

PROJECT REPORT
ON
**ROLE OF KUDUMBASHREE IN FINANCIAL EMPOWERMENT OF
WOMEN**

*Submitted in partial fulfilment of the requirements for the award of degree of Master of
commerce of the University of Calicut*

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2022-2024

CERTIFICATE

This is to certify that the project report entitled **“ROLE OF KUDUMBASHREE IN FINANCIAL EMPOWERMENT OF WOMEN”** is a bonafide record of work done by **ANEENA MANOJ** submitted in partial fulfillment of requirements for the award of the Degree of "Master of Commerce".

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CERTIFICATE

This is to certify that the nature of the project report entitled “**ROLE OF KUDUMBASHREE IN FINANCIAL EMPOWERMENT OF WOMEN**” is a bona fide record of the work done by **ANEENA MANOJ** and submitted in partial fulfillment of the requirement for the award of the Degree of Master of Commerce at the University of Calicut. This independent project report was completed under my supervision and guidance.

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DECLARATION

I hereby declare that this report entitled “**ROLE OF KUDUMBASHREE IN FINANCIAL EMPOWERMENT OF WOMEN**” has been prepared under the guidance of **KRISHNAPRIYA M**, Assistant Professor, PG Department of Commerce and Management Studies, M.E.S Asmabi College, P. Vemballur in partial fulfillment of the requirement of the M.Com degree. The information and data given in the report are authentic to the best of my knowledge.

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Aneena Manoj

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CHAPTER I
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CONCLUSION

BIBLIOGRAPHY

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INTRODUCTION

In recent years, the pursuit of gender equality and women's empowerment has become a focal point across various sectors, including economic development. Within this context, initiatives like Kudumbashree have emerged as crucial players in promoting financial empowerment among women, particularly in regions with socioeconomic disparities. This project aims to delve into the role of Kudumbashree in advancing women's financial empowerment, examining its effectiveness, identifying key contributing factors, and addressing challenges faced by women entrepreneurs.

Understanding the factors contributing to women's financial empowerment is paramount for designing effective interventions. Key factors may include access to education, financial literacy, access to resources and credit, supportive policies, and cultural norms. By exploring these factors, we aim to uncover the underlying mechanisms that drive women's economic empowerment and identify areas where targeted interventions can yield the most significant impact.

Kudumbashree's multifaceted approach to women's empowerment encompasses various programs and initiatives aimed at enhancing economic opportunities and financial inclusion. Through rigorous assessment, we seek to evaluate the effectiveness of Kudumbashree's interventions in promoting women's financial empowerment. This assessment may involve analyzing program reach, impact on income generation, access to financial services, and overall improvement in socioeconomic status among participating women.

Women entrepreneurs often encounter unique challenges, including limited access to capital, socio cultural norms, lack of confidence, technology divide, gender-based discrimination, lack of access to markets, and balancing household responsibilities. By examining the challenges faced by women entrepreneurs within the purview of socioeconomic factors, we aim to gain a comprehensive understanding of the barriers hindering their economic advancement. Then seek to assess how Kudumbashree addresses these challenges through its support programs and interventions.

There are several strategies to enhance the impact of Kudumbashree's initiatives on women's financial empowerment. These include advocating for gender-inclusive policies, strengthening financial literacy programs, expanding access to credit and markets, and fostering a supportive

environment for women entrepreneurs. By offering actionable insights, we aim to support ongoing efforts to promote women's economic empowerment and create pathways for sustainable development and inclusive growth.

The pivotal role of Kudumbashree in advancing women's financial empowerment. Through a comprehensive analysis of key factors, program effectiveness, and challenges faced by women entrepreneurs, we aim to provide valuable insights that can inform policy formulation, program design, and advocacy efforts to foster gender equality and inclusive economic development. Empowering women economically is crucial for creating a more equitable and prosperous society for all.

STATEMENT OF PROBLEM

We know Kudumbashree is important for helping women financially, but we're not sure how well it's really working and what problems it's solving. We still don't fully understand what really helps women become financially independent. Also, women trying to start businesses still face a lot of difficulties, and we need to see how Kudumbashree helps them with these problems. So, we really need to figure out if Kudumbashree is actually making a big difference for women's financial independence and how it deals with the challenges they face.

OBJECTIVES OF THE STUDY

1. To identify key factors contributing to the financial empowerment of women.
2. To know the level of effectiveness of kudumbashree in promoting women's financial empowerment.
3. To identify challenges faced by women entrepreneurs considering socioeconomic factors and assess how kudumbashree addresses these challenges.

HYPOTHESIS OF THE STUDY

1. H_0 = The level of effectiveness of kudumbashree is not significantly different from average.
2. H_0 = There is no significant influence of employment opportunities, skill enhancement, micro finance, digital literacy, entrepreneurship support on financial empowerment.

SIGNIFICANCE OF THE STUDY

The study will reveal the importance for understanding how Kudumbashree impacts women's financial empowerment is crucial for shaping effective policies and programs. By identifying key factors contributing to women's financial empowerment, policymakers can tailor interventions to better support women's economic independence. Assessing Kudumbashree's effectiveness provides insights into its strengths and weaknesses, guiding future program improvements. Recognizing and addressing challenges faced by women entrepreneurs sheds light on areas needing intervention, ensuring that Kudumbashree's efforts align with the real needs of women in business. Overall, this study contributes to enhancing the effectiveness of Kudumbashree and similar initiatives aimed at promoting women's financial empowerment.

SCOPE OF THE STUDY

The study is conducted among the kudumbashree members in Thrissur district. The study will help to understand the role of Kudumbashree in the financial empowerment of women. It encompasses identifying key factors influencing women's financial empowerment, evaluating Kudumbashree's effectiveness in achieving its objectives, and analyzing the challenges faced by women entrepreneurs within the program. The scope extends to assessing how Kudumbashree addresses these challenges, considering socio-economic factors. While the study primarily focuses on the Kudumbashree program in Kerala, India, insights drawn may have broader implications for similar initiatives worldwide aimed at women's economic empowerment.

RESEARCH METHODOLOGY

A scientific approach to the research methodology is very much essential to evaluating the research problem systematically. An extensive use of primary data was collected. And secondary data's are also used.

PRIMARY DATA

The primary data were collected from kudumbashree members, through a well framed questionnaire.

SECONDARY DATA

The secondary data were collected from thesis works, related articles, books, journals and websites.

SAMPLE SIZE

The sample size is 100.

TOOL OF DATA COLLECTION

The tool used to collect data from the respondents is a well structured questionnaire.

TOOLS OF DATA ANALYSIS

The collected data were analyzed with the help of Jamovi 2.3.28, percentage, weighted mean, one sample t- test, multiple regression etc.

TOOLS OF PRESENTATION

The data were presented through certain graphs, tables, charts etc... Sampling Techniques Convenience sampling method were used to select the sample.

SAMPLING TECHNIQUES

Convenience sampling methods were used to select the sample.

LIMITATIONS OF THE STUDY

- The sample size is limited to 100.
- Data is collected through Convenience sampling method.

REVIEW OF LITERATURE

A literature review or narrative review is a type of review article. A literature review is a scholarly paper that presents the current knowledge including substantive findings as well as theoretical and methodological contributions to a particular topic. The literature review is important because it describes how the proposed research is related to prior research in statistics. It shows the originality and relevance of your research problem. Specifically, your research is different from other statisticians.

Jomy Jose International Journal of Research: Granthaalayah 3 (12), 72-82, (2015) Found that kudumbashree strengthens self help groups (SHGs) to reduce poverty in their journal “Role of Kudumbashree and Women empowerment: a study of Thiruvananthapuram Municipal Corporation areas in Kerala state, India” empowering women is a significant concern, achieved through various laws and programs. This study examines how Kudumbashree, particularly in Thiruvananthapuram, Kerala, plays a vital role in empowering women. Its findings show that Kudumbashree positively impacts women by improving their living conditions, education, nutrition, and healthcare for their children.

Diya Usman, Kuriakose V Kocheril International Journal of All Research Writings 3 (9), 1-4, (2021) Kudumbasree serves as a pivotal force in empowering women in rural areas, with its diverse units dedicated to various projects. “Role of kudumbashree unit on women empowerment with a special reference to mundakayam panchayath (Kottayam district, Kerala)” The outcome of this paper shows that the distinct activities undertaken by these units, analyze the challenges they encounter, and propose effective solutions. The research underscores the significance of addressing issues faced by Kudumbasree units. Moreover, recommending the incorporation of additional developmental activities can further enrich the program's impact on women's empowerment.

CR Narayanan Pandala, KA Janardhanan, D Kinslin (2023) Kudumbashree unit in Kerala play a major role in empowerment of women and the promotion of gender equality with in the developmental process. In their paper “The role of kudumbashree units in promoting sustainable women’s empowerment in Kerala” the research involves 399 female members of kudumbashree units in Kerala. The study meticulously analyses the variables influencing women’s decisions to join these units, employing a comparative group by group approach. The study aims to investigate the factors motivating women to participate in kudumbashree.

V Abhilashnath, Abdul Shareef Shanlax International Journal of Commerce 7, 48-54, (2019) Found that how Kudumbashree contributes to the financial empowerment of women through entrepreneurship in Malappuram District. Kudumbashree, a program focused on poverty eradication and women's empowerment in Kerala, facilitates the formation of self-help groups (SHGs) where women can engage in entrepreneurial activities and access microfinance. Analyzing data from 71 women's. the research finds that Kudumbashree significantly enhances women's socio-economic conditions by providing new income opportunities and improving financial stability. Despite these benefits, women still face challenges such as limited market access, insufficient training, and social barriers. The study underscores the importance of comprehensive policies to support women in overcoming poverty and unemployment, promoting sustained entrepreneurial growth and development.

K Venugopalan IOSR Journal of Business and Management 16 (10), 35-44, (2014) investigates Kudumbashree's impact on women's empowerment in Kerala. Established in 1998, Kudumbashree aims to enhance the living standards of poor rural women through microcredit and entrepreneurial activities. Despite its role as a major poverty eradication initiative that involves community-based self-help groups, the program has only partially succeeded in empowering women. The research reveals that most Kudumbashree members earn low incomes from daily wage jobs, indicating limited financial progress. While Kudumbashree has helped women recognize their strengths and opportunities, the overall level of empowerment remains limited, highlighting the need for stronger initiatives to achieve true gender equality and empower rural women.

