



Research Paper

Impact of Kudumbashree NHGs on Women in Rural Areas

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Abstract: Today women empowerment is one of the most discussed topics in the world but majority of the feminists are silent on discrimination and atrocities against women and children. Enabling women to stand on their feet and be independent is the best solution. Policies and initiatives of government can open the way to explore the opportunities. Initiative of the government focuses on women to eradicate poverty through microfinance, formation of SHGs, providing facilities, information, training, marketing etc. Here the prime objective of the study is to examine the impact of Kudumbashree NHGs on women in rural areas.

Keywords: Kudumbashree- NHGs- SHGs- Impact-Haritha Karma Sena

Methodology

The study used both the primary and secondary. Primary data was collected by using telephone interview Pallickal Panchayath, north western boundary of Thiruvananthapuram District, and observation on the activities of Kudumbashree women in other areas, regarding various dimensions of the benefits or outcomes of Kudumbashree NHGs on rural women. There are 13 Wards in the Panchayat and 180 Kudumbashree NHGs. 10 Kudumbashree NHGs were selected which started more than 10 years before in order to get accurate results. Conversations were recorded and a total 10 interviews were conducted till the full extent. Each of these interviews lasted for 30 to 35 minutes. Secondary sources included journals, articles, books, pamphlets, websites, reports from newspapers, etc.

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I. Introduction

Empowerment means the holding of power or authority by somebody. It aims to raise a weaker section into an authority or a power holder. Empowerment process provides a chance for the transmission of deprived sections into privileged sections. Major indicators of empowerment are capacity to make decisions at the right time, handling money, opening, holding and engaging a public space, having a voice against the evils and social mobility. Naturally ordinary and poor women in rural areas do not have such basic capabilities and self-confidence to draw a positive environment for them. So they can't overcome social, economical, political and religious disparities and barriers which they face in day-to-day life. They are incapable and lack the will power to intervene in the women's issues in their surroundings. Traditional social behaviour, thoughts and attitudes that have existed for ages within the society have created a general sense among them that women are the lower level civilians in the society. While such problems exist, they are unable to encounter those challenges and barriers.

Unemployed and less educated women are compelled to shut the four walls of the home. **"We don't get any recognition from family members if we are unable to generate income. We must always move according to father, husband or son"** (interview with 45 years old Kudumbashree woman). Preparing food, taking care of the household, husband, children and in-laws are the main duties of them. Majority of them cannot open their mouths to express any opinion about the common matters of the house. They may not be familiar with the bank system, public offices, or even the Parent Teachers Association of the schools of their kids. They will be accompanied either with the children, husband or in-law to go outside of the home. They are not minding the income and expenditure of the home. Knowingly or unknowingly majority of them are excluded from social, political and economical interventions. Policies and initiatives of the concerned government can transform the scenario well. Several schemes for the empowerment of women in rural and urban areas have been implemented through government agencies and financial institutions. Total empowerment of a woman is the need of a civilized society. In the words of Pandit Jawaharlal Nehru "In order to awaken the people, it is the woman who

has to awaken. Once she is on move, the family moves, the village moves, the nation also moves". At the initial stage of the Kudumbashree formation the mission raised a slogan "To eradicate absolute poverty in ten years through concerted community action under the leadership of local governments, by facilitating organization of poor for combining self-help with demand-led convergence of available services and resources to tackle the multiple dimensions and manifestations of poverty holistically" for the upliftment and awakening of Poor women.

The experiments in decentralization and participatory planning have no doubt achieved remarkable results in social sectors like health, housing and education and contributed immensely to capacity building of weaker sections (Varghese 2012) Collectiveness of women folk can accelerate a dynamic change in the modernisation and development of a society.

