

A THEMATIC ANALYSIS OF THE KUDUMBA SHREE SELF-HELP GROUP PROGRAMMES (2020–2025)

SHAMSUDHEEN A T¹, DR JASPAL KAUR²

¹RESEARCH SCHOLAR, LOVELY PROFESSIONAL UNIVERSITY, PUNJAB

²ASSISTANT PROFESSOR IN SOCIOLOGY, LOVELY PROFESSIONAL UNIVERSITY, PUNJAB

ABSTRACT

The social impact of Self-Help Groups (SHGs) on women's empowerment and social inclusion is an ever-vibrant global topic. In India, a lot of studies have analysed the role of these self-help groups in fostering women's economic, social, and political inclusion, moulding leadership skills, and strengthening physical and psychological wellness. In Kerala, the State Poverty Eradication Mission, Kudumbashree, started Neighbourhood SHGs (NHGs) with the aim of poverty eradication and women's empowerment and their social inclusion. It consists of a three-tier structure with Neighbourhood Groups (NHGs) working like SHGs as primary level units, Area Development Societies (ADS) at the ward level, and Community Development Societies (CDS) at the local government level. While the community network is formed around the central themes of poverty eradication and women's empowerment, its main features include democratic leadership and support structures formed from the 'Kudumbashree family'. There will be 10 - 20 members in each self-help group representing their homes.

Kudumbashree has successfully linked with major government initiatives like the National Rural Livelihood Mission (NRLM) and MGNREGS and designed and implemented many empowerment programs, including Microfinance, Economic Entrepreneurship Development, the Haritha Karma Sena, and the Ashraya destitute rehabilitation project to realise the dream of women's inclusion and encourage women's representation in societies and welfare programmes. With approximately 46 lakh members in its core groups, Kudumbashree constitutes one of the largest women's movements in Asia. The mission continuously updates its empowerment agenda by planning various initiatives, entrepreneurship, empowerment programmes and also expanding its network through the formation of Auxiliary Groups for young women and students, Balasabha for teenagers, aiming to bridge generational gaps and leverage their capacity for social development, career development

The purpose of this study is to consolidate those studies conducted in Kerala on Kudumbashree from 2020 to 2025, synthesising their social relevance, key themes, trends, challenges, and opportunities, and proposing valid policy recommendations. It analyses the updating of the SHG programmes and its extension to social and political participation

Primary Objectives:

1. To assess updating of the Kudumbashree SHG programme for women's economic, social, and political empowerment in Kerala and its impacts
2. To evaluate the effectiveness of SHGs programmes in fostering leadership and democratic political, social participation among women and maintaining the social harmony of Kerala
3. To analyse the new extension of Kudumbashree and its effort to bridge the generation gap
4. To identify gaps in existing research and propose future directions for SHG-based interventions.

Thematic Analysis (Synthesis of Findings): This study proves that Kudumbashree updated its programme and formed supporting groups by understanding the necessity of society and the relevance of the social welfare programme. They utilise this platform for women to mould active leaders and decision-makers, to empower their roles in all segments of society, breaking all male dominance. Furthermore, the network has demonstrated the capacity to act as a community-based safety net, notably in developing psychosocial care skills for disaster-affected populations. It shows that the role of Kudumbashree in making our society a peaceful community

Research Methodology: This study is based purely on secondary data. Sources were selected from Google Scholar and reputed Indian and peer-reviewed journals, using key phrases such as "social inclusion women," "Self-help groups Kerala," and "trends and challenges." Innovative programmes for social inclusion, women's empowerment. Data was also collected from the official reports of the Kudumbashree Mission, the State Planning Board, and other relevant government departments.

Limitations of the Study: The core limitation of this review is the absence of primary data, as the study is based entirely on secondary sources. This reliance necessitates careful consideration of potential biases inherent in the selected body of existing research.

Key Words: Evolution, Social Inclusion, Women's Empowerment, Thematic Analysis, Kudumbashree, Self-Help Group

