
Significance of Self-help Groups (SHGs) in Promoting Women Empowerment and Economic Development: A Review of Kudumbashree Mission in Kerala

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Abstract: Women's empowerment is one of the most significant aspects of socio-economic, political and cultural development in any country. Many ways are available to achieve this goal, and one way is through Self-Help Groups. The role of women in India has evolved significantly, transitioning from traditional roles both in urban and rural India, due to economic support from public and private authorities boosting the entrepreneurship models. Women have become society's backbone, and their contributions must be acknowledged and valued. The societal position of women in India in household, culture, religion, and demographic indicators play a significant role for earners and homemakers. 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 empowerment program implemented by the State Poverty Eradication Mission (SPEM), of the government of Kerala. Initiated in 1998, the Kudumbashree Mission aims to create a comprehensive platform for women's empowerment through a network of SHGs, focusing on poverty alleviation, socio-economic development, and self-reliance. The study highlights the key achievements of the Kudumbashree Mission, including the formation of a vast network of SHGs, financial inclusion through microcredit, and the provision of skill development and entrepreneurial opportunities. By empowering women at the grassroots level, the mission has not only improved household incomes but also contributed to community development and enhanced women's participation in decision-making processes. The Kudumbashree Mission exemplifies how strategic

empowerment programs can drive substantial economic and social changes, offering valuable insights for similar initiatives worldwide.

Key Words: *Kudumbashree; Women Empowerment; Women Entrepreneurship; SHGs.*

1. Introduction:

A self-help group brings people together who are dealing with similar challenges to help, build support and community around shared life experiences. It is a common form of community-based organization in many developing countries. Originating from the need to address poverty and enhance community engagement, SHGs have gained prominence as a sustainable model for fostering economic growth and social equity. In India, SHGs have been instrumental in bridging gaps between marginalized communities and mainstream development opportunities, and the Kudumbashree Mission in Kerala stands as a prominent example of this impact (Karunakaran N, 2014). Governments, donors, and non profit organizations are increasingly delivering interventions through locally organized SHGs, in the belief that such institutional arrangements will enhance development outcomes (Smitha E K and Karunakaran N, 2020), encourage sustainability, and foster capacity in local civil society. In addition, SHGs are thought to provide economies of scale and scope, as the groups may be used to reach more people at a lower cost per person, and may also serve to deliver interventions that address multiple issues (Smitha E K and Karunakaran N, 2020).

The significance of SHGs within the Kudumbashree Mission is multifaceted. Firstly, these groups facilitate access to microfinance, enabling women to start and sustain small-scale enterprises. Secondly, they offer a platform for women to engage in collective decision-making, thus enhancing their socio-political participation and leadership roles. Thirdly, SHGs contribute to the broader goal of economic development by promoting local entrepreneurship and improving household incomes.

Despite the success of the Kudumbashree Mission, the model faces challenges such as maintaining group cohesion, ensuring effective management, and scaling its impact (Smitha E K and Karunakaran N, 2021). Understanding the achievements and limitations of this mission provides valuable insights into the broader potential of SHGs as a tool for women's empowerment and economic development.

1.1. Review of literature: The Sixth Economic Census published by the Indian Ministry of Statistics and Programme Implementation, women represent roughly 14% of the total entrepreneurship in India (only 8.05 million out of the total 58.5 million entrepreneurs in India). Among this, 2.76 million women (13.3% of women entrepreneurs) work in the agricultural sector whereas 5.29 million women representing more than 65% work in the non-agricultural sector. SHGs have indeed been seen mainly as entities for savings and borrowings. This was the thinking of an earlier generation of SHGs, but today, in some parts of the country, SHGs are taking on new roles and responsibilities that lie at the very core of livelihood security for the poor and also developing entrepreneurship. SHGs are an essential part of a planned policy to obtain a balanced economic group of poor women. Women in the Self-Help Group emerge as leaders or entrepreneurs. It provides marketing assistance with highlights on the market investigation, up gradation, expansion/diversification of commodities, packaging, and creation/improvement of the market infrastructure facilities (Garg, S.K. et al., 2012).

