

WOMEN'S EMPOWERMENT AND SELF-HELP GROUPS IN THE ANDAMAN ISLANDS

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ABSTRACT

Due of the high transaction costs and collateral requirements of traditional credit channels, microcredit has become a conspicuous source of credit for the impoverished. The purpose of microcredit is to handle their own money before negotiating bank credit on business terms. SHGs are regarded as one of the most important instruments for implementing a participatory approach to women's economic empowerment. SHGs assist members in assimilating the fundamentals of financial intermediation, such as prioritizing needs, establishing standards and guidelines, and maintaining accounting records. Since the funds used in the loan activities are their own, which they have saved over a long period of difficult times, this practice also fosters financial discipline. The program's objectives are to guarantee flexibility in terms of structure and operational rules, raise awareness before credit is given, make a deliberate effort to form groups, and influence economic empowerment through both individual and group activities. As a result, bank-linked loan supply aids in achieving economic planning goals. specifically, women's social and economic growth.

INTRODUCTION

It is inevitable that women will be empowered in the age of globalization. They are the ones who shape and construct a country's future. Women in India are just as productive as men in the process of development, but this resource is underutilized and unutilized. "The pervasive practice of gender bias or inequality is as old as disparities in appointments and promotions, particularly in senior grade posts, discrimination in women's education and training, sex-selective abortion practices, and discrimination against women in households as well as in society," claims O.D. Heggade. People's standard of living has decreased and economic growth has slowed as a result of gender inequality. Giving women the freedom to make their own decisions is the only way to empower them and make them self-sufficient.

WOMEN EMPOWERMENT THROUGH SHGS

Therefore, women's empowerment is a worldwide issue and a dynamic, multifaceted process that empowers women to realize their full potential in all areas of life. It includes shifts in social, political, economic, and decision-making aspects of the development process. As a result, the Ninth Five Year Plan placed a strong emphasis on empowering women as agents of social policies and programs that aim to provide them with financial, institutional, and legislative support at different levels. Due of the high transaction costs and collateral requirements of traditional credit channels, microcredit has become a conspicuous source of credit for the impoverished. The purpose of microcredit is to handle their own money before negotiating bank credit on business terms. SHGs are regarded as one of the most important instruments for implementing a participatory approach to women's economic empowerment. SHGs assist members in assimilating the fundamentals of financial intermediation,

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Table 1 presents socio-economic profile of the selected respondents in South Andaman.

S. No	Particulars		South Andaman
1	Religion	Hindus	63
		Muslims	17
		Christians	20
2	Caste	General	29
		OBC	71
		STs	00
3	Type of family	Nuclear	96
		Joint	04
4	Size of family	Less than 4 members	37
		5 or more	63
5	Age	20-30	27
		31-40	52
		41-50	15
		51-above	6
6	Marital status	Unmarried	12
		Married	78
		Widow	10
7	Education	Illiterate	59
		Primary	30
		Secondary	08
		Hr. Sec.	2
		Degree	1
8	Employment status	Unemployed	86
		Employed	14
9	Total family income	Less than ` 10,000	37
		10,000 – 15,000	46
		15,000 – 20,000	08
		20000-25000	07
		25000- Above	02

1. Faith

People's attitudes and patterns of behavior have always been greatly influenced by their religion. Given that Hinduism is the most common religion in India, it was not surprising to learn that the majority of the 63 respondents were Hindus. Christians made up the second largest religious group with twenty, followed by Muslims with seventeen. The SHG initiative was undoubtedly reaching out to all religious groups, even if the majority of the people surveyed were Hindus.

2. Caste

Caste is a peculiar aspect of Indian society that determines a person's rank based on their birth and assigns them tasks accordingly. Of the 100 people who responded to the survey in the South Andaman, 29 were from the general community, 71 were from other backward communities, and there were no Schedule Tribes. Thus, the goal of providing advantages to the disadvantaged segments of society was largely achieved by the SHG system.

3. Family Type

The structure and functions of the Indian family system have been evolving. The kind of family indicates that, regardless of region, 96 people lived in nuclear families, followed by 4 in joint families. This indicates that, in both urban and rural regions, nuclear families are becoming more prevalent while traditional joint families are rapidly disappearing. This is the result of the societal change that the nation is experiencing.

4. Family Size

In large homes, the size of the household becomes important because women are compelled to work to supplement the family's income due to the strain of meeting the financial obligations. Large family norms, which include families with five or more people, were followed by 63% of the respondents. In South Andaman, the average family size is 5.5.

5. Age

The age distribution of the workforce is a significant element that is closely related to an individual's ability to work. According to the age distribution of the respondents, 52 out of the total respondents were in the active 30–40 age group, with 27 of them falling into the 20–30 age group. According to a study by Suguna (2006), these women may have joined SHGs because they wanted to save money for the future and needed to augment their family income.