OS Starly, C Karuppiah Journal of Positive School Psychology, 367-372- 367-372, (2022) investigates the impact of Kudumbashree on women's empowerment in Kerala. As part of the Kerala State Poverty Eradication Mission, Kudumbashree operates under local self-government institutions to promote social and economic equality for women. Despite Kerala's cultural advancements, women have historically faced substantial social and economic marginalization. Kudumbashree addresses these issues by equipping women with tools to overcome challenges, enhancing financial inclusion, and reducing poverty. This paper underscores Kudumbashree's significant role in empowering women and its broader societal impact through various initiatives and organizational efforts.

Aleena Reny, Anekh Menacherry, Anto Paul, and Asst Mary (2023) examines the attitude towards financial management within Kudumbashree units, particularly in Chottanikkara

Panchayat. For Kudumbashree, efficient financial management is crucial for its successful operation and long-term sustainability. It is essential for Kudumbashree units to stay updated on wealth management methods and techniques to ensure proper functioning. This program, aimed at poverty eradication and women's empowerment, provides opportunities for women's development and equal treatment, thereby contributing to the overall development of the nation.

Asins Malcom, CA Nisha Bhandari (2021) In their study, the impact of Microfinance Institutions (MFIs) on the Human Development Index (HDI) through Kerala's Kudumbashree model. Human development focuses on improving people's lives, making them healthier, longer, and more meaningful. The study analyzed how MFIs affect three main human development factors: income, education, and women's empowerment. The findings revealed that MFIs, exemplified by the Kudumbashree model, positively influence these indicators. They not only increase income and savings but also empower women and provide access to education and skill-training programs, thereby enhancing overall human development.

S Franklin John (2021) Explores how Kudumbashree contributes to the economic upliftment of women in Kerala. Kudumbashree is highlighted as a significant initiative aimed at enhancing the living standards of rural women. The study examines factors such as education, employment, financial capability, collective action, social relationships, and the burden of unpaid domestic work. Through multiple regression analysis, the research found a positive correlation between these factors and women's empowerment. The study indicates that employment, financial stability, collective efforts, and social connections are vital for economic upliftment. To improve these results, it recommends reducing domestic work burdens and increasing educational opportunities. Overall, the study emphasizes the crucial role of Kudumbashree in economically uplifting women.

Jose Joseph, Jinisha Shaji, Jincy George, Hima Vincent, Mariate Sebastian, Prem Jose (2020) investigates the impact of microfinance on Kudumbashree members in Purapuzha Panchayath, Kerala. Kudumbashree is renowned for establishing micro-enterprises that utilize local resources and skills, thereby providing employment and improving living standards for those below the poverty line. Microfinance in India, which began in the early 1980s, aims to offer savings and credit services to marginalized rural populations. This study seeks to identify the key uses of microfinance among Kudumbashree members, assess its influence on women's economic development, and understand microfinance activities better. Using a questionnaire

developed from existing literature and expert opinions, the study reveals that Kudumbashree's NHG unit has successfully mobilized rural savings to provide credit, significantly enhancing members' socio-economic status. This model has received national and international recognition as an effective participatory development approach for poverty eradication

P K Manoj (2014) Information and Communication Technology (ICT) has played a crucial role in enhancing productivity, increasing earnings, reducing manual labour, and improving living standards in India, particularly during economic reforms. It helps individuals stay updated with global developments and has been integral in government schemes aimed at empowering women and disadvantaged groups. The study specifically looks at how ICT initiatives within Kudumbashree have empowered women, the challenges these initiatives face, and offers suggestions for effectively using ICT to promote women's empowerment and alleviate poverty.

Sapna Reheem (2013) In her study, explores the political empowerment of women through Kerala's Kudumbashree project and its impact on sustainable poverty reduction. The study emphasizes the importance of strategies that empower the poor and promote gender equality to achieve lasting poverty alleviation. While many microfinance programs in India have failed, the Kudumbashree project's self-help groups (SHGs) have succeeded by prioritizing savings over lending, effectively improving the capabilities of the poor and reducing poverty. These SHGs not only empower women but also involve them in local governance and development, showcasing their significant contribution to community upliftment. The study concludes that the active political empowerment and participation of beneficiaries are essential for the success of development strategies.

Poornima Vijaykumar, Shradha Sangeeth (2021) investigate the influence of the Kudumbashree scheme on marginalized women in Alappuzha District, Kerala. They highlight the various challenges such as poverty, illiteracy, malnutrition, unemployment, and neglect that hinder India's development, particularly affecting marginalized women in rural areas. To address these issues, the Government of India has implemented initiatives like the Kudumbashree Scheme and Stree Shakthi Scheme to bolster women's entrepreneurial skills and bolster their income and savings, thereby promoting self-reliance. Utilizing descriptive research methods, the study collects primary data from 384 women across 12 blocks in Alappuzha District. Through statistical analyses like one-sample t-test and regression analysis, the study concludes that the Kudumbashree scheme has empowered marginalized women,

enhancing their economic independence, socioeconomic status, and overall well-being. The participants reported increased income and savings, along with heightened confidence and self-reliance as notable outcomes of their participation in the Kudumbashree scheme.

Ashutosh Kumar, Jasheena Rakhin (2016) investigates how Kudumbashree fosters women empowerment and entrepreneurship through its self-help group (SHG) model in Kerala. Known for its unique development model, Kerala boasts high literacy rates and wage equality, offering substantial opportunities for women. Kudumbashree was established to tackle poverty by empowering women, using the SHG approach to promote female entrepreneurship. Kudumbashree's activities and its profound impact on women's empowerment and entrepreneurial growth. The study demonstrates how Kudumbashree has grown into one of Asia's largest women's movements, significantly improving the lives of its participants.

R Amutha, AV Hemalatha (2018) In this study, Women's empowerment has become a vital element of India's social policies aimed at economic development. Empowerment involves assisting women in overcoming obstacles and enhancing their ability to shape their lives and environments. This process allows women to find time and space for themselves, enabling them to reevaluate their lives both individually and collectively. Kudumbashree significantly contributes to this empowerment by offering a platform for women to address longstanding issues with fresh perspectives, thereby improving their socio-economic conditions.

RESEARCH GAP

The above studies concentrated on Kudumbashree's positive effects on women's financial empowerment. There is no comprehensive study to identify its long-term impact and regional differences. Additionally, the roles of digital literacy, local governance, and intersectional factors like caste and socio-economic status need further exploration to fully understand and enhance the program's effectiveness.

THEORETICAL FRAMEWORK

The financial empowerment of women stands as a cornerstone for sustainable development, offering not only economic benefits but also fostering inclusive societies. Within this framework, Kudumbashree, an innovative community-driven program in Kerala, India, has emerged as a pioneering force in advancing women's financial independence. Its success lies in its multifaceted approach, which integrates skill development, microfinance, and collective entrepreneurship. By empowering women at the grassroots level, Kudumbashree addresses systemic inequalities and unlocks the potential of women as key contributors to economic growth.

One of the key factors contributing to women's financial empowerment through Kudumbashree is its emphasis on skill development and capacity building. By providing training in various trades and vocations, the program equips women with the tools they need to generate income and become self-reliant. Moreover, Kudumbashree's focus on collective action and group enterprises fosters a sense of solidarity and mutual support among women, further enhancing their economic resilience. This collective approach not only amplifies the impact of individual efforts but also creates a conducive environment for innovation and sustainable growth.

The effectiveness of Kudumbashree in promoting women's financial empowerment is evident in its tangible outcomes. Over the years, the program has enabled thousands of women to start their businesses, access credit facilities, and improve their standard of living. By creating opportunities for women to participate in the formal economy, Kudumbashree contributes to poverty reduction and social inclusion. Additionally, the program's decentralized structure, with its network of self-help groups, ensures that interventions are tailored to local contexts, thereby maximizing relevance and impact.

However, despite its successes, Kudumbashree faces challenges in its mission to empower women entrepreneurs. Socioeconomic factors such as limited access to markets, patriarchal attitudes, and cultural norms continue to hinder women's economic participation. Addressing these challenges requires a holistic approach that combines policy interventions, community engagement, and targeted support programs. By addressing the underlying barriers to women's economic empowerment, Kudumbashree can further enhance its impact and contribute to reshaping economic landscapes at the grassroots level, paving the way for a more inclusive and sustainable future.

HISTORY OF KUDUMBASHREE

Kudumbashree, launched in 1998 in Kerala, is a groundbreaking program aimed at fighting poverty and empowering women. This initiative recognizes the crucial role of women in society and focuses on community development through self-help groups (SHGs). These groups, formed at the grassroots level, create a supportive environment for women, fostering solidarity and shared goals.

Kudumbashree goes beyond just economic empowerment; it addresses social development and gender equality. Through diverse programs, it offers training in skills such as entrepreneurship, agriculture, and services. This equips women to participate in various sectors of the economy.

Notably, Kudumbashree isn't confined to urban areas; it has extended its impact to rural communities, contributing to agricultural development and sustainable livelihoods. By integrating women into economic activities, the program challenges traditional gender roles and promotes inclusivity.

Its success lies in a participatory approach, involving communities in decision-making and instilling a sense of ownership among beneficiaries. In essence, Kudumbashree exemplifies how community-driven initiatives, especially empowering women at the grassroots, can lead to broader socio-economic development, positively impacting overall community well-being.

Kudumbashree stands as a testament to the transformative power of community-driven initiatives focused on women's empowerment and poverty alleviation. Through its multifaceted programs, inclusive reach, and participatory approach, Kudumbashree continues to inspire similar efforts across India and beyond, demonstrating that empowering women at the grassroots level is not only essential for social justice but also a catalyst for sustainable development and inclusive growth.

STRUCTURE OF KUDUMBASHREE

Kudumbashree employs a three-tiered Community-Based Organization (CBO) structure for efficient administration and decentralized operations.

1. Neighbourhood Group (NHG):

At the grassroots level, NHG constitutes the initial tier, comprising 15 to 40 women members from economically disadvantaged families.

Weekly meetings are held in the homes of NHG members, fostering close-knit community engagement.

2. Area Development Society (ADS):

The second tier, ADS, is established at the ward level within a panchayat, municipality, or corporation.

It brings together 10-15 NHGs, promoting collaboration and coordination among these smaller groups.

3. Community Development Society (CDS):

The highest tier, CDS, is formed by uniting all ADSs within a respective panchayat in rural areas, municipality in urban areas, or corporation in cities.

CDS oversees and monitors the thrift and credit activities of NHGs, ensuring effective management at the broader panchayat, municipality, or corporation level.