LITERATURE REVIEW

SL. NO	Focused area	Brief Summary	Author's name and Source
1	Empowered or Exploited? The Dual Narrative of Women in Microfinance and Self-Help Groups	Analysis of regional case studies spanning eight Indian states, the research demonstrates that while SHGs have successfully increased women's financial inclusion, asset ownership, and participation in economic activities, they have also exposed women to new forms of exploitation, including political instrumentalization, coercive loan recovery practices, and institutional corruption. The findings reveal significant regional variations in outcomes, with southern states like Kerala and Tamil Nadu showing stronger empowerment indicators compared to northern and eastern states	-Chakraborty, R., Acharjee, T., Bhattacharjee, J., & Goala, S. (2025). Empowered or Exploited? The Dual Narrative of Women in Microfinance and Self-Help Groups. The Dual Narrative of Women in Microfinance and Self-Help Groups (July 03, 2025).
2	Empowerment dynamics and self-help groups	. This study aims to examine how Social Empowerment (SE) and Economic Empowerment (EE) affect Total Empowerment (TE) among women, using an ordinal regression method. The research seeks to explore the relationship between these dimensions of empowerment and their combined impact on women's overall empowerment. The results indicate that both Social Empowerment (SE) and Economic Empowerment (EE) are significant predictors of Total Empowerment (TE) among women	-Santhosh Kumar, K., & Aithal, P. S. (2024). Empowerment dynamics: Exploring the impact of self-help groups on rural women. International Journal of Case Studies in Business, IT and Education (IJCSBE), 8(2), 311-322.
3	Impact of self-help groups in women empowerment	This is a mixed study, using sequential explanatory design. Data collection was done from 120 respondents from three Panchayths. The panchayaths were Chittoor, Mulavukadu and Pizhala in Ernakulam district using a structured questionnaire. Result: Results show	--Aji, S. P., & Abraham, A. (2021). Impact of self-help groups in women empowerment: with special reference to Ernakulam district. International Journal of
		benefits gained by women, such as financial independence, acquisition of new skills, and expansion of knowledge and expertise in various business domains. The study demonstrates that Kudumbashree units in Kerala have significantly empowered women. Women who participate in the Kudumbashree program experience socio-economic growth and contribute to higher levels of trust through their responsible engagement, participation, and active involvement.	

7	Multifaceted Aspects of Women's Empowerment	The major objectives of the study are to assess the empowerment of the women in Kollam, Kottayam, Alapuzha and Pathanamthitta districts in Kerala State through their involvement in Kudumbashree activities .100 micro units from Kollam, Kottayam, Alappuzha and Pathanamthitta district of Kerala region are selected by random sampling method and members of the selected units are the respondents. The overall numbers are 400 micro units. Its results show us that the Kudumbashree programme could bring about radical change in the lives of the poor sections of the society in the years to come.	Raveendran, S., & Sharma, D. M. (2023). Increasing Women Empowerment through Kudumbashree in Kerala Region. Available at SSRN 4388032
8	A STUDY ON WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS IN MALAPPURAM DISTRICT	This study presents research concerning the impact of Self-Help Groups (SHGs) on women's lives in India. The study examines how participation in SHGs, which are small, innovative groups designed for social and economic upliftment, affects the socio-economic status, well-being, and decision-making skills of women. Specifically, the paper analyses data collected from a sample of 200 SHG women, focusing on their economic activity, income and expenditure patterns, and knowledge of nutrition and hygiene before and after joining the groups. The overall conclusion supports that SHGs positively contribute to women's empowerment , improving their life status and encouraging greater awareness of health practices	8-Shirin K., F., & Ninan, A. (2021). A study on women empowerment through self help groups in Malappuram district. Open Access International Journal of Science & Engineering, 6(9), [Page Range]. https://doi.org/10.51397/OALJSE.09.2021.0001
9	Grassroots empowerment and economic transformation	This study uses both primary and secondary data. Primary data collected from 100 Kudumbashree members, this study employs descriptive analysis and simple statistical tools to examine changes in savings behaviour, credit access, income generation, and social decision-	-Soni, T. L. (2018). Grassroots empowerment and economic transformation: A study of Kudumbashree and Self-Help Groups in Thrissur, Kerala. International Journal of
		making. The findings reveal a positive correlation between SHG participation and improvements in financial independence, confidence, and standard of living, although challenges remain in employment generation and market linkage	Creative Research Thoughts , 6(3), 247–251.
10	Women Empowerment through Kudumbashree Unit	The main objective of this paper is to know to what extent this programme has influenced the rural women for their empowerment. Kerala is considered as a literate state as compared to other states of our country. The study indicates that the majority of the women of kudumbashree units are working on daily wages and their total income is low. The women empowerment is achieved only a limited extend by Kudumbashree members	Ameena Febin .T, Women Empowerment through Kudumbashree Unit: An Empirical Examination, International Journal of Science and Management Studies (IJSMS), v6(i2), 142-147.

