

ECONOMIC EMANCIPATION: ANALYZING THE IMPACT OF FINANCIAL INDEPENDENCE ON WOMEN'S EMPOWERMENT

K. Venkatesan¹ and Saravana Selvi C²

¹ Assistant Professor, Dept. and Centre for Women's Studies, Mother Teresa Women's University, Kodaikanal (TN) -624101

² Associate Professor, Dept. of Home Science, Indira Gandhi National Tribal University (IGNTU), (Central University), Amarkantak, Madhya Pradesh - 484886

Email: kvenkatesa@gmail.com

ABSTRACT

Economic emancipation, particularly through the achievement of financial independence, plays a pivotal role in advancing women's empowerment. This complex and multifaceted relationship between economic autonomy and women's empowerment encompasses various dimensions, ranging from increased decision-making power to enhanced socio-economic well-being. The research delves into the intricate relationship between economic emancipation and women's empowerment, seeking to uncover the multifaceted impact of financial independence on the lives of women. Utilizing a mixed methodology that combines quantitative and qualitative analyses, the study explores economic dimensions, including economic participation, access to resources, and decision-making autonomy. A total of 480 Kudumbashree women were selected as sample for the study. Through interview schedule the data were collected and analysed via . SPSS version26. From the comparative analysis of case studies and statistical evidence, this research contributes to the ongoing discourse on women's empowerment and advocates for sustainable strategies that promote economic autonomy as a key driver of positive societal change.

Keywords: empowerment, kudumbashree, economic, financial independence.

INTRODUCTION

Empowerment as a concept was introduced at the International Women's Conference at Nairobi in 1985. The conference defined empowerment as 'a redistribution of social power and control of resources in favour of women. It is a multi-faceted process which encompasses many aspects i.e. enhancing awareness, increasing access to resources of economic, social and political (Varshawatani and Jain,2014).

According to Baby (2015), empowerment means enabling people, especially women, to acquire and possess power resources to make the decision on their own or resist those that are made by others, which impinge on their rights. Empowerment lies at the very root of a democratic society. It is the watch-word, especially in the context of poverty alleviation and rural development, because the rural poor, especially the women are too unorganized and powerless to be individually able to better their lot in society (Paul, 2006; Kansotia et al., 2023; Bariya et al., 2023; Vaishnavi et al., 2023).

Das (2014) stated that empowerment process encompasses several mutually reinforcing components but begins with and is supported by economic independence, which implies access to and control over production resources. It consists of greater access to knowledge and

resources, greater autonomy in decision making to enable women to have a more exceptional ability to plan their lives or have greater control over the circumstances that influence their lives.

In today's world, it is increasingly up to individuals to learn how to manage their finances and navigate increasingly complicated integrated financial products. Age, education, income, marital status, occupation, and saving and investment habits are proven to have a bearing on a person's economic independence. Better economic security and more independence along with confidence for women are direct results of increase in financial literacy of women. Differences in economic independence are found to be highly correlated with age and marital status in both genders. Many Indian women face a number of cultural, economic, psychological, and physical restrictions that make it difficult for them to become financially literate, despite the fact that it is crucial that women be given equal power to conduct financial decisions as men. Despite government efforts, a significant gender disparity remains in the percentage of adults who are financially literate. Therefore, more universities should be founded to educate women, and more programmes tailored to women's financial needs should be provided. Financial literacy of women would not only help women gain autonomy and agency, but it would also boost the nation's economy.

OBJECTIVES

- (1) To analyse the socio economic profile of the Respondents
- (2) To assess the level economic empowerment of the respondents
- (3) To document Focus Group discussion and Case study

METHODOLOGY

The locale selected for the present study is high range mountain landscape of Devikulam Taluk, which is located on the eastern slopes of Western Ghats. The study area stretches between the latitudes of 9°56'56"N to 10°21'29"N and longitudes of 77°48'31"E to 77°16'14"E. Geographical area covered by Devikulam 1140 Km² which comprising 11 Village Panchayats with population of 1, 77,621 persons in 2011 census (Map.1). The addresses of Kudumbashree units

in Devikulam block were obtained from the Kudumbashree directory, head office and also from the websites. An area wise list of Kudumbashree units were obtained from the CDS office. : A total of 8720 rural women were engaged in the selected wards. From each best performing NHG groups, three individual members were selected. The sample comprised of 480 members for analyzing the overall development of each member, their level of economic empowerment and the factors contributing their empowerment. An interview schedule was used to elicit the socio economic status of Kudumbashree members; a three point empowerment scale was developed and used by the researcher to assess the level of empowerment of the respondents. Both primary and secondary data were collected for the study. The collected data were statistically analysed and interpreted by using appropriate statistical tools.