In summary, Kudumbashree's organizational structure encompasses NHGs at the base, ADS at the ward level, and CDS at the apex, creating a system that facilitates community engagement, collaboration, and efficient monitoring of activities at various administrative levels.

FINANCIAL EMPOWERMENT OF WOMEN

Financial empowerment of women is achieved by providing them with the necessary tools and opportunities to attain economic independence. This involves promoting income-generating activities, such as entrepreneurship and employment, and investing in education and skill development programs to enhance their capabilities. Ensuring access to financial services, advocating for equal pay and employment opportunities, and securing property rights are crucial components. Microfinance initiatives and entrepreneurial training play key roles, as do inclusive policies that support gender equality in the workforce. Additionally, promoting digital financial inclusion and fostering community-based initiatives, like women's cooperatives, contribute to creating a supportive environment for women to thrive economically.

In essence, financial empowerment of women is a multifaceted approach that goes beyond income generation. It involves addressing various aspects, from promoting equal opportunities and access to financial services to fostering a supportive community environment that enables women to manage and invest their resources effectively.

IMPORTANCE OF KUDUMBASHREE

Kudumbashree, launched in 1998 in Kerala, stands out as a pioneering initiative dedicated to fostering socio-economic empowerment and community development through women-centric programs. This transformative program places a strong emphasis on empowering women by providing them with opportunities for skill development, leadership roles, and income generation. Beyond economic upliftment, Kudumbashree is committed to poverty alleviation among marginalized communities, promoting local self-governance, and fostering social inclusion across various demographic groups. Operating at the grassroots level, it encourages decentralized governance and community participation, thereby nurturing solidarity and cooperation for collective progress. Through initiatives in entrepreneurship, livelihood development, health, and education, Kudumbashree exemplifies how targeted interventions can empower women, strengthen communities, and drive inclusive growth.

1. Women Empowerment: Kudumbashree is deeply committed to empowering women by creating avenues for their active engagement in diverse socio-economic endeavours. Through the formation of self-help groups (SHGs) and neighbourhood networks, the program facilitates a supportive environment where women can build solidarity, exchange knowledge, and

collectively address community challenges. This collective approach not only enhances their economic independence through income-generating activities but also fosters leadership skills and decision-making abilities. By participating in skill development programs spanning entrepreneurship, agriculture, and various services, women gain practical knowledge that empowers them to contribute meaningfully to their households and communities. Furthermore, Kudumbashree's initiatives go beyond economic empowerment to promote social inclusion and gender equality, challenging traditional norms and advocating for women's rights. Through these efforts, Kudumbashree plays a crucial role in elevating women's status, amplifying their voices, and fostering holistic development.

2. Poverty Alleviation: Kudumbashree is dedicated to eradicating poverty by focusing on marginalized communities, especially those facing significant socio-economic challenges. The program implements a range of initiatives designed to empower these communities with sustainable livelihood options and essential resources. This includes facilitating the establishment of micro-enterprises and self-help groups, which enable individuals to engage in income-generating activities and improve their economic stability. By providing training in skills such as entrepreneurship, agriculture, and crafts, Kudumbashree equips community members with the capabilities needed to create and manage their own businesses effectively. Moreover, the program offers access to credit facilities and marketing support, crucial elements in ensuring the sustainability and growth of these enterprises. Beyond economic interventions, Kudumbashree also promotes social inclusion and community development, fostering resilience and self-reliance among marginalized groups. Through these comprehensive efforts, Kudumbashree aims not only to alleviate poverty but also to empower communities to break the cycle of economic disadvantage and achieve long-term prosperity.

3. Local Self-Governance: Kudumbashree's approach to local self-governance is grounded in empowering communities to take charge of their own development processes. Operating at the grassroots level, the program encourages active participation and decision-making among local residents. Through the formation of neighborhood groups and area development societies, Kudumbashree facilitates platforms where community members can collectively identify their needs, prioritize issues, and implement solutions tailored to their specific contexts. This participatory approach not only enhances community engagement but also fosters a sense of ownership and responsibility among participants. By decentralizing governance and promoting community ownership, Kudumbashree not only strengthens democratic values but also ensures

that development initiatives are responsive to local realities and sustainable in the long term. This grassroots empowerment strategy underscores Kudumbashree's commitment to fostering self-reliance, resilience, and inclusive growth.

4. Social Inclusion: Kudumbashree actively promotes social inclusion by ensuring that marginalized communities, including scheduled castes, scheduled tribes, and other backward classes, are integrated into its initiatives. Through tailored programs and policies, the program aims to reduce social disparities by providing equal opportunities for participation and access to resources. By fostering dialogue and collaboration among diverse groups, Kudumbashree builds community and strengthens everyone. It also teaches skills and raises awareness to empower marginalized people, advocating for their rights and creating a more inclusive society in Kerala.

5. Community Development: Through its network of neighbourhood groups, Kudumbashree emphasis on community development extends beyond individual empowerment to cultivate a shared sense of responsibility and mutual support among its members. By facilitating activities that benefit the entire neighbourhood, such as environmental conservation projects or local infrastructure improvements, Kudumbashree strengthens community bonds and enhances the quality of life for all residents. This collaborative approach not only fosters sustainable development but also empowers communities to address challenges collectively, ensuring long-term social and economic progress. Through ongoing engagement and partnership, Kudumbashree continues to demonstrate the transformative impact of grassroots initiatives on community well-being and resilience. It fosters a sense of solidarity and cooperation among members, leading to the overall development of the community.

6. Entrepreneurship and Livelihood: Kudumbashree empowers its members through the establishment of micro-enterprises and self-help groups, enabling women and marginalized communities to engage in income-generating activities. The program provides comprehensive training in business skills, facilitates access to credit facilities, and offers marketing support to foster entrepreneurship and economic self-sufficiency. By equipping individuals with the knowledge and resources to run successful enterprises, Kudumbashree not only promotes financial independence but also stimulates local economies and enhances community resilience. Through these initiatives, Kudumbashree plays a crucial role in empowering individuals to build sustainable livelihoods, thereby contributing to broader socio-economic development and poverty alleviation efforts in Kerala.

7. Women's Health and Education: Kudumbashree recognizes the importance of addressing women's health and education as integral components of its empowerment initiatives. The program implements a range of awareness campaigns and initiatives aimed at improving health outcomes among women. This includes promoting access to essential healthcare services, such as regular check-ups and maternal health care, which are crucial for maintaining overall well-being. Additionally, Kudumbashree prioritizes reproductive health education to empower women with knowledge about family planning, safe childbirth practices, and disease prevention. Beyond healthcare, the program also focuses on enhancing educational opportunities for women through skill-building programs. These initiatives aim to equip women with practical skills and knowledge that are essential for personal development and economic empowerment. By investing in women's health and education, Kudumbashree not only strengthens individual capabilities but also contributes to building healthier and more resilient communities in Kerala.

FEATURES OF KUDUMBASHREE

1. Neighbourhood Groups (NHGs): Kudumbashree organizes women into small neighbourhood groups comprising 10 to 20 members each. These NHGs serve as the basic unit of the organization and act as platforms for collective decision-making, mutual support, and resource pooling.

2. Micro-enterprises and Self-Help Groups (SHGs): Kudumbashree promotes the formation of self-help groups and facilitates the establishment of micro-enterprises at the grassroots level. These SHGs enable women to pool their savings, access credit facilities, and engage in income-generating activities such as small-scale production, agriculture, and service-oriented ventures.

3. Decentralized Governance: Kudumbashree follows a decentralized governance model, with elected representatives at various levels, including neighbourhood, area, and municipal levels. This enables local communities to actively participate in decision-making processes and ensures that programs and initiatives are tailored to meet the specific needs of each locality.

4. Capacity Building and Skill Development: Kudumbashree places a strong emphasis on capacity building and skill development among its members. It conducts training programs on various topics such as entrepreneurship, financial management, leadership, health, and

hygiene, thereby enhancing the socio-economic capabilities of women and marginalized groups.

5. Livelihood Programs: Kudumbashree implements a wide range of livelihood programs aimed at creating sustainable income opportunities for its members. These programs include activities such as agriculture, animal husbandry, food processing, handicrafts, and services like catering, tailoring, and beauty parlours.

6. Social Welfare Initiatives: In addition to economic empowerment, Kudumbashree also undertakes various social welfare initiatives to address issues such as health, education, housing, and sanitation. It collaborates with government agencies, NGOs, and other stakeholders to implement programs related to healthcare awareness, child welfare, adult literacy, and housing for the homeless.

7. Partnerships and Collaborations: Kudumbashree actively collaborates with government departments, local bodies, civil society organizations, and private sector entities to leverage resources and expertise for community development. These partnerships facilitate the implementation of larger-scale projects and enhance the impact of Kudumbashree's initiatives.

8. Monitoring and Evaluation: Kudumbashree emphasizes the importance of monitoring and evaluation to assess the effectiveness of its programs and initiatives. It employs a robust monitoring and evaluation system to track progress, identify challenges, and make necessary adjustments to improve outcomes.

CHALLENGES OF KUDUMBASHREE

Kudumbashree, renowned for its impactful initiatives in women empowerment and community development across Kerala, faces a range of challenges amidst its achievements. Since its inception, Kudumbashree has played a crucial role in empowering women through self-help groups and fostering socio-economic growth at the grassroots level. However, the program grapples with several hurdles that hinder its ability to expand and sustain its efforts effectively. These challenges include limited financial resources, sustainability issues for micro-enterprises, and barriers stemming from social norms and access to credit. Overcoming these obstacles is essential for Kudumbashree to continue its mission of empowering marginalized communities and promoting inclusive development throughout the region.

Kudumbashree has achieved significant success in empowering women and fostering community development, it also faces several challenges.

1.Limited Resources: Kudumbashree faces a challenge due to limited funds, which restrict its ability to expand programs and reach more communities in need. This shortage impacts the creation of new groups and businesses, as well as training and support services. It also limits improvements to infrastructure and access to markets for its members. Reliance on government funding adds uncertainty to long-term sustainability. Overcoming these financial hurdles requires finding new ways to raise funds and gaining more support from government and private sectors to sustain Kudumbashree's impact and help more communities.

2.Sustainability of Micro-enterprises: Ensuring that micro-enterprises started by Kudumbashree members can thrive in rural areas is challenging due to limited market access and infrastructure. While Kudumbashree provides training and support for starting businesses, maintaining them faces difficulties like fluctuating markets and logistical issues. Many entrepreneurs lack access to larger markets, technology, and reliable transportation, which are vital for success. Without steady access to credit and financial resources, the future of these businesses can be uncertain. To address these issues, Kudumbashree needs to continue supporting these businesses with better market connections, infrastructure improvements, and financial options, aiming to strengthen their sustainability and economic impact in rural communities.

