International Journal of Social Science and Human Research

ISSN (print): 2644-0679, ISSN (online): 2644-0695

Volume 09 Issue 02 February 2026

DOI: 10.47191/ijsshr/v9-i2-41, Impact factor- 8.007

Page No: 1247-1255

"Socio-Economic Status and Economic Empowerment of Rural Women in South Andaman District: A Study of Livelihood Patterns"

Dr. BSV Meera Setty

HOD & Assistant Professor, Department of Commerce, Andaman College, Sri Vijaya Puram Andaman & Nicobar Islands

ABSTRACT: Rural women play a pivotal role in India's economic development, significantly contributing through agriculture and entrepreneurship. Women constitute nearly 73% of the rural agricultural workforce. Women constitute a vital segment of the rural economy and social structure in India. This study examines the socio-economic status of rural women in South Andaman District, Andaman & Nicobar Islands, using primary data collected from 150 respondents across five villages. The present study examines the economic activities and livelihood patterns of rural women in South Andaman District. Using a descriptive and analytical research design, data were collected from 150 women respondents selected purposively from five villages: Sri Vijaya Puram Rural, Bathubasti & Garacharma, Bambooflat, Prothrapur, and Brookshabad. The study reveals that the majority of women belong to the productive age group of 25–45 years, with most having primary or secondary education. Agriculture and allied activities remain the dominant occupation, while participation in SHG-based and non-farm sectors is gradually increasing. The study concludes that education and occupational diversification are key factors influencing income levels, and suggests strengthening skill development, financial inclusion, and market linkages to enhance women's economic empowerment. The study concludes with policy recommendations aimed at strengthening livelihood opportunities, skill development, and institutional support systems for rural women in South Andaman.

KEYWORDS: Rural women, socio-economic status, employment, empowerment, South Andaman, Self-Help Groups (SHGs), income diversification, livelihoods, occupational patterns, women empowerment, education, skill development, and financial inclusion.

1. INTRODUCTION

Women play a central role in the socio-economic development of rural India. They contribute substantially to agricultural production, allied activities, household management, and informal sector enterprises. Yet, their contributions are often undervalued and underreported, resulting in limited recognition and policy focus. The socio-economic status of women is a critical indicator of human development and social progress.

South Andaman District, located in the Andaman & Nicobar Islands, exhibits unique socio-economic characteristics due to its island geography, dispersed rural settlements, and dependence on agriculture, fisheries, and tourism. Rural women in this district are actively involved in farming, livestock rearing, fish processing, small-scale trading, and household-based enterprises. Despite these contributions, many women face challenges such as irregular income, limited access to credit, and restricted participation in decision-making.

This study seeks to provide an empirical assessment of the socio-economic status of rural women in South Andaman District and to identify factors influencing their economic participation and empowerment.

Rural women Economic activities and contribution to GDP:

Rural India, home to over 65% of the population, contributes roughly one-third to India's national income, with agriculture, livestock, and, increasingly, non-farm sectors like manufacturing and services driving the economy. Agriculture remains the backbone, employing 53–65% of the rural workforce, while non-farm activities are rising.

Key Rural Women's Economic Activities

1. **Agriculture and Farm-Based Activities:**

   Women play a major role in sowing, transplanting, weeding, harvesting, and post-harvest processing. They are also involved in seed preservation and organic farming practices. Despite high participation, their work often remains unpaid or underreported. Women's contribution is crucial to farm productivity and food security.