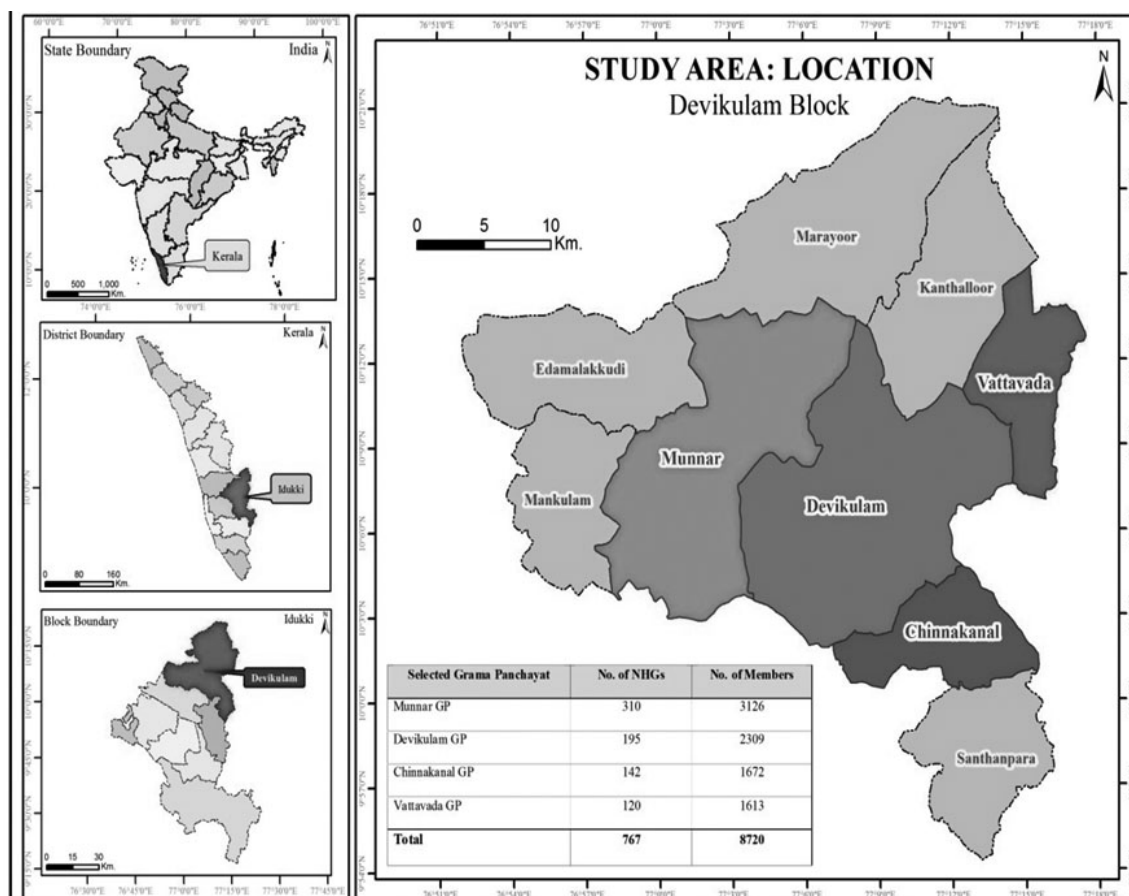


Figure 1: Study Area: Devikulam Block

RESULT AND DISCUSSION

Socio-economic background of the nhg members

The socio-economic background of the NHG

members includes age group, marital status, religion, community, marital status, family type, family size, education, occupation, monthly income, sources of income, savings, and asset. These socio-economic backgrounds of the NHGs members have been presented from Table 1.