The union government of India defines the women entrepreneur' to own an enterprise and control by a single or group of women, with a financial interest of 51% capital investment, and at least 51% of employment by the enterprise. The definition of women in a developing economic context can broadly be divided into urban Indian women and rural Indian women each of whom has different forces of social economic parameters, contributing towards the initiation of entrepreneurship; that traditional women associated with the household (kids, kitchen, knitting) showed early home-based and cooperative-based start ups related to (papad, pickles, and powdered spices) (Vinitha. K and Karunakaran N, 2021),

Ganesan, et al. (2002) and Dhameja (2002) emphasized gaining confidence in households, showing creativity and innovative solutions within households to achieve economic independence, later on followed by employment opportunities in the area of balancing family and social life. The challenges discussed by Garga and Bagga (2009) showed that challenges faced by entrepreneurial women related to male dominance in the household in decision-making, lack of mobility, shortage of start up finances, and lack of education on business fundamentals. The Indian rural women were at a disadvantage, due to a small section of middle class and upper class exploiting the state and the central government start-up funding scheme. Goyal and Yadav (2014) found that the evolution of business

models in entrepreneurship has affected its adoption and growth from urban to rural areas in India, and also from males to females, from an entrepreneur perspective. Singh and Raina (2013) and Karunakaran N (2018) argued that entrepreneurship in Indian society in both urban and rural areas was seen as a profit-making economic venture in any industry or sector, which witnessed the significant difficulty of accessing financing to be a primary challenge.

Self-help groups (SHGs) form a key dimension in Indian society (Karunakaran N, 2024). They have shown increased women's participation in financing, laying the structural framework of entrepreneurship business model, support across the business lifecycle, exporting the products to countries, advertising in local markets, and sustainability in local economy areas through job creation (Shastri, et al. 2022). Therefore, the dynamics of SHG in economic development and empowerment of women towards entrepreneurship has shown credible support in overcoming the challenges and risks that exist in the domain. Cohoon et al. (2010) argued that the progress of women's entrepreneurship journey started with a welfare approach, a development approach, and later on a multidisciplinary approach. Mathew and Panchanatham (2011) stated that the challenges also pertain to the self-identity and self-capability of the women, the personality type and the degree of connections in society, commitment in business, courage, and creativity, conviction and clarity about business goals in the business life cycle that help to overcome successive challenges of time. Despite its successes, the Kudumbashree mission faces several challenges. Issues such as group cohesion, effective management, and the scalability of initiatives remain critical concerns (Sundararaman, 2015). Furthermore, there are ongoing debates about the sustainability of SHGs and the long-term impact on women's economic status (Krishna, 2014).

1.2. Objectives:

The main objectives include:

1. To find the significance of Self-help groups in promoting women's empowerment and economic development.
2. To analyze women's decision and motivation to opt for Kudumbashree State Government support in Kerala for entrepreneurship against other financing options.
3. To find gaps and offer suggestions to improve the Kudumbashree Mission Kerala for women empowerment and economic development.

2. Materials and methods: Data were mainly collected from primary and secondary sources. The respondents were selected from West-Eleri Grama panchath of Kasaragod, Kerala. The sample population includes those members who were active in the Kudumbashree group during the period, of January 2020 to December 2023. A pre-tested structured questionnaire prepared in local language (Malayalam) was used for primary data collection. The Kudumbashree members were individually met to collect accurate data directly. A random sample of 50 members from 20 Kudumbashree units was selected for the study. Secondary data were collected from Kudumbashree mission reports, annual reviews, and strategic documents. Academic articles, research papers, and case studies related to SHGs, microfinance, and women empowerment, reports from local government agencies and non-governmental organizations were also used.

3. Analysis and discussion: On May 17, 2023 inaugurated the 25th anniversary celebrations of Kudumbashree. This largest self-help group network in the country was established in 1997 in Kerala (became fully operational in April 1999), aiming at eradicating poverty and empowering women following the recommendations of a government-appointed task force. The mission was launched with the support of the Government of India and NABARD (National Bank for Agricultural and Rural Development). The organization which falls under the department of local self-government plays a vital role in implementing several programs charted out by the government and has won several national and international awards for its activities. The organisation undertakes work in several sectors including local economic development, social development, and microfinance, and implements schemes announced by the union and state governments. The Kudumbashree members are actively involved in the estimation of the populations in extreme poverty, youth seeking employment, tribal development, and empowerment of children through Balasabha. At present, Kudumbashree has 1070 CDS (Community Development Society, 19470 ADS (Area Development Society), and 316860 NHG (Neighbourhood Groups), 46 lakh women community network, spread across the state. Kudumbashree has achieved notable success offering additional insights into best practices and potential improvements (Reddy, 2017).