11	Significance of Self help Groups (SHGS) in Promoting Women Empowerment and Economic Development	The current study focuses on exploring the contributions of self-help groups in promoting the growth and development of an economy and it makes an effort to critically examine the Kudumbashree mission, which is a poverty eradication and women	George, A. M., & Karunakaran, N. (2024). Significance of Self help Groups (SHGS) in Promoting Women Empowerment and Economic Development: A Review of Kudumbashree Mission in Kerala. Pearl Multidisciplinary Journal, 10(2), 26-42.
12	social capital and social cohesion within the context of the Kudumbashree	This study explores the concept of social capital and social cohesion within the context of the Kudumbashree microfinance programme in Kerala, India. Specifically, the research examines how this women's empowerment initiative, built on microfinance, contributes to Kerala's economy, social structure, and welfare system. The authors also assess the programme's role in fostering peaceful community life despite historical and ongoing communal tensions in the state. Finally, the text includes a critical evaluation of Kudumbashree's structure and function as a form of social capital, discussing its relationship with government authorities and political parties.	-Bhoola, S., Chetty, D., Chathukulam, J., Ngcobo, N., & Moolakkattu, J. (2024). WOMEN'S SOCIAL CAPITAL AND SOCIAL COHESION IN KERALA: THE CASE OF KUDUMBASHREE. Journal of Economic and Social Development, 11(2), 157-168.
13	kudumbashree : A critical look through a feminist lens	This paper critically examines whether the microfinance model used by the Kerala government in its Kudumbashree scheme was successful in both reducing poverty and enhancing the social capital of women. This paper analyses various dimensions of women's empowerment with respect to the scheme.	.Santhosh, S. (2023). Kerala's celebrated kudumbashree scheme for poverty reduction: A critical look through a feminist lens. Commonwealth Journal of Local Governance, (28), 132- 138.
14	Social impact of women SHGs: A study of NHGs of 'Kudumbashree' in Kerala. Management and Labour Studies, 45(3), 317-336.	The present study analyses the social impact of NHGs by taking samples from the tribal and non-tribal areas in the district of Palakkad, Kerala. A detailed survey conducted among 600 respondents with identified social variables. The outcome of the study reveals that NHGs have created a social platform for women to improve social activities and strengthen its members' social bondage. The social impacts in tribal and non-tribal areas differ for certain social variables and do not vary with others. Overall, the study highlights the need for promoting the role of NHGs as a means of 'social change' for strengthening the socialization process of women.	Rajagopal, N. (2020). Social impact of women SHGs: A study of NHGs of 'Kudumbashree' in Kerala. Management and Labour Studies , 45(3), 317-336. https://doi.org/10.1177/0258042X20922116

15	Kudumbashree Mission's community-based enterprise strategies for increasing female labor force participation	This is inductive analysis of the data collected through semi structured interviews and focus group discussion led to emergence of themes. The results showed that the barriers to women's participation in the labour force are many and varied, and different combinations of strategies are needed to address those barriers. Results also showed that the CBEs can use social capital and collective experience of their members, for creating social value by addressing social and economic stresses within the community. The findings addressed a gap in the literature about effective CBE strategies for increasing women's labour force participation and affirmed the CBE theory.	Chandran, D. (2023). Kudumbashree Mission's community-based enterprise strategies for increasing female labor force participation [Unpublished doctoral dissertation, Walden University]. ScholarWorks. https://scholarworks.waldenu.edu/dissertations/14667/
16	Decentralisation and Development- A Study on Micro Enterprises of Kudumbashree in Palakkad District	The present paper examines the democratic decentralisation process of Kerala.exploring the following things,the structure and functions of Kudumbashree programme in the state of Kerala concerning its relation with local self-governments; b) the operations of micro enterprises under the Kudumbashree in Kerala with special reference to the Palakkad district; c) the economic change and social upliftment of women working in Kudumbashree micro enterprises.	PK, N., & Kumar, P. (2024). Decentralisation and Development- A Study on Micro Enterprises of Kudumbashree in Palakkad District. Global Journal of Enterprise Information System, 15(4), 35-42. Retrieved from https://www.gjeis.com/index.php/GJEIS/article/view/74
17	17-SHG and tourism related entrepreneurial activities	This paper examines tourism-related entrepreneurial activities of Kudumbashree in the	Pazhoor, I. P. E., & John, G. (2024). Entrepreneurial Initiatives of Women Self-Help Groups to Facilitate Sustainable
		promotion of sustainable tourism in Kerala. It is a case study based on secondary data taken from the official website of the kudumbashree,and other official websites . Through the participation of LED kudumbashree SHGs play a significant role in the conservation of natural resources and preservation of cultural heritage and practices	Tourism: A Case Study with reference to Kudumbashree Kerala. Atna Journal of Tourism Studies, 19(2), 33-51.
18	Empowering the tribal women in Kerala: Role of community based eco-tourism initiatives through Kudumbashree Mission	The health conditions of tribal women and children are very vulnerable. In this context, the authors suggest that the Community Based Ecotourism (CBET) model is suitable for faster development of tribal populations. CBET is particularly suitable for those staying in and in the periphery of wild life sanctuaries as well as other ecotourism destinations located near tribal habitats. Given the vast network of Kudumbashree, the world renowned poverty alleviation project of the Government of Kerala, which has already got programmes targeted at the welfare of tribal folks, promotion of CBET and hence empowering the tribal women through Kudumbashree would be very	Manoj, P. K. (2020). Empowering the tribal women in Kerala: Role of community based eco-tourism initiatives through Kudumbashree Mission. Women Empowerment, 122.