With the primary agenda 'absolute poverty eradication within 10 years' Kerala government initiated a new program called Kudumbashree (Prosperity of the family), on 17th May 1998, it is mainly focused on women folk of Kerala on the basis of community networking system. It has been recognized as an effective strategy for the empowerment of women in rural as well as urban areas bringing women together from all spheres of life to fight for their rights or for empowerment. The motto of the Kudumbashree is '**through women to family and through family to society**'. The overall empowerment of women is closely linked to economic empowerment. Women through these NHGs work on a range of issues such as health, nutrition, agriculture, etc. besides income generation activities and seeking micro credit(Kudumbashree.org)

As its name mentioned, Kudumbashree (Kudumba means Family and Shree means Prosperity) enhances a gradual prosperity on women, their children, their family, their neighbours, their community, and society. Kudumbashree can play a vital role to create a positive social environment and social transformation. Gradually women of Kudumbashree are possessing the qualities of an effective humanitarian like a goal oriented, great communication skills, coordinated, decisive, results driven, able to deal with stress, great facilitator, open minded, commercial awareness, responsible professionalism, can prioritize critical thinking and adaptive. NHGs develop a number of qualities among its members. These are unity, fraternity, affection, empathy, sympathy, equality, leadership, intelligence, kindness, innovation, conscientiousness and compassion.

Structure

Kudumbashree is essentially a community network that covers the entire State of Kerala. It consists of a three tier structure with Neighbourhood Groups (NHGs) as primary level units, Area Development Societies (ADS) at the ward level, and Community Development Societies (CDS) at the local government level (Kudumbashree School Padapusthakam 2, 2018)

Neighbourhood Groups (NHGs)

NHG (Ayalkuttam) is the grass root level or base of the three tiers. One woman member from each ordinary family forms an NHG from the same neighborhood. 10 to 20 members will be there in each NHG (Kudumbashree School Padapusthakam 2) irrespective of caste, class or creed. They keep unity and solidarity. They know each other because they are from the same neighbourhood, so that they can work together with the same mindset. Then they form a Self -Help Group in order to earn for their livelihood. They choose the project according to their convenience, availability of resources, marketing facility etc. Main objective of the NHG is to stand on the side of the poor and empower and make them self- sufficient to overcome their limitations quickly and transparently. Members of NHG elect five member executive Committee consisting of a President, a Secretary and three volunteers namely Health Education volunteer, Income Generation volunteer, Infrastructure and related issues volunteer (Kudumbashree school Padapusthakam 2)

ADS (Area Development Society)

The second level or middle of the three tiers is the ADS. It constitutes two bodies. One is the General Body consisting of Presidents, Secretaries and volunteers of all the NHGs in the ward. The second is the Executive Committee consisting of seven members including the Chairperson, the Vice-Chairperson and a Secretary. All are elected by the General Body. (Kudumbashree school Padapusthakam 2)

CDS (Community Development Society)

The top or the higher level of three tiers is CDS. It constitutes two bodies one is the General Body, it consists of all members of the Executive Committee of all ADS in the Panchayat or Municipality and second one is Executive Committees of ADS. It elects for two posts viz, the Chairperson and the Vice-Chairperson. Two will be nominated as the ex-officio members. (Kudumbashree school Padapusthakam 2)

Outcomes /Impacts

NHG (Ayakkuttam) is the most basic unit of the Kudumbashree. One woman from one family of BPL category joined the NHGs. The number of members became 10 to 20. It held a meeting once a week. It improved them from basic to the highest level of life through various programmes such as NRLM- National Rural Livelihood Mission, NULM- National Urban Livelihood Mission, DDU-GKY-DeenDayal Upadhyay gaminKaushalya Yojana, MKSP- Mahila Kisan SashaktikaranPariyojana, NRO- National Resource Organisation, SVEP- Startup Village Entrepreneurship Program, PMAY- PradhanmantriAawas Yojana. Women who entered into the activities of kudumbashree in the early stage still possess personal, social, political and economical empowerment. They could possess certain abilities and qualities themselves. They are -

1.Leadership Quality

Majority of Kudumbashree members belong to the BPL(Below Poverty Line) Category. The economic backwardness of them forced them to lead a life of house wife or a labour. Actually this scenario has changed due to the advent of the Kudumbashree mission in 1994. Kudumbashree mission opened the closed doors before them and thereby built a strong connection with the outside world. The experiences of early Kudumbashree members reveals how their lives were changed. Some of them turned their life to politics, some of them became entrepreneurs or business women, some of them as resource persons, some of them ADS and CDS Chair Persons or Vice Chairpersons, some of them turned to social work or some of them became trainers or organizers of various programmes of Kudumbashree. Various factors are there for their upliftment. Some of the factors like financial support from micro enterprises, building interpersonal relationships with others, good communication skills, socialization, Knowledge in various activities of Kudumbashree, intervention with officers of the Kudumbashree are accessed through Kudumbashree. Some other factors are also there like their full fledged participation, traditional strengths like nurturing and mentoring, exploration of the situations, family support etc.