Despite India's amazing economic growth, the country's official poverty rate is at 170 million people. This represents 12.5 percent of the overall population of the country (Singh, A. and Raina, M, 2013). Since independence, the

government has attempted to eradicate poverty through a variety of efforts. In today's globe, scarcity is a fundamental problem that affects both developing and undeveloped countries. The government is regarded to be able to solve the problem of poverty by a determined effort. Applicable opportunities for the poor can be provided through financing asset development facilities. Women's houses are the cruellest victims of poverty and sorrow. As a result, any anti-poverty project must aim to enhance living standards while also empowering women's communities. Women will be able to work and earn a living. More successful methods of boosting people's living standards include microcredit and self-help organizations. By establishing microcredit and productive companies, the Kudumbashree scheme strives to improve the living standards of disadvantaged women in rural areas. From the studies, it is evident that there is a strong push to promote Kudumbashree units to fulfill the state's livelihood missions to provide better jobs and livelihood opportunities for the underprivileged. Kudumbashree units, which operate through SHGs, require active participation from members consistently, and they tend to place more trust in women in this regard (*Shastri, S., Shastri, S. and Pareek, A., 2019*). Analysis on Kudumbashree mission's SHG model is timely and significant. It addresses critical issues of gender inequality and poverty, offers insights into integrated development approaches, informs policy and practice, contributes to academic research, supports for sustainable development, and provides a replicable model for other regions. Understanding the successes and limitations of Kudumbashree mission is essential for advancing the impact of SHGs on women's empowerment and economic development.

3.1. Kudumbashree, a Kerala model of development: It is a pioneering development model in Kerala, renowned for its holistic approach to poverty alleviation and women's empowerment. Launched in 1998 by the Government of Kerala, the Kudumbashree mission integrates community mobilization, microfinance, and local development initiatives to create a sustainable framework for socio-economic upliftment. This model has garnered attention both nationally and internationally for its success in transforming communities through collective action and grassroots involvement.

3.2. Core Components: The model is built around three core components:

(1) Self-Help Groups (SHGs): The foundation of the model, where women form small groups to engage in savings, credit, and mutual support. SHGs

provide access to microfinance, enabling members to start small businesses and improve their economic conditions.

(2) Area Development Societies (ADS): Intermediate bodies that coordinate activities at the local level, ensuring the implementation of various development projects and providing support to SHGs.

(3) Community Development Societies (CDS): The apex bodies that oversee and manage the activities of ADS and SHGs, ensuring alignment with broader development goals and policies.

3.3. Organizational Structure: The mission operates through a well-defined and multi-tiered organizational structure designed to facilitate the effective implementation of its development goals. The structure supports the formation and management of Self-Help Groups (SHGs) and ensures that community-driven initiatives are coordinated and scaled appropriately. It operates through a multi-tiered organizational structure, composed of 10-20 women. SHGs are the basic operational units. Their focus is on savings, microcredit, and group activities. ADS are the federations of SHGs within a particular geographical area and they facilitate larger-scale projects and provide training and support to SHGs. On the other hand, CDS is the highest level of the organizational structure; CDS are federations of ADS and coordinate the mission's activities at the district and state levels. Through microfinance, SHGs provide access to low-interest loans and encourage savings among members. This financial support helps members start and sustain small businesses. Training programs are offered to enhance members' skills in various trades, including agriculture, handicrafts, and entrepreneurship. It engages in local development projects such as health awareness campaigns, education initiatives, and infrastructure improvements.

The governing council is the highest decision-making body within the Kudumbashree mission, consisting of representatives from various government departments, non-governmental organizations, and other stakeholders. It provides strategic direction and oversight for the mission's activities and ensures that the mission's objectives align with state and national development goals. This approves policies, reviews, progress reports, and provides guidance on major decisions and initiatives. Kudumbashree provides extensive training programs for SHG members, ADS, and CDS to build their skills in financial management, leadership, and project implementation. Various technical support

units within the SMMU (State Mission Management Unit) and district-level offices assist in project planning, implementation, and evaluation.