19	Technology Integration and Eco tourism Promotion for Tribal Welfare	This paper follows an integrative approach to the health and living conditions of tribal and suggests strategies to improve the same to the level of the non-tribal; and for this purpose suggests the ecotourism model, especially CBET – the community based ecotourism. The pervasive use of ICT and other advances like AI, AR and VR; not only in tourism development but also in the day to day life of the tribals to enable digital financial inclusion, digital healthcare etc. is suggested for the health and other living conditions of the tribal population in Kerala.	-Manoj, P. K., & Aithal, P. S. Technology Integration and Eco-tourism Promotion for Tribal Welfare: The Case of Kerala Knowledge Economy in Digital India
20	Women entrepreneurship in Coastal Kerala: Role of self help groups in developing a sustainable community	The study was intended to find out the level of entrepreneurial competencies achieved by women micro entrepreneurs (both members and non-members of SHGs) in coastal Kerala. In order to investigate whether or not entrepreneurial competencies can discriminate between members and non-members of SHGs, discriminant analysis was performed. The study revealed that there exists significant difference (at 95% Confidence level)	Minimol, M. C. (2020). Entrepreneurship and Sustainability Issues, 7(4), 3426. 7(4), 3426-3437. http://doi.org/10.9770/jesi.2020.7.4(56) JEL Classifications: M54, N35, O35
		between the levels of entrepreneurial competency of members and non members. Results of discriminant analysis revealed that SHG member and non member women micro entrepreneurs can be discriminated against based on their entrepreneurial competencies, which implies that SHGs play a catalytic role in contributing to the entrepreneurial competency development of their members.	
21	Case Study on Self Help Groups Intervention and estination Sustainability in Kerala: Input Output-Outcome Model	The study aims to explore the linkages between self-help groups (SHGs) and destination sustainability. These linkages, examined through literature review, interviews, and observation methodology to explore these linkages. The study observed that the impact of SHGs on tourist destinations could be assessed as changes due to their intervention in destination areas following the Input-Output Outcome Model. The community-level sustainability initiatives are construed as input variables; the result of initiatives is considered output, and the subsequent changes in the area as outcome variables. The study assumes significance in assessing the impact of community intervention based on local action initiated through SHGs with outcome variables generated from the locality concerned. Further, the study gives a more holistic approach to understanding the intervention strategies of SHGs pivoting around the coexistence of good guest-host relationships in tourism.	Vinodan, A., & Meera, S. (n.d.). Case Study on Self-Help Groups Intervention and Destination Sustainability in Kerala: Input-Output Outcome Model . School of Commerce and Management, Central University of Tamil Nadu, Thiruvavur, India; Indian Institute of Tourism and Travel Management, Nellore (A.P), India

22	Women Empowerment in Digital India and the Kerala Knowledge Economy	The authors focus specifically on the successful integration of ICT with collective efforts by women, such as the Self-Help Group-Bank Linkage Programme (SHG-BLP), particularly in Kerala, leveraging national "Digital India" and state "Kerala Knowledge Economy" policies. The research aims to explore the influence of SHGs and ICT adoption on women's empowerment, recommending measures like increased financial literacy and expanding tele density to ensure balanced and sustainable economic growth. The study utilizes secondary data and highlights initiatives like the NABARD-led EShakti project as successful examples of ICT enabling digital financial inclusion for women.	Manoj, P., Krishna, S., & Sebastian, R. (2023). Women empowerment in digital India and the Kerala knowledge economy. <i>Academy of Marketing Studies Journal</i> , 27(1), 1-11.
23	23-Social support and self help groups	This study examines Kudumbashree, a women's self-help group (SHG) with a strong emphasis on microcredit, in Thiruvananthapuram. The study explores the demographic characteristics of members, their involvement in SHGs, and compares perceived social support levels across different demographic groups. The study uses a cross-sectional survey of 502 women using an extensive demographic questionnaire and Multidimensional Scale of Perceived Social Support (MSPSS) questionnaire. The study contributes to the understanding of Kudumbashree SHGs and emphasizes their role in providing social support, financial empowerment, and a sense of community. The study also highlights the need for ongoing support and capacity building to further enhance their impact.	George, B., Joseph, J., Rajan, S. K., & Esaac, R. (2025). Women's perceived social support through self-help group: case study of Kudumbashree from capital district of Kerala. <i>Social Work with Groups</i> , 1-15
24	24-Enhancing disaster resilience through women's self-help groups: A community-based study of Kudumbashree members in Poonjar Thekketara panchayat, Kottayam, Kerala, India	The article discusses the role of Self-Help Groups (SHGs), specifically phases, using a Disaster Resilience Performance Index (DRPI). The findings indicate that SHGs significantly contribute to community-based disaster Kudumbashree members, in enhancing disaster resilience within the Poonjar Thekketara panchayat in Kerala, India. Researchers employed a mixed-methods approach combining quantitative and qualitative data to assess resilience levels across different disaster management management, particularly in areas like financial stability and community resilience-building in disaster-prone areas. Ultimately, the study advocates for the formalisation and strengthening of SHGs within disaster governance frameworks to improve overall preparedness and response	Sivan, S., Nair, M. N., Mani, S. K., & Baiju, K. R. (2025). Enhancing disaster resilience through women's self-help groups: A community-based study of Kudumbashree members in Poonjar Thekketara panchayat, Kottayam, Kerala, India. <i>Journal of Geointerface</i> , 4(1), 16-28.

