

## Impact of covid-19 on women self-help groups and mitigation strategies in Kenya

Author

Wanjiku Musili<sup>ID</sup>

Email: [wanjikumusili@gmail.com](mailto:wanjikumusili@gmail.com)

Cooperative University of Kenya.

### Cite this article in APA

Musili, W. (2022). Impact of covid-19 on women self-help groups and mitigation strategies in Kenya. *Journal of humanities and social sciences*, 1(1), 68-78. <https://doi.org/10.51317/jhss.v4i1.238>



A publication of Editon  
Consortium Publishing (online)

### Article history

Received: 29.06.2022

Accepted: 30.06.2022

Published: 31.08.2022

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### Abstract

This paper sought to understand the pandemic's effect on Women's Self-Help Groups (WSHGs) operations in Kenya and the strategies stakeholders could adopt to mitigate the effects. The social capital theory was used to guide the research. It holds that social networks are valuable assets and interactions are critical in self-help groups to promote trustworthiness and reciprocity. The desktop review method was used to gather the information from studies on WSHGs and Covid-19 in Kenya (15 studies in 9 out of 47 Counties). The study analysed the public health measures adopted and how they affected WSHGs operations. It established that they adversely affected interactions that are critical in WSHGs operations. The mitigation strategies entail embracing technology, subsidised technological devices, affordable data bundles, social safety nets, and evidence-based interventions. This paper recommends that the government should establish partnerships with more WSHGs to reach the hard-to-reach population. It should empower WSHGs to offer the much-needed social safety nets for vulnerable groups in society. The containment measures should be context-tailored to help WSHGs operate following public health protocols.

**Key terms:** Covid-19, pandemic, mitigation, health, women, self-help, groups.

## INTRODUCTION

For many Sub-Saharan countries, self-help groups play a major role in poverty alleviation. These are voluntary groups formed by members who come together with similar interests to improve their lives. The most common activities that these groups engage in are the mobilisation of savings and borrowing from one another on a rotational basis. They also act as platforms for socializing and sharing knowledge and ideas as well as a source of social support in times of need (Okello, 2014). Women Self-Help Groups are either made up exclusively of women or the majority of their members are women. In these groups, the women members are the key decision-makers (Nyataya, 2016).

There is a high proliferation of self-help groups in Kenya over the years (Nyataya, 2016). Chidziwisano et al. (2020) estimated that there are about 300,000 self-help groups, also known as “*chamas*”. They play a significant role in women's empowerment and contribute to national development. Many women have been able to engage in economic activities courtesy of WSHGs. This has helped them contribute to their families' sustenance and assert their position at the household level. WSHGs have also equipped women with skills and prepared them for leadership positions. They have proved to be effective vehicles for social change in addressing gender inequalities and the marginalisation of women (Mbai, 2017). However, the Covid-19 pandemic has disrupted WSHGs' operations and threatened to roll back gains already made.

Covid-19 is a novel viral infectious disease that is believed to have originated in China around December 2019. In March 2020, the World Health Organization (WHO) declared Covid-19 a global pandemic. It has spread across the world with devastating socio-economic consequences. Many countries opted to impose lockdowns and ban gatherings to curtail the spread, avoid healthcare facilities from being overwhelmed, and reduce mortality. The public health measures that were taken by countries across the world adversely affected the operations of WSHGs as most have to meet physically to conduct their business (De Hoop et al., 2020). WSHGs have also been at the forefront of the fight against the disease by creating awareness of Covid-19, producing masks, hand

washing soaps and sanitizers, providing financial services, and participating in community work. Besides, WSHGs have a high potential to work as social agents in the mitigation of the effects of the pandemic (World Bank, 2020). It is against this background that understanding the impact of the pandemic on WSHGs and mitigation strategies is necessary for the implementation of recovery measures.

Women are the majority of the Kenyan population accounting for 52 per cent of the population (KNBS, 2019). However, their participation in development is limited by several factors, among them culture, patriarchal system, lack of resources, gender discrimination, and gender-based violence, among others. Resulting in gender inequalities undermine not only the development and growth of women but also their families, communities, and the country at large. Therefore, several initiatives have been commenced to empower women to help them participate equally with men in development. Such initiatives focus on gender mainstreaming, affirmative action, and gender-responsive budgeting. The specific programs that seek to promote the socioeconomic empowerment of women in Kenya include the Women Enterprise Fund, Uwezo Fund, and Access to Government Procurement Opportunities (AGPO). The Funds provide loans to women-owned enterprises, and AGPO reserves 30 per cent of government tenders for women, youth, and persons with disabilities (Kobia, 2019).

