREGA were also trained along with the CRPs of various State Missions. This was designated as the Training of Trainers for District Resource Persons under National Rural Livelihood Mission (NRLM) on “Risk Communication for Prevention of Spread of COVID-19 in Rural India”. As of 24th July, 2020, about 5.10 lakhs community resource persons and front line workers like CRPs, Community Cadres, CBO Staff, GRS and others (AWW/ASHA/PRI Members) have been trained.

The trained district and block resource persons imparted training to community resource
persons, community cadres, CBO staff and Gram Rozgar Sahayaks. These trained community trainers have started imparting training to SHG members, leaders and the executive members of Village Organisations, Cluster Level Federations and other community members, either through physical meetings or online or through home visits.

These trained CRPs used various training methods to impart training to the SHG members using web-based, mobile based and also physical training wherever the situation was conducive.

These trained community resource persons have provided training to 509.75 lakhs SHG members of 48.23 lakh SHGs and rural households in 3.24 lakh villages.

Messaging was important to be disseminated to the SHG members and their households. Messages were disseminated through posters, audio/videos during the training programs. The message on symptoms and prevention of Covid-19, actions for post-lockdown, stigma and discrimination against Covid-19 patients and suspects, immunity development, supporting victims of domestic violence and child sexual abuse, myths and misconception, post-lockdown norms for SHG, role of community institutions were shared by CRPs. Poster on Frequently Asked Questions (FAQs) helped trainers and trainees to clarify doubts if any. This package was put together as resource materials and shared with all the block teams, so that these materials could be shared through WhatsApp groups and platforms.

This cascade training has provided two learnings, one, that innovative training modules, methods to reach scale of operation would require a virtual medium, two, that the messaging need to be specific and crisp so that target rural women SHG members as well as non-members are informed about the dos and don’ts and various preventive measures to be taken during the pandemic. Use of technology, social media platforms for mass awareness helped to fast-track the learning.

The output of the training was that the SHG women of DAY-NRLM were better informed, adopted and made necessary behavioral changes, first for themselves and then their family members and thereby becoming the role model for the non SHG members in the village. A study is planned by the Ministry to measure the impact of the cascade training program and behavioral change among the SHG members primarily and local community per se.
ULTRAVIOLET TECHNOLOGY INTERVENTION: BIHAR

With the lockdown, states had to not only produce masks on scale but had also to comply as per the prescribed sanitized norms of WHO. Bihar went a step ahead to ensure hygiene. They converted the existing sanitary-napkin units that utilized UV-ray technology for the production of masks. Out of 162 masks producing units in Bihar, 4 of them have been using ultraviolet technology. These units are in Sheikhpura, Jamui and Barabhiga. The state had been using ultraviolet rays in 6 sanitary pad production units. This had been a compulsory stage in production and has proven to be a boon at the time of the epidemic. The state has 3-4 technical persons from the National Institute of Fashion and Technology (NIFT) in their team to assure quality in the production and manufacturing process. The process, as explained by one SHG didi:

The process, as explained by one SHG didi:

“We place masks on the conveyor belt. It goes in from one side and comes out from the other side - sanitised. We no longer have to wash the masks with Dettol and dry them before packaging.”

“We used to make sanitary napkins here before. We had these machines. About 20 of us brought our stitching machines and started making masks. We made the three layered masks which would get sanitized in the machine. We got livelihoods and an identity. Everyone knew us as the ‘mask-didi’s’. And we also distributed these.”

-Soni Kumari, Pank, Sheikpura Dist, Bihar

Procedures for maintaining social distancing and hygiene in production centres are followed additionally. The SHG Didi’s sanitise their hands before starting their work. While at work, they are mandatorily pushed to take a break every 2-3 hours and drink water in that duration. This is done in order to keep them healthy.

Didi’s are given money to come to the unit and go back home so that they do not have to use their own money. Didi’s living within a kilometre’s radius are called for work. In case someone lives far away, transportation is arranged.

Bihar State’s mobile application to compile state level data

Apart from this, the State has also developed a mobile application which compiles state level data through auto compilation. The data provides information about: the number of production centres, nodal person’s details, their mobile number, the number of women working at the production centres (on the basis of those working individually at home and those working at centers).