25	Asraya: Does it Create a Destitute Free Kerala	In 2003, an innovative project named Asraya was designed to find out the destitute population of the State and in 2017 it was redesigned to achieve the target of a Destitute Free Kerala. The paper tries to make an in-depth evaluation of the Asraya project implemented in the Anchuthengu Grama Panchayath, which is the smallest panchayat in the State of Kerala, focusing on the beneficiary awareness of the services available to Asraya families, the services rendered to them so far and the manner in which the	-Francina, P. X., Thomas, S. P., & Mathew, A. P. (2021). Asraya: Does it Create a Destitute-Free Kerala? <i>Rajagiri Journal of Social Development</i> , 13(2), 159-172.
		basic survival, infrastructural, developmental and psychological needs of the Asraya families are met. The study throws light on the impact of this initiative and provides recommendations for its better and efficient implementation. Keywords	
26	25-community-based education and peer support led by women's self-help groups	Uncontrolled hypertension remains a major public health problem in India. We conducted a study to assess the effectiveness of a community-based education and peer support programme led by women's self-help group (SHG) members in reducing the mean systolic BP among people with hypertension in urban slums of Kochi city, Kerala, India. A cluster randomised controlled pragmatic trial was conducted where 20 slums were randomised to either the intervention or the control arms. In each slum, participants who had elevated BP (>140/90) or were on antihypertensive medications were recruited. The intervention was delivered through women's SHG members (1 per 20–30 households).	Suseela, R. P., Ambika, R. B., Mohandas, S., Menon, J. C., Numpelil, M., Vasudevan, B. K., ... & Spiegelman, D. (2022). Effectiveness of a community based education and peer support led by women's self help groups in improving the control of hypertension in urban slums of Kerala, India: a cluster randomised controlled pragmatic trial. <i>BMJ Global Health</i> , 7(11), e010296.
27	Kudumbashree's journey—from a modest state to various interesting and innovative initiatives.	This case study delves into the journey of Kudumbashree—its origins, milestones, challenges, and the innovative model that has inspired similar initiatives globally	-The Inspiring Story of Kudumbashree Groups Rang De
28	28-Livelihood oppuurtunities and Social inclusion	Kudumbashree mission attempts to accomplish socio economic improvement through its initiatives like thrift and credit operations, micro enterprises enhancement, setting up of special Neighbourhood Groups both in coastal and tribal areas. The present paper analyses the role of Kudumbashree Mission in Kerala to attain the livelihood opportunities and	-KURUP, M. I. M., & HARIHARAN, R. LIVELIHOOD OPPORTUNITIES AND SOCIAL INCLUSION INITIATIVES OF KUDUMBASHREE MISSION IN KERALA.2020

29	29-Empowering Women through Local Governance: An Exploration of the Impact of Kudumbashree on Women Representation	This study highlights the critical role of supportive governmental persistent advocacy in securing the sustainability of political empowerment of women in Kerala. The Kudumbashree programme represent an effective strategy for integrating economic development with political empowerment highlighting the transformative capacity of grassroots movements in fostering inclusive governance	Nandan, A., & Anandharajakumar, P. (2025). Empowering Women through Local Governance: An Exploration of Impact of Kudumbashree on Women Representation. RESEARCH REVIEW International Journal of Multidisciplinary, 10(3), 125–132. https://doi.org/10.31305/rrijm.2025.v10.n3.015
30	Kudumbashree Malappuram District Mission launches 'Hridya' Programme for the Palliative Care of Bedridden Patients. Retrieved from	Kudumbashree Malappuram District Mission launches 'Hridya' Programme for Palliative Care of Bedridden Patients. The project has been initiated to train 30,000 women in the district in palliative care for extending specialized medical care for people with serious illnesses like cancer and heart diseases. The project is being implemented under the name 'Hridya' in association with Malappuram Pain and Palliative Care.	Local Self Government Department (LSGD), Kerala. (2023, June 30). Kudumbashree Malappuram District Mission launches 'Hridya' Programme for the Palliative Care of Bedridden Patients. Retrieved from http://lsgkerala.gov.in/en/kudumbashree/featured-topics/kudumbashree-malappuram-district-mission-launches-hridya-programme
31	Kudumbashree. (n.d.a). Innovative Enterprises.	Kudumbashree provides skill development training to women, motivating them to take up micro enterprises for livelihood. More than 31,000 enterprises are set up in the state by individuals and groups. It is a pleasure to note that women groups have exhibited courage to take up innovative enterprises in multiple sectors. Top 10 innovative enterprises set up in the district by Kudumbashree women we can refer in each district website	Kudumbashree. (n.d.a). Innovative Enterprises. Retrieved November 11, 2025, from https://www.kudumbashree.org/pages/219