WSHGs have emerged as key vehicles for utilising opportunities for women to participate in development. They have been instrumental in giving women control over economic resources through self-employment and access to financial services. These groups have also contributed to women's individual development and growth, increased their mobility, knowledge, and awareness, and improved their development network (Mbai, 2017). WSHGs have laid the foundations of the women's movement in Kenya. However, the Covid-19 pandemic and the subsequent public health measures significantly disrupted their operations and threatened to roll back gains already achieved (Owino, 2020). This makes it critical to understand the Covid-19 impact on WSHGs and the mitigation strategies that can be used to avoid adverse effects. Appreciating the role that WSHGs have played

so far and continue playing in the fight against the Covid-19 pandemic.

## LITERATURE REVIEW

The social capital theory holds that social networks or connections among individuals are valuable assets. The proponents of the social capital theory perceive social capital as relationships that shape social interactions in society. It is also the potential resource that comes with having a reliable network of relationships. Social capital exists in a social structure and facilitates how people behave within such a setup. Social capital enables people to address collective problems effectively. It creates a culture of solidarity and cooperation in a community. Trustworthiness and reciprocity are critical in building social capital. To develop mutual trust and a shared set of values and virtues among members requires face-to-face interactions. Without it, several social problems may arise as trust decays (Okello, 2014).

The social capital theory is important as it emphasizes the central role of social networks in voluntary associations such as WSHGs. It describes the purpose of people coming together in groups as the willingness to cooperate and address their shared problems in solidarity. The theory also demonstrates the essence of trustworthiness and reciprocity in groups. It also shows how mutual trust is developed and maintained in self-help groups. Furthermore, WSHGs tap women's social networks to organise them for effective participation in development. Therefore, the social capital theory is suitable for explaining the critical role of WSHGs in development.

Gugerty et al. (2016) defined self-help groups as mutual assistance associations where individuals come together for collective actions to improve their lives. Individuals share their money, labour, and time among other assets, through collective action. Self-help groups have five characteristics that include the primary objective of improving members' welfare, member participation in governance and decision-making process, reliance on the internal mobilisation of resources, voluntary membership based on common interests, and regular face-to-face interactions. Self-help groups have proved effective in women empowerment, enhancing financial inclusion, and improving agricultural and health outcomes.

Self-help groups are prevalent at different development levels in Sub-Saharan Africa. Ebeling and Howlett (2021) established that Kenya has the highest proportion of people interacting with self-help groups (54.5%) and accessing financial services from the same (48.9%). Kenya also led in the self-help group types (9), followed by Uganda (8), Tanzania (5), Nigeria (4), and Rwanda (2). Rotating Savings and Credit Associations (ROSCAs) and Savings and Credit Cooperatives (SACCOs) were the self-help groups with the most interactions in Kenya.