Without these, members of NHG are forced to engage in different activities like conducting regular meetings, collecting thrift and deposit in banks, accessing loans from banks, forming SHGs, visiting Krishi Bhavan, Industrial office, accessing the benefits of such offices, informing and promoting other women to this field. Shortly we can say After entering into the fold of Kudumbashree a woman can become a mentor and a role model for other women.Kudumbashree provides a networking opportunity to their members to connect with each other through the three tier system. Engaging in various activities of Kudumbashree provides an ability to speak with confidence and have interpersonal relationships. There may be a large-scale opportunity for the Kudumbashree women for mentoring newly formed NHGs.

Undoubtedly 80% of women who have been more than 5 years in Kudumbashree could possess the leadership quality (interview with 57 old women)

2. Framing Social Relationship

Human beings are social beings. No woman can be far away from the development of society. Naturally women are marginalized in the home. New opportunities for women outside their home will enable them to maintain a social relationship. So that women can create a stable relationship with society. According to Friebel and Seabright (2021) the study found that women display more stability and less flexibility than men in their interactions with individuals. Structure of Kudumbashree is emphasized to work on the basis of groups. If we examine norms and structure of Kudumbashree, we can see that directly or indirectly it promotes the socialization and social interaction of eachKudumbashree member at its zenith.

3. Proper Utilization of Potential

Like men, women have a lot of creativity, inborn talents, potential, and innovative ideas. They can wear many hats. Through the active participation like formation of self-help groups, annual fare, festivals (kalolsavam) their different types of potential and talents could be brought out and used to the maximum. Because of engagements in various activities they are able to throw their hat in the ring. The words of MridulEapen, former member of the State Planning Board *“The biggest achievement of Kudumbashree has been drawing women out of households into the public sphere and building their individual capabilities”*.

4. Entrepreneurship Ability

Before the advent of Kudumbashree in Kerala, nearly for two decades ago, women entrepreneurs were comparatively less. Due to lack of finance and capital, lack of knowledge, lack of family support, lack of confidence, lack of awareness about public space and heavy household responsibilities women couldn't flourish as an entrepreneur. After the formation of Kudumbashree, its members opened new ventures with the formation of Self Help Groups consisting 10- 20 members. These SHGs were strongly supported by MEC (Micro Enterprise Consultant) and SVEP (Start up Village Entrepreneurship Programme. MEC provides multi-

dimensional support to the microenterprises of the poor. It offers a wide range of business consulting services to rural entrepreneurs. SVEP supports the rural start-up entrepreneurs by training them to choose the right enterprise to start and run, making available loans through SHGs for starting the enterprise and subsequently linking them to banks for additional funds for expansion and supporting them for the initial six months of its business to ensure sustainability of the enterprise. (Kudumbashree.org). The study of Vijayan, Praveena (2019) says that after joining Kudumbashree units the entrepreneurial skills of women have improved and the income level and the standard of living of women increased.

Out of 180 kudumbashree NHG units, 25 of them turned as the entrepreneurs in Pallickal panchayath. Even though we were having too much limitations surely kudumbashree helps us to improve our self confidence communication skill and ability to manage risk (48 year old Kudumbashree member)

5. **Exploring knowledge Hub**

Kudumbashree enhanced the capacity of women to access all kinds of information and knowledge. Women who didn't get proper education in their lifetime find it very difficult to engage in the activities of Kudumbashree. In order to overcome such situations some of them join the Continuing Education Programme. Women Members of NHGs attend various vocational training programmes, awareness programmes, education and health care. Mission had selected some of the Kudumbashree women as master trainers in order to reduce the gap between the trainer and the trainees. By conducting, organizing and attending such programmes, they explore it to the maximum. It ensures their involvement in the planning and developmental process. Engagement in Kudumbashree units persuades them to use modern technologies, devices and membership in social media. Now majority of Kudumbashree women are doing their financial transactions through online banking, google pay, phone pay, etc.