ANALYSIS AND DISCUSSION

The present study focuses on the various initiatives and programmes successfully implemented by Kudumbashree, a government-supported NGO established by the Kerala State Poverty Eradication Mission, with the objective of poverty eradication and women's empowerment. It started with a few agendas and programmes of empowerment. When it connected with Central government schemes and programmes, it became broader and widespread. I expect that a gradual evolution may happen to the Kudumbashree programme when it continues its journey over 25 years since 1998. When we analyse the above journals thematically, we can see the position of Kerala Kudumbashrees compared to other SHGs from various parts of our country. The first journal reveals that significant regional variations in outcomes exist, with southern states like Kerala and Tamil Nadu showing. But that study tells us, even though it made wonderful changes, Self-help empowering programmes exposed women to new forms of exploitation, including political instrumentalisation in various parts of our countries. Especially in northern and eastern states, where patriarchal structures and weak governance systems limit women's genuine agency. Some more attempts to be done in those areas to ensure that any kind of exploitation is not happening in all states, conducting more systematic Studies of SHG Outcomes - Empowerment vs. Exploitation by setting up its parameters

How Social empowerment and economic empowerment affect total women's empowerment. It is a traditional

topic. it proves all-around empowerment of women through the activities of Kudumbashree self-help groups. Even though the topic 'Impact of self-help groups in women empowerment: with special reference to Ernakulam district,' checks all the dimensions of this impact without neglecting any silly points in this empowerment area. The papers, "Increasing the Women's Empowerment through Kudumbashree in Kerala Region, Entrepreneurial Activities of Women Self-Help Groups and Improvement in Quality of Life and Standard of Living of Members", check how this empowerment leads its members to a quality of life. However, its measurement scale is based solely on physical infrastructure, income level, and education. That may be a limitation of time and resources. A comprehensive study is to be conducted, considering physical and mental well-being as a part of quality of life. "Impact of sustainable development on women through Kudumbashree" is a traditional topic. But it viewed the improvement through the eyes of sustainable development. Multifaceted improvement, Grass root improvement, also discussed here. **"Social capital and social cohesion** within the context of the Kudumbashree", Examining how this collective togetherness built on microfinance utilises it possibly by making social bonds and trust cohesion, and making strong social capital. Now we need such collectiveness and trust, and sharing space, as we all are isolated during the time of individualism and privatisation are becoming stronger than we face. Apart from financial improvement, it maintains a peaceful harmony between communities. More traditional cooperative systems and informal economic systems are to be developed using this social capital. The paper, "A Critical Look Through a feminist Lens", critically examines whether the microfinance model used by the Kerala government in its Kudumbashree scheme was successful in both reducing poverty and enhancing the social capital of women. This is also pinpointing issues. The author suggests that to grow the social capital of women beyond current cultural and societal norms, the state must become actively involved in social reconstruction alongside the continuation of the Kudumbashree scheme. Currently, there is an absence of effort to change gendered positions in society. A structural review of Kudumbashree is necessary, and alterations must be made to cement its fundamental objectives and close societal loopholes

"Entrepreneurial Initiatives of Women Self-Help Groups to Facilitate Sustainable Tourism: A Case Study with reference to Kudumbashree by Pazhoor," explores tourism-related entrepreneurial activities of self-help groups in association with LED by promoting sustainable tourism by conserving our traditional heritage values. Really, it is a great step from traditional interparental activities to international and modern systems. Another paper connects tourism-related entrepreneurial initiatives with the most marginalised peoples in the topic, "Empowering the tribal women in Kerala: Role of community-based eco-tourism initiatives through Kudumbashree Mission". Its authors suggest that this model is suitable for faster development of tribal populations. It opens before us an innovative idea. If the government takes initiatives for such a study, it will give us some fruitful results to make better policies for the development of that area and its marginalized people. Performance of Coastal area SHGs, problems of fishermen families are to be specially addressed, like low Job participation, low income, patriarchal family system, etc. Only their entrepreneurial capacity was analysed here. Another example of how women collectives are updating and strengthening using digital technology and its platform in making a knowledge community is highlighted in the research paper "Women empowerment in digital India and the Kerala knowledge economy". Digitalization of kudumbashree activities and marketing its products and services, and connecting with online trade is essential. Those areas are to be addressed in our studies. "Women's perceived social support through a self-help group: case study of Kudumbashree from the capital district of Kerala. Social Work with Groups," examines the level of social support provided by SHG membership by focusing on various socio demographic socio-demographic, as per the level of their involvement in SHGs. The study "Enhancing disaster resilience through women's self-help groups: A community-based study of Kudumbashree members" contributes to the understanding of Kudumbashree SHGs and emphasises their role in providing social support to the Kerala people in one of the major areas affected by natural calamities in 2018. So, the women volunteer team for disaster management is not only a trend but also it is an essential one. The disaster management system to be practised and developed throughout Kerala using Kudumbashree resources. Researchers employed a mixed-methods approach combining quantitative and qualitative data to assess resilience levels across different disaster management, particularly in areas like financial stability and community resilience-building in disaster-prone areas. Ultimately, the study advocates for the formalisation and strengthening of SHGs within disaster governance frameworks to improve overall preparedness and response. An innovative project named Ashraya was designed to find out the destitute population of the State, and in 2017, it was redesigned to achieve the target of a Destitute Free Kerala. The study focusing on the beneficiary awareness of the services available to Ashraya families is really worth one. All these are glimpses of the evidence of Kudumbashree's commitment and capacity to for the welfare of society. More studies based on participatory observation are to be promoted Kudumbashree itself to measure this successful evolution of its empowerment programmes and identify its challenges.

