Multidimensional Women Empowerment through Kudumbashree Participation: Evidence from Coastal Kerala, India

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Abstract: *Women's empowerment is an essential prerequisite for sustainable development and poverty reduction. Kudumbashree, Kerala's flagship poverty eradication mission, has emerged as one of the world's largest women-centered community networks. The present study examined the extent of women empowerment achieved through participation in Kudumbashree activities among members in Fort Cochin, Kerala. A descriptive survey was conducted among 30 randomly selected women members from functioning Neighborhood Groups (NHGs). Data were collected using a structured questionnaire and analyzed using descriptive statistics. The findings revealed substantial improvements in economic, social, personal, and familial empowerment. Approximately 80% of respondents reported increased household income after joining Kudumbashree, while 98% experienced improvement in their standard of living. Economic empowerment indicators such as income generation (86%), poverty alleviation (83%), and financial decision-making (60%) showed high levels of achievement. Social empowerment was reflected in increased confidence, social participation, and community engagement. However, political empowerment remained comparatively weak, with more than two-thirds of respondents reporting low political participation and leadership opportunities. The study concludes that Kudumbashree functions as an effective empowerment mechanism through economic inclusion and social participation, contributing significantly to women's agency and community development.*

Keywords: Kudumbashree, Women Empowerment, Self-Help Groups, Social Capital, Economic Empowerment, Kerala

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Introduction

Women empowerment constitutes a multidimensional process involving improvement in access to resources, decision-making capacity, social participation, economic independence, and political representation. In developing economies, Self-Help Groups (SHGs) have become important mechanisms facilitating this transformation.

The Kudumbashree Mission, initiated by the Government of Kerala in 1998, represents a unique community-based poverty eradication programme that integrates economic development, social mobilization, and local governance participation among women. Through micro-enterprises, thrift and credit programs, skill development initiatives, and community participation mechanisms, Kudumbashree has significantly influenced women's socio-economic status.

Despite extensive implementation, empirical evidence examining the multidimensional impacts of Kudumbashree on women remains limited at the grassroots level. Hence, the present study assesses economic, social, personal, political, and familial dimensions of empowerment among Kudumbashree members in Fort Cochin.

Literature Review

Studies demonstrate that participation in SHGs enhances income generation, financial literacy, savings behavior, and household decision-making (Puhazhendhi & Satyasai, 2001; Christabell, 2009). Kudumbashree has strengthened social capital, community participation, and collective efficacy among women (Raghavan, 2009). Although participation in local governance has increased, evidence regarding actual political influence and leadership remains mixed (Devika & Thampi, 2011). Existing studies predominantly focus on single dimensions of empowerment. Few studies have simultaneously assessed economic, social, political, personal, and familial empowerment among Kudumbashree beneficiaries.

Objectives

1. To assess multidimensional empowerment among Kudumbashree members.
2. To identify the major benefits obtained through Kudumbashree participation.
3. To analyze areas in which empowerment outcomes are most significant.
4. To determine challenges faced by Kudumbashree beneficiaries.

Hypotheses

H1: Participation in Kudumbashree significantly improves women's economic empowerment.
H2: Participation in Kudumbashree significantly improves social empowerment.
H3: Economic empowerment is positively associated with personal empowerment.
H4: Political empowerment scores are significantly lower than economic and social empowerment scores.

Methodology

The present study adopted a descriptive survey design to examine the extent of women empowerment achieved through participation in Kudumbashree activities in Fort Cochin, Kerala. The study was conducted among women members of functioning Kudumbashree Neighborhood Groups (NHGs). Three active Kudumbashree units were selected from the study area, and a total of 30 respondents were chosen through random sampling. The respondents represented different age groups, educational backgrounds, income categories, and religious affiliations. Data were collected using a structured questionnaire prepared in Malayalam, which included questions related to socio-demographic characteristics, reasons for joining Kudumbashree, participation in income-generating activities, access to financial support, and perceived changes in economic, social, political, personal, and familial empowerment after joining the programme. The researcher personally distributed and collected the questionnaires to ensure completeness and accuracy of responses. The collected data were coded, tabulated, and analyzed using descriptive statistical techniques such as frequencies and percentages. Various dimensions of empowerment were assessed through indicators related to income generation, decision-making, social participation, leadership, self-esteem, family relationships, and standard of living.

