

**ATTITUDE TOWARDS FINANCIAL MANAGEMENT IN KUDUMBASHREE UNITS-
WITH SPECIAL REFERENCE TO CHOTTANIKKARA PANCHAYAT**

**Dissertation Submitted to
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DEGREE OF BACHELOR OF COMMERCE

Submitted by

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BONAFIDE CERTIFICATE

This is to certify that this dissertation entitled “Attitude towards wealth management in kudumbashree units- with special reference to Chottanikkara Panchayat” is a record of original work done by Ms **ALEENA RENY** (REG NO: 200021077075), Mr **ANEKH MENACHERRY** (REG NO: 200021077080), Mr. **ANTO PAUL** (REG NO: 200021077084), in partial fulfillment of the requirement for the Degree of Bachelor of Commerce – Finance and Taxation under the guidance of **Asst. Prof. GISSMOL MARY** , Department of B.Com Finance and taxation, the work has not been submitted for the award of any other degree or title of recognition earlier.

Asst. Prof. JULIE P. J
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Place: THRIKKAKARA

Date :

Asst. Prof. GISSMOL MARY
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DECLARATION

We, **ALEENA RENY, ANEKH MENACHERRY** and **ANTO PAUL** hereby declare that the project report titled "Attitude towards wealth management in kudumbashree units with special reference to Chottanikkar Panchayat", is a Bonafide Record of work done by us under the guidance and supervision of **Asst. Prof. GISSMOL MARY**. Department of Finance and Taxation, **BHARATA MATA COLLEGE, THRIKKAKARA**. We also declare that this report embodies the findings based on our study and observation and has not been submitted earlier for the award of any Degree or Diploma to any institute or university.

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CHAPTER : 1
INTRODUCTION

1.1 INTRODUCTION

Financial management is that part of financial services which includes making proper planning, better organising and proper control of financial undertakings in an Institute. It deals with the investment needs of affluent clients. These are specialised advisory services that helps in the investment management needs of affluent clients. It involves consultations with clients, making discussions on their financial needs and goals. Kudumbashree is the poverty eradication and women empowerment programme implemented by the State Poverty Eradication Mission (SPEM) of the Government of Kerala. It was launched by the E. K. Narayanan Government in 1998.

Efficient financial management is required in case of kudumbashree. It is a part of their successful working. Getting a proper idea of methods and techniques regarding the wealth management is necessary for a kudumbashree unit for their long run. They should be well updated regarding these financial matters from any professionals or higher authorities. Higher authorities should make sure that the proceedings of kudumbashrees are conducted properly and without any errors. Kudumbashrees are forming a path for women especially for their betterment and development. It provides way for equal treating of women and providing them with numerous employment opportunities. This will inturn lead to the development of our nation.

In this project I have conducted a study on the financial management of kudumbarhee units. This was done by conducting surveys among various kudumbarhee members of Chottanikkara Panchayat. This study is mainly conducted to know whether these kudumbashrees are aware about various financial management methods, new updated technologies, to know whether they are provided with adequate financial support and to highlight their role in financial inclusion.

1.2 STATEMENT OF THE PROBLEM

Development of women in a country means, development of that nation itself. But women are facing lot of serious challenges due to many reasons. The main problem is that women are provided with less opportunity in decision making and also with higher responsibilities. They also face problems regarding financial aspects as they are less educated and less aware about the financial matters especially when it comes to making better investment to get a better return. This issue can be changed by including them in income generation activity.

1.3 SIGNIFICANCE OF STUDY

Women face lots of challenges regarding financial matters. Hence they should be provided with adequate financial assistance and opportunities for their betterment. Development of women in a country can contribute towards development of that nation. There is a need of changing the socio-economic conditions of micro-entrepreneurs. This study illustrates the present condition of women and the role of their financial empowerment through Kudumbashree. The financial sector reforms begun in 1992 provided more importance to financial inclusion. In the world only a few percent of 500 million poorest household have access to credit of which women receive only a small share. This project aims at understanding investment decisions made by women to get higher returns and also focus on the efficiency of their wealth management. It aims at understanding the role of kudumbashree in women empowerment..So an in depth study has been made to know how much woman have been benefited from kudumbashree and to know their level of awareness about modern banking techniques and new financial products and services available.

1.4 OBJECTIVES OF THE STUDY

1. To know the measures taken by different kudumbashrees for efficient financial management.
2. To highlight the role of Kudumbashree in Financial Inclusion.
3. To identify whether they are provided with adequate financial support.
4. To know whether they use the funds productively.
5. To identify and analyse the financial goals of kudumbashrees units.

1.5 RESEARCH METHODOLOGY

The study is based on primary and secondary data. Primary data is collected through questionnaire prepared on Google form through various social media. The primary data is collected from various kudumbashree members of Chottanikkara panchayat. The theoretical framework for the study is collected through secondary data and is based on wealth management, kudumbashree units, women empowerment, entrepreneurship and collected through various journals, Publications etc.