The application also keeps account of the money paid to the SHGs, after she has completed her day’s work. The state even maintains procedures for maintaining social distancing and hygiene in production centres. The SHG Didi’s are asked to sanitise their hands and disinfect
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Only Didi’s living within a kilometre’s radius are called for work. Otherwise, if someone lives far away, provision is made to bring them and take them back. They provide fruits to Didi’s who come to production units for work. And once they are done with the day’s work, their hands are sanitized.
HIGHLIGHTS & MEDIA COVERAGE

Vegetable supply chain management by producers enterprise in Andhra Pradesh

Procurement of Mango by FPO's from Farm gate in Andhra Pradesh

Vegetable supply chain management by Producers Groups and Mahila Kisan- Outlet, sales cart, village haat
Direct sales of Litchi fruit by FPOs in Bihar

Preservation of Local seed through Local seed bank by Mahila Kisan in Maharashtra
Home delivery of vegetables by Produces collectives in Jharkhand (Use of mobile application)

Tamil Nadu state rural livelihood mission, Truvallur District, Tamil Nadu

Lockdown Livelihood

Mangoes harvest, Processed for natural ripening by FPGs/SHGs

Farm Fresh-Carbide free –Naturally ripening Mangoes: “Self Help Groups Marketing Fleet” ready for Marketing after getting their allotment of quantity and areas to operate

Tamil Nadu state rural livelihood mission, Truvallur District, Tamil Nadu
Direct Sales of carbide-free mango by Producers Collective in Odisha

Sales of non-chemical vegetables by Mahila Kisan in Punjab—produces in the Agri Nuti Gardens
Advisory for service extension

IndusInd Bank Issued a letter advising to continue serving customers through DigiPay. By virtue of this letter BCs of IndusInd Bank could continue operations. This letter was given to the VLEs so that they can visit branches for cash withdrawal and show the authorities in case asked.

Illustrated actions of social distancing

Maintaining social distancing norms with help of circles drawn on the floor

Sakhis extended their services at different Panchayats as advised by local administration

In order to avoid rushes at the branch levels, during lockdown, BC Sakhis upon advisory from District administration, besides basic disbursements, extended services for withdrawals under PM Awaas Yojana, Pension Yojana, MGNREGA etc. at Panchayat levels. The Sakhis, while adhering to the primary preventive care advisory moved to Panchayats,

They continue to visit different Panchayats on different days.
Media reporting on disbursement of Rs.500 at BC Points

The news item highlights a BC Sakhi point of JSPLS, Jharkhand who arranged for physical distancing and hand sanitisation while attending to her duties.
E-LINKS PRINT AND SOCIAL MEDIA POSTS DURING COVID-19 ARE MENTIONED BELOW (TILL JUNE):

Newsprint


13. https://ruralindiaonline.org/articles/these-women-wont-let-anyone-go-hungry/


18. https://twitter.com/ApanditPandit/status/1260075598531244033/photo/1
1. #SHGDidi’s of 63 SHGs and 3 VO’s have been given permission by Government of #Assam to run multipurpose shops to sell their products like vegetables, groceries, hand made tea, sanitary pads, pickles, dry mushrooms, masks, and other essential items #SHGDidi’sFightCovid19 @DAY_NRLM

2. An interesting read on how micro-entrepreneurs in rural areas trained under @DAY_NRLM #SVEP have turned crisis into a livelihood opportunity by repurposing their business to make face masks, sanitizers etc. during #COVID19 #SHGDidi’sFightCovid19 Read more: https://financialexpress.com/industry/msme-

3. 4000 #SHGDidi’s of Kudumbashree #Kerala have taken up the task of producing 2.5 million clothbags. So far 800 units have produced 1 million bags with 16kg capacity, for free distribution of provisions to the needy during #COVID19 #SHGDidi’sFightCovid19 https://thehindu.com/news/cities/Ko

4. Ms. Lalrempuii of #Mizoram joined as Banking Correspondent Sakhi in Feb ’20 end but emerged as a top performer by disbursing DBTs worth ₹58.06 Lakhs & carrying out 1158 transactions in March-April, even during #lockdown #SHGDidi’sFightCovid19 @DAY_NRLM

5. #PatrakarDidi’s of Jharkhand are playing a significant role in rural communities by spreading information not only about the preventive measures but also about access to essential & healthcare services during #COVID19 #SHGDidi’sFightCovid19 @nstomar @PIB_India @smritiiirani @WHO

6. Smt. Dimple Vanjara, Banking Correspondent Sakhi of #Gujarat has executed 124 transactions & disbursed around Rs. 4 Lakh within a day by maintaining social distance and other precautions #SHGDidi’sFightCovid19 @nstomar @PIBHindi @DFS_India @COVIDNewsByMIB @MIB_India @nsitharaman

7. Corona Warriors: #SHGDidi’s of @DAY_NRLM under @MoRD_GOI delivering essential services amidst #COVID19 #SHGDidi’sFightCovid19 @nstomar @SadhviNiranjan @smritiiirani @MinistryWCD @cgsrlm @Prerna_UPSRLM @onlineJSLPS @MzSRLM @PIB_India @COVIDNewsByMIB @BMGFIndia @WorldBankIndia