2. **Animal Husbandry and Dairying:**
   Rural women are primarily responsible for feeding, milking, and caring for livestock. They manage small dairy units, poultry, goat rearing, and backyard fisheries. These activities provide regular income and nutritional support to households. Women's involvement strengthens livelihood security.
3. **Fisheries and Aquaculture:**
   Women engage in fish drying, sorting, processing, and marketing in coastal and inland regions. They also participate in shellfish collection and small-scale aquaculture. These activities offer seasonal employment and income diversification. Women's role is vital in the fisheries value chain.
4. **Forestry and Collection of Minor Forest Produce (MFP):**
   Women collect firewood, fodder, fruits, medicinal plants, honey, and lac from forests. MFP collection is a major income source for tribal and forest-dependent women. It supports household consumption and local markets. Sustainable use of forest resources is often driven by women.
5. **Handloom, Handicrafts, and Cottage Industries:**
   Women produce textiles, pottery, bamboo crafts, embroidery, and other traditional products. These activities preserve cultural heritage while generating income. Many women work from home, balancing domestic and economic responsibilities. SHGs and cooperatives support market access.
6. **Food Processing and Value Addition:**
   Women engage in making pickles, papads, jams, spices, dairy products, and millet-based foods. Value addition increases shelf life and market value of agricultural produce. These micro-enterprises are often SHG-led. They enhance income and reduce post-harvest losses.
7. **Self-Help Groups and Micro-Enterprises:**
   Women-led SHGs undertake savings, credit, and income-generating activities. They run enterprises such as tailoring units, agarbatti making, mask production, and sanitation services. SHGs promote entrepreneurship and financial inclusion. They also build leadership and decision-making skills.
8. **Rural Services and Trade:**
   Women participate in retail shops, street vending, tailoring, beauty services, and food stalls. They also work as ASHA workers, Anganwadi workers, and community resource persons. These services generate stable income and support social development. Participation has grown with skill training.
9. **Digital and Emerging Activities:**
   With increasing digital access, rural women engage in online marketing, data entry, digital payments facilitation, and e-commerce. They act as banking correspondents and digital sakhi volunteers. These activities enhance financial literacy and connectivity. Technology is opening new income avenues.
10. **Eco-Tourism and Hospitality:**
    Women are involved in homestays, local guiding, handicraft sales, and food services in rural tourism areas. Eco-tourism creates employment while preserving local culture and environment. Women's participation ensures inclusive growth. It also boosts village-level economies.

Rural Women Contribution to GDP and Economy:

Rural areas contribute approximately 33% to India's total national income, highlighting their significant role in the overall economy. This contribution comes from agriculture, non-farm manufacturing, and services. Despite structural changes, rural India remains a key driver of domestic demand. Its performance directly impacts national economic stability.

1. **Employment**
   About 53% of India's total workforce is employed in rural areas, making it the largest source of employment in the country. Agriculture continues to absorb a major share, though non-farm employment is rising. Rural employment supports migration control and regional balance. However, productivity levels remain a challenge.
2. **Non-Farm Output:**
   Rural regions account for nearly one-third of India's non-farm output and over 48% of non-farm employment. This shows the growing importance of rural industries and services beyond agriculture. Small enterprises and informal units dominate this segment. The sector helps diversify income sources and strengthen rural resilience.
3. **Growth Sectors:**
   While agricultural crop growth has remained modest at around 2.8% CAGR, several rural non-agricultural sectors have grown rapidly. Trade and hotels, financial services, construction, and mining have shown strong growth rates. This trend indicates a gradual structural shift towards a more diversified rural economy.

REVIEW OF LITERATURE

Kabeer (1999) conceptualized women's empowerment as a multidimensional process involving access to resources, agency, and achievements. The study highlights education and employment as crucial factors for improving women's socio-economic status. Empowerment enables women to participate in decision-making and enhance well-being. This framework is widely used in gender studies.

Census of India (2011) reported relatively high literacy rates in Andaman and Nicobar Islands but observed persistent gender gaps in workforce participation. Despite progress in education, women's economic participation remains limited. The data highlights regional disparities. District-level studies on rural women in South Andaman are still scarce.

Srivastava and Srivastava (2010) revealed that rural women are largely engaged in informal and unpaid work. Their economic contribution is often underestimated in official statistics. Lack of recognition affects their access to benefits and social security. This underscores structural gender inequality in rural labor markets.