Scope of the study : This study is descriptive and analytical in nature. The study focus on examining the level of awareness, availability and usage of financial products and services among kudumbashree members. It examines the financial benefits received by them and their level of satisfaction as a kudumbashree member and towards the financial service.

Population and sampling

Population : Both working and non working members of kudumbashree has been selected for study to obtain the objectives of this research.

Sampling : Sample of 60 kudumbashree members is selected from Chottanikkara Panchayat. Out of them 9 are students, 15 of them are private employed, 2 of them are Government employed, 16 of them are self employed and 18 of them comprises of homemakers and other categories.

Sampling technique : Convenient sampling technique was adopted to select samples. This method was used as it is more efficient and easy to implement.

Technique of data collection : A questionnaire is used to collect information from the respondents. Reasonable type of questions were asked through the questionnaire. Multiple choice questions, open ended questions, closed ended questions and many other type of questions were asked to collect data. Nearly 75 questionnaires were sent from which 60 were duly filled and completed.

LIMITATIONS OF THE STUDY

- Many women are less educated so they have to depend more on other professionals for advice.
- Many of them have not yet started any business or made productive use of funds with the help of kudumbashees.
- Problem arises while paying back the loans at correct time.
- Many of them are not much educated regarding banking services and new technologies provided.

CHAPTER : 2
REVIEW OF LITERATURE

2.1 review of literature

1. Ajay, Anamika (2021) : "Women's sociality and the potential of kudumbashree as a social infrastructure" : Research on microfinance initiatives have demonstrated how women's social capital, built up via their regular social interactions, is mobilised as a vital resource to secure group cohesion and loan repayments. Although these studies have highlighted the significance of social capital in the processes of post-liberalization development and welfare, they continue to undervalue and obscure the labour that goes into creating this social capital. Women are frequently singled out for microfinance activities because of gendered beliefs that suggest they are more dependable, obedient, and receptive to such initiatives than males.

2. Väyrynen, Saija; Kjosavik, Darley Jose (2021) : "Inclusive empowerment of women": A study of microfinance programmes in Kerala, India : The goal of this study is to comprehend microcredit programmes as a tool for inclusive development. It examines organisational structures, procedures, and practises that have an impact on Kerala, South India's potential for empowering women through microloan programmes. Two microfinance organizations—Kudumbashree and Malankara Social Service Society—were compared for this reason (MSSS). Within Kerala's governmental structure, Kudumbashree stands for a state-initiated organisation, while MSSS stands for an NGO with a Christian religious foundation. Data gathering and analysis using qualitative techniques. The use of theoretical ideas from feminist theories of

empowerment and development was made. The study demonstrates that involvement in microcredit programmes has enhanced women's intrahousehold and extrahousehold agency, income, mobility, and social and political participation. These could be seen as testimonials to a certain degree of inclusive growth and empowerment.

3. Kodoth, Praveena (2021) : "How kudumbashree forged a massive network of neighbourhood groups: Micro politics and the strategies of women in Kerala" : Among the extensive body of literature on Kudumbasree, a vital question is raised in this essay that has gone ignored. What made it possible for Kudumbasree to quickly and painlessly organise women into Neighborhood Groups (NHG)? Women's familiarity with mobilisation through the literacy movement and the people's plan campaign, as well as a history of public action led development, are seen to have contributed to Kerala's readiness for women's mobilisation. The literature on development policy emphasises women's proven capacity for resource efficiency, which makes them appealing and potentially effective agents of development programmes. However, it could be argued that in order for group activity to be sustained, women must be able to act credibly as "managers of savings and debt," both their own and those of other group members. This could be a task that requires a fair amount of specialised competence even at the level of small groups, without which groups will disintegrate in the face of conflicts.

4. Eswaran, KK (2021) : "Petty production-a survival strategy and its limits: Some observations on Kudumbashree's productive activities" : The creative actions of the Kudumbashree are the subject of a conceptual question in this essay. The claim is that whereas Kudumbashree production tries to generate a surplus and engage in market trade, it does so through the manufacture of small-scale goods and as a result lacks the intrinsic strength to advance towards the production of capitalist goods. Due to their small scale, niche markets, and low technological foundation, the self-employed, family-run agribusiness, or small enterprises, have only a limited possibility for growth. Even even little productivity depends on significant public assistance. The fact that the primary sector dominates the production activity also shows that they are unable to diversify into other areas. Notwithstanding these constraints, Kudumbashree's productive operations have been able to produce a sizable quantity of self-employment, and their contribution to combating the collapse of agriculture also has to be acknowledged. The popular view, however, ignores the more significant structural problems with small manufacturing and

instead suggests that measures like skill development training, marketing initiatives, and a willingness to take risks may overcome the limitations of the Kudumbashree production system.