3.Social and Cultural Barriers: Social and cultural norms pose obstacles to women participating in Kudumbashree, especially in conservative communities. These norms often limit women's roles outside the home and can lead to resistance from family or community leaders. Women may face challenges in taking leadership roles or joining self-help groups due to traditional beliefs about gender roles. To overcome these barriers, Kudumbashree needs to promote awareness, challenge stereotypes, and advocate for gender equality. By engaging with community leaders and promoting supportive environments, Kudumbashree aims to empower women to participate fully and contribute to community development.

4.Skill Gaps: Despite capacity-building efforts, some members may still lack the necessary skills and knowledge to effectively manage their businesses or participate in decision-making processes. Training covers areas like entrepreneurship and agriculture, but gaps remain due to limited education or work experience. Keeping up with technology and market changes

requires ongoing learning. To bridge these gaps, Kudumbashree must provide continuous support and tailored training, helping members gain practical skills for successful business management and active participation in decision-making.

5. Access to Credit: Kudumbashree helps members access credit through self-help groups, many still struggle to get loans from formal banks. Requirements like collateral or a good credit history pose challenges, especially for those with limited assets or financial records. This difficulty can prevent entrepreneurs, especially from marginalized or rural backgrounds, from obtaining the funds needed to start or grow their businesses. Simplifying loan processes and offering financial education could help Kudumbashree members access credit more easily, supporting their economic empowerment and community development efforts.

6. Market Linkages: Connecting Kudumbashree businesses to larger markets is challenging, limiting their growth and profitability. These small enterprises struggle to reach beyond local communities to sell their goods or services widely. Improving market connections involves better infrastructure, marketing strategies, and partnerships with larger businesses. By enhancing these links, Kudumbashree aims to help its businesses expand, increase sales, and achieve lasting economic success for their members.

7. Dependency on Government Support: Kudumbashree relies heavily on government funding, which makes it vulnerable to changes in government policies and budgets. This dependency means that shifts in funding priorities or reductions in budgets can greatly affect its programs and operations. This situation can create uncertainties about the future availability of services like training, financial support, and infrastructure development for its members. To address this challenge, Kudumbashree may need to seek additional funding sources, partner with private sectors, and advocate for stable support from the government to ensure its sustainability and continued impact.

8. Coordination and Communication: Coordinating and communicating effectively within Kudumbashree and with external partners is a challenge. Kudumbashree's decentralized structure, spanning local groups to state-level offices, can lead to delays and gaps in communication. It's also complex to align activities across different areas and ensure everyone works toward shared goals. Collaborating with government agencies, NGOs, and others requires clear communication and understanding of roles. To improve, Kudumbashree needs better communication systems, enhanced leadership training, and a culture that values

transparency and teamwork. By doing so, it aims to boost its impact on community development and empowerment.

9. Monitoring and Evaluation: Monitoring and evaluating Kudumbashree's programs across its extensive network is challenging due to the large scale and diverse locations involved. Gathering accurate data from various self-help groups and ensuring consistency in reporting can be difficult. Differences in local capacities for data management add to these challenges. Reliable data collection and analysis are crucial for understanding what works well and where improvements are needed. To improve, Kudumbashree can invest in better technology for data collection, offer training in data analysis, and establish clear monitoring guidelines. Strengthening these processes will help Kudumbashree enhance its impact on poverty reduction and community development.

10. Lack of confidence: It is a challenge faced by Kudumbashree members, especially women, who may feel unsure about taking on new roles or responsibilities. This hesitation often stems from societal norms that undervalue women's abilities, past experiences of marginalization, or limited access to education and opportunities. Overcoming this challenge involves providing support through confidence-building workshops, mentorship, and ongoing encouragement. By boosting self-esteem and belief in their capabilities, Kudumbashree aims to empower its members to fully engage in its programs and initiatives, fostering their personal growth and contributing to community development.

Activities of kudumbashree

The activities of Kudumbashree categorized into economic development activities, and women empowerment & community development initiatives:

- **Economic Development Activities:**

1. Thrift and Credit (Kudumbashree Thrift and Credit Societies - Kudumbashree Bank):

Kudumbashree promotes thrift and savings habits among women by forming neighbourhood groups and self-help groups (SHGs). These groups pool their savings and create a common fund from which members can borrow for various purposes. To provide easy access to credit for income-generating activities such as small businesses, agriculture, and household needs.

Encourages financial inclusion, builds financial literacy, and promotes entrepreneurship among women.

2. Linkage Banking (Kudumbashree Linkage Banking Programme):

Kudumbashree facilitates linkages between its members (SHGs) and formal financial institutions such as banks and cooperatives. To ensure SHG members have access to mainstream banking services, including savings accounts, loans, and insurance products. Enhances financial inclusion, improves access to financial resources, and strengthens economic stability within communities.

3. Bhavanashree (Building Construction and Maintenance Programme):

Bhavanashree involves construction and maintenance work undertaken by Kudumbashree units. This includes building community infrastructure such as houses, community halls, toilets, and other public facilities. To provide employment opportunities for women and improve local infrastructure. Enhances community development, promotes skill development in construction-related trades, and improves living standards.

4. Micro Enterprise (Kudumbashree Micro Enterprise Development Programme):

Kudumbashree supports the development of micro-enterprises among its members, focusing on various sectors such as handicrafts, agriculture, food processing, and services. To promote entrepreneurship, create sustainable livelihoods, and generate income for women and their families. Stimulates local economic growth, reduces unemployment, and fosters self-reliance among women entrepreneurs.

• Women Empowerment and Community Development Activities:

1. Asraya (Housing Programme):

Asraya aims to provide housing facilities to homeless and landless families through community-driven initiatives. To ensure shelter security for vulnerable families, particularly women-headed households. Improves living conditions, promotes social inclusion, and strengthens community ties through collective housing projects.

2. Balasabha (Children's Parliament):

Balasabha involves organizing children's parliaments or forums where children discuss issues affecting them and propose solutions. To empower children by promoting their participation in decision-making processes and building leadership skills from a young age. Enhances child rights awareness, fosters civic engagement among children, and promotes a child-friendly community environment.

3. Finishing School (Kudumbashree Finishing School Programme):

Kudumbashree Finishing Schools offer skill development and vocational training programs for women to enhance their employability and entrepreneurial capabilities. To equip women with modern skills and competencies required for diverse job opportunities. Improves women's economic independence, facilitates career advancement, and supports socio-economic empowerment.

4. Social Audit (Community-Based Monitoring and Social Audit Programme):

Kudumbashree conducts social audits where community members assess the transparency, accountability, and effectiveness of local development projects and government schemes. To promote transparency, empower communities in monitoring public expenditures, and ensure better service delivery. Strengthens governance, enhances community participation in decision-making, and improves the quality of public services.

5. Training Programmes:

Kudumbashree organizes various training programs covering a wide range of skills such as entrepreneurship development, leadership, financial literacy, health, and nutrition. To build capacities among women and community members, enabling them to take active roles in economic activities and community development. Enhances knowledge and skills, boosts confidence, and empowers individuals to contribute effectively to local development efforts.

These activities collectively illustrate Kudumbashree's comprehensive approach to fostering economic development, promoting women's empowerment, and facilitating community development through inclusive and participatory strategies. By addressing both economic and

social dimensions, Kudumbashree aims to create sustainable livelihoods, improve living standards, and empower marginalized communities in Kerala, India.

Financial assistance provided by kudumbashree

Kudumbashree provides various forms of financial assistance and support to empower women and marginalized communities in Kerala, India. These financial services aim to promote entrepreneurship, income generation, and overall socio-economic development. Here are some key types of financial assistance offered by Kudumbashree:

Microcredit: Kudumbashree facilitates access to microcredit through its network of neighbourhood groups (Ayalkoottams) and self-help groups (Kudumbashree units). These groups pool savings and create a common fund from which members can borrow for various purposes, including starting small businesses, agricultural activities, or meeting household needs.

Interest Subsidy and Rebate Programs: To encourage borrowing and entrepreneurship among women, Kudumbashree offers interest subsidies and rebate programs on loans taken by members. This reduces the cost of borrowing and makes credit more accessible to economically disadvantaged groups.

Livelihood Support Programs: Kudumbashree provides financial support for livelihood activities such as farming, animal husbandry, fisheries, and small-scale industries. This support includes subsidies for inputs, equipment, and infrastructure needed to enhance productivity and income generation.

Startup and Revolving Funds: Kudumbashree administers startup funds and revolving funds to support women entrepreneurs and self-help groups in launching new enterprises or expanding existing businesses. These funds are typically managed collectively by the groups and recycled to benefit more members over time.

Skill Development and Training Programs: Alongside financial assistance, Kudumbashree conducts skill development and training programs to enhance the entrepreneurial and managerial capabilities of women. Training covers areas such as business management, marketing skills, financial literacy, and specific vocational skills relevant to local industries.

Insurance Coverage: Kudumbashree facilitates access to insurance schemes for its members, providing financial protection against risks related to health, accidents, and crop failures. This helps mitigate financial vulnerabilities and promotes resilience among beneficiary households.

Linkages with Financial Institutions: Kudumbashree acts as a facilitator between its members and formal financial institutions such as banks and cooperatives, promoting financial inclusion and enabling access to additional financial services like savings accounts, insurance products, and government schemes.

Overall, Kudumbashree's financial assistance programs play a crucial role in empowering women, enhancing household incomes, promoting local economic development, and reducing poverty in Kerala.

These initiatives are designed to foster self-reliance, entrepreneurship, and sustainable livelihoods among marginalized communities, contributing to broader socio-economic empowerment and inclusive growth.

ADVANTAGES OF KUDUMBASHREE

1. Kudumbashree promotes the formation of self help groups(SHG) and microenterprises enabling women to engage in income generating activities.
2. The program focuses on enhancing the skills of women, offering training in various vocations.
3. Kudumbashree facilitates access to credit for women entrepreneurs, enabling them to invest in and expand their businesses.
4. The program often incorporated social security measures, providing a safety net for women during economic challenges.
5. Kudumbashree fosters a sense of community among women, encouraging mutual support and collaboration.
6. Through kudumbashree, women gain exposure to markets, both local and beyond. This facilitates the marketing of their products and services opening up new avenues for income generation.
7. Kudumbashree gives women the power to make decisions about money and work. They become more confident and independent.