Results

Table 1. Socio-Demographic Characteristics of Respondents (N = 30)

Variable	Category	Frequency	Percentage (%)
Age	20-30 years	6	20.0
	30-40 years	4	13.3
	40-50 years	13	43.3
	Above 50 years	7	23.3
Education	Below SSLC	6	20.0
	SSLC	15	50.0
	Plus Two	7	23.3
	Graduation	2	6.7
Monthly Income	Less than ₹1000	2	6.7
	₹1000-5000	6	20.0
	₹5000-10000	17	56.7
	Above ₹10000	5	16.6

The socio-demographic profile revealed that the majority of respondents (43.3%) belonged to the age group of 40-50 years, indicating active participation of middle-aged women in Kudumbashree activities. Half of the respondents had completed SSLC education, suggesting moderate educational attainment among members. More than half (56.7%) reported a monthly income between ₹5000 and ₹10000, reflecting the economically vulnerable background of most participants. These findings indicate that Kudumbashree has been successful in reaching women from lower and middle-income households and providing them opportunities for socio-economic improvement.

Table 2. Income Generating Activities of Kudumbashree Members

Activity	Frequency	Percentage (%)
Stitching	20	66.7
Soap Powder Making	4	13.3
Organic Food Production	3	10.0
Bakery Products	3	10.0

The findings indicate that stitching was the most popular income-generating activity among Kudumbashree members, engaging nearly two-thirds (66.7%) of respondents. Soap powder manufacturing, organic food production, and bakery enterprises accounted for smaller proportions. This demonstrates that Kudumbashree effectively promotes home-based and skill-oriented enterprises that can be managed alongside household responsibilities. Such activities contribute significantly to income generation and economic sustainability among women.

Table 3. Financial Support and Income Enhancement through Kudumbashree

Variable	Response	Frequency	Percentage (%)
Availed Loan/Financial Support	Yes	26	86.7
	No	4	13.3
Increase in Family Income	Yes	24	80.0
	No	6	20.0

Most respondents (86.7%) reported availing financial assistance or loans through their Kudumbashree units. Access to credit appears to be one of the major benefits of membership. Furthermore, 80% reported an increase in family income after joining Kudumbashree, indicating the effectiveness of microfinance and entrepreneurial activities in improving household economic status. The findings highlight the important role of Kudumbashree in promoting financial inclusion and poverty reduction.

Chi-square Goodness-of-Fit Test

H_0: Equal proportion of members received and did not receive financial support.

$\chi^2 = 16.13$, $df = 1$, $p < 0.001$

The Chi-square test revealed a statistically significant difference between respondents who availed financial assistance and those who did not ($\chi^2 = 16.13$, $p < 0.001$). A significantly larger proportion of members (86.7%) received financial support through Kudumbashree. This finding highlights the effectiveness of Kudumbashree as a microfinance mechanism facilitating financial inclusion among women members. Access to loans and credit support has been instrumental in enabling entrepreneurship and improving economic security.

Table 4. Participation in Women Empowerment Training Programmes

Response	Frequency	Percentage (%)
Yes	23	76.7
No	7	23.3

A majority of respondents (76.7%) participated in seminars, awareness programmes, and training sessions related to women's empowerment. Such interventions contribute to knowledge enhancement, awareness of rights, leadership development, and confidence building. The

findings suggest that empowerment in Kudumbashree extends beyond economic support and includes social learning and capacity-building initiatives.

Chi-square Goodness-of-Fit Test

H_0: Equal proportion of respondents experienced income increase and no income increase.