5. Devika, J. Nair, Jyothi, S (2021) : "Kudumbashree and its rivals: Reflections on women's citizenship, Social Connections, and SHGs in Kerala" : In this essay, we provide some preliminary comments on the kind of social ties that self-help groups (SHGs) affiliated with various organisational bases rely on, uphold, or create, as well as their effects on women. As citizens in Kerala – in essence, the type of public life it grants them access to. They include two networks created by caste-community organisations and religious community organisations, as well as the government-sponsored Kudumbashree network. It is based on two types of data—qualitative and quantitative—that work in tandem to provide insightful information on this subject. We examine it through the lens of social capital in part to correct prior research on local governance and the Kudumbashree in Kerala that makes the erroneous assumption that all dense social networks are unquestionably advantageous to women. We come to the conclusion that three networks primarily exhibit an inward, individual, increasingly habit/responsibility-driven personal orientation, and at best domestic-centered public activism. The social connections cultivated by these networks are largely influenced by the larger social institutions in which they are embedded. Although being less deeply ingrained in social institutions than the others, the Kudumbashree network does not appear to have tight hierarchies or stronger external control as a compensatory mechanism.

6. Aaberg, Lars, Olav (2021) : "Masculinity at the interface of liberalised development :Reflections from an urban slum in Kerala" :This essay examines empirical information acquired during an anthropological study of masculinity in a designated slum in urban Kerala. This suggests potential directions for fresh scholarly work for individuals with an interest in gender, development, or other critical analyses of Kerala's marginalised groups' well-being. This essay aims to raise awareness of gendering processes that are uniquely present in slums. I bring "Kerala-specific" cultural studies, with its focus on the political history of the region, and masculinities studies at the cusp of a liberalising state into conversation. I used the Kudumbashree development initiative as a starting point to talk about development in Kerala, the day-to-day struggles of men living in slums, and bigger ethical and philosophical issues that are

all connected to ideas of masculinity. Aspects of development are revealed when Kulamnagar's masculinity is examined, and liberalisation influences new ways of expressing masculinity.

7. Miles, Rebecca (2021) : "Local organizations in Kerala support ageing in community" : In order to better understand how local governments and community-based organisations can assist and care for their residents as they age in place, we conducted this study. It focuses on two programmes in Kerala, India that support community ageing in significant and distinctive ways. With a population over 65 years old that is growing faster than the rest of India, Kerala has developed a number of creative strategies for helping this new group of people. The Elderly Inclusion Programme is one of the efforts that this study specifically focuses on and is geared towards older adults. The other is a housing/slum improvement project that is not specifically intended for older people but has the potential to have a substantial impact on their quality of life. The first strives to improve the social infrastructure required for healthy ageing in community, while the second makes a contribution to the required physical infrastructure. The cooperation between Kudumbashree, a well-known communal network of women in Kerala, and the Kerala Local Self-Government (LSG) is the subject of this study. The study's major goal is to investigate how the two distinct efforts enhance healthy ageing in communities.

8. Jini T(2020) : " Kudumbashree mission and covid 19 : A successful story from the state of Kerala."

Background: During the lockdown, economic activity in the majority of industries was negatively impacted. It had a negative impact on the growth prospects for important industries like households, enterprises, education, and hotels. Worldwide entertainment, recreational facilities, public and private sector events, and sporting activities The term "rural development" typically refers to a strategy for raising the standard of living. Kudumbashree, a quest to end poverty, has unusual origins in Kerala's development history. The purpose of this study is to assess the main initiatives of the Kudumbashree mission, which is a women's empowerment and poverty eradication initiative run by the State Poverty Elimination Mission (SPEM) of the Kerala government, during the pandemic in the state of Kerala. The Malayalam meaning of the name Kudumbashree is "prosperity of the family." The name stands for "SPEM, the Kudumbashree Community Network, and the Kudumbashree Mission What is popularly known as "The Kodumbashree Community Network, the Kudumbashree Mission, or both may be

referred to as Kudumbashree. Results: To combat the COVID 19 epidemic, the Keralan government and Kudumbashree Mission have engaged in a variety of initiatives. The Kudumbashree members are the main force that provides support for all events. Break the Chain is one of the main initiatives used during this pandemic. Use WhatsApp to communicate. The Sannadba Sena Snehitha Gender Help Desk, Mask Making and Sanitizer Production, Nutrimix Production, Sahayahastham Loan Scheme, Community Kitchen, Buildings Activities, Balasabha Activities, Agricultural Activities, and Immini Balya are all programmes that provide extra care for the elderly. The Onnu Kudumbashree Ladies of Kerala send a fresh message to the world: if you empower your women, they will serve as a shield for you, your family, and your country.