3.4. Enterprising experiments: Government of Kerala allocated subsidy to *Janakeeya Hotels*, a public welfare scheme implemented in the state through Kudumbashree and 5043 women entrepreneurs in 1198 *Janakeeya Hotels* will be benefited. Hunger Free Kerala Scheme was also introduced in the state; aimed to provide free or moderate-cost mid-day meals to the poor, marginalized, underprivileged, and bedridden, was extended across the state on an enterprise model.

3.5. Economic impact of Kudumbashree mission: This had a profound economic impact on its participants and the broader community. The mission's focus on women's empowerment and poverty alleviation through self-help groups (SHGs) has led to significant improvements in income levels, employment opportunities, and economic stability for its members.

3.5.1. Increased household incomes: Kudumbashree SHGs provide members with access to microloans and savings facilities. This financial inclusion allows women to invest in small-scale businesses and income-generating activities. Members used to start or expand enterprises such as agriculture, dairy farming, handicrafts, and small retail businesses, leading to increased household incomes.

3.5.2. Financial stability: Access to credit helps families manage financial shocks and invest in productive assets, contributing to greater financial stability and reduced vulnerability to economic fluctuations.

3.5.3. Creation of micro-enterprises: Kudumbashree supports the establishment of micro-enterprises, which range from agricultural activities to small manufacturing units. These businesses generate income and employment opportunities for SHG members and their families. The mission also facilitates market linkages and access to raw materials, helping SHG members increase their productivity and profitability.

3.5.4. Employment opportunities: Micro-enterprises established by SHGs create employment opportunities within local communities. This includes direct employment for SHG members and indirect employment through related activities and services engage in community development projects that require local labour, further contributing to job creation.

3.5.5. Income diversification: By engaging in various economic activities, SHG members diversify their income sources, reducing dependency on a single income stream and improving economic resilience.

3.5.6. Impact on poverty alleviation: The increased income and employment opportunities provided by Kudumbashree contribute to the reduction of poverty among its members. Many families report improved living standards and better access to essential services. Empowered women with increased financial resources contribute to their families' well-being, including improved nutrition, health care, and education for children.

3.5.7. Financial literacy and management: SHG members receive training in financial management, including savings, budgeting, and investment. This enhances their ability to manage household finances and plan for future needs. The availability of banking services through SHGs promotes financial literacy and inclusion, contributing to overall economic development. Members of SHGs are encouraged to save regularly, which builds a culture of saving and financial discipline. This collective saving also serves as a safety net for emergencies and investment opportunities.

Table 1: Information on personal empowerment, economic impact, participation in SHG activities and overall satisfaction with the program

Category	Sub-Category	Survey Question	Response Options	Average Response
Personal Empowerment	Leadership Skills	How confident are you in your leadership skills since joining the SHG?	Not confident, Slightly confident, Moderately confident, Very confident	Moderately confident
	Decision-Making	How involved are you in decision-making processes within your SHG?	Not involved, Slightly involved, Moderately involved, Very involved	Moderately involved
	Self-Esteem	How has your self-esteem changed since joining the SHG?	Decreased, Stayed the same, increased slightly, Increased significantly	Moderate increase
Economic Impact	Income Improvement	Has your income increased as a result of participating in the SHG?	No increase, Slight increase, Moderate increase, Significant increase	Moderate increase
	Financial Independence	How has your financial independence changed since joining the SHG?	Decreased, Stayed the same, Improved slightly, Improved significantly	Improved slightly
Participation	Activity Engagement	How frequently do you participate in SHG meetings and activities?	Rarely, Occasionally, Often, Very often	Often
	Training and Skill Development	How useful do you find the training and skill development provided by the SHG?	Not useful, Slightly useful, Moderately useful, Very useful	Very useful

Overall Satisfaction	Program Satisfaction	How satisfied are you with the overall functioning of the SHG?	Very dissatisfied, Dissatisfied, Neutral, Satisfied, Very satisfied	Satisfied
	Impact on Life Quality	How has the SHG impacted your overall quality of life?	Negative impact, No impact, Slight positive impact, Significant positive impact	Significant positive impact
Challenges	Financial Management	How challenging is managing finances within your SHG?	Not challenging, Slightly challenging, Moderately challenging, Very challenging	Moderately challenging
	Group Cohesion	How would you rate the cohesion among SHG members?	Poor, Fair, Good, Excellent	Good

Source: Primary data

Table 1 gives information collected from members of Kudumbashree Self-Help Groups (SHGs), includes personal empowerment, economic impact, participation in SHG activities, and overall satisfaction with the program.