Table 1 : Personal background of the NHG members

(n=480)

Variables	NHG Members	
	No.	%
Age (in years)		
20-30	40	8.3
30-40	228	47.5
40-50	144	30.0
Above 50	68	14.2
Religion		
Hindu	300	62.5
Christian	140	29.2
Muslims	40	8.3
Community		
SC	236	49.2
ST	60	12.5
OBC	148	30.8
General	36	7.5
Marital Status		
Married	348	72.5
Un-Married	28	5.8
Widow	60	12.5
Separated	44	9.2

Survey data (2018)

Age groups

The age of the NHG members has been studied under four groups, i.e., 20-30 years, 30-40 years, 40-50 years and Above 50 years. It can be observed from Table 4.33, that out of 480 members 47.5 per cent were in age group of 30-40 years, 30 per cent were in the age group of 40-50 years, 14.2 per cent constitute above 50 years, and 8.5 per cent were in the age group of up to 30 years. The mean age of the respondents was 36 years. The analysis shows that nearly one-half of respondents in the age group of 31-40 years in the reproductive period join to form NHGs probably because of availability of free time, maturity in decision making and the economic urge to support and supplement income of the families in the expanding stage of family cycle. The same age group of respondents in the NHG activity has been reported in the studies undertaken by John (2017) and Amutha & Hemalatha (2018).

Religion

All the people in the society believing their own faith and beliefs and they have been treated as equal before

law and constitution. There are three predominant religious groups (Hindu, Christian and Muslim) in Devikulam Block. It could be observed from Table 4.35 out of the selected sample, 62.5 per cent of the NHG members belonged to Hindu religion, Christianity (29.2 per cent), and rest i.e. 8.3 per cent were from Muslim religion. It is very much evident that majority of the respondents belonged to Hindu religion at the time of study. The findings were coincided with the findings of Kahn & Nisha (2014), Andrew (2014) and Akila & Anbu (2018) reported that 70 per cent of the NHG members belonged to Hindu religion.

Caste

The caste system is one of the unique features of Indian social structure. Kudumbashree programme is introduced mainly to serve the poor and deprived sections of the society to achieve faster progress with their active involvement (Biju, 2012). The caste wise breakup of NHG members are classified in four groups, i.e., SC, ST, OBC and General. It could be observed from Table 4.35 out of the total sample of 480, 49.2 per cent belonged to SC community, 30.8 per cent OBC community, 12.5 per cent were from ST community, and the remaining 7.5 per cent of the respondents were belonging to General community. It is very much evident that majority of the respondents belonged to Scheduled Community. As per census 2011, the schedule caste in Deveikulam Taluk was 27.7 per cent of the total population. Similar pattern of community distribution has been reported in the study carried out by Dhanalakshi & Rajani (2013). In their study nearly 58 per cent of the respondents belonged to Scheduled Community.

Marital status

The Marital status of the NHG members has been analysed under four category, i.e., Unmarried, Married, Widow and Separated. It could found from Table 4.35 that, 72.5 per cent of the NHG members belonged to Married category 12.5 per cent of the NHG members were Widows. 9.2 per cent reported that they got separated from their husbands due to personal reasons. Very few i.e., 5.8 per cent were unmarried category. Unmarried respondents are not encouraged to be a member of NHG because of the possibility of shifting their residence after marriage. It is very much evident that majority of the respondents belonged to Married category, more or less permanent residential status is thus a desired trait of NHG members. The results corroborated with the findings of Khan and Nisha (2014), Varshawatani and Jain(2015), and Geetha and Jayanthi (2015), almost 70-80 per cent of the NHG members were married.

2. Economic empowerment of women

Women's economic empowerment includes women's ability to participate equally in existing markets; their access to and control over productive resources, access to decent work, control over their own time, lives and bodies; and increased voice, agency and meaningful participation in economic decision-making at all levels from the household to international institutions. Empowering women in the economy and closing gender gaps in the world of work are key to achieving the 2030 Agenda for Sustainable Development and achieving the Sustainable Development Goals, particularly Goal 5, to achieve gender equality, and Goal 8, to promote full and productive employment and decent work for all; also Goal 1 on ending poverty, Goal 2 on food security, Goal 3 on ensuring health and Goal 10 on reducing inequalities.

To assess Economic empowerment of NHG members after joining Kudumbashree Programme 10 statements were considered. Since the responses of NHG members were asked to state their level agreement after join the Kudumbashree Programme on 5 point ranking scale (5: Strongly Agree; 4: Agree; 3: Undecided; 2: Disagree; 1: Strongly Disagree), 50 being the highest score of the respondent 10 being the lowest score of the respondent. The Economic empowerment score of NHG members are presented in Table 2.