9. Ms. Meera Renjith (2020) : “ Women empowerment in Kerala through Kudumbashree project.”

Most societies are built around the needs of women. Whether or not they are employed, women have a significant impact on the lives of their children. One of the most crucial investments a nation can make in its own future is the education of girls. One of the best investments a girl's family, society, and nation can make is in her education. We are aware that a high-quality education can change a girl's, a boy's, a young woman's, or a man's life by enabling them to reach their full potential and placing them on the route to success in life. India is renowned for being a great nation with a diverse range of cultures, traditions, religions, and geographical features. Historically, whether in the home or in the public sphere, women have been forced to take second place. This is the way things are in India, despite the fact that women nowadays are just as skilled as males in any sector. The same as above applies to Keralan women. Women today, however, are not what they were a few years ago; they now dominate every aspect of life. Eventually, women gave up their stereotype of being domestic and are now meaningfully contributing to the development of the country. The goal of the current study is to demonstrate how these ideas are in conflict, particularly in the state of Kerala, which has fostered the rise of women's entrepreneurship and the growth of women's empowerment through Kudumbashree.

10. Dr. Jasmine Gupte (2020) : “ Financial inclusion: A literature review of International research “.

All members of the economy should be able to access banking services without restriction. In India, however, banks have long struggled to reach large portions of the people. Delivering

cheap financial services to underprivileged and low-income groups in society is known as financial inclusion. Intensive efforts have been made by the Indian government to increase financial inclusion. Even while there have been significant advancements in areas such as financial sustainability, profitability, and competitiveness, many people, particularly those from disadvantaged backgrounds, still lack access to even the most basic banking services. Many developing nations have launched programmes in recent years to provide access to financial services for the underprivileged. Certain national programmes have produced positive effects that can serve as examples for other nations to follow and increase financial inclusion. This study emphasises the best methods that can be adopted from these countries to increase financial inclusion in India through a thorough analysis of international literature on the topic.

11. Saravana Selvi. C, Dr. K.S. Pushpa (2019) : “ Kudumbashree – An arm of social development “.

In the expansion and advancement of society, social development is the process of giving human needs priority. This focuses on making everyday citizens’ lives better, especially those who are impoverished, in order to make society a better place for everyone to live. The role Kudumbashree has played in social development has been complex and difficult. Kudumbashree seeks to assist the particularly vulnerable groups in society, such as children, women, STs, and the poor, through its social development initiatives. While care and compassion form one end of the social framework, claiming and upholding rights form the other. The researcher’s focus in this review study is on the Kudumbashree program’s social development initiatives. The review paper’s primary goal is to provide a comprehensive understanding of the Asraya project, BUDS, and Balasabha. Kudumbashree’s Elderly Inclusion and Tribal Special Project and its purpose. The study’s compilation was based on secondary data. One could draw the conclusion that social development processes serve as a beacon for society as a whole. It opens up fresh perspectives on human growth. In “God’s own land,” a new paradigm for participatory social development has been identified.

12. Sujisha A. S, Dr. Biju T (2019) : “Economic Empowerment of women through micro enterprises promoted by kudumbashree : A case study of Wayanad District.”

Kudumbasree is a comprehensive women-based participatory poverty eradication initiative that was started by the Government of Kerala (GOK) with assistance from the Government of India

(GOI) and NABARD. The objective of this project is to advance women politically, socially, economically, and physically. Small business: One of the key tactics used by Kudumbasree for the economic empowerment of low-income women is the promotion and growth of micro enterprises. Microbusiness plays a significant role in rural development and women's empowerment around the world, particularly in developing countries like India. The author attempted to research Kudumbasree's issues and future chances in this thesis.

13. Amrit Kiran M, Suresh A, Jayashree.S (2018) : “ A study of kudumbashree in kerala.”

The Keralan government's Kudumbasree initiative to eradicate poverty is supported by the Indian government and NABARD. Kudumbasree gives women the power to support the economically underprivileged people in rural areas. The unusual issue in Kerala is that more and more people choose to pursue higher paying professions in non-agricultural industries over crop farming and other agricultural pursuits. The objective of Kudumbasree is to increase the output of women farmer organisations. Since the majority of these ladies lack access to land, the land has been leased for agricultural use. The state's food security is hampered by the reduction in farming because it otherwise depends heavily on its surrounding states for food supplies. This study examines the impact of different elements on the overall growth of the members of the Kudumbashree in the districts of Wayanad, Ernakulam, and Pathanamthitta, including age, educational attainment, and area under agriculture. To determine the effects of joining the self-help group, we ran a schedule and a study of the literature.

14. Basheer M (2018) : “ A study on kudumbashree: The microfinance and livelihood development model of the Government of Kerala.”