8. By creating opportunities for income, Kudumbashree helps families move out of poverty. Women can contribute to their household finances.
9. Women learn new skills through training programs. They become more skilled and capable, which can lead to better job opportunities.
10. With access to credit, women can start or expand businesses. They don't have to rely on others for money, giving them more control over their finances.
11. Kudumbashree creates a support system where women help each other. They share resources, ideas, and encouragement, making it easier to overcome challenges.
12. Women can sell their products not only locally but also in wider markets. This helps them reach more customers and earn more money.
13. Kudumbashree doesn't just benefit individual women; it also strengthens communities. When women succeed, their families and neighbourhoods thrive too.
14. Some Kudumbashree initiatives also focus on improving health and education. This leads to healthier families and better-educated children.
15. By giving women economic opportunities, Kudumbashree promotes gender equality. Women become equal partners in decision-making and contribute to the household income.

DISADVANTAGES OF KUDUMBASHREE

1. Some women may become dependent on Kudumbashree programs for income, which can hinder their ability to seek other opportunities.
2. Kudumbashree may not reach all women in need, especially those in remote areas or marginalized communities.
3. Funding and resources for Kudumbashree programs may be limited, limiting their effectiveness and reach.
4. The skills taught in Kudumbashree programs may not always match market demands, reducing the success of women in finding sustainable employment or business opportunities.
5. Administrative procedures and bureaucratic processes within Kudumbashree can be complex and time-consuming, hindering women's participation and progress.
6. While access to credit is an advantage, some women may become burdened by debt if their businesses do not succeed as expected.

7. Increased participation in Kudumbashree programs may lead to saturation in certain markets, creating competition among women entrepreneurs.
8. In some communities, participating in Kudumbashree programs may still carry social stigma or be perceived as a sign of poverty, affecting women's confidence and status.
9. Kudumbashree programs may lack innovation and adaptability to changing market trends, limiting women's ability to stay competitive.
10. Without proper support and long-term planning, Kudumbashree initiatives may struggle to maintain their impact and sustainability over time.

Kudumbashree stands as a multifaceted institution deeply rooted in the historical context of community development in Kerala, India. Its inception in 1998 reflects a progressive vision aimed at empowering women through financial inclusion and social mobilization. This initiative didn't emerge in isolation but as a response to historical and socio-economic dynamics shaping the status of women in Kerala. The structured framework of Kudumbashree, with its decentralized units and participatory decision-making processes, fosters grassroots empowerment and economic independence among its members. Its establishment was a testament to the recognition of the pivotal role women play in household economies and community development, seeking to elevate their status from mere beneficiaries to active participants in decision-making processes.

The financial empowerment of women lies at the core of Kudumbashree's mission, enabling them to break free from traditional gender roles and contribute actively to household incomes and community development. Through various programs and initiatives, Kudumbashree not only provides access to financial resources but also imparts crucial skills and knowledge, thereby enhancing the socio-economic status of its participants. This holistic approach acknowledges that economic empowerment alone is insufficient without accompanying skill development and social support mechanisms. By addressing both financial and non-financial barriers, Kudumbashree strives to create an enabling environment where women can thrive as entrepreneurs and leaders in their communities.

The importance of Kudumbashree cannot be overstated, as it serves as a catalyst for poverty alleviation, social inclusion, and sustainable development at the grassroots level. Its innovative features, such as microenterprise development, social welfare schemes, and community-based initiatives, have garnered widespread recognition for their effectiveness in addressing local challenges and empowering marginalized communities. By leveraging the collective strength

of women through self-help groups and cooperatives, Kudumbashree has transformed lives and uplifted entire communities, demonstrating the power of grassroots movements in driving positive change.

However, Kudumbashree is not without its challenges. Despite its achievements, the organization grapples with issues such as bureaucratic hurdles, limited access to resources, and socio-cultural barriers that hinder the full realization of its goals. Additionally, the dependency syndrome and lack of sustainability in some of its projects pose significant challenges to its long-term viability. Despite these challenges, the overwhelming positive impact of Kudumbashree underscores its significance as a transformative force in empowering women and reshaping communities. It serves as a beacon of hope and inspiration, demonstrating how local initiatives can catalyze sustainable development and foster inclusive growth.

Profile of the sample

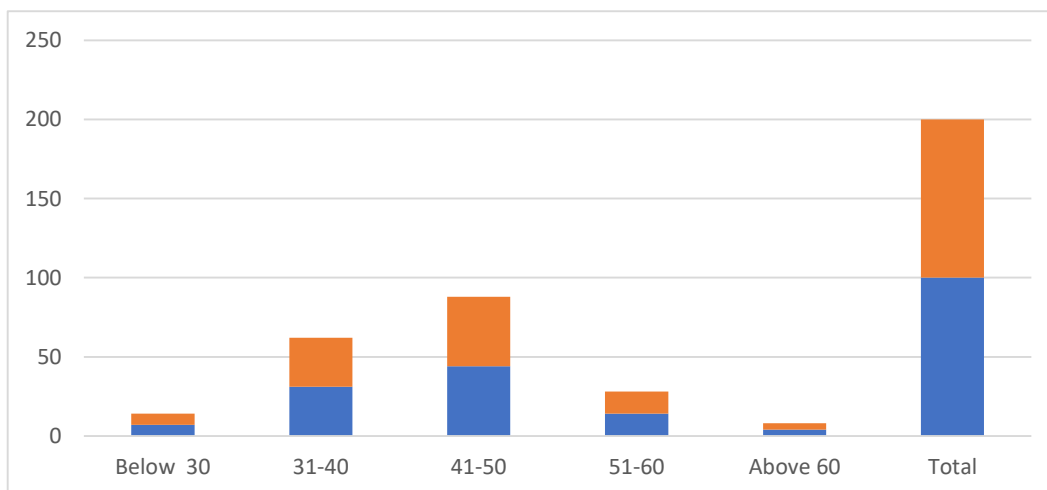
The sample for the purpose of the study has been collected from 100 kudumbashree members. The profile of the sample is explain through the following tables.

Table 4.1
Age wise classification

Age	Frequency	Percentage
Below 30	7	7
31-40	31	31
41-50	44	44
51-60	14	14
Above 60	4	4
Total	100	100

Source: Primary data

Chart 4.1
Age wise classification



Interpretation

The data shows that the largest proportion (44%) of the surveyed population is aged between 41 and 50, indicating a predominant middle-aged demographic. There are fewer individuals in younger and older age brackets, with those above 60 comprising the smallest segment at 4%.

Table 4.2

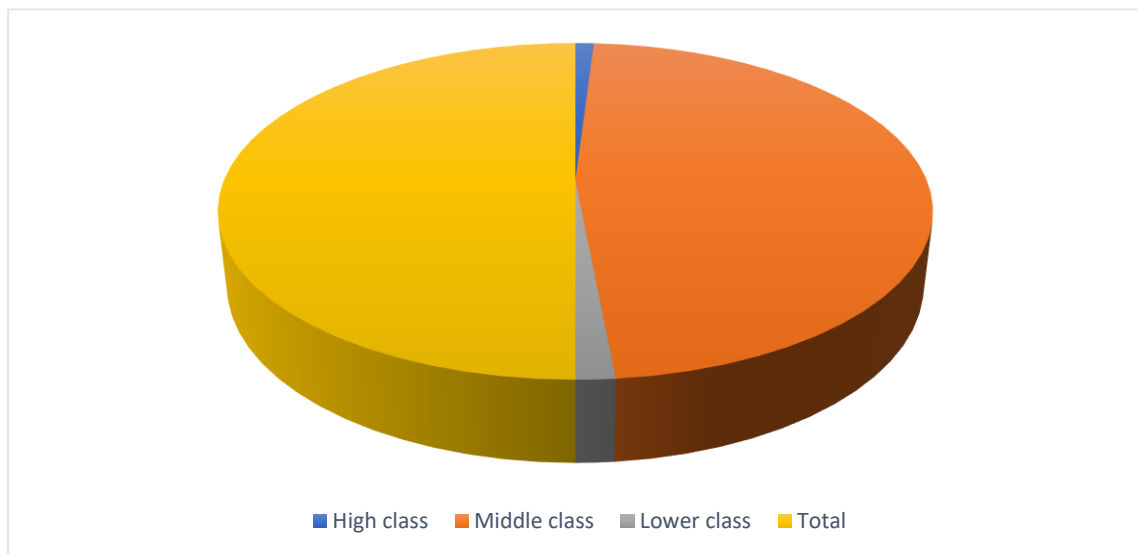
Family class wise classification

Family class	Frequency	percentage
High class	2	2
Middle class	95	95
Lower class	3	3
Total	100	100

Source: Primary data

Chart 4.2

Family class wise classification



Interpretation

The data indicates that the middle class represents the largest segment (95%) of the surveyed population, suggesting a predominantly middle-income demographic. High-class individuals comprise a very small proportion (2%), while the lower class also represents a small segment (3%) within the surveyed population.

Table 4.3

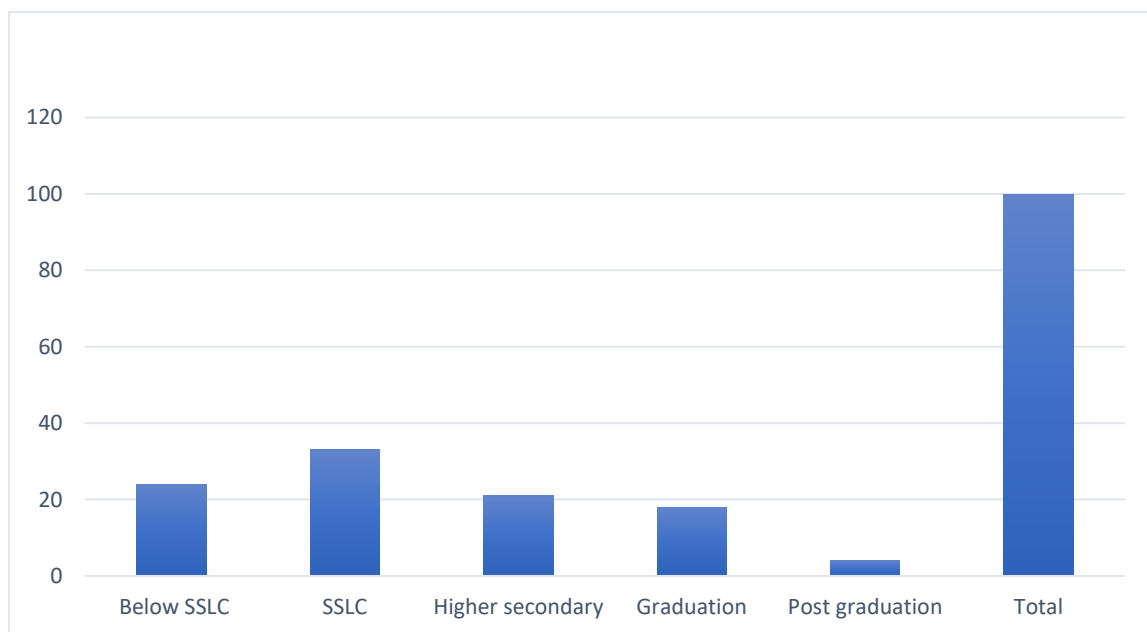
Education qualification of respondents

Education qualification	Frequency	Percentage
Below SSLC	24	24
SSLC	33	33
Higher secondary	21	21
Graduation	18	18
Post graduation	4	4
Total	100	100

Source: Primary data

Chart 4.3

Education qualification of respondents



Interpretation

The data shows that the highest frequency (33%) of the surveyed population holds SSLC qualifications, followed closely by individuals below SSLC (24%) and those with higher secondary education (21%). There are fewer respondents with graduation (18%) and post-graduation qualifications (4%).