3.5.8. Successful entrepreneurship: Case studies depict that, dairy cooperatives, organic farming projects, and handicraft businesses, demonstrate the practical impact of the Kudumbashree mission on individual and community-level economic development. Testimonials from SHG members provide insights into how participation in the mission has transformed their economic situations, highlighting improved income, financial stability, and entrepreneurial success.

3.6. Challenges and areas for improvement: Despite its successes in promoting women's empowerment and economic development, encounters several challenges that affect its overall effectiveness and sustainability. Addressing these challenges is crucial for enhancing the mission's impact and ensuring its long-term success. Issues with loan repayment and financial mismanagement can affect the sustainability of SHGs and their economic impact. Limited access to markets and infrastructure can constrain the growth potential of micro-enterprises. Enhancing market linkages and infrastructure support is necessary to maximize economic benefits. Insufficient financial and human

resources can constrain the ability of SHGs, ADS, and CDS to implement and sustain development programs effectively. SHG members often face difficulties in accessing broader markets for their products and services, limiting their income potential and business growth. Inadequate infrastructure, including transportation and communication facilities, can hinder the ability of SHGs to operate efficiently and access necessary resources. Continuous skill development is needed to keep up with changing market demands and technological advancements. Limited access to training can affect members' ability to run successful businesses. In some areas, cultural norms and social attitudes may pose barriers to women's participation and leadership in SHGs, affecting their overall impact. Ensuring active community engagement and support for SHG activities can be challenging, particularly in regions with low levels of awareness or resistance to change. Measuring and demonstrating the long-term impact of SHGs on poverty alleviation and women's empowerment can be challenging, particularly in quantifying qualitative outcomes. By addressing these challenges through targeted interventions and strategic planning, the Kudumbashree mission can continue to strengthen its impact and achieve its development goals. (Government of Kerala, 2023).

4. Conclusion, findings and suggestions:

Kudumbashree mission is now one of the largest women-empowering projects in India that is recognized all over the world. It assumed the status of the helpline to many of the women. It is a massive anti-poverty program of the Government of Kerala aiming at eradicating poverty and salvaging the destitute from the wretches of extreme deprivation. The paradigm shift in the approach is that any woman who is residing in the Gram Panchayat can become a member of the Kudumbashree. The benefits of the Kudumbashree model are that it is managed wholly by the representatives of the poor and has the leverage of a non-governmental organization which helps in channeling additional resources from various sources both internal and external. The Community Development Society at the local body level facilitates both autonomy and effective linkage with Local self-government. The success of Kudumbashree is not only for the individual benefits of woman but also for their family, community, etc. The status of women's families has thus substantially improved. The International Conference on Population and Development in Cairo (1994) pointed out that the policymakers of the state should understand the contribution of women in the development process.

Empowering women and improving their social and economic status are essential ingredients for realizing the full potential of economic and political development of the entire society and ensuring sustainable development. Thus, it is concluded that Kudumbashree became the lifeline to many of the poor women in Kerala.

Besides demonstrating the benefits, the analysis suggests the following key recommendations:

Being an association with concerned local governments, self-help groups (SHG) can provide family well-being cluster schemes and programs. This program may primarily initiative to promote sustainable agriculture and allied sectors for local food availability, and various household production by utilization of rural technologies, local tourism, etc. that has high economic value and low environmental impacts. This can ensure women's employability in full-time as well as part-time or women entrepreneurship and also empower the poor.

Technical and managerial knowledge backgrounds are vital resources for any successful entrepreneurship. Self-help groups (SHG) can promote various skill-oriented training for potential entrepreneurial levels through family-friendly work practices. Family-friendly work practices certainly encourage more educated women to enter into entrepreneurial activities.

Thus, a basic genuine policy is adequate in this sector that focuses on women's rights and the well-being of their communities in a sustainable way of development. This policy must facilitate decent work in a green economy, which stimulates high awareness and participation by women through a better scientific perception of environmental protection as well as socio-economic dimensions.

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