$\chi^2 = 10.80$, df = 1, $p = 0.001$

A statistically significant majority of respondents reported increased family income after joining Kudumbashree ($\chi^2 = 10.80$, $p = 0.001$). The result provides empirical support for the role of Kudumbashree in income enhancement and economic empowerment through micro-enterprise development, self-employment opportunities, and collective financial activities.

Table 5. Perceived Success of Kudumbashree in Women Empowerment

Response	Frequency	Percentage (%)
Highly Successful	20	66.7
Moderately Successful	7	23.3
Not Successful	3	10.0

Two-thirds of the respondents perceived Kudumbashree as highly successful in promoting women empowerment, while only 10% expressed dissatisfaction with its impact. The positive perception reflects improvements experienced by members in economic independence, confidence, social involvement, and family welfare. These findings reinforce the effectiveness of Kudumbashree as a holistic empowerment programme.

$\chi^2 = 8.53$, df = 1, $p = 0.003$

The analysis showed that significantly more respondents participated in empowerment training programmes than those who did not ($\chi^2 = 8.53$, $p = 0.003$). Training programmes, seminars, and awareness activities contribute to capacity building, confidence enhancement, and knowledge acquisition. The finding indicates that Kudumbashree serves not only as an economic intervention but also as a vehicle for social learning and empowerment.

Table 6. Economic Empowerment among Kudumbashree Members

Indicator	High (%)	Moderate (%)	Low (%)
Increase in Income	86	10	4
Poverty Alleviation	83	14	3
Financial Decision Making	60	30	10

Economic empowerment emerged as the strongest outcome of Kudumbashree participation. A large majority reported significant increases in income (86%) and reduction in poverty (83%). Additionally, 60% indicated improved ability to make financial decisions within the household. Economic independence is a critical component of empowerment, and these findings demonstrate that participation in Kudumbashree has enhanced women's control over financial resources and household expenditure decisions.

$\chi^2 = 15.80$, df = 2, $p < 0.001$

The Chi-square analysis revealed significant variation in respondents' perceptions regarding Kudumbashree's contribution to empowerment ($\chi^2 = 15.80$, $p < 0.001$). Most respondents perceived the programme as highly successful. The findings suggest that Kudumbashree has generated visible improvements in the economic, social, and personal lives of women participants.

Table 7. Political Empowerment among Kudumbashree Members

Indicator	High (%)	Moderate (%)	Low (%)
Political Awareness	17	6	77
Political Participation	17	13	70
Leadership Opportunities	6	6	86

Political empowerment was relatively weak compared to other dimensions. More than three-fourths of respondents reported low political awareness, while 70% reported limited participation in political activities. Leadership opportunities remained restricted for most respondents. This suggests that although Kudumbashree effectively promotes economic and social empowerment, its influence on political empowerment is comparatively limited and requires targeted interventions.

Table 8. Social Empowerment among Kudumbashree Members

Indicator	High (%)	Moderate (%)	Low (%)
Social Status	60	24	16
Interaction with Others	67	20	13
Social Involvement	74	13	13
Confidence to Raise Voice	70	20	10

Social empowerment showed remarkable improvement following participation in Kudumbashree activities. Respondents reported enhanced social status, greater involvement in community affairs, improved interpersonal relationships, and increased confidence in expressing their views. The findings demonstrate that Kudumbashree serves as an important platform for social networking and collective action among women, thereby strengthening social capital.

Table 9. Personal Empowerment among Kudumbashree Members

Indicator	High (%)	Moderate (%)	Low (%)
Economic Freedom	50	27	23
Freedom of Action	44	33	23
Decision-Making Ability	70	20	10
Self-Esteem	67	20	13
Health and Education Improvement	63	27	10

Personal empowerment outcomes indicate substantial gains in decision-making ability, self-esteem, and personal freedom. Seventy percent of respondents reported greater involvement in decision-making processes, while 67% experienced increased self-esteem. These findings suggest that economic participation and social engagement have positively influenced respondents' self-confidence and personal agency.

