

**Women's Health and Economic Conditions in Post-Pandemic Era: A Study
on SC Member SHGs in Assam, North East India**

Dr. Diganta Kumar Das

Assistant Professor of Accountancy, Lakhimpur Commerce College, P.O. North Lakhimpur,
Dist. Lakhimpur, Assam-787001
diganta.das1981@gmail.com

Abstract

The economic conditions of many countries were pushback due to the Covid-19 outbreak. Almost 85% of households' income status around the World was affected by this outbreak. The middle- and lower-income groups are suffering from this pandemic and thereby worry about their financial lives in India. Along with the households in India, the members belonging to SC communities are also struggling with their livelihood, mostly in rural areas of Assam. In this background, the researcher has attempted to know the household consumption of women SC-SHG members in terms of their economic and health conditions in rural and flood-affected areas of Assam. For this purpose, the researcher used primary and secondary information. The primary facts were gathered from 120 Households of SC-SHG members covering the development Blocks of Dhemaji, Majuli and Lakhimpur district of Assam. Maintaining a social distance, primary information was collected using personal interviews and observation methods as suggested by our government. The result of the study interpreted that the COVID-19 outbreak has reduced the average spending on the usage of food items in every household in addition to the average spending on non-food items in every household in rural areas.

Keywords: Covid-19, Economic & Health Status and SC Communities and Women

1. Introduction

The COVID-19 situation has adversely affected the fiscal condition of the Earth. The price rise, unemployment, and closure of many schools are the major issues many developing and underdeveloped countries face during this pandemic. Similarly, the Indian economy has also suffered adversely and been badly affected. It is to be reiterated that the fiscal and

psychosocial impacts of the Corona pandemic have affected all segments of India's population. The most affected are the weaker section groups of people existing under the line of poverty, particularly the poor rural women, children, elderly and migrant workers. Lockdown limits framed by the government are aimed at controlling the increase of Coronavirus among the financially affected people. Among these, persons with unstable incomes, day labourers, migrants, etc., are mostly affected (*Amrita News, 2020*). As we know, since independence, the poverty problem has created a depressing issue for the continuous growth of our country (Prabhala et al., 2019). Forest and flood-prone areas mainly include such poverty, particularly covered from the eastern part of Uttar Pradesh to the plains of Assam. It is observed that many of the vulnerable are still dispossessed of their basic living needs, including education, housing, health, food, justice and equity, employment, and social security. But, the lockdown due to Covid-19 adds to vulnerability and economic deprivation. The middle and lower-income groups suffer from this pandemic and worry about their monetary life in India. Along with the households in India, the members of the SHGs also struggle with their livelihood, mostly in rural areas. In this background, the researcher has tried to analyse the household consumption of women SHG members in terms of their health situation and economic condition in rural and flood-affected areas of Assam.

2. Objectives

- ❖ To look at the profile of the SC-women SHGs and their members
- ❖ To study the effect of the Corona outbreak on the health & hygiene care of SC-member SHGs during and post-pandemic
- ❖ To investigate the effect of the Corona outbreak on food and non-food security of SC-member SHGs during and post-pandemic period

3. Literature Review and Research Gap

Aneja and Ahuja (2020) conducted a study on the implications of Covid-19 on India's society and economy. They revealed the disproportionate effect of all sectors of the Indian economy and the occurrence of loss. Society has suffered from job loss, mental sickness, high domestic violence, and crime. Despite the adverse effects, better air, water, and wildlife quality are some of the positive impacts observed in the study.

Bhattacharya and Banerjee (2021) studied indices of health and economic vulnerability in India. They revealed a high-risk factor of COVID-19 among the states of Uttar Pradesh, Assam, Bihar, Jharkhand, and Madhya Pradesh according to all the indices during the pre-COVID-19 and post-COVID-19 periods. States like Maharashtra, West Bengal, Haryana, and Odisha have higher post-COVID-19 indices of health vulnerability (HVI) than the pre-COVID-19 HVI.