Table 2 : Economic empowerment of NHG members

(n=480)

Economic empowerment scores	NHG Members	
	No.	%
Below 20 (Low)	48	10.0
20-35 (Medium)	173	36.0
Above 35 (High)	259	54.0

The Economic empowerment status of the NHG members after joining Kudumbashree is consolidated in Table 2. The overall score of Economic empowerment of the NHG members ranged from 16-40 with a mean score of 35.6. Those securing low, medium and high Economic empowerment statuses constituted 10 per cent, 36 per cent and 54 per cent of the respondents respectively. The analysis revealed that the NHG member's perceptions and actions towards their level of involvement in decision making regarding economic and productive activities had changed since joining the Kudumbashree Programme, because they had been able to participate in training programme that allowed them to learn about savings and improve their entrepreneurial opportunities in general. The mean score and reliability coefficient value of Economic empowerment of NHG members are presented in Table 3.

Table 3 : Reliability coefficient of economic empowerment

(n=480)

Sr. No.	Economic empowerment	NHG Members			Reliability Coefficient
		Mean	Standard Deviation	Correlation	
1	Standard of living has improved after joining Kudumbashree.	4.075	1.247	0.821	0.817
2	Developed the habit of saving money	3.900	1.115	0.638	
3	Rural NHG women cannot become good entrepreneurs.	3.775	1.038	0.488	
4	Developed skills to manage funds in an efficient manner	3.592	1.138	0.617	
5	Routine household transaction has improved	3.492	0.932	0.539	
6	Children's education/Recreation/ medical expenses were met by Kudumbashree loans.	3.325	1.090	0.804	
7	Purchasing power has increased	3.100	1.037	0.776	
8	Rural women have no legal right to claim for property.	2.767	0.705	0.414	
9	Become financially independent.	2.675	1.043	0.606	
10	Government loans and schemes are not accessible to the rural NHG women fully.	1.950	0.426	0.360	

The Table 3 depicts the mean score of the NHG members on Economic empowerment factor. The average on each of the statement under this empowerment factor is ranging from 1.950 to 4.075. The respondents had expressed

highest level of agreement (4.075) on the statement 'standard of living has improved after joining Kudumbashree', followed by 'developed the habit of saving money' (3.900) and 'rural NHG women cannot become good entrepreneurs'

(3.775). Also, the respondents expressed least level of agreement on the statement ‘government loans and schemes are not accessible to the rural NHG women fully’ (1.950) and ‘become financially independent.’ (2.675). Therefore it is clear that the standard of living has improved after joining Kudumbashree and started the habit of saving money. Further, it is also evident that the respondents felt some sort of difficulty in accessing Government loans and schemes.

The reliability coefficient of 0.817 verifies that the statements taken under each of variable contribute to the total variance of the respective factor. It is also found that there is a high positive correlation between the statements, the correlation values are ranging from 0.821 to 0.360. Hence, the construct validity of the scale with respect to the factor Economic empowerment is established except for the statements ‘Rural NHG women cannot become good entrepreneurs’ (.488), ‘Rural women have no legal right to claim for property’ (.414), ‘Government loans and schemes are not accessible to the rural NHG women fully’ (.360). It verifies that these statements are not contributing to the total variation to the factor Social empowerment and may not

affect further analysis even if we exclude this statement from further analysis.

The study findings correlated to the study conducted by Kalyani & Seena (2012), economic development is the base for other development and collective effort has been recognized as creed of women empowerment. Economic development of women leads to better living status in the family, educational, nutritional, and the health needs of the children were well satisfied and economic independence through Kudumbashree improved the social participation also. Taramol (2015) found that through NHG activities, a big change in their standard of living, regular savings, family earnings, expanded assets and better socio political access of the members.

3. Association between personal variable and level of empowerment

The level of empowerment of respondents is tabulated as per the cluster arrived in Cluster Analysis in Table 4 according to the different personal variables taken for the study.

Table 4 : Level of empowerment of NHG members by their personal variables

(n=480)

Variables	Level of empowerment scores					
	Low (n=120)	High (n=360)	Total (n=480)	χ^2	df	P
Age (Years)						
20-30 years	04 (10)	36 (90)	40 (8.3)	44.596	3	<.001*
31-40 years	32 (14)	196 (86)	228(47.5)			
41-50 years	60 (42)	84 (58)	144(30.0)			
Above 51 years	24 (35)	44 (65)	68 (14.2)			
Religion						
Hindu	72 (24)	228 (76)	300 (62.5)	1.646	2	.439
Christian	40 (29)	100 (71)	140(29.2)			
Muslims	08 (20)	32 (80)	40(8.3)			
Community						
SC	60 (25)	176 (75)	236(49.1)	21.667	3	<.001*
ST	28 (47)	32 (53)	60(12.5)			
OBC	28 (19)	120 (81)	148(30.8)			
General	04 (11)	32 (89)	36(7.5)			
Marital status						
Un-Married	04 (14)	24 (86)	28(5.8)	4.196	3	.241
Married	84 (24)	264 (76)	348(72.5)			
Widow	20 (33)	40 (67)	60(12.5)			
Separated	12 (27)	32 (73)	44(9.2)			