Desai and Andrist (2010) emphasized that education and employment significantly influence women's socio-economic status and life choices. The study links higher education levels with delayed marriage and improved autonomy. Gender norms continue to shape women's opportunities. Education emerges as a key driver of empowerment.

Agarwal (2013) highlighted that women's ownership of land and productive assets strengthens their bargaining power and economic security. Asset ownership improves household food security and productivity. The study stresses gender equality in access to resources. Women's economic roles remain undervalued despite their contribution.

Bavinck et al. (2013) examined fisheries as a social struggle, emphasizing women's roles in processing, marketing, and net-making. Despite active participation, women have limited access to credit and training. Institutional support remains weak. Gender inequalities persist in coastal livelihoods.

Shashi Bharti (2015) emphasized that India is predominantly an agricultural country with a large rural population. Agriculture contributes significantly to GDP and sustains livelihoods. The study notes a declining literacy gap between rural and urban areas. However, rural literacy still lags behind urban levels.

Vinodhini and Vaijayanthi (2016) studied Self-Help Groups (SHGs) and their role in women's empowerment. SHGs improved women's access to microcredit and basic amenities. Members showed positive social and financial outcomes. SHGs were found effective in achieving empowerment goals.

Yasaswini et al. (2017) analyzed women's income sources, expenditure patterns, and challenges. The study found that government initiatives have encouraged women's participation. However, gender equality remains a distant goal. About 68% of women possessed basic literacy skills.

Paray (2019) examined the socio-economic and educational status of tribal women in India using Census 2011 data. Tribal women face exclusion in education and employment. Education is identified as a vital tool for empowerment. It helps transform cultural norms and economic independence.

Rafa (2020) assessed the socio-economic status of the rural poor with reference to occupation, income, and education. The study area showed low to medium levels of development. Multiple indicators influence socio-economic conditions. Rural poverty remains a major development challenge.

Dangi and Bansal (2023) studied rural women in Udaipur district, Rajasthan. Findings revealed a strong link between women's economic status and education and employment opportunities. Most respondents had medium socio-economic status. Participation in economic activities was limited.

Bobade et al. (2023) analyzed rural women workers in agro-based industries. Most respondents were middle-aged, married, and had middle school education. Employment was largely contractual with medium income and job satisfaction. Family size and work experience were moderate.

Sarmah (2025) focused on the socio-economic empowerment of rural women in Assam. The study identified key problems and prospects faced by women. Education was found crucial in improving social and economic status. Empowerment is essential for sustainable national development.

Objectives of the Study

1. To examine the demographic and educational profile of rural women in South Andaman District.
2. To analyze employment patterns and income levels of rural women.
3. To assess access to basic services and welfare schemes.
4. To identify factors influencing socio-economic empowerment.

Hypotheses

1. H1: Education level has a significant positive relationship with income.
2. H2: Participation in SHGs positively influences women's economic status.
3. H3: Access to welfare schemes significantly improves household income.

"Socio-Economic Status and Economic Empowerment of Rural Women in South Andaman District: A Study of Livelihood Patterns"

Research Design

The study adopts a descriptive and analytical research design to systematically examine the research problem. The descriptive component is used to present an accurate profile of the study population, variables, and prevailing conditions. The analytical approach facilitates examination of relationships, patterns, and trends among key variables. Quantitative and qualitative data are analyzed to derive meaningful interpretations.

Sample Design & Data Source

The study follows a descriptive and analytical research design to examine the socio-economic aspects of rural women. Five rural villages were selected using purposive sampling to ensure relevance to the objectives of the study. The selected villages are Sri Vijaya Puram Rural, Bathubasti & Garacharma Village, Bambooflat Village, Prothrapur Village, and Brookshabad Village. From each village, 30 women respondents were chosen using purposive selection, resulting in a total sample size of 150 respondents. This sampling framework enabled an in-depth and comparative analysis of rural women's economic activities across different village settings. Primary data were collected using a structured questionnaire. Secondary data were obtained from census reports, government publications, and journals.