Gogoi & Sarmah (2020) conducted a mental health study in Assam and found that the residents of the state have a high risk of psychological impact, and most of the people have lived indoors during the pandemic. The study also revealed that the population of Assam has unhappiness, worry, and stress, which was more in comparison to the National Mental Health Survey of India's 2016 findings.

Sarkar and Chouhan (2021) made a district-level socio-environmental vulnerability assessment using principal element analysis to determine the probable risk of the spread of the COVID-19 virus in India. They revealed a spatial changeability in vulnerability based on ecological and socio-economic circumstances, and the resulting index of vulnerability highlighted backward districts both environmentally and socio-economically.

Sharma, Thomas, and Paul (2021) pointed out the resilience-based framework for refreshing the comprehensive tourism industry badly affected by Covid pandemic. They mentioned the government's responses, skill innovation, resident belongingness, and level of confidence among consumers as the four factors of a framework for building resilience.

Mukherjee et al. (2020) observed during the COVID-19 pandemic, scarcity, possible interruption of healthcare access for chronic diseases, access to conservatory edification and MDM, and sickness occurred due to the use of alcohol and also domestic violence.

Mishra, Gayen & Haque (2020) observed the factors at the sub-city level that may materialise social distancing and lockdown in metros like Delhi, Kolkata, Mumbai, and Chennai.

The studies have focused on health and vulnerability in many states of India but do not focus on women in general and the members of SC communities in particular. Thus, the present paper has been framed.

4. Hypothesis of the Study:

During the present study, the following hypotheses were tested by the researcher:

- ❖ Covid-19 Pandemic situation has not affected food security before and during the lockdown period among the women SC members of SHGs.
- ❖ The COVID-19 pandemic has not affected the non-food expenditure pattern among the SC-women members of SHGs before and during the lockdown period.

5. Methodology:

As a flood-affected area of upper Assam, the researcher has purposefully selected the Dhemaji, Lakhimpur, and Majuli districts concerning the fiscal situation of poor households in rural areas during the COVID-19 outbreak. Primary and secondary information were gathered for the study. Journals searching through the internet, magazines, source documents, websites and newspapers were used to collect the secondary data. Primary information was collected at the six development blocks in Assam's Dhemaji, Lakhimpur, and Majuli districts by searching 120 households of women SC-SHG members. The researcher used the personal interview method to assemble the primary data by following the Covid Protocol and maintaining the physical distance guideline suggested by the administration. The researcher used a simple average method, per cent analysis, and descriptive statistics like the F-test to process the data.

6. Observation and Findings:

6.1 Distribution According to Engagement and Source of Income of the Head of Household:

The Researcher has attempted to learn the different engagements and the sources of income of the head of household of the women members of SHGs under the study area.

Table 1 shows the relevant data in this connection:

Table 1

Head of Household According to Engagement and Source of Income

Sl. No.	Type of Engagement	Frequency	Percentage
1	Every day Wage Worker	24	20.0

2	Vegetable Vendors	12	10.0
3	Meat Vendors	7	5.8
4	Fish Vendors	7	5.8
5	Milk Vendors	5	4.2
6	Hotel Boy	22	18.3
7	Barber	7	5.8
8	Private Employee	10	8.3
9	Tiny Shop	11	9.2
10	Farmer	15	12.5
	Total	120	100.0

Source: Collected from a field study.

The study found that most of the respondents' households, i.e. 20 per cent, have engaged themselves as everyday workers and earn money for their home in the district under study. 18.3 per cent were engaged as hotel boys as a source of income for their family, which was followed by the farmers (12.5 per cent), Vegetable vendors (10.0 per cent) and Tiny shops/Businesses (9.2 per cent each), Private employees in different wholesaler and retail shops (8 per cent), Meat Vendor, Fish Vendor and Barber (5.8 Per cent each) and Milk Vendor (4.2 per cent).

6.2 Distribution of Respondents According to Nature of Family:

Table 2 reflected the data in connection to the nature of the family of the respondents:

Table 2
Table Showing Nature of Family

Sl. No.	Variable	Frequency	Percentage
1	Small & Nuclear Family	44	36.7
2	Joint Family	76	63.3
	Total	120	100.0

Source: Collected from a field study.