RESEARCH GAP

- 1-Many initiatives started by Kudumbashree as a part of women empowerment, social inclusion, and social welfare programmes. remedial and inclusive education programmes like Buds School for physically and mentally challenged students and Bridge School for tribal people etc, and coastal area programmes .They are not fully covered in the research journals, even though they focus on some important initiatives of kudumashree
- 2-Kudumbashree started many supporter wings like the auxiliary group, Balasaba, to help to fulfil their career dreams and bridge the generation gap in the younger generation. There is no mention of such studies

- 3-Many innovative programmes were initiated by Kudumbashree in microenterprise, incorporating internal markets utilising digital technology. More studies to be conducted utilising the possibilities of the global world and online trade, like Amazon and Flipkart, etc., to enrich the markets of Kudumbashree products
- 4-More studies to be conducted analysing the sustainability of Kudumbashree programme by analysing each program's success and failure, and suggesting suitable solutions to overcome it
- 5-A research gap exists in this field. More participatory and qualitative versus quantitative studies to be promoted by Kudumbashree itself to measure this successful evolution of its empowerment programmes and identify its challenges

CONCLUSION

Kudumbashree started many innovative programs utilising its rich women human resource by breaking all the prejudices towards women. When it started, it faced many social challenges and barriers. But its primary focus was on financial inclusion that led to their empowerment, moreover it was a government-supported NGO started under the State poverty eradication mission. Because of its back support, it started and strengthened its foundation. When it was covered with many central government schemes and programmes, it made miracles in women's empowerment. That's evidence we can observe here kudumbashree Entrepreneur Initiative reached to tourism initiatives by understanding the possibility of Kerala's geographical and traditional attributes. Moreover, its attention reached disaster management too. But it doesn't mean all of its initiatives are successful and beneficium. But if we study those initiatives and projects systematically and academically, it will lead these women collectives to more efficient and innovative programmes in future, and the government can make a better plan for this, considering this peer review process and positive criticism.

REFERENCES

- 1-Chakraborty, R., Acharjee, T., Bhattacharjee, J., & Goala, S. (2025). Empowered or Exploited? The Dual Narrative of Women in Microfinance and Self-Help Groups. *The Dual Narrative of Women in Microfinance and Self-Help Groups* (July 03, 2025).
- 2-Santhosh Kumar, K., & Aithal, P. S. (2024). Empowerment dynamics: Exploring the impact of self-help groups on rural women. *International Journal of Case Studies in Business, IT and Education (IJCSBE)*, 8(2), 311-322.
- 3-Aji, S. P., & Abraham, A. (2021). Impact of self-help groups in women empowerment: with special reference to Ernakulam district. *International Journal of Multidisciplinary Research and Growth Evaluation*, 2(1), 13-17.
- 4-Ranjith, M. M. (2020). WOMEN EMPOWERMENT IN KERALA THROUGH KUDUMBASHREE PROJECT
- 5-Elias, I. P., & John, G. Entrepreneurial Activities of Women Self-Help Groups and Improvement in Quality of Life and Standard of Living of Members.
- 6-Pandala, C. N., Janardhanan, K. A., & Kinslin, D. (2023). Impact of sustainable development on women through kudumbashree units. *Revista de Gestão Social e Ambiental*, 17(6), 1-11
- 7-Raveendran, S., & Sharma, D. M. (2023). Increasing the women empowerment through Kudumbashree in Kerala region. Available at SSRN 4388032.
- 8-Shirin K., F., & Ninan, A. (2021). A study on women empowerment through self help groups in Malappuram district. *Open Access International Journal of Science & Engineering*, 6(9), [Page Range]. <https://doi.org/10.51397/OALJSE.09.2021.0001>
- 9-Soni, T. L. (2018). Grassroots empowerment and economic transformation: A study of Kudumbashree and Self-Help Groups in Thrissur, Kerala. *International Journal of Creative Research Thoughts*, 6(3), 247-251
- 10-Ameena Febin .T, Women Empowerment through Kudumbashree Unit: An Empirical Examination, *International Journal of Science and Management Studies (IJSMS)*, v6(i2), 142- 147
- 11-George, A. M., & Karunakaran, N. (2024). Significance of Self-help Groups (SHGS) in Promoting Women Empowerment and Economic Development: A Review of Kudumbashree Mission in Kerala. *Pearl Multidisciplinary Journal*, 10(2), 26-42.
- 12 -Bhoola, S., Chetty, D., Chathukulam, J., Ngcobo, N., & Moolakkattu, J. (2024). Women's social capital and social cohesion in Kerala: The case of Kudumbashree. *Journal of Economic and Social Development*, 11(2), 157-168.
- 13-Santhosh, S. (2023). Kerala's celebrated kudumbashree scheme for poverty reduction: A critical look through a feminist lens. *Commonwealth Journal of Local Governance*, (28), 132- 138.
- 14-Rajagopal, N. (2020). Social impact of women SHGs: A study of NHGs of 'Kudumbashree' in Kerala. *Management and Labour Studies*, 45(3), 317-336. <https://doi.org/10.1177/0258042X20922116>
- 15-Chandran, D. (2023). Kudumbashree Mission's community-based enterprise strategies for increasing female labor force participation [Unpublished doctoral dissertation, Walden University]. ScholarWorks. <https://scholarworks.waldenu.edu/dissertations/14667/>
- 16-PK, N., & Kumar, P. (2024). Decentralisation and Development- A Study on Micro Enterprises of Kudumbashree in Palakkad District. *Global Journal of Enterprise Information System*, 15(4), 35-42. Retrieved from <https://www.gjeis.com/index.php/GJEIS/article/view/74>
- 17-Pazhoor, I. P. E., & John, G. (2024). Entrepreneurial initiatives of women self-help groups to facilitate

