KUDUMBASHREE'S CONTRIBUTION TO SUSTAINABLE LIVELIHOODS AND ECONOMIC RESILIENCE IN KERALA

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ABSTRACT

Women's empowerment has emerged as a key development priority in contemporary society, with governments implementing various programmes and policies to enhance the socio-economic status of women. Among these initiatives, Kudumbashree, launched by the Government of Kerala in 1998, has become one of India's largest women empowerment and poverty eradication missions. This study examines the contribution of Kudumbashree to women's empowerment and socio-economic growth in Kerala. Operating through a three-tier structure comprising Neighbourhood Groups (NHGs), Area Development Societies (ADS), and Community Development Societies (CDS), Kudumbashree has successfully integrated millions of women into economic and social development activities. Through microfinance, entrepreneurship development, skill enhancement programmes, and livelihood initiatives, the mission has promoted financial independence, self-reliance, and improved living standards among women. In addition, Kudumbashree has strengthened participatory governance by facilitating women's involvement in local self-government institutions and community development activities. Its significant contributions during disaster management and the COVID-19 pandemic further highlight its role in social resilience and community welfare. Despite challenges such as limited market access and institutional constraints, Kudumbashree continues to serve as a successful model of inclusive development, contributing to poverty reduction, gender equality, and sustainable socio-economic growth in Kerala.

Keywords: Women Empowerment, Kudumbasree, Poverty Eradication Mission, Community Development and Kerala

INTRODUCTION

Kudumbashree, the Kerala State Poverty Eradication Mission, was launched on 17 May 1998 by the Government of Kerala as a community-based initiative aimed at poverty eradication and women's empowerment. Over the years, it has evolved into one of the largest women-centric development programmes in India. The mission operates through a three-tier organizational structure comprising Neighbourhood Groups (NHGs), Area Development Societies (ADS), and Community Development Societies (CDS), facilitating the active participation of women in economic and social development activities. By promoting microfinance, entrepreneurship, skill development, and livelihood generation, Kudumbashree has significantly contributed to improving the socio-economic status of women across Kerala.The programme adopts a family-centered approach, empowering women through collective action, savings mobilization, and access to credit. Self-help groups formed under Kudumbashree encourage regular savings and provide collateral-free loans to members, enabling them to engage in income-generating activities and small-scale enterprises. Beyond economic empowerment, Kudumbashree has strengthened social inclusion, participatory governance, and community resilience through its involvement in local self-government institutions, poverty alleviation programmes, and disaster management initiatives.

In recent years, Kudumbashree has emerged as a model for sustainable development by fostering financial inclusion, women entrepreneurship, and community-based economic growth. Through various interventions, it has enhanced women's access to financial resources, markets, skill training, and employment opportunities. As a result, the mission has played a vital role in reducing poverty, promoting gender equality, and contributing to Kerala's overall socio-economic development.

STATEMENT OF THE PROBLEM

Despite the remarkable achievements of Kudumbashree in empowering women and reducing poverty, several challenges continue to affect the economic advancement of its members. Women entrepreneurs often face barriers such as limited access to finance, inadequate market linkages, technological constraints, socio-cultural restrictions, and balancing family responsibilities with business activities. While Kudumbashree has introduced numerous initiatives to address these issues, the extent of its effectiveness in promoting financial independence, entrepreneurship development, and sustainable livelihoods requires further examination. Therefore, the present study seeks to assess the contribution of Kudumbashree to women's empowerment and socio-economic growth in Kerala, with particular emphasis on financial inclusion, entrepreneurial development, and the challenges encountered by women beneficiaries.

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

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 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

The study is based on both primary and secondary data. Primary data were collected from Kudumbashree members through a structured questionnaire, while secondary data were gathered from books, journals, reports, and websites. The collected data were analyzed using Percentage Analysis and Mean Score Analysis to evaluate the contribution of Kudumbashree to women's empowerment and socio-economic development.

REVIEW OF LITERATURE

Several studies have highlighted the significant role of Kudumbashree in promoting women's empoerment, poverty alleviation, and sustainable development in Kerala. Iyer (2022) examined Kudumbashree's contribution to achieving the Sustainable Development Goals (SDGs) and found that the programme positively influences social inclusion, economic development, and women's empowerment. Diya Usman and Kuriakose V. Kocheril (2021) studied the role of Kudumbashree units in Mundakayam Panchayath and reported that various activities undertaken by these units have improved the socio-economic status of rural women despite certain operational challenges. Nair (2018) emphasized that participation in Kudumbashree enhances women's decision-making power, self-confidence, and economic independence. Similarly, Narayanan Pandala, Janardhanan, and Kinslin (2023), based on a study of 399 women members, observed that Kudumbashree plays a vital role in promoting gender equality and sustainable women's empowerment. Venugopalan (2014) investigated the programme's impact on poverty eradication and women's empowerment and concluded that while Kudumbashree has improved access to microcredit and entrepreneurial opportunities, the income levels of many members remain relatively low. Starly and Karuppiah (2022) found that Kudumbashree has strengthened financial inclusion, reduced poverty, and enhanced women's participation in community development. Collectively, these studies indicate that Kudumbashree has emerged as an effective community-based initiative contributing significantly to women's empowerment and socio-economic development in Kerala.

DATA ANALYSIS AND INTERPRETATION

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 explained through the following tables.

Table : 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

The data shows that the largest proportion (44%) of the surveyed population is aged between 41 to 50 years.

Table : 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

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 : 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

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 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

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

Table : 5 Monthly Income Of Family

Monthly Income	Frequency	Percentage
Below 20000	35	35
20000-30000	33	33
30000-40000	21	18
40000-50000	9	9
Above 50000	1	1
Total	100	100

Source: Primary data

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 : 6 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

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.

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

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