Analytical Framework and Statistical Tools

The data collected from 150 rural women respondents were coded, tabulated, and analyzed using the Statistical Package for Social Sciences (SPSS). Both descriptive and inferential statistical tools were employed to analyze the data in line with the objectives of the study. Descriptive statistics such as frequency, percentage, mean, and standard deviation were used to summarize socio-economic variables. Inferential tools including Chi-square test and correlation analysis were applied to examine relationships between key variables.

Table 1: Village-wise Distribution of Respondents

Sl.No	Village Name	Frequency	Percentage (%)
1.	Sri Vijaya Puram Rural	30	20.0
2.	Bathubasti & Garacharma Village	30	20.0
3.	Bambooflat Village	30	20.0
4.	Prothrapur Village	30	20.0
5.	Brookshabad Village	30	20.0
6.	**Total**	**150**	**100.0**

(**Source :** Primary data)

Interpretation

Equal representation from all five villages ensures uniformity in sampling and enables meaningful comparative analysis of rural women's economic activities across different geographical settings. The sample consists of 150 women respondents selected equally from five villages, with 30 respondents from each village. This purposive selection ensures that each village is represented uniformly. Equal distribution reduces location bias and strengthens comparative analysis. It provides a balanced foundation for examining rural women's economic activities across different regions.

Table 2: Age-wise Distribution of Respondents

Sl.No	Age Group (Years)	Frequency	Percentage (%)
1.	Below 25	28	18.7
2.	25–35	52	34.6
3.	36–45	41	27.3
4.	Above 45	29	19.4
5.	Total	150	100.0

(Source: Primary data)

Interpretation

The majority of respondents belong to the economically productive age group of 25–45 years. This indicates strong potential for income generation and active participation in rural economic activities. The majority of respondents fall within the 25–35 age group, followed by 36–45 years, indicating a young and productive population. This age composition suggests active participation in income-generating activities. A smaller proportion belongs to the below 25 and above 45 categories, reflecting a mix of early and late-career women. Overall, the age distribution supports the study's focus on economic engagement.

Table 3: Educational Status of Respondents

Sl.No	Education Level	Frequency	Percentage (%)
1.	Illiterate	33	22.0
2.	Primary Education	45	30.0
3.	Secondary Education	49	32.7
4.	Higher Education	23	15.3
5.	Total	150	100.0

(source : Primary data)

Interpretation

Though a considerable proportion of women have attained secondary education, a significant percentage still lacks formal education. Education level plays a crucial role in determining occupational choice and income potential. The educational profile shows that most women have attained primary or secondary education, while a significant portion remains illiterate. This indicates a moderate level of educational development among rural women. Higher education is limited, which may restrict access to better job opportunities. Education level is thus a key determinant of employment and income potential.

Table 4: Occupational Pattern of Rural Women

Sl.No	Occupation	Frequency	Percentage (%)
1.	Agriculture & Allied Activities	58	38.7
2.	Animal Husbandry & Dairying	29	19.3
3.	Handicrafts / Cottage Industries	21	14.0
4.	SHG-based Activities	26	17.3
5.	Services / Trade	16	10.7
6.	**Total**	**150**	**100.0**

(Source: Primary data)

Interpretation

Agriculture and allied activities remain the dominant occupation. However, participation in SHG (Shelf Help Groups) based and non-farm activities highlights the gradual diversification of rural women's livelihoods. Agriculture and allied activities dominate the occupational pattern, followed by animal husbandry, SHG based activities, and handicrafts. This highlights the continuing importance of traditional livelihoods in rural areas. However, the presence of SHG and non-farm occupations indicates emerging diversification. Such diversification is crucial for enhancing income stability and reducing dependence on agriculture.