The study found that almost 63.3 percent of women represented joint families. On the other hand, the remaining 36.7 percent belonged to small and nuclear families in the district under study.

6.3 Daily Income Position of the Respondents:

Table 3 shows the data in connection to the daily income position of the women member SHGs household before and during the lockdown period as follows:

Table 3
Daily Income Position of the Respondent's Household

Sl. No.	Variable	Before Pandemic	During Pandemic
1	Less than Rs. 100/-	0 (0.0)	22 (18.3)
2	Rs. 101 – Rs. 300/-	4 (3.3)	48 (40.0)
3	Rs. 301 – Rs. 500/-	32 (26.7)	24 (20.0)
4	More than Rs. 500	84 (70.0)	26 (21.7)

Source: Collected from a field study.

Note: () indicates the percentage of the respondents.

Analysis of the Study (**Table 3**) found that around 70% of households earned Rs. 500/- and above a day earlier than the lockdown period, but it was only 21.7% at the time of the survey. It showed a 48.3 per cent decrease in their household income per day. The majority of the respondents, i.e., 40 per cent of households, could gain daily takings between Rs. 101/- and Rs. 300/-, which was less than enough for their livelihood. It creates difficulty for them with that limited source of earnings and thereby runs the household expenses. The daily income decreased gradually during this pandemic period. 18.3 per cent earned less than Rs. 100/- in the district understudy. Thus, the financial situation of the household women was found to be highly deprived in this outbreak situation in the area under study.

6.4 Food Consumption Style of the Respondents (on a weekly basis):

Table 4 shows the relevant data in connection to the food consumption style of the households of the respondents:

Table 4
Food Consumption Style of Households (Rupees per week)

S. No.	Elements	Pre-Lockdown Period		Post-Lockdown Period	
		Rs.	Per cent	Rs.	Percent
1	Rice	2680	3.2	1200	4.0
2	Sugar	4520	5.4	1512	5.1
3	Wheat	9320	11.1	2300	7.7
4	Grocery	15120	18.0	3320	11.1
5	Kerosene	9600	11.4	8544	28.6
6	Vegetables	15216	18.1	5760	19.3
7	Non-vegetables	24480	29.1	6640	22.2
8	Fruits	3200	3.8	610	2.0
	Total	84136.00	100.00	29886	100.00
	<i>Average per households</i>	<i>701.13</i>		<i>249.05</i>	

Source: Collected from a field study.

The analysis of the study found that the food consumption pattern of the household declined to Rs. 249.05/- from Rs. 701.13/- in a week on an average expenditure basis during the pandemic period. During this period, it was also found that only 2 per cent of households could buy fruits in their families. The decline in the day-after-day earnings of women member households during the lockdown stage was the main reason for that. On the other hand, Kerosene users increased under the study area from 11.4 per cent to 28.6 per cent during the pandemic.

Again, to find the effect of the COVID-19 pandemic on Food protection in the household, the following null hypothesis is taken into consideration:

H₀₁: The COVID-19 pandemic has not affected food security before and during the lockdown period among the women SC members of SHGs.

Table 5
Descriptive Statistics
(Impact on Food Consumption)

Variables	Mean	S.D (σ)	Z-Value	Significance	Decision
Before Lockdown Period	10517	7477.86	<i>2.0523</i>	<i>0.05</i>	<i>Reject our</i>

After Lockdown Period	3735.75	2903.97			<i>Null Hypothesis</i>
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Source: Compiled from field survey

The standard curve table shows that:

$R: |z| > 1.96$ at a 5 per cent level of significance

Here, the observed value of z i.e. 2.0523 falls in the rejection region at a per cent significance level. Thus, the researcher has rejected our Null Hypothesis (H_0) and concluded a significant distinction between the effect of COVID-19 on food protection among the households of the women SHGs during the pre-lockdown and post-lockdown period in the area under study. Thus, the food expenses in the respondents' households decreased after the lockdown period because of the COVID-19 outbreak in the area under study.