Table 4.4

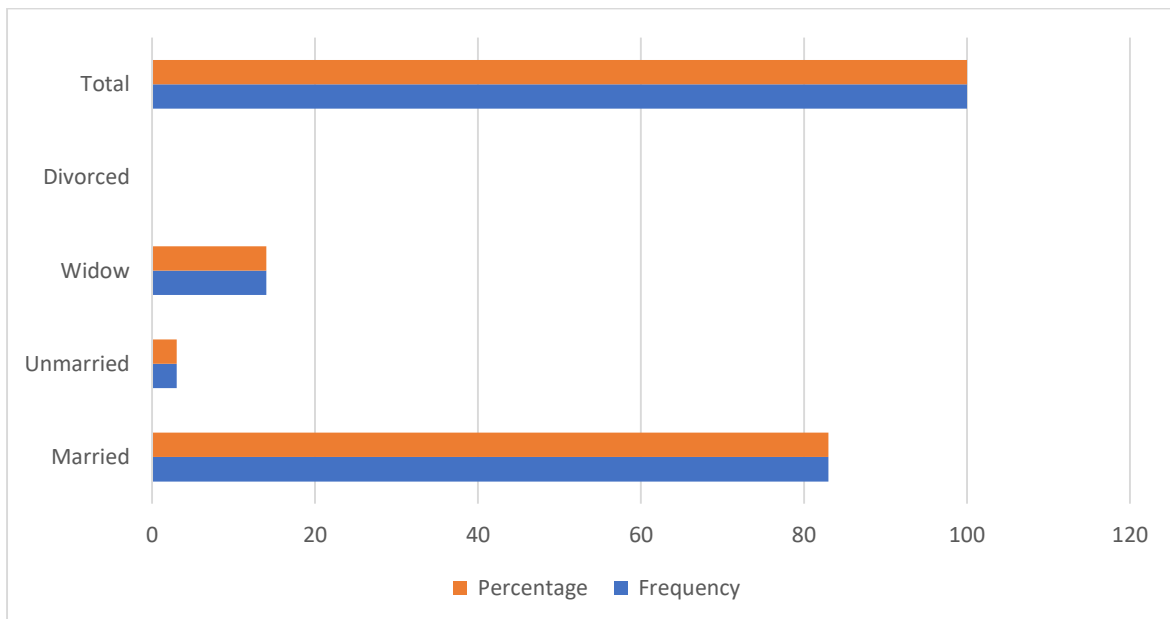
Marital status wise Classification

Marital status	Frequency	Percentage
Married	83	83
Unmarried	3	3
Widow	14	14
Divorced	0	0
Total	100	100

Source: Primary data

Chart 4.4

Marital status wise Classification



Interpretation

The majority of the surveyed population (83%) is married, while a small proportion is widowed (14%) and an even smaller percentage is unmarried (3%). There are no respondents classified as divorced in the sample.

Table 4.5

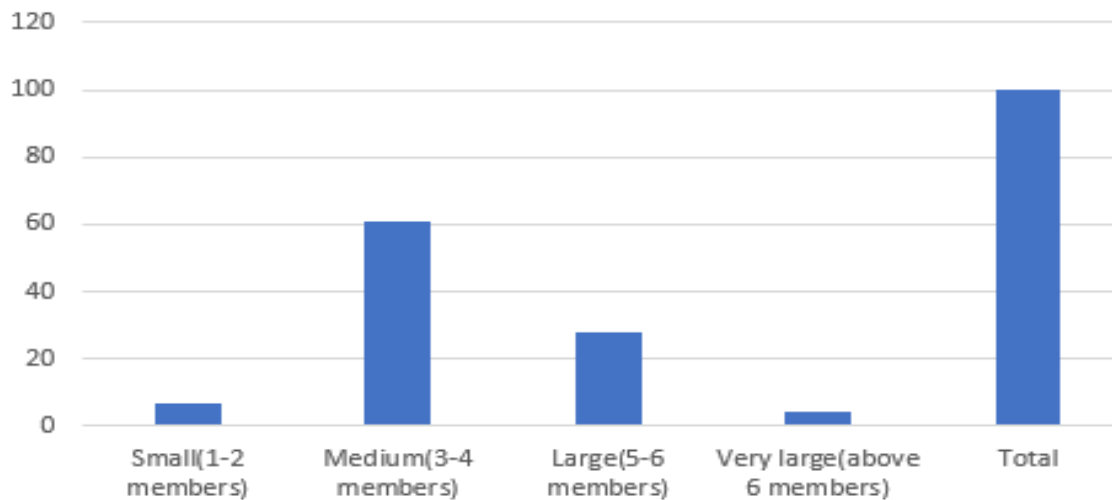
Family size wise Classification

Family size	Frequency	Percentage
Small (1-2 members)	7	7
Medium (3-4 members)	61	61
Large (5-6 members)	28	28
Very large (above 6 members)	4	4
Total	100	100

Source: Primary data

Chart 4.5

Family size wise Classification



Interpretation

The majority population surveyed (61%) are medium sized, with 3-4 members. Population from Large families (5-6 members) make up 28%, while Population from smaller and very large families each make up 7% and 4%, respectively.

Table 4.6

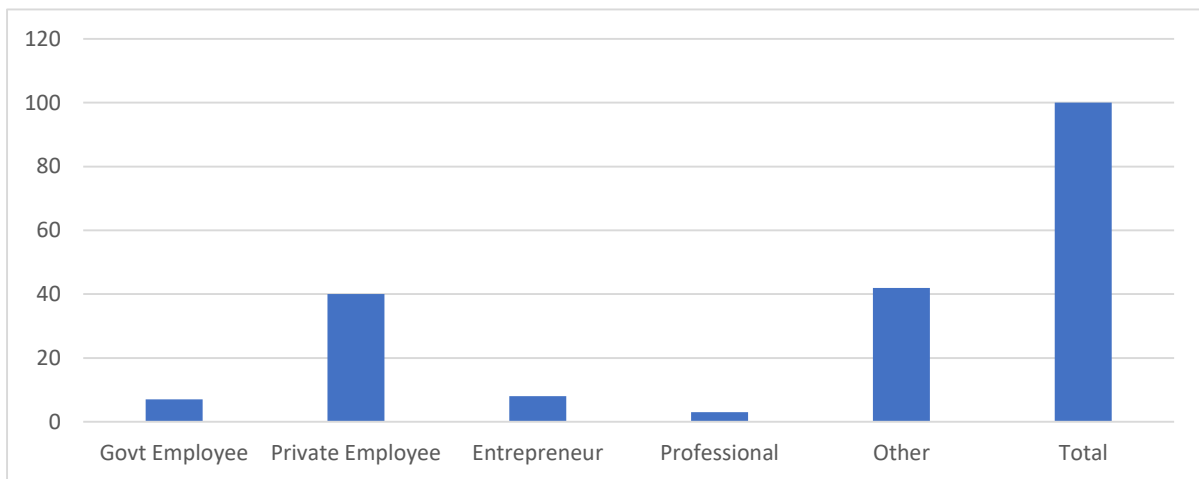
Occupation wise Classification

Current occupation	Frequency	Percentage
Govt Employee	7	7
Private Employee	40	40
Entrepreneur	8	8
Professional	3	3
Other	42	42
Total	100	100

Source: Primary data

Chart 4.6

Occupation wise Classification



Interpretation

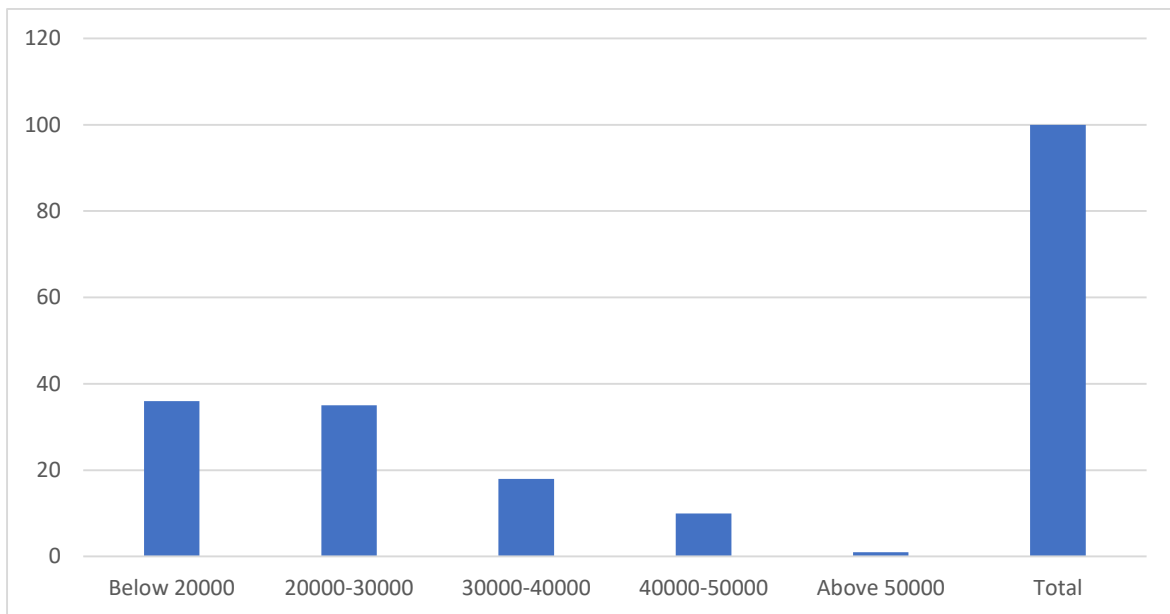
Among the surveyed individuals, the largest proportion (40%) are private employees, while a significant portion (42%) fall into the "other" category for occupation. Government employees make up 7%, entrepreneurs 8%, and professionals 3%.