6. Marital status

Marriage is an important event particularly from the standpoint of additional burden of responsibility on the marriage partner to pull together as constituent of a new family. Marriage brings about a number of changes in the attitude and behavior pattern of the respondents especially from the point of view of. Information relating to marital status reveals that 78 of the respondents was married followed by 12 who were unmarried and 10 of them were widows. The additional responsibility of running a family may have motivated the women to join SHGs.

7. Education

Another element that affects women's standing is education. It helps them get the knowledge and skills they need to improve their employability and generate revenue for their families. In the field of education, of them, thirty had completed primary education, eight SHG women had finished middle school, two had finished secondary school, and only one had finished higher secondary school. 59 out of the respondents, or more than half, lacked literacy.

8. Status of employment

Because a job is a way to make a living, it is necessary for survival. According to the SHG's occupation study, just 14 out of all respondents worked in private industry or fishing. These women now have the possibility to make extra money thanks to the SHG program.

9. Total family income

Level of income is an important indicator of social welfare. The study revealed that 37 of the total respondents had total family income of less than Rs.10,000, 46 of them had income between 10,000–15,000, 8 had income between 15,000–20,000, 7 had income between 20,000–25,000 and only 2 of them were earning Rs. 25,000 and above.

LIVING CONDITIONS OF THE RESPONDENTS

Housing includes not only the physical structure providing shelter but also the immediate surrounding and related community services and facilities. World Health Organization prefer the term” residential. In the recent literature on measurement of poverty ,it has been observed that besides household income, the living conditions must also be taken into consideration since income gives only partial picture of living conditions of the individuals.

Information is elicited from the sample households living conditions which include 1.ownership of house 2.type of house 3.availability of electricity 4.type of toilets 5. Availability of safe drinking water and 6.Type of fuel used for cooking.

Table -2 . The table gives details of the living conditions of the sample households.

S.No.	Particulars	Types	No. of respondents in south Andaman
1	Ownership of house	Yes No	72 28
2	Type of house	1.Kaccha house 2.Semi Pucca 3.Pucca	42 53 05
3	Availability of electricity	Yes No	100 Nil
4	Type of toilet	Public latrine Pucca latrine Open latrine	37 56 07
5	Availability of safe drinking water	Yes No	87 13
6	Type of fuel	Wood Kerosene Gas	24 Nil 76

While 72 of the sample households own their houses,28 of them live in rented houses. A certain minimum standard of housing is essential for healthy and civilized existence. The analysis of type of residential houses reveal that while 53 of the sample households live in semi pucca houses,42 of them live in kutchha houses and only 5 live in pucca houses.

Supply of safe drinking water is an essential amenity to be provided by civil administration to its citizens. 87 of the total households have access to safe drinking water. Several types of fuels for cooking are in vogue in the study area. There is no exclusive dependence on one single fuel. Wood as fuel was reported by 24 of the total households. The switch over to gas is a recent phenomenon for most of the sample households (76) after SHG movement.

QUALITY OF LIFE INDEX

Progress in social sector is a key element in poverty alleviation. In India also with the constitutional provisions, the government is committed to provide basic amenities like housing, safe drinking water, electricity, etc. which will enable the marginalized group in the society to improve their quality estimation of PQLI is to identify the various indicators having a bearing on quality of life. Then assign weights to these indicators and estimate the composite index for each household. The indicators considered here are not exhaustive, yet have an impact on the quality of life in general, viz.

1. House owned or rented.
2. type of house.

3. House electrified or not.
4. type of latrine.
5. safe drinking water facility.
6. Type of fuel used.

Weights are assigned to the above listed indicators as given in the table below. To estimate the composite index, weights of each indicator for each household are added. The maximum value of composite index is 12.

Table -3 Indicators of physical quality of life & their weights

Sl.No.	Indicators		Weight
1	House	Owned Rented	1 0
2	Type of house	Kutcha house Semi-pucca house Pucca hose	1 2 3
3	House electrified or Not	Yes No	1 0
4	Type of latrine	Open place Public latrine Pucca latrine	1 2 3
5	Safe drinking water facility	Yes No	1 0
6	Cooking fuel	Gas Wood Kerosene	1 2 3

Based on the value of the composite index, the households are classified into three categories as given below.

1. Less than 50 percent: poor
2. 50-75 percent: good
3. Above 75 percent: very good

The table shows that 27 of the sample household are poor . A substantial amount ie. 53 of the total sample households have good physical quality of life and 20 of them are leading a very good physical quality of life index

CONCLUSION

In conclusion, the SHG has been instrumental in assisting the Andaman women who are marginalized in enhancing the physical quality of their lives. It is necessary to unite SHGs on a broader scale. As of right now, SHGs continue to function as separate entities with little interaction with other groups. For inclusive growth, SHGs must be encouraged in isolated and tribal communities.

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