The ability of micro-finance to give the underprivileged a means of subsistence has gained acceptance on a global scale. The government of Kerala's initiative to end poverty, known as Kudumbasher, is well known for its emphasis on empowering women. Kadumbashree serves as the ideal programme for the economic, political, and social empowerment of women, especially rural women, through a variety of initiatives including the promotion of community-based organisations, thrift and credit activities, linkage thinking, micromepriise development, training programmes, health awareness initiatives, and programmes for the rehabilitation of the destitute. Nonetheless, considerable work still has to be done, and a sizable number of women continue to work outside the program's ambit. Experiments, analyses, and advocacy caused the Mission to

continuously develop. Studying the many livelihood development and innovative programmes of Kudumbashree is the goal of this essay.

15. Krishna MB, Keerthi B, Saisree A (2017) : “Impact of kudumbashree in financial inclusion with special reference to Alapuzha District“

The State Poverty Eradication Mission (SPEM) of the Government of Kerala created and is enforcing the Kudumbashree initiative, which aims to empower women and eradicate poverty. The provision of inexpensive financial services to those within the underprivileged and low-income segments of society is known as financial inclusion. Kudumbashree helps women in a particular region improve their financial well-being, economic security, and economic progress. The main activity of Kudumbashree, the organisation that unites neighbourhood groups, is microfinance. The study's primary goal is to evaluate how Kudumbashree units affect financial inclusion and Kudumbashree members' use of contemporary banking services.

16. Ashutosh Kumar, Jasheena C.J (2016) : “ Kudumbashree: Promoting the self help group model of empowerment through women entrepreneurship in Kerala : A study.”

The primary building block of society is women. As a long-term solution to a sustainable livelihood, they become even more crucial. Empowering women entrepreneurs seeks to build human resources for the productive sector and to sustain for further development. Known as the Kerala model of development, Kerala is the only state in India to have reached a noteworthy status by meeting all the criteria for various social well-beings in comparison to some of the world's developed nations: Women's literacy levels, remuneration structures in the workplace, access to technical and professional services, and gender equality on par with males are all examples of this accomplishment. In this sense, poverty is dynamically viewed as freedom of choice from a socioeconomic functioning rather than only the concern of income or money. This political and socioeconomic scenario within the state reinforces the need to redefine the consciousness about the concept of poverty. Once more, reducing poverty involves more than just a society's overall economic growth. It also involves other social issues like women's entrepreneurship and empowerment. The government formed a programme to reduce poverty in the state with the help of the fumais community as a result of all these multifaceted strategies, giving rise to “Kudumbashree.” The self-help group (SHG) concept of women's empowerment has been established by the goal to support a variety of female business endeavours. As of late,

Kutumbashree has grown to be one of Asia's most significant women's movements. This research study was carried out among the female entrepreneurs who are actively engaged in the Kutumbashree mission in Kerala during the course of three months, from July to September 2015.

17. Dr. B Sindhu (2015) : Significance of kudumbashree mission in Kerala as a microfinance programme”.

Members of the impoverished are unified and bonded by the sheer fact that an informal bank exists. The major factor binding together members is their thrift savings. The bank encourages sarong regularity and ensures adequate frequency for group meetings. The informal banks will equip the disadvantaged women with the ability to make decisions collectively. They will be greatly helped by this magnificent character in their efforts to combat poverty and in their involvement in the planning and economic development processes. The Kadunare Mission of Kerala serves as a microfinance programme among the women households. The Keralan Kadunare Mission operates as a microfinance initiative for households headed by women. The Kudumbaster is made up of people from families with low incomes. They charge a very tiny amount of interest on the loans that they mobilier mal aunt of weekly deposits made to the members who need them. Kerala's Endumbare Mission serves as a comparable type of microfinance organisation.

18. Santhosh Prabhu (2015) : Although the Kudumbashree units' performance is now satisfactory, the author emphasised in his study on their total performance that more efforts must be made to raise it.

Despite being one of the most recently industrialised nations in the world, prosperity is not evenly distributed. Financial inclusion is the cause of inclusive growth in India. To do this, the government is establishing a number of programmes. There are numerous microfinance organisations, and Self Help Groups are essential in this situation. The Kudumbashree initiative was started by the Keralan government in 1998. The objective is to reach out to families via women and to the community through families. As a cooperative initiative, NABARD and the Keralan government established the idea as a programme for the eradication of poverty, women's empowerment, and rural development. More than 60% of homes in Kerala are covered by Kudumbashree, which places a high priority on empowering the underprivileged, particularly

Kerala's poor women, economically. Now, Kudumbashree serves as the benchmark for all other Indian self-help organisations. With its initiatives to involve women in civil society in development concerns and opportunities, Kudumbashree is paving the way for new meaning and opportunity for local economic growth and citizen-centered governance in partnership with the local self-government of Kerala.

19. N. Shihabudeen (2014) : “financial inclusion through microfinance”assuming that kudumbashree is one of the tools used to connect the underprivileged to cash flow.

Microbusinesses play a significant role in rural development and women's empowerment all throughout the world, but particularly in developing countries like India. Microbusinesses are essential for the socioeconomic advancement of the poor and the reduction of poverty. They also contribute to a fair and balanced economic growth with comparatively little capital outlay. This study examines how microbusinesses contribute to the empowerment of women by focusing on those operating under Kudumbashree, the premier project to reduce poverty funded by the Kerala government.