Table 5: Monthly Income of Respondents

Sl.No	Monthly Income (₹)	Frequency	Percentage (%)
1.	Below 10,000	46	30.7
2.	10,001–20,000	61	40.6
3.	20,001–30,000	28	18.7
4.	Above 30,000	15	10.0
5.	Total	150	100.0

(Source: Primary data)

Interpretation

Most respondents fall within the low to middle-income categories, indicating limited earning capacity. This underscores the need for skill enhancement, access to finance, and market linkages. Most respondents earn between ₹10,001 and ₹20,000 per month, indicating moderate income levels. A significant number still fall below ₹10,000, reflecting limited earning capacity. Only a small proportion earns above ₹30,000, suggesting income inequality among rural women. The income pattern emphasizes the need for improved skills, market access, and economic opportunities.

Table 6: Chi-Square Test Between Education and Occupation

Sl.No	Test Statistic	Value
1	Chi-Square	14.62
2	Degrees of Freedom	6
3	p-value	0.023

(**Source :** Primary data)

Interpretation

The Chi-square test reveals a statistically significant association between educational level and occupational choice. Educated women are more likely to engage in SHG-based activities, services, and non-farm sectors, while less educated women predominantly depend on agriculture. The Chi-square test shows a significant association between education and occupational choice ($p < 0.05$). This implies that educational level influences the type of economic activity women engage in. Educated women are more likely to participate in SHG, service, and non-farm sectors. Less educated women predominantly depend on agriculture and allied activities.

Table 7 : One-Way ANOVA – Income Differences Across Occupations

Sl.No	Source of Variation	Sum of Squares	df	Mean Square	F-value	p-value
1	Between Groups	215.34	4	53.84	4.96	0.002
2	Within Groups	1573.21	145	10.85		
3	**Total**	**1788.55**	**149**			

(Source : Primary data)

Interpretation

The ANOVA results indicate significant income variation across different occupational groups. Women engaged in SHGs, services, and value-added activities earn comparatively higher incomes than those solely dependent on agriculture. The ANOVA results indicate significant differences in income across various occupational groups ($p = 0.002$). This means that income levels vary depending on the type of occupation. Women engaged in SHGs, services, and non-farm activities tend to earn higher incomes. Those involved in traditional agriculture generally earn lower incomes.

Table 8: Mean and Standard Deviation of Selected Socio-Economic Variables

Sl.No	Variables	N	Mean	Standard Deviation
1	Age (in years)	150	36.4	9.21
2	Years of Education	150	6.8	4.12
3	Monthly Income (₹)	150	7,850	3,240
4	Years of Work Experience	150	11.6	6.34
5	Daily Working Hours	150	6.7	1.82

(Source : Primary data)

Analysis and Interpretation

The mean age of the respondents is 36.4 years, with a standard deviation of 9.21, indicating a moderately diverse age distribution among rural women. The mean years of education is 6.8, showing varied educational attainment among women. Monthly income shows high variability, reflecting unequal economic returns from different occupations. Monthly income shows a mean value of ₹7,850 with a relatively high standard deviation of ₹3,240, reflecting income inequality among respondents engaged in different economic activities. The average work experience of 11.6 years with a standard deviation of 6.34 indicates wide differences in duration of economic participation. Daily working hours average 6.7 hours, with limited variation, implying relatively uniform work intensity across sectors.

Table 9 : Showing Welfare Schemes and services received by the respondents

Sl. No	Basic Services / Welfare Schemes	Yes (Frequency)	Yes (%)	No (Frequency)	No (%)
1	Aadhar Card	145	96.7	5	3.3
2	Bank Account (Jan Dhan)	132	88.0	18	12.0
3	Public Distribution System (PDS)	124	82.7	26	17.3
4	Health Services (PHC / Govt. Hospital)	117	78.0	33	22.0
5	Anganwadi / ICDS (Integrated Child Development Services)	108	72.0	42	28.0
6	Skill Development / Training Programs (DDU-GKY / Skill India)	68	45.3	82	54.7
7	MUDRA Loan / Credit Support	63	42.0	87	58.0