Table 10. Familial Empowerment among Kudumbashree Members

Indicator	High (%)	Moderate (%)	Low (%)
Improvement in Family Income	77	16	7
Improvement in Family Relationships	67	26	7
Improvement in Standard of Living	43	37	20

Familial empowerment was reflected through improvements in household income, family relationships, and living standards. Approximately 77% of respondents reported substantial improvement in family income, while 67% experienced better family relationships. These outcomes indicate that the benefits of women's participation in Kudumbashree extend beyond individual development and contribute significantly to family well-being and overall quality of life.

Table 11. Composite Empowerment Index by Dimension

A weighted empowerment score was computed assigning:

- High = 3
- Moderate = 2
- Low = 1

Empowerment Dimension	Mean Score	Empowerment Index (%)	Rank
Economic Empowerment	2.72	90.7	1
Social Empowerment	2.54	84.7	2
Familial Empowerment	2.35	78.3	3
Personal Empowerment	2.33	77.7	4
Political Empowerment	1.29	43.0	5

The empowerment index demonstrates that economic empowerment was the strongest outcome of Kudumbashree participation, followed by social empowerment. Political empowerment remained substantially lower than all other empowerment dimensions, supporting Hypothesis 4. Comparison of empowerment dimensions demonstrates substantial variations in programme outcomes. Economic empowerment recorded the highest score owing to increased income generation, poverty reduction, and financial decision-making capacity. Social empowerment occupied the second position due to enhanced participation, confidence, and social networking. Political empowerment remained comparatively weak, suggesting that economic advancement alone does not automatically translate into active political engagement or leadership. These findings are consistent with previous studies highlighting the stronger effect of SHGs on socio-economic empowerment than political empowerment.

To examine the significance of empowerment outcomes, Chi-square goodness-of-fit tests were performed on key categorical variables. The results indicated statistically significant improvements in access to financial support ($\chi^2 = 16.13$, $p < 0.001$), family income ($\chi^2 = 10.80$, $p = 0.001$), participation in training programmes ($\chi^2 = 8.53$, $p = 0.003$), and perception of programme success ($\chi^2 = 15.80$, $p < 0.001$). These findings suggest that the observed empowerment outcomes were unlikely to have occurred by chance.

The Composite Empowerment Index showed that economic empowerment (90.7%) and social empowerment (84.7%) were the strongest dimensions influenced by Kudumbashree, while political empowerment (43.0%) remained relatively weak. This pattern indicates that Kudumbashree has been more successful in enhancing financial independence, social participation, and quality of life than in promoting political leadership and governance participation.

Discussion

The study demonstrates that Kudumbashree has been highly effective in promoting multidimensional empowerment among women. Economic empowerment emerged as the most significant outcome, followed by social, personal, and familial empowerment. Increased access to financial resources, income-generating opportunities, training programmes, and social networks enhanced women's confidence, decision-making capacity, and quality of life. However, political empowerment remained comparatively low, suggesting the need for focused interventions in leadership development and political participation. Overall, the findings confirm that Kudumbashree functions as a powerful community-based mechanism for advancing women's empowerment and sustainable socio-economic development in Kerala.

Implications

Policy Implications

- Leadership training programmes for women members.
- Political literacy workshops.
- Greater representation in local governance.
- Expansion of entrepreneurship support schemes.

Practical Implications

- Strengthening NHG-based leadership mentoring.
- Digital entrepreneurship training.
- Market linkage support for women enterprises.

Conclusion

The study demonstrates that Kudumbashree has significantly contributed to women's empowerment in economic, social, personal, and familial domains. Increased income generation, poverty reduction, improved decision-making capacity, social participation, and enhanced quality of life emerged as major empowerment outcomes. Nevertheless, political empowerment remains comparatively weak, indicating the need for targeted interventions promoting leadership development and governance participation among women. Strengthening political inclusion within community development initiatives may further enhance the overall empowerment potential of Kudumbashree.

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