Variables	Level of empowerment scores					
	Low (n=120)	High (n=360)	Total (n=480)	χ^2	df	P
Family Type						
Joint family	20 (38)	32 (63)	52(10.8)	8.815	2	.012*
Nuclear family	99 (24)	311 (76)	410(85.4)			
Extended family	1 (6)	17 (94)	18(3.8)			
Family Size						
2-5 members	88 (27)	244 (73)	332(69.2)	1.303	1	.254
More than 5 members	32 (22)	116 (78)	148(30.8)			

Note: df= Degrees of freedom; * Significant at 5% level ($p > .05$); and Sig.= Significance (Figures in parentheses represent row-wise percentages)

Hypothesis 1

H0: There is no significant association between personal variables and level of empowerment

H1: There is an association between personal variables and level of empowerment

The low level of p-value from the Table 4 ($p < .05$) for the personal variables like age, community and family type reveal that the respective null hypothesis can be rejected at 5% level of significance and it may be concluded that the level of empowerment varies according to these personal variables.

It may be noted from the Table 1, that nearly one-half of the NHG members in the age groups up to 40 years were having high level of empowerment; around 40 per cent of the respondents above 40 years of age had low level of empowerment. This shows that the perception of respondents on their level of empowerment decreases as they grow older. Religion does not show much variation in the proportion of respondents within each category of level of empowerment. Further, the level of empowerment is high among general and OBC community i.e., 89 per cent and 81 per cent respectively. 47 per cent of the respondents in ST caste had low level of empowerment. Thus the caste system in Kerala may influence the factors of empowerment of women. Regarding marital status, 76 per cent of the married NHG members gain high level of empowerment compared with unmarried (14 per cent) and separated women (27 per cent). This may be due to some personal and societal constrains. The empowerment level of NHG members living in a nuclear family had high level of empowerment (76 per cent) compared with extended family. Regarding size of the family, 73 per cent of the respondents

from small family had attained high level of empowerment and 22 per cent of the respondents from large family had low level of empowerment. This shows that the NHG members from large family had more responsibility with the family. This may be the reason decrease in the participation of members in NHG activities.

It is understood from the Focus Group Discussion (FGD) that all the participants actively involved themselves in household decision making after joining NHG. They also agreed that their involvement in taking decision in the group meetings as well as in their respective families has improved after joining NHG. Regarding economic empowerment, all the FGD participants reported that Kudumbashree has made them economically stable and independent. After joining Kudumbashree NHG, it is mandatory for the members to open a savings bank (SB) account either in local banks or in post office and to maintain regular savings. The members who participated in the FGD had saved money in their SB accounts which helped them to avail loans for starting various income generating activities like dairy and poultry farming, horticulture, sericulture, joint farming, food processing and bakery units, tailoring unit, beauty parlor, petty shop, grocery shop, tea stall and laundry business, etc., either as an individual or as a group venture (shown in Case study section). Only a few of the members have invested their money to purchase gold ornaments, vehicles, and land for construction of new houses. With this Kudumbashree economic assistance, the members met their financial difficulties with ease. *One of the FGD participants said, "I started my own business, i.e., a petty shop with the financial assistance of NHG. It helped me to overcome my financial crisis. I was able to save a considerable amount. The savings was used for my children's higher education."*

CASE STUDY

Petty shop to Kiosk



Personal and family background

Mrs.Chithra, 38 years old, hails from Chinnakanal village of Devikulam Block. Her parents are retired employees of Kannan Devan tea Plantation Company. Chithra has one younger brother who is married. She discontinued her studies soon after she failed in tenth standard Board Examination. She is a house wife and has two daughters. The Elder daughter (Anjana) is studying in 11th standard and the younger daughter (Krithika) is studying in 9th standard.

Economic status

Chithra’s husband (Muthu Kumar) is a temporary employee in a tea estate. He remains unemployed for 10-15 days in a month and earns around ₹ 5, 000/-. He was the sole breadwinner of the family. Chithra found it difficult to meet both ends with this meager income. She was toying with the idea of seeking a job to supplement the family income. At this juncture, she met her friend Vanaja, who told her the possibilities of getting financial support from Kudumbashree NHG.