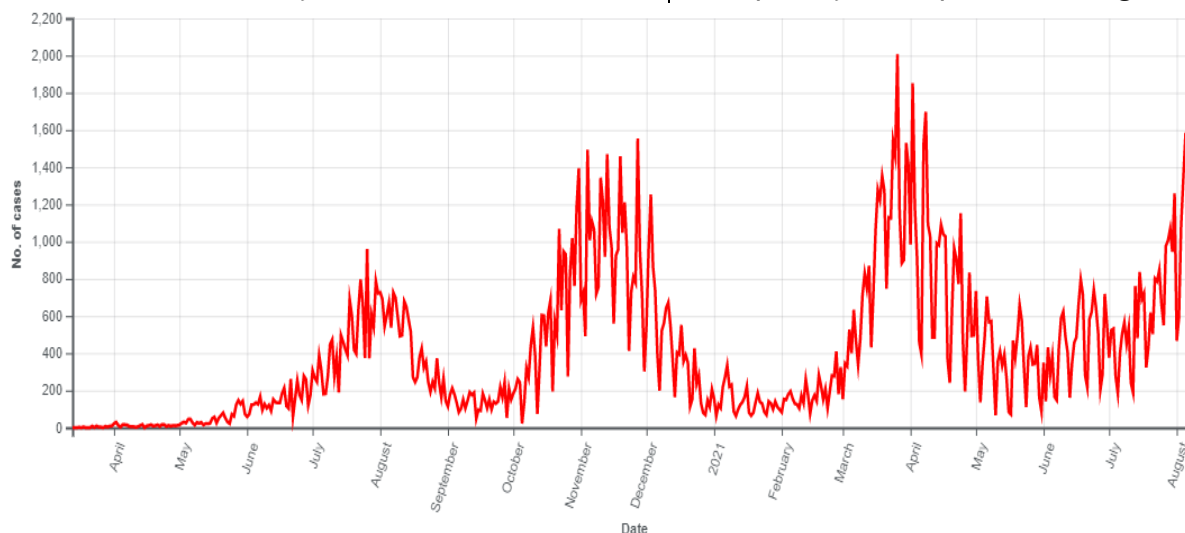
Maina et al. (2019) assessed the influence of participation in self-help groups on women's confidence in Meru, Kenya. Confidence has empowered women preparing them for participation in development. They established that women's participation in self-help groups enhanced their empowerment. Maina et al. (2019) noted that participation improved women's confidence, empowering them to tackle challenges they encounter. Nyataya (2016) observed that WSHGs in Kisii County faced internal and external problems. The internal problems included the absenteeism of some members for weekly meetings, inconsistent savings among members, and leadership wrangles. The external challenges included a lack of market for their farm produce, interference from members' spouses, poor infrastructure, and inadequate support from the government.

Okello (2014) revealed that WSHGs in Saboti, Transoia County, Kenya, were established to address multiple problems, with the majority focusing on economic activities and a few concentrating on social issues. Most of the groups were formed through individual efforts, while a few were established through motivation from non-governmental organizations. Mbai (2017) assessed the influence of WSHGs on women's empowerment in Kitui County, Kenya. The author established that WSHGs empowered women economically by availing them of loans and savings platforms. They were also socially empowered as they shared information on addressing common problems in their social lives. Politically, WSHGs gave women the confidence to participate in politics, governance, and decision-making forums in their communities.

## Covid-19 Pandemic Measures

Kenya has experienced three waves of Covid-19 infections. The first wave came between July and August 2020, which saw the country record almost 1000 new infections daily. The second wave occurred

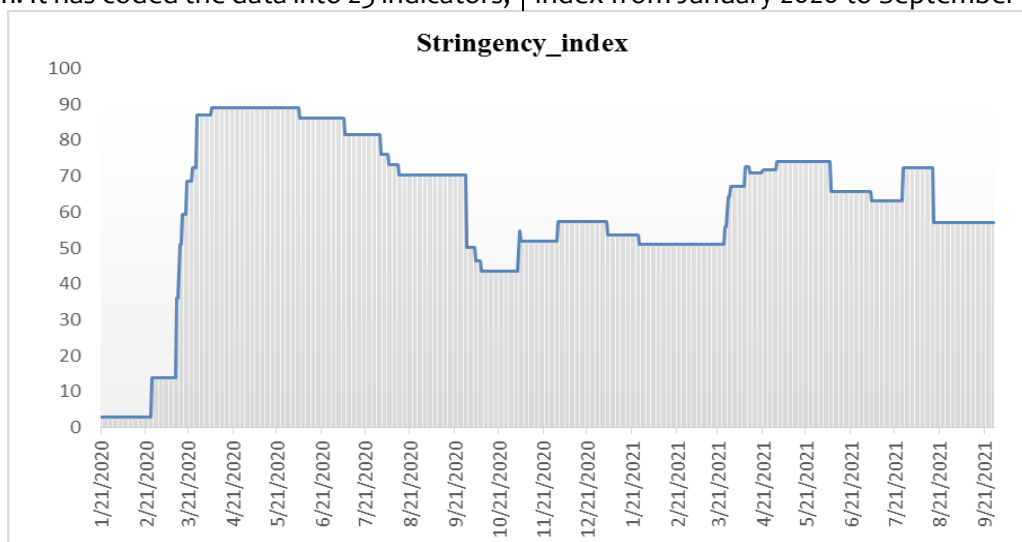
between October and December, which saw Kenya record over 1500 new infections daily. The third wave was between March and May 2021, where daily new infections hit 2000. Figure 1 shows confirmed new cases per day from April 2020 to August 2021.