- sustainable tourism: A case study with reference to Kudumbashree-Kerala. *Atna Journal of Tourism Studies*, 19(2), 33–51.
- 18-Manoj, P. K. (2020). Empowering the tribal women in Kerala: Role of community based eco-tourism initiatives through Kudumbashree Mission. *Women Empowerment*, 122.
- 19-Manoj, P. K., & Aithal, P. S. Technology Integration and Eco-tourism Promotion for Tribal Welfare: The Case of Kerala Knowledge Economy in Digital India.
- 20-Minimol, M. C. (2020). Entrepreneurship and sustainability. *Issues*, 7(4), 3426–3437. [http://doi.org/10.9770/jesi.2020.7.4\(56](http://doi.org/10.9770/jesi.2020.7.4(56)
- 21-Vinodan, A., & Meera, S. (n.d.). **Case Study on Self-Help Groups Intervention and Destination Sustainability in Kerala: Input-Output-Outcome Model**. School of Commerce and Management, Central University of Tamil Nadu, Thiruvavur, India; Indian Institute of Tourism and Travel Management, Nellore (A.P), India
- 22-Manoj, P., Krishna, S., & Sebastian, R. (2023). Women empowerment in digital India and the Kerala knowledge economy. *Academy of Marketing Studies Journal*, 27(1), 111.72-
- 23-George, B., Joseph, J., Rajan, S. K., & Esaac, R. (2025). Women's perceived social support through self-help group: case study of Kudumbashree from capital district of Kerala. *Social Work with Groups*, 1–15.
- 24-Sivan, S., Nair, M. N., Mani, S. K., & Baiju, K. R. (2025). Enhancing disaster resilience through women's self-help groups: A community-based study of Kudumbashree members in Poonjar Thekkkara panchayat, Kottayam, Kerala, India. *Journal of Geointerface*, 4(1), 16- 28.
- 25-Francina, P. X., Thomas, S. P., & Mathew, A. P. (2021). Asraya: Does it Create a Destitute Free Kerala? *Rajagiri Journal of Social Development*, 13(2), 159-172.
- 26-Suseela, R. P., Ambika, R. B., Mohandas, S., Menon, J. C., Numpelil, M., Vasudevan, B. K., ... & Spiegelman, D. (2022). Effectiveness of a community-based education and peer support led by women's self-help groups in improving the control of hypertension in urban slums of Kerala, India: a cluster randomised controlled pragmatic trial. *BMJ Global Health*, 7(11), e010296.
- 27-The Inspiring Story of Kudumbashree Groups | Rang De
- 28-KURUP, M. I. M., & HARIHARAN, R. (n.d.). Livelihood opportunities and social inclusion initiatives of. [Note: Missing publication details, assumed a standalone work.]
- 29-Nandan, A., & Anandharajakumar, P. (2025). Empowering Women through Local Governance: An Exploration of Impact of Kudumbashree on Women Representation. *RESEARCH REVIEW International Journal of Multidisciplinary*, 10(3), 125– 132. <https://doi.org/10.31305/rrijm.2025.v10.n3.015>
- 30-Local Self Government Department (LSGD), Kerala. (2023, June 30). Kudumbashree Malappuram District Mission launches 'Hridya' Programme for the Palliative Care of Bedridden Patients. Retrieved from http://lsgkerala.gov.in/en/kudumbashree/featured_topics/kudumbashree-malappuram-district-mission-launches-hridya-programme
- 31-Kudumbashree. (n.d.a). Innovative Enterprises. Retrieved November 11, 2025, from <https://www.kudumbashree.org/pages/219>