20. Jayathi Gosh (2013) : “microfinance and the challenges of financial inclusion and development “noted that one of the most significant ways to get women involved in saving and borrowing is through the use of microfinance, which has a not-for-profit developing shape.

This article reviews current research on microfinance in poor nations and offers a critical analysis of the practice's efficacy. It looks at India's experience, which has one of the biggest microfinance industries in the world, in particular how the microfinance issue in Andhra Pradesh developed. It comes to the conclusion that profit-driven microfinance organisations are a problem and that microfinance cannot be viewed as a panacea for development. It needs to be regulated, subsidised, and implement other realistic financial inclusion techniques for the underprivileged and small producers in order to achieve even some of its progressive goals.

21. Reshmi. R (2012) : “role of kudumbashree micro enterprise in alliviation of poverty recommended that success of kudumbashree uplift the poor people.

According to Kudumbashree, poverty is a multi-phased phenomenon. So, they have selected a holistic strategy to combat the various expressions of poverty, and this strategy is unambiguously articulated in the project’s mission statement, which reads as follows: The project’s goal is to

examine Kudumbashree's contribution to the fight against poverty, particularly in light of their marketing tactics. Both secondary and primary sources were employed to acquire the data. The administration of an interview schedule was done to gather primary data. These micro units have been successful in reaching the unreached by offering ways and means of living and financial independence, despite the fact that there are many traps and shortcomings.

22. Pankaj M Madhav (2007) : “ Wealth Management emerging opportunities”.

Wealth management is rapidly growing in popularity in India as more and more Indians reach the million dollar mark. More billionaires are projected as a result of the booming economy and growing wages. Regrettably, not many millionaires are competent enough to manage their finances alone. In this case, a wealth manager's aid may be useful. The \$20 billion wealth management market is starting to be recognised by the Indian financial services sector as a viable enterprise. Prominent educational institutions in India have started to offer wealth management courses as the field shows promise for significant job growth and intriguing career opportunities.

23. Pragaval Das K.V (2004) : Through “financial inclusion through kudumbashree programme “ indicated that financial inclusion is a key strategy for reducing poverty. The State Poverty Elimination Program of the Government of Kerala, also known as the Kudumbashree Mission, was responsible for promoting the evolution of women's widespread participation in the food service industry in Kerala. This study traces these processes and milestones. It highlights concerns about how State initiatives unintentionally undermine the viability of Impoverished women's businesses by putting them under the strain of social welfare obligations. The aspects that could affect a business' performance over the long term or not are examined as it draws to a close.

24. Dr. Manoj P K (2004) : “ Microfinance for economic and political empowerment of women in India. A study with focus on kudumbashree experience in Kerala”.

Microfinance is quickly becoming a viable tool for the poor's socioeconomic growth, particularly in developing nations like India. The contribution of microfinance to the achievement of gender parity through the political and economic empowerment of women is equally significant. This essay examines the effectiveness of microfinance initiatives in empowering women from a global perspective, the Indian context in this regard, the particular

case of “Kudumbashree project in Kerala state in Indian anion, and finally offers a few recommendations for better functioning microfinance initiatives for women’s empowerment.

25. Suneetha Kadiyala (2004) : “Scaling up kudumbashree: collective action for poverty alleviation and women’s empowerment.”

This study examines the variables that aided or hindered Kumbashree’s scaling-up. It also discusses trade-offs and potential threats to scaling up. The information was mostly gathered from the body of literature that is currently in circulation and through qualitative interviews conducted with members of Kudumbashree and its urban and rural CBOs in three southern districts of Kerala.

CHAPTER : 3

THEORETICAL FRAMEWORK

3.1 FINANCIAL MANAGEMENT :

Financial management plays a crucial part when it comes to investing. By proper financial management an investor can easily tackle with the uncertainties prevailing while dealing with fund. The funds today may not be the same as that of yesterday and the funds tomorrow may not be the same as that of today. This issue can easily be solved by making proper financial planning and managing wealth in an efficient manner. Financial management provides us with various strategic approaches and ideas which would be beneficial for the clients. It includes and emphasizes the five important parts of the policy. Financial management also helps us in attaining financial stability in our daily lives. It is important for a person to make a detailed plan regarding his expenses and savings for a better and worry less future.

ADVANTAGES OF FINANCIAL MANAGEMENT :

1. Access to various Services

A financial advisor could help you with the decisions to be taken regarding your wealth management by understanding your financial issues and make you aware about the new financial products and services available.

2. Assists major life changes

Our life can change very easily. There can be chances for many unexpected things to happen especially regarding financial matters. So a proper financial management helps you to tackle all those problems easily.