Membership under Kudumbashree NHG

Chithra is a member of Snegam NHG unit under Chinnakanal CDS. The group consists of 12 members. After becoming an eligible member of this group, she availed a loan of ₹ 20, 000/- from Union Bank of India, Munnar Branch, for the purpose of her children’s education. As she repaid the entire amount, she was given a second loan of ₹ 30,000/-from NHG.

Training

Through General Orientation Training (GOT) Chithra learnt general orientation about enterprises, entrepreneurship, the support provided by various agencies and departments for setting up enterprises. The training made her confident

to start a new business and discussed it with her husband. She attended two weeks Entrepreneurship Development Programme Training (EDP) at Union Rural Staff Employment Training Institute at Nedugandam.

Investment and start up

Soon after completing the training, Chithra was keen to start an enterprise immediately. She approached the concerned CDS office with the proposed business plan of starting a petty shop and the same was approved a few months later. Considering the nature of her business proposal, Kudumbashree advised her to start a small petty shop in her home itself. The petty shop was started on 17th December 2013, with an investment of ₹ 35, 000/-. Initially the amount was utilized for buying stock. The petty shop witnessed a sale of ₹ 500-Rs. 800 per day. The second cycle loan was granted to her in order to diversify her stock. Now the petty shop is running successfully.

Impact of micro enterprise

Petty shop to Kiosk- Mrs.Chithra



Chithra’s hard work and dedication paid off when Kudumbashree gave another opportunity to start a “Kudumbashree Brand KIOSK” in the main city adjacent to her house. She accepted the proposal wholeheartedly without any hesitation. The Kudumbashree Kiosk was started on 5th November, 2016. But she found it difficult to manage two shops on her own. So she asked her husband to run the petty shop in her house. She took charge of the kiosk which is easily accessible by the public as it is situated nearby school, college and hospitals. The sales of kiosk scaled upto ₹ 15,000/- per month with a net profit of ₹ 5,000/-. The success of her venture has helped Chithra to earn a regular income, repay all her debts and to take care of her daughters’ education. Today, Mrs.Chithra is leading a satisfied and happy life.

Challenges

Mobilising capital for starting the petty shop was the greatest challenge Chitra has ever met. Even after setting up the shop, many a time, she has faced dire situations which called for finance to keep the shop running.

Future plan

Mrs. Chithra's immediate future plan is to build a house. Chitra and her husband wish to expand their business by including more items in their shops. Since she is a school dropout, she dreams of providing higher education to her daughters.

Testimonial

Chithra proudly says that, "I received whole-hearted support from my husband and family to become a micro entrepreneur. If not for their support, I could have achieved nothing. Now I am more satisfied than ever before because this micro enterprise keeps both myself and my husband engaged. The support and encouragement from the family helps me to move forward every day. This business has indeed sown the seeds of hope in me".

CONCLUSION

In conclusion, exploration into the relationship between financial independence and women's empowerment reveals a nuanced and profound interconnection. The empirical evidence amassed through the research underscores the pivotal role that financial autonomy plays in fostering various dimensions of women's empowerment. The findings of this study consistently demonstrate a positive correlation between increased financial independence and enhanced empowerment across economic, social, and psychological realms. Women who have attained a higher level of financial autonomy report a greater sense of agency, self-esteem, and control over life decisions. This resonates not only within individual households but extends to broader societal contexts, contributing to a more equitable and inclusive community. To navigate the implications of research findings, it becomes evident that fostering financial independence among women requires a comprehensive approach. Beyond income-generating opportunities, interventions should encompass financial literacy programs, mentorship initiatives, and strategies to break down systemic barriers that hinder women's economic progress.

Moreover, the research adds to the growing body of evidence supporting the proposition that economic emancipation is a powerful catalyst for women's empowerment. In the spirit of advancing gender equality, let us continue to advocate for and invest in initiatives that

empower women economically, recognizing the profound and lasting impact it can have on individuals, families, and society as a whole.

RECOMMENDATIONS

- (1) Invest in vocational training and entrepreneurship development programmes specifically targeting women tea plantation workers in Devikulam Taluk, equipping them with the skills needed for economic self-sufficiency.
- (2) Provide mentorship, networking opportunities, and access to capital for women-led businesses.
- (3) Bridges the digital gender gap by ensuring women have access to technology and digital skills training.
- (4) Facilitate women's access to marketplaces and e-commerce platforms to promote their products and services globally.

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CONFLICT OF INTEREST

All authors declare that they have no conflict of interest.

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