

# KUDUMBASHREE AND WOMEN EMPOWERMENT IN KERALA – AN OVERVIEW AND THEORETICAL FRAMEWORK

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## ABSTRACT

*Self-help groups led to an increase in social recognition of self, status of family in the society, size of social circle and involvement in intra family and entrepreneurial decision making (Sharma, 2008). Government should put more efforts to further popularize this concept by strengthening SHGs in such a way that suits their women citizens' requirements (Basha, 2014). The paper will reflect in understanding the various areas of Kudumbashree towards women empowerment in a hierarchical manner and highlighting the areas which needs immediate attention at every level. The major issue under investigation is to assess the contribution of Kudumbashree for women empowerment. The researchers have done a Literature Review which is considered as a base for deriving the Variables for developing ISM Model. The latent constructs are grounded in theory. Interpretive Structural Modeling is an approach which drives the researchers to study various aspects and correlation between Kerala SHG and Women Empowerment. It is vital for the researchers to gain significant insights into relationship between Kerala SHG and Women Empowerment. The empowerment of women is the best strategy for poverty eradication; process of empowerment becomes the signal light to their children, their families and the society at large (Nidheesh, 2009).*

**Keywords:** Kudumbashree, self-help group, women empowerment, Interpretive Structural Modeling.

### Introduction:

Kerala Model of Development is widely discussed throughout the world. Kerala had witnessed the radical reforms like caste reform movements of 19th and 20th centuries and the peasant and labour movements in the second half of the 20th century. The Government of Kerala (GOK) initiated Kudumbashree in 1998 to alleviate poverty in the state by 2008 by empowering women through collective action. Micro-finance plays a very vital role in creating employment and alleviating poverty and to cater to the needs of

women. Kudumbashree with the active support of Government of India and NABARD for wiping out absolute poverty from the state within a period of 10 years through micro finance. (Deepika, M. G., & Sigi, M. D., 2014) examined microenterprise model of **Kudumbashree** to capture the multidimensional features. Credit plays an important role in rural development and poverty alleviation (Pitt and Khandker, 1998). As per NABARD 2005, micro-finance programme plays a significant role in uplifting the life of the poor. (Nabard, 2005). One of the biggest contributions of microfinance is for women's