3. Preparation for Retirement

Retirement is indeed a time that you would become more concerned about the future. It's the time that you are not actually earning or might be depending on someone for living. An efficient investment or better wealth management can help you find income even after your retirement.

4. Setting Goals for future

Setting goals is a crucial process. You should be well planned on what to do next. This will help you to boldly tackle many problems especially related to Finance. Consulting financial advisors would be beneficial for you as they would advise you with better future goals.

5. Feeling Confident

A better financial management helps you to be confident about your future. It avoids the chances to worry about your financial situation. It helps you to make adequate plans for the future.

6. Advice from the Experts

The best way to determine whether you would be beneficial with the financial plans that you have made is by taking advices from financial experts. They understand your situation and provide you with the best possible way to manage your wealth that you could live worry less.

Only by asking to the experts you could learn new things which you could further apply in your daily life.

- **Financial Planning:** This type of wealth management focus on making future financial goals so that it would help you to attain both short term as well as long term financial goals. A better plan for the future reduces the chances of risks and improves efficiency.
- **Asset Allocation:** This type of wealth management focuses on strategies in such a way that we should make a difference between the investment and the return. We should also be ready to face challenges, because of which effective allocation of asset is necessary.
- **Asset Management:** This type of wealth management is risky as well as it provides higher return. This mainly focus on the efficient management of money by better planning.
- **Estate Planning:** This type of wealth management focuses on efficient management of your estates.
- **Tax Accounting:** This focuses on tax returns and payments. In this financial advisors would provide you with ways to deduct tax so that you only have to pay less tax than before. This will help you to reduce your expenses and also a chance for you to contribute more towards your savings.

3.2 KUDUMBASHREE UNITS :

The State Poverty Eradication Mission (SPEM) of the Government of Kerala created and is enforcing the Kudumbashree initiative, which aims to empower women and eradicate poverty. The provision of inexpensive financial services to those within the underprivileged and low-income segments of society is known as financial inclusion. Kudumbashree helps women in a

particular region improve their financial well-being, economic security, and economic progress. The main activity of Kudumbashree, the organisation that unites neighbourhood groups, is microfinance. The study's primary goal is to evaluate how Kudumbashree units affect financial inclusion and Kudumbashree members' use of contemporary banking services. As a result of joining Kudumbashree, their access to banking services has grown, according to the results. The majority of members believe that joining Kudumbashree has helped their financial situation. Due to its skilled management and reputation as a model scheme, Kudumbashree has a significant impact on financial inclusion.

Kudumbashree is currently India's largest programme for empowering women. More over half of Kerala's households are included in this programme. An important tool for ending poverty and empowering women is Kudumbashree. Economic empowerment and total female empowerment are closely related. Via these NHGs, women work on a variety of concerns, including income generating and applying for microcredit as well as health, nutrition, and agriculture. The financial industry, which includes a wide range of businesses that manage money like credit unions, banks, credit card firms, some government-sponsored enterprises, etc., provides financial services as economic services. Rural residents cannot, however, access these banking services. Financial inclusion aims to expand the organised financial system's activities to include low-income individuals within its purview. Microfinance cannot end poverty, but it can unquestionably help the impoverished improve their level of living. The main issues that the poor encounter that have a negative impact on their social and economic growth are the lack of banking and other financial services. Financial exclusion frequently occurs even when there are sufficient financial services because of their ignorance or illiteracy. Kudumbashree is currently the biggest programme for empowering women in India. More over half of Kerala's households are included in this programme.

3.3 VISION OF KUDUMBASHREE :

Under the auspices of local governments, Kudumbashree aims to expand the concept of a



microfinance guided financial security process into a more complete one of local economic development. Hopefully, this would continue the shift in the local governance agenda from entitlement to welfare. Such a change demands reworking current administrative and development procedures and is not simple to achieve.

It calls for the community to speak up and be heard. Institutionalizing procedures that enable participation and substantive contribution is necessary. And when we talk of community, we include both those whose lives are directly impacted by government as well as those who are physically and socially marginalised and whose numerous hardships have dashed hopes for improvement.

We refer to the women who, via group efforts, are locating the stepping stones necessary to move from participation to full citizenship. Kudumbashree would be able to considerably address concerns of equity and justice through the realisation of citizenship.

As of now Kudumbashree has three major programme domains:

- Economic Empowerment
- Social Empowerment
- Women Empowerment

In addition to this, Kudumbashree also carries out government of India initiatives to reduce urban poverty.

CHAPTER : 4

DATA ANALYSIS AND INTERPRETATION

Respondents were selected randomly from various kudumbashrees of Chottanikkara panchayat for the purpose of study. Attitude towards wealth management in kudumbashree units were studied through collecting data from 60 members from various kudumbashrees. Data was collected through questionnaire.