**Figure 1: Confirmed New Cases per Day**

This study used the Oxford Covid-19 Government Response Tracker (OxCGRT). OxCGRT is a systematic data collection of government policy measures in response to the Covid-19 pandemic. OxCGRT has tracked information for over 180 countries, Kenya among them. It has coded the data into 23 indicators,

such as travel restrictions, school closure, and vaccination policy. The data is aggregated into a policy index known as the stringency index that helps understand government responses in a consistent way (Hale et al., 2021). Figure 2 shows Kenya’s stringency index from January 2020 to September 2021.



**Figure 2: Kenya’s Stringency Index**

## Covid-19 Pandemic and Women Self-Help Groups

Countries responded to the Covid-19 pandemic in diverse ways. High-income countries in imposed

lockdowns after their cases of Covid-19 had shot tremendously. For example, Kenya imposed a nationwide curfew on March 25, 2020, and a partial

lockdown on April 6, 2020. As a result of these measures, 86 per cent of people living in Nairobi informal settlements reported a total or partial loss of income. The majority of them (74%) also reported skipping meals due to having little or no money for food (Quaife et al., 2020).

## **Social Distancing Limiting Interactions**

De Hoop et al. (2020) observed that the Covid-19 pandemic and resulting measures to control it present significant challenges for WSHGs. The control measures in response to Covid-19 reduced physical contacts by 62 per cent and non-physical contacts by 67 per cent (Quaife et al., 2020). WSHGs meet regularly and the measures introduced to curb the pandemic meant they could not continue with their meetings. Even after easing the restrictions on gatherings, social distancing rules remained, which could limit the level of interaction of women in self-help groups. WSHGs' savings are expected to decline due to reduced meetings and disruption of their operations. Evidence from Sierra Leone during the Ebola outbreak in 2014 confirms that savings in Villages Savings and Loan Associations (VSLAs) declined. Absenteeism during weekly meetings shot up, and VSLAs were not able to mobilize savings that they further offered as loans to members (Mbevi, 2018).

## **Social and Economic Shocks**

Evans and Over (2020) observed that the Covid-19 economic impact on low and middle-income countries would result in a fall in wages and a rise in poverty for the short term. In the long term, the Covid-19 economic impact will result in greater inequalities. Pinchoff, Austrian, Rajshekhar et al. (2021) observed that there are gendered economic, social, and health effects of the Covid-19 pandemic and mitigation policies. The mitigation measures adversely affected more women than men in Nairobi informal settlements. Besides, more women reported an increased risk of household violence and an increased likelihood of skipping a meal, causing food insecurity. The level of intimate partner violence increased mostly due to loss of income and food insecurity. Covid-19 control measures led to many women skipping immunisation, nutrition, and reproductive health services. More women than men are also likely to forego essential healthcare services. Women participation in the labour force dropped by 23.7 per

cent from 72.5 per cent in 2019 to 48.8 per cent in 2020. This drop was significantly disproportionate to that of men, which was 77.6 per cent in 2019 and reduced by 12.3 per cent to 65.3 per cent in 2020 (Owino, 2020).

## **Partnerships in Community Responses**

At the onset of the pandemic, medical products and materials needed for the fight against Covid-19 were not readily available due to high demand and supply chain disruptions around the world. WSHGs were mobilised to produce masks, personal protective equipment, and hand sanitizers (Anju, 2020). Women's self-help groups WhatsApp network in India has played a significant role in creating awareness of Covid-19 measures such as washing hands and social distancing among the hard-to-reach population (World Bank, 2020). Women-self-help groups have also partnered with governments to reach the most vulnerable people through community kitchens in Kerala, and Madhya Pradesh, among other areas (Yadav, 2021). Women groups have played a central role in creating community awareness and training (Simpson, 2016; Ndome & Vamboi, 2016).