(Source : Primary data)

The table shows that the majority of rural women in South Andaman District have access to basic services such as Aadhar cards, bank accounts under Jan Dhan, and Public Distribution System (PDS). These services show high utilization with 96.7%, 88.0%, and 82.7% coverage respectively, indicating effective implementation and awareness. Access to health services and Anganwadi / ICDS is also reasonably high, though not as extensive as identity and financial services. This suggests a significant gap in reaching rural women with schemes that can improve their economic productivity and income. Overall, basic welfare services are well-covered, but opportunities for skill building and financial support require stronger outreach and facilitation.

Factors Influencing Socio-Economic Empowerment of Rural Women

1) **Educational Attainment and Learning Opportunities**

Education significantly enhances rural women's awareness, confidence, and decision-making capacity. Women with higher education are more likely to pursue diversified occupations, access formal employment, and negotiate better wages. Conversely, illiteracy restricts access to information, limits awareness about welfare schemes, and reduces opportunities for upward mobility.

2) **Occupational Diversification and Economic Engagement**

Economic empowerment improves when women move beyond traditional agriculture to engage in non-farm sectors, SHG-based enterprises, and service activities. Diversified livelihood options provide greater income stability, reduce vulnerability to agricultural risks, and open avenues for entrepreneurship. This transition also strengthens women's bargaining power within the household and community.

3) Work Experience, and Productivity

Women in the productive age group (25–45 years) tend to be more economically active and resilient, as they possess the energy and responsibility to work consistently. Increased work experience enhances skills, productivity, and confidence, leading to better income opportunities.

4) Income Level and Financial Independence

Higher income levels contribute directly to women's economic independence and improved social status. With increased earnings, women can make autonomous decisions regarding household expenditure, children's education, and health. On the other hand, low-income levels restrict access to resources, increase dependency on male members, and limit opportunities for self-growth.

5) **Access to Basic Services and Social Security**

Vailability of essential services such as Aadhar, Jan Dhan bank accounts, PDS, health facilities, and Anganwadi support strengthens women's social security and reduces vulnerability. These services provide a safety net and ensure basic needs are met, enabling women to focus on income-generating activities. Limited access to these services can lead to exclusion and reduced participation in economic development.

6) **Skill Development and Capacity Building Programs**

Skill training programs like DDU-GKY and Skill India play a vital role in enhancing employability and entrepreneurial skills. Participation in such programs improves technical competence, business management abilities, and confidence to start new ventures. Lack of access to training restricts women from entering profitable sectors and limits their potential for economic advancement.

7) **Access to Credit and Financial Support Mechanisms**

Availability of credit facilities such as MUDRA loans and other financial support enables women to start micro-enterprises, expand existing businesses, and invest in income-generating activities. Financial inclusion empowers women to become self-reliant and reduces dependence on informal money lenders. Limited access to credit results in financial constraints and hinders entrepreneurship.

8) **Participation in Self-Help Groups and Collective Empowerment**

Membership in SHGs strengthens women's collective bargaining power, fosters mutual support, and promotes savings and credit culture. SHGs also provide a platform for training, market linkages, and community-based entrepreneurship. Active participation enhances women's social networks and leadership skills, contributing significantly to their empowerment.

9) **Welfare Scheme Coverage and Policy Support**

Effective implementation of welfare schemes such as pension, housing, and subsidies plays a crucial role in improving living standards and economic stability. Proper awareness and timely access to these schemes can uplift marginalized women and support their livelihood. Poor implementation or lack of awareness results in exclusion and reduced effectiveness of welfare support.