6 **Social Transformation of the State**

The Launching of Kudumbashree initiatives came as a game changer in Kerala, giving a unique opportunity for women to forge ahead through mobilization and collective action and thereby overcoming the continued deprivations and becoming instruments of economic development and social transformation in the state. (Venugopalan et al, 2021) Kudumbashree could bring out a number of women from their household to the public. Gradually it can reduce the level of gender disparity which prevailed in the Kerala Society.

Waste management was one of the crucial problems of Kerala state. In Order to find the solution to manage waste Kudumbashree formed the Green Task force (Haritha Karma Sena). It has been involved in the collection and management of non-biodegradable waste in each ward of a local body. As per the 2021 data, the teams in panchayats fared more than municipalities and corporations. The contribution towards income from sales of waste in panchayats, municipalities and corporations are 70 per cent, 28 per cent and 2 per cent respectively. (Mathrubhumi 22 April 2022). The Sena members have been involved in the door- to door collection of waste from house and establishments and they charged only a nominal fee for this collection. This initiative had given jobs for a number of women, earnings of local Panchayat as well as the solution for a crucial Problem.

During Covid 19 Pandemic NHGs were directed to be the part of 'Break the Chain programme of Govt, Special Care for above 60 years of old people, forming Whats app group to educate their surroundings about the govt instructions, preparation of grocery kits for 87 lakhs families, mask, face shield and sanitizer preparation, conducting community kitchen to provide food for the Corona Care Centres and destitutes. (Kudumbashree.org)

Animal Birth Control program ABC programme through Kudumbashree is aimed at reducing stray dog population density, decrease mating/ maternal/pack aggression in stray dogs. The program involves capture, neutering, and release of stray dogs based on a Standard Operating Procedure (SOP) for animal birth control programs outlined by the Animal Welfare Board of India (AWBI). (Best practices of Kudumbashree. Kudumbashree.org)

7. **Social mobilization**

Frequent meeting of NHGs, ADS, CDS, active participation in SHGs, willingness to spearhead the initiatives of Kudumbashree, beneficiary involvement of Kudumbashreemembers to make it as a successful programme, touching with all spheres of life of the society (farming, food production, marketing etc.) enhance the social mobility of women. She may be visible as the farmer in the field in the morning, as a volunteer for Haritha Karma Sena in the afternoon, sometimes in Gram Sabha standing as a warrior to voice out loudly for the needs of poor persons. The visibility of them in the society indicates the increasing social mobilization of Kudumbashree women. Organizing and taking responsibilities of three tiers networking systems help Kudumbashree women to be mobilized. Publicity, news in the form of media, Youtube channels, social media, Kudumbashree Mission Websites, updating of reports, thus successful stories of Kudumbashree members are accelerating their social mobility day by day.

8. Political involvement

Kudumbashree members are getting social mobility. Those who are carrying the position of secretary, president, volunteers ADS, CDS members, Chairperson, vice chairperson etc. are getting constant connection with local self-government. Also they intervened with ADS, CDS, agriculture office and the office of the industrial department. Without any hesitation they actively participate in Grama Sabha and development programmes of the government. Kudumbashree has empowered poor women in Kerala and also made them politically and socially active by honing their leadership qualities. (India Today May 18, 2022)

Entry of Kudumbashree opened the way for a number of house wives to enter into the politics especially in the election contest of Local Self Government. Majority of Kudumbashree women enjoy being ordinary politicians. Kudumbashree has become a recruiting ground of women leaders for local politics (Kudumbashree Mission in Kerala, Participedia). Every five years participants in this field are increasing. In 2020 total elected members of Panchayat, Municipality and Corporation are 21854. Elected members of Kudumbashree are 7058 (32.30%). This is one by third of the total elected members.

<i>Year</i>	<i>Number of kudumbashree members</i>
2005	848
2010	4000
2015	7376
2020	7058

Number of elected members of Kudumbashree from various positions

<i>Position</i>	<i>Number</i>
CDS Chairpersons	148
CDS Vice Chairpersons	81
CDS Executive Members	872
ADS Chairperson	162
ADS Vice Chairperson	61
ADS Secretary	177
ADS Executive Members	575
NHG President	342
NHG Secretary	663

(Malayala Manorama, December 4, 2020)

This table indicates the growing tendency of political commitment of the Kudumbashree women.