Table 4.7
Monthly income of family

Monthly income	frequency	percentage
Below 20000	36	36
20000-30000	35	35
30000-40000	18	18
40000-50000	10	10
Above 50000	1	1
Total	100	100

Source: Primary data

Chart 4.7
Monthly income of family



Interpretation

The majority of surveyed individuals (36%) have a monthly income below 20000, while nearly the same amount (35%) earn between 20000 and 30000. A smaller portion earns between 30000 and 40000 (18%), and even fewer earn between 40000 and 50000 (10%). Only 1% have an income above 50000.

Table 4.8**Table showing the factor equal employment opportunities for women**

Variables	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Mean score
Kudumbashree initiative have contributed significantly to equal employment opportunities for women.	74	22	2	1	1	4.7
I believe the employment programs by kudumbashree have positively impacted women's professional opportunities.	18	74	6	2	0	4.1
The training and support provided by kudumbashree have enhanced women's employability.	23	46	30	1	0	4
Overall, I perceive kudumbashree as having a positive impact on providing equal employment opportunities for women.	48	47	4	1	0	4.4

source: Primary data

Interpretation

The data suggests that most people strongly agree that the Kudumbashree initiative has significantly helped in providing equal job opportunities for women, with a mean score of 4.7 out of 5. Additionally, a majority agree that the employment programs offered by Kudumbashree have positively influenced women's job prospects, with a mean score of 4.1. Overall, there's a positive perception that Kudumbashree's training and support have improved women's ability to find employment.

Table 4.9**Table showing the factor skill development programs for women**

Variables	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Mean score
The kudumbashree in skill development programs have enhanced by skills effectively.	69	30	1	0	0	4.7
I feel more confident in applying the skills learned through kudumbashree programs.	27	62	10	1	0	4.2
The training content of kudumbashree in skill programs was relevant and practical.	31	45	24	0	0	4.1
I believe the skill development programs have positively impacted my employability.	35	58	7	0	0	4.3
Overall, I am satisfied with the effectiveness of kudumbashree in skill development programs.	33	63	4	0	0	4.3

source: Primary data

Interpretation

The data indicates that most participants strongly agree that Kudumbashree's skill development programs effectively enhance women's skills, with an average score of 4.7 out of 5. Additionally, a majority feel more confident in applying the skills they've learned through these programs, scoring it an average of 4.2. Overall, there's a high level of satisfaction with the relevance and practicality of the training content.

Table 4.10

Table showing the factor microfinance initiatives for women

Variables	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Mean score
Kudumbashree microfinance initiatives have empowered women economically.	69	30	1	0	0	4.7
I believe the kudumbashree microfinance services easily accessible and user friendly.	27	65	7	1	0	4.2
Kudumbashree microfinance programs has enhanced the entrepreneurial skills of women in local communities.	31	48	21	0	0	4.1
Is the economic growth for women through kudumbashree microfinance sustainable and beneficial in the long term.	30	58	12	0	0	4.2
Overall, kudumbashree microfinance initiatives significantly contributed to the socioeconomic development of women in the community.	34	65	1	0	0	4.3

source: Primary data

Interpretation

The data suggests that most participants strongly agree that Kudumbashree's microfinance initiatives have economically empowered women, with an average score of 4.7 out of 5. Additionally, many believe that these services are easily accessible and user-friendly, scoring it an average of 4.2. Overall, there's a strong perception that Kudumbashree's microfinance programs have significantly contributed to the socioeconomic development of women in the community.

Table 4.11

Table showing the factor digital literacy for women

Variables	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Mean score
Kudumbashree initiatives have significantly improved digital literacy among women.	64	35	1	0	0	4.6
I believe the digital literacy programs by kudumbashree positively impact women's technological skills.	24	69	7	0	0	4.2
The training and resources provided by kudumbashree effectively enhance women's digital literacy.	19	65	16	0	0	4
Kudumbashree initiatives have successfully narrowed the digital literacy gender gap.	34	51	15	0	0	4.2
Overall, perceive kudumbashree as having a positive impact on promoting digital literacy among women.	29	69	2	0	0	4.3

source: Primary data

Interpretation

The data indicates that most people strongly agree that Kudumbashree's initiatives have significantly boosted digital literacy among women, with an average score of 4.6 out of 5. Additionally, many believe that these programs positively impact women's technological skills, scoring it an average of 4.2. Overall, there's a positive perception that Kudumbashree is effectively promoting digital literacy among women.

Table 4.12

Table showing the factor entrepreneurship support for women

Variables	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Mean score
Kudumbashree support has significantly empowered women in entrepreneurship.	66	32	2	0	0	4.6
I believe kudumbashree initiatives positively contribute to women's success in business.	32	64	4	0	0	4.3
The resources and guidance provided by kudumbashree effectively support women in entrepreneurship.	34	56	8	2	0	4.2
Kudumbashree has played a key role in reducing barriers for women entrepreneurs.	28	62	9	1	0	4.2
Overall, I perceive kudumbashree as effectively supporting women in entrepreneurship.	41	58	1	0	0	4.4

source: Primary data

Interpretation

The data shows that most respondents strongly agree that Kudumbashree's support has significantly empowered women in entrepreneurship, scoring it 4.6 out of 5 on average. Additionally, many believe that Kudumbashree's initiatives positively contribute to women's success in business, with an average score of 4.3. Overall, there's a strong perception that Kudumbashree effectively supports women in entrepreneurship.

Table 4.13

Table showing the challenge sociocultural norms faced by women

Variables	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Mean score
Kudumbashree actively challenge and changes societal perception that hinder women's entrepreneurship	63	31	5	1	0	4.6
Kudumbashree empowering women to overcome sociocultural barriers.	25	61	12	2	0	4.1
It providing a supportive environment for breaking gender roles.	29	53	16	2	0	4.1
Kudumbashree provides increased community acceptance and recognition for women.	26	64	9	1	0	4.2
Overall, kudumbashree plays a significant role in challenging and transforming sociocultural norms.	31	66	3	0	0	4.3

source: Primary data

Interpretation

The table suggests strong agreement that Kudumbashree helps women overcome societal barriers and challenges traditional gender roles. It's recognized for changing perceptions and increasing community acceptance, scoring high averages across all categories. Overall, Kudumbashree is seen as playing a significant role in transforming sociocultural norms.

Table 4.14

Table showing the challenge lack of confidence faced by women

Variables	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly Disagree	Mean score
Kudumbashree programs boost the confidence of women's.	67	31	2	0	0	4.7
Kudumbashree initiatives has positively impacted the self-assurance of women in business.	23	70	6	1	0	4.2
Kudumbashree provide valuable resource and mentorship for confidence enhancement.	26	61	13	0	0	4.1
Women entrepreneurs feel more empowered and self-assured as a result of kudumbashree support.	21	69	10	0	0	4.1
Overall, kudumbashree plays a significant role in improving confidence level of women.	38	61	1	0	0	4.4

Source: Primary data

Interpretation

The table shows strong agreement that Kudumbashree programs significantly boost women's confidence in business, with an average score of 4.7 out of 5. It indicates that Kudumbashree initiatives positively impact self-assurance, provide valuable resources and mentorship, leading to increased empowerment among women entrepreneurs. Overall, Kudumbashree plays a crucial role in enhancing the confidence levels of women in business.

Table 4.15

Table showing the challenge technology divide faced by women

Variables	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly Disagree	Mean Score
Kudumbashree provides effective training programs to bridge the technology gaps	57	36	5	2	0	4.5
Kudumbashree initiatives has improved the technological skills of women entrepreneurs	23	67	7	3	0	4.1
Kudumbashree ensures equal access to technological resources.	34	36	24	6	0	4
Women entrepreneurs supported by kudumbashree feel more confident in utilizing technology for business growth.	25	59	12	4	0	4.1
Overall, kudumbashree plays a significant role in addressing the technology divide.	31	62	5	2	0	4.2

Source: Primary data

Interpretation

The table shows opinions on Kudumbashree's role in helping women with technology. Most agree its training programs are effective and boost skills and confidence. But opinions vary on whether everyone has equal access to resources. Overall, Kudumbashree seems to make a big difference in narrowing the tech gap, though some areas may need more focus for fairness.

Table 4.16

One sample t- test for significant difference between the level of effectiveness of kudumbashree and its average

H0= The level of effectiveness of kudumbashree is not significantly different from average.

Descriptives

	N	Mean	Median	SD	SE
Level of effectiveness	100	4.31	4.40	0.292	0.0292

Interpretation

The one-sample t-test results indicate that there is no significant difference between the level of effectiveness of Kudumbashree and the average level. This suggests that, on average, Kudumbashree performs similarly to what is expected. The mean effectiveness score of Kudumbashree (4.31) closely aligns with the average level (4.40), supporting the null hypothesis that there is no notable distinction between them.

One Sample T-Test

		Statistic	df	p
Level of effectiveness	Student's t	44.8	99.0	< .001

Note. $H_a \mu \neq 3$

Interpretation

The results of the one-sample t-test show a significant difference between the level of effectiveness of Kudumbashree and its average, with a t-value of 44.8 and a p-value less than .001. This suggests that Kudumbashree's effectiveness significantly deviates from the population average, rejecting the null hypothesis that there is no difference.

Table 4.17

Multiple Regression for significant influence of employment opportunities, skill enhancement, micro finance, digital literacy, entrepreneurship support on financial empowerment.

H0= There is no significant influence of employment opportunities, skill enhancement, micro finance, digital literacy, entrepreneurship support on financial empowerment.