6.5 Non-Food Consumption Style of the Respondents (on a weekly basis):

Table 6 shows the relevant data in connection to the non-food utilisation style of the households of the respondents:

Table 6
Non-Food Consumption Style of Households (Rupees per week)

Sl. No.	Elements	Pre-Lockdown Period		Post-Lockdown Period	
		Rs.	Percent	Rs.	Percent
1	Recharging of Mobile Phone	4200	17.2	1500	10.1
2	DTH/Cable Recharge	5400	22.1	3000	20.1
3	Petro/Diesel	4800	19.6	1440	9.7
4	Personal Hygiene	6000	24.5	3336	22.4
5	Cleaning Products	2640	10.8	2400	16.1
6	First Aid Items, including Hand Sanitizers	1440	5.9	3240	21.7
	Total	24480	100	14916	100
	<i>Average per households</i>	<i>204.00</i>		<i>124.30</i>	

Source: Collected from a field study.

The analysis of the study also found that the non-food consumption pattern of the households declined to Rs. 124.30/- from Rs. 204.00/- in a week on an average expenditure basis during the pandemic period. During the pandemic, there was a tremendous improvement in

household consciousness about health and hygiene care. In this regard, the weekly expenditure on health and hygiene items increased from 41.20 per cent to 60.20 per cent during the pandemic. Concerning mobile and DTH Recharge spending and use of vehicles, the weekly expenditure decreased rapidly, as observed from the field study.

Again, to find the effect of the COVID-19 pandemic on the Non-Food expenditure style of the households, the following null hypothesis is taken into consideration:

H₀₂: *The COVID-19 pandemic has not affected the non-food expenditure pattern before and during the lockdown period among the women SC members of SHGs.*

Table 7
Descriptive Statistics
(Impact on Non-Food Consumption)

Variables	Mean	S.D (6)	Z-Value	Significance	Decision
Before Lockdown Period	4080	1732.32	2.0168	0.05	<i>Reject our Null Hypothesis</i>
After Lockdown Period	2486	851.93			

Source: Compiled from field survey

The standard curve table shows that:

$R: |z| > 1.96$ at a 5 per cent level of significance

Here, the observed value of z , i.e. 2.0168, falls in the rejection region at a 5 per cent significant level and thus, the researcher has rejected our **Null Hypothesis (H_{02})** and concluded a substantial distinction between the effect of COVID-19 on non-food utilisation style among the households of the women SHGs during pre-lockdown and post-lockdown period in the area under study. Thus, the non-food expenses in the households of the respondents decreased after the lockdown period because of the COVID-19 outbreak in the area under study. Interestingly, people are more alert about their health and cleanliness in households during the pandemic situation.

7. Recommendations:

After analysis, the researcher has given the following recommendations:

- There is a need to help poor people and high-income groups overcome the financial crises during this pandemic.
- By following the COVID-19 protocol and maintaining social distancing, if possible, medically fit individuals have to come forward to help in their everyday work so that people experiencing poverty can generate income for their livelihood and fulfil at least the basic needs of their households.

8. Conclusion:

The COVID-19 outbreak has reduced the economies of many countries around the world. Every person suffers from this tragic situation. We must protect ourselves not only because of ourselves but also for our family and society. During the COVID-19 pandemic, the economic condition of poor families, particularly the households of SHG members, is more affected in both Assam's urban and rural areas. Many of them cannot even purchase the daily requirements for their households. Most people earning daily incomes have lost their daily work due to the lockdown. Even after the lockdown, many high-income groups of people have not been given the opportunity to those workers due to this pandemic. The study concluded that the decline in household income is due to the effect of the COVID-19 outbreak among BPL families. The findings of the study interpreted that the COVID-19 outbreak has reduced the average spending on the usage of food items in every household and the average expenditure on non-food items in every household in rural areas. The analysis of the study also concludes that society in rural areas was more aware and conscious about health and hygiene care in households during the coronavirus pandemic.

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