9. Economic Empowerment

Majority of the NHGS formed Self-Help Groups. Through these SHGs lakhs of women are engaged in various income generation programmes. Some of NHGs make some decisions to initiate some micro enterprises like making bakery items, food items, stitching clothes, art work, agricultural work etc. to earn their livelihood. The study of Shihabudeen, N (2012) reveals that micro enterprises significantly enhance the individual and family empowerment of rural women by ensuring freedom to spend and save earnings. Simultaneously, it improves the confidence to promote own micro enterprises and also inspiration to undertake risk. Kudumbashree mission arranges weekly market, E-marketing system, Marketing Fair, etc. to sell out the products of them. Through this way, significant intervention can be made in the financial affairs of the family. Earning through their own hands creates them a positive energy. One of the Poultry Farm entrepreneurs of Pallickal Panchayat says that

Kudumbashree helped me a lot to earn more than 1000 rupees per day by selling eggs. Now I am distributing eggs for all Anganwadis in Pallikkal Panchayat. I am awarded for the best entrepreneur of Kilimanoor Block Panchayat in the year 2022. I am dreaming to earn more than 50000 rupees per month only from poultry farming.

After collecting and accumulating a thrift amount, the members deposit in the bank each week. This process helps them to familiarize with the banking procedure. They may have proper awareness of the auditing system of the NHGs and experience keeping a thrift habit. It assists them to take out a loan (bank in the Courtyard) in an emergency situation. Thrift Habit and loan facilities enable them to manage finance in the proper way, so it facilitates the flow of money among the members of the NHGs.

10. Decision Making Capacity

Decision making capacity in household matters is one of the determinants of women empowerment. Decisions on having number of children, their education, construction and design of house, purchasing the household items, marriage of their children, vehicles, jewellery, clothes, women accessories, electronic devices purchasing land for property, visiting parents and relatives, purchasing some gifts for others will be indicating the position of women in a family. In Kerala, giving opportunities to participate in the discussion and accepting the suggestions of her in the household matters was very rare in almost all families two decades ago. Actually, there was no room for this discussion. Women were silent in the home. It happened due to various reasons. The major reason is that the only male member of a family is assigned to earn livelihood. Then they are only engaged in the related activities in the society.

The advent of kudumbashree changed the situation. As a result of mass entering of women in the kudumbashree, the environment has changed. They were also the bread winners of the family. As part of it they are engaged in different activities exploring society and accessing certain skills promoted them to keep equal status with men. While they started to earn money, learned to manage it, spend according to their own will and fearlessly moving outside of the house throwing away the gender disparity of the family.

I was an ordinary housewife two decades ago. I was not able to make a decision in the family or even choose a dress or ornaments for me. After the becoming a member of Kudumbashree, I am able to make decisions, go outside of the home alone even at night in the emergency situation, choose dresses for me. (55 years old woman of Kudumbashree)

11. Drawing Self- Confidence

Self-confidence is an ability and quality. It enhances the weak person or a community to the highest level. Kudumbashree initiated various programmes in order to enhance the capacity of women. Gender Self Learning Program (GSLP) is also one of the programmes. Public discourse and debates regarding health, work, mobility, human rights inequalities in the society, atrocities against women and children, etc. It equips women to recognise their rights. It provides opportunities for amplifying their voice to obtain their rights and prevent atrocities against women and children. They could raise the visibility of social problems and realize the important relationship between sexuality, gender and human rights. As part of this program, they prepare life stories of its members from grassroot level. 1048 books were published followed by conducting a Pustaka Yatra (a Journey of books) started as two streams from South and North of Kerala. Then both streams united in the middle of Kerala. These two streams then presented Kudumbashree experiences through the narratives of women. Along with other mobilization programmes of kudumbashree, lakhs of women could draw their self-confidence at the highest level.

12. Social Empowerment

Social empowerment is the result of a process of drawing a sense of autonomy and self-confidence to engage in the various realms of the society and engaging individually or collectively to change the social relationships. Empowerment is the application of power to gain their needs. Here the words of a housewife is noticeable that ***I am a housewife assisting my husband to do his business. I am not getting any financial benefit from it so I don't have any voice in my house and I should be answerable for each paisa my husband gives me.*** As mentioned by William et al (2010) Kudumbashree has undoubtedly expanded their social networks and provided a route to secure livelihoods and enhanced social standing.