8. #SHGDidi’s under @DAY_NRLM the silent soldiers during #Covid19 have collectively made over 100 Million face masks , 3.07 lakh litres sanitizers, 81869 litres hand wash and served food to 9.98 lakh people through 10,397 community kitchens across #India #SHGDidi’sFightCovid19

9. @MoRD_GOI invites you for a webinar jointly organized by @WorldBankIndia on Resilient Communities in the face of COVID: #SHGDidi’sFightCovid19 @DAY_NRLM in India on May 11, 2020 from 6 - 7:30 PM IST. Presentations by National & State Mission teams Details: https://bit.ly/2YEmTz8
10. #SHGDidi Smt. Meera Patel, Banking Correspondent Sakhi is recognized as the Top Performer in Udaipur Region, Rajasthan by @bankofbaroda for her outstanding services as BCSakhi, carrying out 4504 transactions worth Rs.83,19,950 in April '20 alone #SHGDidi’sFightCovid19 @DAY_NRLM

11. #Assam CM @sarbanandsonwal visited the Asomi mask production unit run by #SHGDidi’s of Assam SRLM in Chandrapur and appreciated them for setting a strong example of economic resilience during COVID19Pandemic. Production of 51 lakh masks has been completed #SHGDidi’sFightCovid19

12. #TamilNadu SRLM harnesses farm-based livelihood for rural #SHG women by chalking out their marketing activities & enabling them to sell carbide free, naturally ripen mangoes directly to the end consumers #SHGDidi’sFightCovid19 @nstomar @PIB_India @SadhviNiranjan @mygovindia

13. @TheOfficialSBI Banking Correspondent Sakhi Ms. Manoshi Bora under #Assam SRLM providing basic banking services to Bhekeli Chapori, a river island district by crossing the Brahmaputra river during COVID19Lockdown #SHGDidi’sFightCovid19 @DAY_NRLM

14. #SHGDidi’s of #Assam have launched Mobile Mask Selling Point to market their masks using AGEY Vehicle mounted with a mike to also deliver awareness messages on COVID19 #SHGDidi’sFightCovid19 @nstomar @SadhviNiranjan @PIB_India @sarbanandsonwal @mygovindia @MIB_India @smritiirani

15. Ms. Fulbai Kashyap, a divyang woman working as Banking Correspondent Sakhi from Korba district, Chhattisgarh of Khushi #SHG @cgsrlm providing banking services to MGNREGA workers by disbursing their payment at the worksite #SHGDidi’sFightCovid19 @DAY_NRLM

16. #SelfHelpGroup Women of #Kudumbashree #Kerala are operating and managing 417 People’s (Janakeeya) Hotel serving a meal of rice, pickles, three types of curries & a vegetable stir fry priced at ₹20, with each team earning ₹10 for every lunch packet sold

17. #SHGDidi’s of Bemetara district, Chhattisgarh @cgsrlm prepare and deliver ready-to-eat Poshan kits to rural pregnant women in quarantine centres in coordination with @MinistryWCD #SHGDidi’sFightCovid19 @DAY_NRLM

18. Physical & virtual training on COVID19 are being conducted across India for Community Resource Persons & SHG women by State Missions of @DAY_NRLM, practicing all preventive measures #SHGDidi’sFightCovid19 @nstomar @SadhviNiranjan @Nagendra_NSinha @PIB_India @mygovindia @PMOIndia
19. Training of Community Cadres and SHG women on #COVID19 underway in #Nagaland through online, telephone, audio-visual, WhatsApp, home visits & at SHG/VLO office, using Nagamese or local dialect by the Block teams #SHGDidi'sFightCovid19 @NsrlmL @DAY_NRLM

20. #FightCovid19.....SHGs have always taken up challenges...here is how over 78,000 women are supporting the fight....more likely to join.... After masks and sanitizers, now women's collectives manufacture PPEs http://toi.in/rLAKjZ65/a24gj via @timesofindia

21. #FIGHTCOVID19 1.32 crore cloth masks made by Self Help Groups; Thousands of women join d frontline making masks & sanitizers; run community kitchens; empowering stories from Kerala, Bihar to Nagaland and A&N Islands @MoRDIndia @PMOIndia @timesofindia https://timesofindia.indiatimes.com/india/women-le

22. #FIGHTCOVID19 Ever heard of Khajri, Aam Chaupra, Balakot in Damoh; Ali Khurd, Hussainpur Bulle, Kala Sanghian in Kapurthala? These r some of d many rural villages where women 4rm SHGs r busy making thousands of PPE kits for frontline workers; docs & nurses
COVID-19 RESPONSE BY WOMEN SHG WARRIORS