## **Mitigation Strategies to Curb the Impact of Covid-19**

Adoption of digital platforms, virtual meetings, and technology for WSHGs has been suggested to mitigate disruptions occasioned by restrictions on gatherings. However, many women in self-help groups are illiterate or semi-literate and might find it difficult to utilise technological devices to access digital platforms and virtual meetings. It also means that women might be required to incur more costs in acquiring technological devices and purchasing data bundles for virtual meetings. Subsidised technological devices and affordable data bundles could help mitigate the disruption of some WSHGs. It could also provide an opportunity to strengthen self-help groups through digital transformation (Sanyal, 2020).

On the one hand, the demand for loans is expected to increase as many entrepreneurs seek to recover from economic shocks brought on by the Covid-19 pandemic. On the other hand, the mobilisation of savings which was facilitated by physical meetings in WSHGs is expected to decrease. This will translate to reduced resources available to distribute loans to those in need. Governments and development



partners could partner with WSHGs and bridge this gap by injecting grants to salvage their operations. These groups play a significant role in the development and could be tapped to facilitate recovery from the Covid-19 pandemic (Shaji, 2020).

## RESULTS AND DISCUSSION

This paper sought to understand the role of WSHGs in fighting the Covid-19 pandemic. It also sought to

establish the effect of the pandemic on the operations of WSHGs. Finally, the paper sought to find out strategies that stakeholders could adopt to mitigate the effects of Covid-19 on WSHGs. Figure 3 shows the study focused on 15 studies in Kenya across 9 counties.

Study & Location	Objectives	Methodology	Sample Size	Findings	Conclusions
Nyatya (2016), Kisii County	<ul style="list-style-type: none"> <li>Reasons for forming groups</li> <li>Social and economic status of group members</li> <li>Activities by groups</li> <li>Groups' successes/failures</li> </ul>	Qualitative	<ul style="list-style-type: none"> <li>6 groups</li> <li>231 respondents</li> </ul>	<ul style="list-style-type: none"> <li>Sharing common goals to fulfilling basic needs of the rural women</li> <li>Enhancing the income generating capacity of groups</li> <li>Engaged in agriculture and related activities</li> <li>Groups engaged mainly in merry-go-round, members' savings, farming and in cultural activities</li> <li>Irregular attendance, late payment of subscriptions, and leadership squabbles</li> </ul>	<ul style="list-style-type: none"> <li>WSHGs serve as platforms for women to bond together as homogeneous group through meeting and sharing of common values and general interests.</li> </ul>
Haeran (2019), Nairobi County, Village II, Mathare.	<ul style="list-style-type: none"> <li>Identify the system and structures of SHGs</li> <li>Economic, social and psychological impact of participation</li> <li>Challenges of joining the SHGs</li> </ul>	Mixed (qualitative and quantitative)	77 respondents	<ul style="list-style-type: none"> <li>Participating in Self-help groups plays an important role in women empowerment.</li> <li>Self-help groups benefit women members economically, socially and psychologically.</li> </ul>	<ul style="list-style-type: none"> <li>Division of labour to ensure equal distribution of roles</li> <li>Funding income generating activities</li> <li>Support business &amp; financial management skills</li> </ul>
Makora (2019), Michii Mikuru location, Tigania East Sub County, Meru	<ul style="list-style-type: none"> <li>Determine influence of business skills training on income generation</li> <li>Describe contribution of income generating projects on income generation</li> <li>Evaluate influence of credit access on income generation</li> <li>Assess influence of intra group conflict resolution on income generation</li> </ul>	Mixed (qualitative and quantitative)	<ul style="list-style-type: none"> <li>5 groups</li> <li>48 group members</li> </ul>	<ul style="list-style-type: none"> <li>Negative correlation between business skills training and income generation</li> <li>Positive correlation between ownership of income generating projects and income generation</li> <li>Negative correlation between access to credit and income generation.</li> </ul>	<ul style="list-style-type: none"> <li>Enhancing networking and collaboration at local, national and county government levels important for capacity building of the groups</li> </ul>
Maina (2020), Tigania West Sub-County, Meru County	<ul style="list-style-type: none"> <li>Establish the influence of participation in self-help groups on socio-economic empowerment of women</li> </ul>	Quantitative	<ul style="list-style-type: none"> <li>150 respondents</li> </ul>	<ul style="list-style-type: none"> <li>Participation had a positive influence on:                             <ul style="list-style-type: none"> <li>Self-confidence of the women</li> <li>Level of social networks</li> <li>Credit access</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Participation in self-help groups is important for improving confidence of group members, their social networks, credit access and income.</li> </ul>
Mbouiri (2020), Nairobi County	<ul style="list-style-type: none"> <li>Determine influence of resources on women empowerment projects</li> <li>Establish the extent to which capacity building influence women empowerment projects</li> </ul>	Quantitative	<ul style="list-style-type: none"> <li>50 respondents</li> </ul>	<ul style="list-style-type: none"> <li>Positive strong correlation between resources and women empowerment projects</li> <li>Positive strong correlation between capacity building and women</li> </ul>	<ul style="list-style-type: none"> <li>Resources, capacity building and social capital are critical for women empowerment projects</li> </ul>

