

Women Empowerment and Livelihood Promotion: A Transformation made by Self- Help Groups in Andaman & Nicobar Islands, India

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Abstract

The concept of SHG's and development oriented, NGOs are moving towards empowering women by a provision of credit and making them participate in the process of development. There are several success stories recorded in India like (LIJJAT), signifying the greater importance of women-centered self-help groups that make changes in the life of the women/families and the communities. Microfinance in India started evolving in the early 1980s with the formation of informal Self Help Group (SHG) for providing access to financial services to the needy people who deprived of credit facilities. Here the study intends to bring a comprehensive analysis of an intervention study carried out in the Andaman and Nicobar Islands in India. The study is an intervention based; it produces a clear picture on how women can bring positive change in their life after facing series of massive disasters, which made their presence more vulnerable in various spheres of their life. The study was carried out in association with leading voluntary organizations like Mata Amritanandamayi Math projects, CARE India; a national organization working in the development sector has initiated microfinance and livelihood restoration programs in Andaman & Nicobar Islands since December 2005. Several hundred SHGs have been formed by CARE in the Islands with the close support with NABARD, Andaman & Nicobar State Cooperative Bank, SBI, Syndicate bank and other stakeholders in the island. The overall focus of the intervention project was ensuring the empowerment of the women in the islands through promoting Self Help Groups (SHGs). NABARD supports Amrita SREE in giving capacity building training for SHGs on leadership, micro-enterprises, and promotion of livelihood activities in the islands. Care India monitored the project on a bimonthly basis, and technical inputs are given from time to time. The aim of the study is to narrate the process of changes made through this intervention among the life of the women SHG member in the island. The objectives of the study are (1) to understand the economic impact of SHGs through this microfinance and livelihood programmes in the study areas (2) to find out the nature and scope of credit linkages and the transformation process (3) to document the success stories of women SHG members through the intervention (4) to understand the microfinance and livelihood programmes and policies influences the women SHGs in the promotion of their livelihood. The study is based on the qualitative method and also used case studies of women SHG's and members. The sampling size is 30 for qualitative interviews, and five in-depth case studies completed for collecting the information. The received data analyzed by content analysis and thematic presentations. The major themes derived from the survey are credit linkages, initiation of microenterprises, capacity development, livelihood promotion, revolving fund management, networking /advocacy with various stakeholders, community ownership, and management system. The success case studies are documented and presented in the