Kudumbashree Mission formed special NHGs comprising vulnerable sections like senior citizens (elderly), differently-abled and transgender as members through a process of local mobilization for poverty eradication. Through the special NHGs, Kudumbashree will help them for their sustainable livelihood, rehabilitation and integration into society and their participation in the mainstream developmental process. Capacitating training and financial assistance (Corpus Fund) are planned for special NHGs in the financial year 2017-2018. (Kudumbashree.org)

13. Feeling of Unity and Solidarity

Even the main objective of the Kudumbashree is economic empowerment. Women's participation in Kudumbashree improves the status of women in the society. Kudumbashree acts as a common platform for doing their work together and interacting with each other. So that it could develop a sense of unity, solidarity and camaraderie among the Kudumbashree women. When any one among them suffers due to disease or any other difficulties, they provide financial, physical and mental support. This unity, solidarity and friendship give them a feeling of security and get away from their mental depression.

As a divorced woman I was suffering due to various reasons. Kudumbashree has given me a lot of benefits to sustain in this world (60 years old woman of Kudumbashree)

14. Getting Awareness of Social Problems

After completing their regular agenda they discuss some social problems in each meeting. It may be about drugs, health, education of children, corruption and bribery of government offices, etc. These discussions helped them to familiarize with the current scenario which is crucially affecting the society. NHGs discuss health problems that cause physical and mental health as well as the significance of physical and mental health and importance of personal hygiene. They discuss social evil like drugs, symptoms of the drug users and thus they can identify the local drug users and try to free them from the use.

While conducting regular meetings they discuss various matters. Through this discussion they recognise that there are enough space for them to defend violations and denials of their rights, domestic and external sexual harassment, molestation and torture for dowry, etc.

They understand that there are proper protection measures and legal framework for the safety and security of women and children. NHGs discussions help them to understand about government mechanisms to prevent corruption and bribery as well to inculcate the attitude of fighting against such social evils. Understand what is the empowerment of women and how it can be achieved. They realize the problems which women face in their day to day life and the position or status of them which they are inside and outside of their home.

15. National and international response on Kudumbashree Mission

Kudumbashree has received great recognition at the national and international levels. It is considered as one of the best practices and innovative ideas for poverty eradication and women empowerment. Today, Kudumbashree's achievements have been lauded, and widely studied. The path-breaking model has been emulated in other States, and even adapted to suit other countries. (The Hindu May 16, 2022)

Kudumbashree mission provides a clear vision of what the women want to achieve. According to this vision they can track to achieve their long term goals. Among the members of Kudumbashree, the full fledged working habit of women can become a role model for other women. That is why this innovative initiative of Kerala Government has been attracted at national and international levels.

II. Conclusion

Over the years, Kudumbashree women have been involved in local-level planning for employment generation, poverty reduction, and social justice. The large scale mobilization of women in community activities during the floods and the pandemic, be it community kitchens, assistance to COVID-19 affected people, or mask manufacture; and the election of 7,058 Kudumbashree members among the 21,854 elected representatives in the 2020 local body elections are all examples of the women building on their strengths. (The Hindu May 16, 2022). Kudumbashree Executive Director P.I. Sreevidya says the network has not only survived but kept the momentum going the past 24 years. It's no mean feat that groups of 20 women assemble in a house every week, year after year. I've met women who are more than 80 years old, and they remain passionate about Kudumbashree. It provides certain positive changes in the social, political and economic life of women. It helps them to open the closed doors before them and thereby build a strong connection with the outside world. These findings were found to be the same as M. Ali, Hyfa and S. George, Leyanna (2019) that it provided a social platform where women felt a sense of security; it enabled them politically and made them legally aware of their rights. A sense of leadership and responsibility was instilled in them by working as a part of an organisation, carrying out its day to day activities, managing finances, organising events etc. The grouping created a feeling of unity. The widow or unmarried women do not feel loneliness. They realise the formalities of conducting meeting and responsibilities of each member in the NHGs. They set some goals to bring about the advancements, development and empowerment of them by different means.

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