Gichuhi and Mwangi (2021), Kajiado County	<ul style="list-style-type: none"> <li>Investigate influence of financial knowledge, financial behaviour, and financial attitude on growth of JOYWO registered groups</li> </ul>	Quantitative	<ul style="list-style-type: none"> <li>43 groups</li> </ul>	<ul style="list-style-type: none"> <li>Financial knowledge, financial behaviour, and financial attitude had a significant influence on the growth of JOYWO registered groups</li> </ul>	<ul style="list-style-type: none"> <li>Financial literacy skills are critical for growth of groups</li> </ul>
Mulwa (2020), Kiambu County	<ul style="list-style-type: none"> <li>Establish factors influencing performance of the members' microenterprises, and their effect on their well-being</li> </ul>	Mixed (qualitative and quantitative)	<ul style="list-style-type: none"> <li>10 groups</li> <li>66 members</li> </ul>	<ul style="list-style-type: none"> <li>Groups had enabled members to engage in income generating activities</li> <li>Groups linked members with other organizations for networking that enabled them to learn a lot</li> <li>Challenges included lack of capital, market, and training</li> </ul>	<ul style="list-style-type: none"> <li>Groups and microenterprises performance improved the lives of members</li> </ul>
Muriithi (2020), Nyeri County	<ul style="list-style-type: none"> <li>Assess the influence of knowledge sharing practices on performance of self-help groups</li> </ul>	Mixed (qualitative and quantitative)	<ul style="list-style-type: none"> <li>108 respondents</li> </ul>	<ul style="list-style-type: none"> <li>Professional knowledge shared contributed to performance</li> <li>Goal-setting knowledge shared enabled better organization and improved decision making</li> <li>Special technological skills shared enhanced effectiveness and performance</li> </ul>	<ul style="list-style-type: none"> <li>Knowledge sharing practices motivate group members and enhance cohesion and commitment</li> </ul>
	<ul style="list-style-type: none"> <li>Assess the extent to which social capital influence women empowerment projects</li> </ul>			<ul style="list-style-type: none"> <li>empowerment projects</li> <li>Positive strong correlation between social capital and women empowerment projects</li> </ul>	
Gathua (2020), Dagoretti south constituency, Nairobi county	<ul style="list-style-type: none"> <li>Understand how groups were formed</li> <li>Examine mechanism that groups utilized to remain functional</li> <li>Understand how groups performed in relation to their intended goals</li> </ul>	Qualitative	<ul style="list-style-type: none"> <li>10 groups</li> <li>79 respondents</li> </ul>	<ul style="list-style-type: none"> <li>Group formation mainly composed of friends and neighbours</li> <li>Literate members facilitated rational thinking in groups</li> <li>Fines are instrumental in maintaining effectiveness</li> <li>Negligible external support</li> <li>Increased savings</li> </ul>	<ul style="list-style-type: none"> <li>Group members accessed loans at low interest rates</li> <li>Improved social support</li> <li>Need for government and other stakeholders to reach out and support groups</li> </ul>
Were and Kimaru-Muchai (2021), Kibra Sub-County, Nairobi County	<ul style="list-style-type: none"> <li>Understand the role of self-help groups (SHGs) in promoting women's economic empowerment in Kibra.</li> </ul>	Mixed (qualitative and quantitative)	<ul style="list-style-type: none"> <li>108 groups</li> </ul>	<ul style="list-style-type: none"> <li>Groups utilize savings to expand credit access to vulnerable women</li> <li>Leadership experience in groups has enabled women to make major decisions in life and improved their confidence.</li> </ul>	<ul style="list-style-type: none"> <li>Groups improved the economy by empowering women and diversifying their income sources</li> </ul>