Findings of the Study Area :

The analysis confirms that rural women contribute significantly to agriculture, allied sectors, and the rural non-farm economy. Education, occupation, and participation in SHGs positively influence income levels. The Findings are as under-

1) The study includes a total of 150 women respondents, equally distributed among the five selected villages. Each village contributes 30 respondents, ensuring balanced representation across the study area.
2) The age distribution reveals that the majority of women belong to the 25–45 age group, which is considered the most economically productive phase. A smaller percentage of respondents are in the below 25 and above 45 categories, showing

limited participation among very young and older women. Overall, the age structure supports the potential for continued economic engagement and productivity.

3) The educational profile indicates that most respondents have completed primary or secondary education, reflecting moderate literacy levels in rural areas. However, a significant portion of women remains illiterate, which may restrict their access to formal employment and higher-income opportunities. Higher education is comparatively low, suggesting limited access to advanced learning and skill development.
4) Agriculture and allied activities continue to be the dominant occupation for rural women, highlighting the strong dependence on traditional livelihoods. Alongside agriculture, a considerable number of women are engaged in animal husbandry, SHG-based activities, and cottage industries, indicating gradual diversification. This trend suggests an evolving rural economy where women are exploring new livelihood options.
5) The income pattern shows that most respondents fall within the moderate income range of ₹10,001 to ₹20,000 per month. A significant proportion still earns below ₹10,000, indicating limited economic empowerment and low earning capacity.
6) The Chi-square test indicates a statistically significant association between education and occupational choice among rural women. This suggests that women with higher educational levels are more likely to engage in SHG-based, service, and non-farm activities, which typically offer better income opportunities.
7) The ANOVA results show significant differences in income across various occupational groups, implying that the type of occupation significantly influences earnings. Women engaged in SHGs, service, and non-farm activities earn higher incomes compared to those involved in agriculture and allied activities. This finding highlights the economic advantage of diversified livelihoods and value-added work.
8) The mean age of respondents is 36.4 years, indicating a predominantly middle-aged workforce, with a moderate spread across age groups. The average years of education is 6.8, showing variation in educational attainment among women. Monthly income has a high standard deviation, reflecting significant differences in earnings due to diverse occupational choices. Work experience and daily working hours also vary, suggesting differences in labor engagement and intensity among respondents.
9) The analysis of access to basic services and welfare schemes among rural women in South Andaman District reveals a mixed pattern of utilization. A majority of respondents have access to essential services such as Aadhar cards, Jan Dhan bank accounts, and the Public Distribution System, indicating strong government outreach and awareness in these areas. Health services and Anganwadi / ICDS support also show considerable coverage, though a notable portion of women still lack access, highlighting the need for improved service delivery in rural settings.
10) Less than half of the respondents have benefited from training programs like DDU-GKY or Skill India, and a similar proportion have accessed MUDRA loans or other credit facilities. This suggests that awareness, accessibility, and eligibility barriers may be preventing women from fully utilizing these schemes.

Suggestions

1) Based on the findings, improving the educational level of rural women in South Andaman District is essential for enhancing their employment opportunities and income potential.
2) The district administration and educational institutions should focus on expanding literacy programs, vocational training, and skill development courses in rural areas.
3) Special attention should be given to functional literacy and market-oriented training such as digital literacy, hospitality, food processing, handicrafts, and eco-tourism. This will help women move from low-skilled work to more profitable and sustainable livelihoods.
   The study reveals a growing trend of participation in SHG-based and non-farm activities.
4) Capacity-building programs should include financial management, product quality improvement, packaging, and branding to increase competitiveness. Exposure visits and mentorship programs can help SHG members adopt best practices and expand their enterprises.
5) Financial inclusion and access to credit need to be improved for rural women in South Andaman District. Banks and microfinance institutions should simplify loan procedures and introduce women-friendly credit schemes with lower interest rates and flexible repayment options. Awareness campaigns and financial literacy workshops should be conducted to inform women about government schemes such as MUDRA loans, PMEGP, and other rural entrepreneurship initiatives.
6) Market access and infrastructure development are vital to enhance income levels of rural women in South Andaman. The district should improve road connectivity, transport facilities, and storage units to support agricultural and non-farm production. Establishing local marketplaces and linking rural products to tourism markets can create better opportunities for women entrepreneurs. Additionally, promoting digital marketing platforms and e-commerce can help women reach wider customers and increase sales.