Model Fit Measures

Model	R	R ²	Adjusted R ²	Overall Model Test			
				F	df1	df2	p
1	0.533	0.284	0.246	7.47	5	94	< .001

Omnibus ANOVA Test

	Sum of Squares	df	Mean Square	F	p
Employment opportunities	0.4185	1	0.4185	3.37026	0.070
Skill enhancement	0.0828	1	0.0828	0.66643	0.416
Micro finance	7.21e-4	1	7.21e-4	0.00580	0.939
Digital literacy	0.8196	1	0.8196	6.59976	0.012

Entrepreneurship support	1.3106	1	1.3106	10.55326	0.002
Residuals	11.6736	94	0.1242		

Note. Type 3 sum of squares

Model Coefficients - Financial empowerment

Predictor	Estimate	SE	t	p
Intercept	1.0138	0.6256	1.6205	0.108
Employment opportunities	-0.1831	0.0997	-1.8358	0.070
Skill enhancement	0.1246	0.1526	0.8164	0.416
Micro finance	-0.0108	0.1417	-0.0762	0.939
Digital literacy	0.3910	0.1522	2.5690	0.012
Entrepreneurship support	0.4197	0.1292	3.2486	0.002

Interpretation

The model analysis suggests that entrepreneurship support and digital literacy have a significant positive influence on financial empowerment, as indicated by their p-values of 0.002 and 0.012 respectively. However, the other factors such as employment opportunities, skill enhancement, and microfinance don't show a statistically significant impact on financial empowerment. These findings indicate that while certain factors contribute significantly, others may not play a significant role in enhancing financial empowerment.

FINDINGS OF THE STUDY

This chapter deals with the principal outcomes of the study. The primary data were collected from the kudumbashree members in order to identify the role of kudumbashree in financial empowerment of women. Following are the important findings of the study.

1. Most (44%) of the respondents are between the age group of 41-50.
2. Most (95%) of the respondents falls under middle class.
3. 33% of the respondents have under SSLC as their educational qualification.
4. 83% of the respondents are married.
5. 61% of respondents are in nuclear family (3-4 members).
6. 42% of the respondents are employed in other sectors, while 40% work in private organizations.
7. 36% of the respondents have a monthly income below 20,000, while 35% earn between 20,000 - 30,000.
8. The most people strongly agree that the Kudumbashree initiative has significantly increased job opportunities for women (mean score of 4.7), and they also agree that its employment programs have positively influenced women's job prospects (mean score of 4.1).
9. The participants strongly agree that the skill development programs offered by Kudumbashree effectively enhance their skills (mean score of 4.7) and they feel more confident in applying the learned skills (mean score of 4.2). Additionally, they believe that the programs positively impact their employability, with a (mean score of 4.3).
10. The most participants strongly agree that Kudumbashree's microfinance initiatives have economically empowered women, with an (mean score of 4.7), and they find these services easily accessible and user-friendly (mean score of 4.2), indicating a strong perception of significant socioeconomic development for women in the community.
11. Participants strongly agree that Kudumbashree's initiatives have significantly boosted digital literacy among women (mean score of 4.6), and believe that these programs positively impact women's technological skills (mean score of 4.2).
12. Most respondents strongly agree that Kudumbashree's support significantly empowers women in entrepreneurship (mean score of 4.6), and they believe its initiatives positively contribute to women's business success (mean score of 4.3), showing a strong perception of effective support for women in entrepreneurship.

13. The most important variable that kudumbashree actively challenge and changes societal perception that hinder women's entrepreneurship (mean score 4.6), followed by kudumbashree provides increased community acceptance and recognition for women (mean score 4.2).
14. The most important variable that kudumbashree programs boost the confidence of women's (mean score 4.7), followed by kudumbashree initiatives has positively impacted the self-assurance of women in business (mean score 4.2).
15. The most important variable that kudumbashree provides effective training programs to bridge the technology gaps (mean score 4.5), followed by kudumbashree initiatives has improved the technological skills of women entrepreneurs (mean score 4.1), Women entrepreneurs supported by kudumbashree feel more confident in utilizing technology for business growth (mean score 4.1).
16. It concludes that there is no significant difference between the level of effectiveness of Kudumbashree and the average level.
17. It concludes that entrepreneurship support significantly contributes to financial empowerment. Efforts directed towards promoting entrepreneurship can effectively empower individuals financially, potentially leading to greater economic independence and stability.

SUGGESTIONS

- From the study it is found that kudumbashree need a special package for micro enterprises development and proper training and monitoring support for better prospects.
- Kudumbashree could team up with banks or the government to give specific financial help, lifting up entrepreneurs from similar financial situations.

CONCLUSION

Kudumbashree plays a significant role in empowering women entrepreneurs and fostering their economic independence. The demographic profile of the respondents highlights the predominance of middle-aged individuals from middle-class backgrounds, indicating the broad reach of Kudumbashree's initiatives across diverse segments of society. Furthermore, the majority of respondents possess lower educational qualifications, emphasizing the importance of targeted support and skill development programs offered by Kudumbashree. The findings also underscore the positive impact of Kudumbashree on women's confidence, societal perceptions, and technological skills. Through effective training programs and community acceptance initiatives, Kudumbashree has succeeded in bridging the technology gap and boosting the self-assurance of women entrepreneurs. This not only enhances their business acumen but also challenges traditional gender norms and promotes inclusivity in entrepreneurship. Moreover, the study concludes that entrepreneurship support, particularly through initiatives like Kudumbashree, significantly contributes to financial empowerment. By providing access to resources, training, and recognition, Kudumbashree empowers women to actively participate in the economy, potentially leading to greater economic stability and independence for individuals and their families.

The study reveals that Kudumbashree focuses on enhancing support for micro-enterprise development and establishing partnerships with financial institutions or governmental agencies to provide tailored financial assistance to entrepreneurs. Additionally, continued efforts in training, monitoring, and mentoring support can further enhance the prospects of women entrepreneurs associated with Kudumbashree, enabling them to navigate challenges and seize opportunities in the business landscape effectively. Overall, the data reaffirms the importance of initiatives like Kudumbashree in promoting women's entrepreneurship, challenging societal norms, and fostering inclusive economic growth. Through targeted interventions and strategic partnerships, Kudumbashree can continue to be a catalyst for change, empowering women to realize their full potential and contribute meaningfully to sustainable development.

QUESTIONNAIRE

ROLE OF KUDUMBASHREE IN FINANCIAL EMPOWERMENT OF WOMEN

1. Age 30 years and below 31-40 41-50 51-60 60 Above
2. Family class High class Middle class Lower class
3. Education qualifications Below SSLC SSLC Plus two Degree PG
4. Marital status Married Unmarried Widow Divorced
5. family size Small (1-2 members) Medium (3-4 members) Large (5-6 members)
 Very large (above 6 members)
6. Current occupation Govt employee Private employee Entrepreneur Professional
 Other
7. Monthly income 20000 and below 20000-30000 30000-40000 40000-50000
 Above 50000
8. Equal employment opportunities

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Kudumbashree initiative have contributed significantly to equal employment opportunities for women.					
I believe the employment programs by kudumbashree have positively impacted women's professional opportunities.					
The training and support provided by kudumbashree have enhanced women's employability.					
Overall, I perceive kudumbashree as having a positive impact on providing equal employment opportunities for women.					

9. Skill development programs

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
The kudumbashree in skill development programs have enhanced by skills effectively.					
I feel more confident in applying the skills learned through kudumbashree programs.					
The training content of kudumbashree in skill programs was relevant and practical.					
I believe the skill development programs have positively impacted my employability.					
Overall, I am satisfied with the effectiveness of kudumbashree in skill development programs.					

10. Microfinance initiatives

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Kudumbashree microfinance initiatives have empowered women economically.					
I believe the kudumbashree microfinance services easily accessible and user friendly.					
Kudumbashree microfinance programs has enhanced the entrepreneurial skills of women in local communities.					
Is the economic growth for women through kudumbashree microfinance sustainable and beneficial in the long term.					
Overall, kudumbashree microfinance initiatives significantly contributed to the socioeconomic development of women in the community.					

11. Digital literacy

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Kudumbashree initiatives have significantly improved digital literacy among women.					
I believe the digital literacy programs by kudumbashree positively impact women's technological skills.					
The training and resources provided by kudumbashree effectively enhance women's digital literacy.					
Kudumbashree initiatives have successfully narrowed the digital literacy gender gap					
Overall, perceive kudumbashree as having a positive impact on promoting digital literacy among women.					

12. Entrepreneurship support

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Kudumbashree support has significantly empowered women in entrepreneurship.					
I believe kudumbashree initiatives positively contribute to women's success in business.					
The resources and guidance provided by kudumbashree effectively support women in entrepreneurship.					
Kudumbashree has played a key role in reducing barriers for women entrepreneurs.					
Overall, I perceive kudumbashree as effectively supporting women in entrepreneurship.					

13. Effectiveness of kudumbashree programs

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Kudumbashree initiatives have significantly improved the financial well being of women.					
The financial resources provided by kudumbashree have positively impacted the economic independence of women.					
Kudumbashree increase confidence in financial management.					
Kudumbashree support has facilitated women in starting successful Entrepreneurial ventures.					
Kudumbashree play a crucial role in promoting financial empowerment.					

14. Limited access to capital

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Kudumbashree effectively provides accessible microfinance options tailored to the needs of women entrepreneurs.					
The application process for obtaining capital through kudumbashree is straight forward for women entrepreneurs.					
I believe kudumbashree actively promotes financial literacy programs.					
The interest rates and repayment terms offered by kudumbashree are favorable and supportive					
Overall, kudumbashree plays a significant role in overcoming the challenge of limited access to capital.					

15. Sociocultural norms

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Kudumbashree actively challenge and changes societal perception that hinder women's entrepreneurship.					
Kudumbashree empowering women to overcome sociocultural barriers.					
It providing a supportive environment for breaking gender roles.					
Kudumbashree provides increased community acceptance and recognition for women.					
Overall, kudumbashree plays a significant role in challenging and transforming sociocultural norms.					

16. Lack of confidence

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Kudumbashree programs boost the confidence of women's.					
Kudumbashree initiatives has positively impacted the self assurance of women in business.					
Kudumbashree provide valuable resource and mentorship for confidence enhancement.					
Women entrepreneurs feel more empowered and self assured as a result of kudumbashree support.					
Overall, kudumbashree plays a significant role in improving confidence level of women.					

17. Technology divide

	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Kudumbashree provides effective training programs to bridge the technology gaps.					
Kudumbashree initiatives has improved the technological skills of women entrepreneurs.					
Kudumbashree ensures equal access to technological resources.					
Women entrepreneurs supported by kudumbashree feel more confident in utilizing technology for business growth.					
Overall, kudumbashree plays a significant role in addressing the technology divide.					

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