				<ul style="list-style-type: none"> <li>Capacity building has enhanced proficiency and performance</li> </ul>	
Okello (2014), Saboti, Transzoia County	<ul style="list-style-type: none"> <li>Find out the profiles of the selected self-help groups</li> <li>Examine the characteristics of individual women participants</li> <li>Assess the level of rural women participation</li> <li>Find out the income generating activities undertaken</li> <li>Examine member benefits</li> <li>Find out the level of external assistance received by the self-help groups</li> </ul>	Quantitative	<ul style="list-style-type: none"> <li>5 groups</li> <li>60 respondents</li> </ul>	<ul style="list-style-type: none"> <li>Majority of self-help groups formed along economic lines while a few are socially inclined</li> <li>Majority formed by individuals efforts while a few through NGO motivation</li> <li>Groups of 15-20 members met periodically to find solutions to their socioeconomic issues</li> <li>Rules govern operations of groups</li> <li>Penalties used for effective administration</li> </ul>	<ul style="list-style-type: none"> <li>Groups empowered women through access to credit, skills, engaging in income generating activities, enhancing self-confidence, and decision making</li> </ul>
Mbai (2017), Kirui Country	<ul style="list-style-type: none"> <li>Establish influence of table banking practice on women empowerment</li> <li>Access influence training in business management skills on women empowerment</li> <li>Establish influence of time management on</li> </ul>	Quantitative	<ul style="list-style-type: none"> <li>75 respondents</li> </ul>	<ul style="list-style-type: none"> <li>Influence of self-help groups activities on empowerment of the women go beyond access to loans</li> <li>Women developed socially and were empowered politically</li> </ul>	<ul style="list-style-type: none"> <li>Self-help groups are a strong instrument for women empowerment in all aspects; economically, socially, and politically</li> </ul>

**Figure 3: Summary of Reviewed Studies in Kenya**

Evidence shows that WSHGs provided financial services critical in coping with and mitigating the impact of Covid-19. WSHGs have also played a critical role in disseminating Covid-19 awareness information to their members and the public. The pandemic brought forth the importance of community work, especially in ensuring that the most vulnerable people get adequate attention. WSHGs bridged a gap in medical products scarcity created by logistical challenges associated with travel restrictions. They were able to produce masks, hand washing soaps, and sanitizers. Covid-19 has led to restrictions on gatherings and social distancing hit groups significantly as they rely on physical meetings to mobilise savings and distribute loans. In the absence of physical meetings, members were not consistent in savings or contributions, denying the group much-needed resources for onward lending. Savings mobilisation and lending are the key activities of WSHGs, without which there could be adverse effects on women empowerment.

Stakeholders could mitigate the covid-19 impact on WSHGs by containing the pandemic, having a safety net for the most vulnerable, and constantly measuring the impact. Subsidised technological devices and affordable data bundles are necessary to facilitate the adoption of digital platforms, virtual meetings, and technology for WSHGs. WSHGs could be used as structures for social safety nets (De Hoop et al., 2020).

### CONCLUSIONS AND RECOMMENDATIONS

**Conclusions:** This paper concludes that the impact of the Covid-19 pandemic on WSHGs was adverse and was socioeconomic and health-related. It reduced physical interactions that are critical for group operations. The pandemic increased the chances of household violence and increased the level of poverty. Loss of income led to food insecurity, and women participation in the labour force declined. The mitigation strategies for these effects revolve around partnership in community responses. They include the adoption of digital platforms to mitigate disruptions occasioned by restrictions on gatherings. Subsidised

technological devices and affordable data bundles could also help mitigate the disruption. There is an opportunity to strengthen self-help groups through digital transformation. Grants injection can salvage WSHG's operations. The role of WSHGs in response to Covid-19 is important. They were mobilized to produce masks, personal protective equipment, and hand sanitizers. WSHGs network played a significant role in creating awareness of Covid-19 measures. This network also provided a platform for training communities on hygiene and sanitation. WSHGs provide governance structures for social safety nets.

**Recommendations:** This paper recommends that the government should establish partnerships with more WSHGs to reach the hard-to-reach population. It should empower WSHGs to offer the much-needed social safety nets for vulnerable groups in society. The containment measures should be context-tailored to help WSHGs operate following public health protocols

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