7) The study suggests that local governance and community support must promote an enabling environment for women's economic participation in South Andaman District. Measures such as safe transportation, childcare support, and women-friendly workspaces can encourage more women to engage in economic activities.
8) Awareness programs should also address social barriers and promote gender equality. By implementing these measures, rural women in South Andaman can achieve better economic empowerment and contribute significantly to the district's overall development.

CONCLUSION

Rural women in South Andaman play a vital role in local livelihoods but face economic and social constraints. Targeted interventions focusing on education, skills, and institutional support can significantly improve their socio-economic status. The study concludes that rural women contribute significantly to the rural economy through agriculture, allied activities, and emerging non-farm sectors. While agriculture remains the primary occupation, participation in SHGs and non-farm activities is growing, indicating livelihood diversification. Education and occupational diversification positively influence income levels, but income disparities persist due to unequal access to resources and opportunities. As per the findings of the study it is to concluded that increase awareness and enrollment in skill Development Programs and Schemes through village-level campaigns and training camps, strengthen access to credit facilities like MUDRA loans by simplifying procedures and providing support through SHGs and local banks.

REFERENCES

1) Agarwal, B. (2013). Food security, productivity, and gender inequality. *Economic & Political Weekly, 48*(15), 50–59.
2) Ajit Sarmah. (2025). Empowerment of rural women in Assam: Its problems and prospects. *International Journal for Multidisciplinary Research (IJFMR)*. E-ISSN: 2582-2160.
3) Bavinck, M., Jentoft, S., & Scholtens, J. (2013). Fisheries as social struggle. *Marine Policy, 37*, 1–5. https://doi.org/10.1016/j.marpol.2012.04.003
4) Bobade, H. S., Kolgane, B. T., & Khandave, S. S. (2023). Socio-economic status of rural women workers in agro-based industry. *The Pharma Innovation Journal, 12*(3), 2401–2404.
5) Census of India. (2011). *District census handbook: South Andaman*. Government of India.
6) Dangi, S., & Bansal, V. (2023). Socio-economic status of women in rural Udaipur, India. *International Journal of Environment and Climate Change, 13*(8), 2242–2248.
7) Desai, S., & Andrist, L. (2010). Gender scripts and age at marriage in India. *Demography, 47*(3), 667–687. https://doi.org/10.1353/dem.0.0118
8) Paray, M. R. (2019). Status of tribal women in India with special reference to the socio-economic and educational condition. *Elementary Education Online, 18*(4), 2284–2292.
9) Rafa, Z. (2020). Socio-economic status of the rural poor: With special reference to Chapra. *International Journal of Advanced Research in Commerce, Management & Social Science, 3*(4), 84–88.
10) Shashi Bharti. (2015). Women development in rural India. *International Journal of Humanities and Social Science Research*. ISSN: 2455-2070.
11) Vinodhini, R. L., & Vaijayanthi, P. (2016). Self-help group and socio-economic empowerment of women in rural India. *Indian Journal of Science and Technology, 9*(27). https://doi.org/10.17485/ijst/2016/v9i27/97629
12) Yasaswini, Y., Tharaka, U. B. B., & Bhagavanulu, D. V. S. (2017). Socio-economic conditions of rural women: A case study. *International Journal of Research and Scientific Innovation (IJRSI), 4*(8).

There is an Open Access article, distributed under the term of the Creative Commons Attribution – Non Commercial 4.0 International (CC BY-NC 4.0) (https://creativecommons.org/licenses/by-nc/4.0/), which permits remixing, adapting and building upon the work for non-commercial use, provided the original work is properly cited.