TABLE 4.1

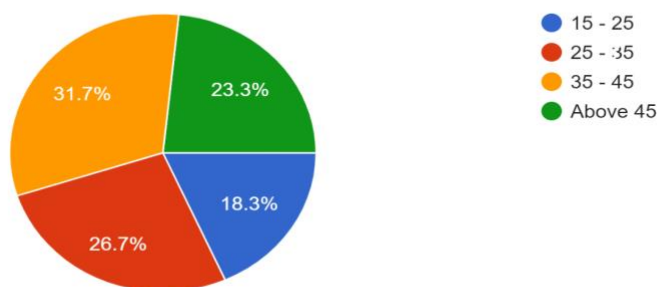
AGE

Age	No. of respondents	Percentage (%)
18 – 25	11	18.3
25 - 35	16	26.7
35 - 45	19	31.7
Above 45	14	23.3
Total	60	

FIGURE 4.1

Age

60 responses



INTERPRETATION

Collected survey on 60 females among which 31.7% of respondents were from the age group of 35 - 45 and 26.7% of respondents were among the age group of 25 – 35.

TABLE 4.2

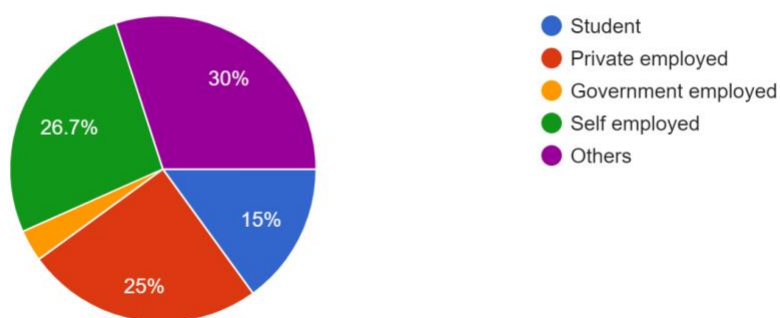
OCCUPATION

Responses	No. Of respondents	Percentage (%)
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Student	9	15
Private employee	15	25
Government employee	2	3.3
Self employed	16	26.7
Others	18	30
Total	60	

FIGURE 4.2

Occupation
60 responses



INTERPRETATION

Among 60 respondents were of other jobs which mainly includes homemakers, 26.7 % of them were self employed and 25% of them were private employed.

TABLE 4.3

HOW DO YOU BENEFIT FROM KUDUMBASHREE?

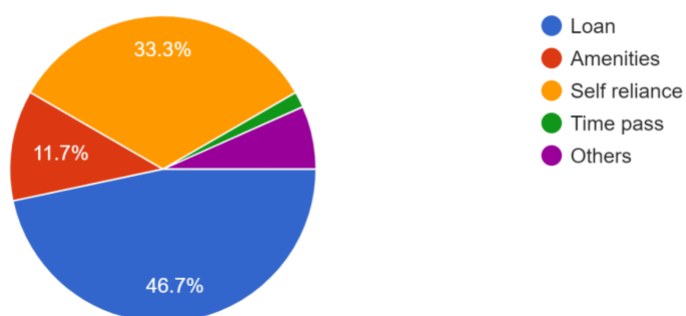
Responses	No. Of respondents	Percentage (%)
Loan	28	46.7

Amenities	7	11.7
Self reliance	20	33.3
Time pass	1	1.7
Others	4	6.7
Total	60	

FIGURE 4.3

How do you benefit from kudumbashree?

60 responses



INTERPRETATION

From the sample size of 60 46.7 % respondents opted for loan and 33.3% respondents opted for self reliance. The least 1.7% opted for time pass.

TABLE 4.4

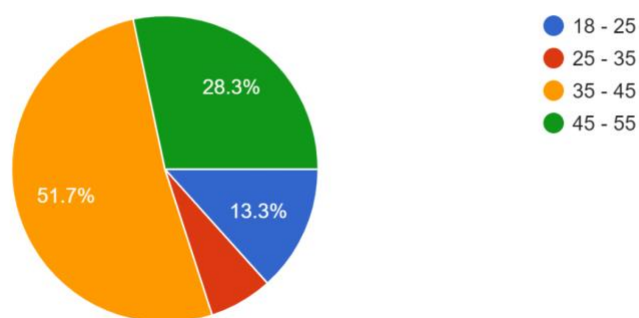
WHAT IS THE AVERAGE AGE OF YOUR KUDUMBASHREE MEMBERS?

Responses	No. Of respondents	Percentage (%)
18 - 25	8	13.3
25 - 35	4	6.7
35 - 45	31	51.7
45 - 55	17	28.3
Total	60	

FIGURE 4.4

What is the average age of your kudumbashree members?

60 responses



INTERPRETATION

Among 60 respondents the majority 51.7 % opted for 35 – 45 and 28.3 % of respondents opted for 45 – 55. This show that the majority of members in a kudumbashree are from the age group of 35 to 55.

TABLE 4.5

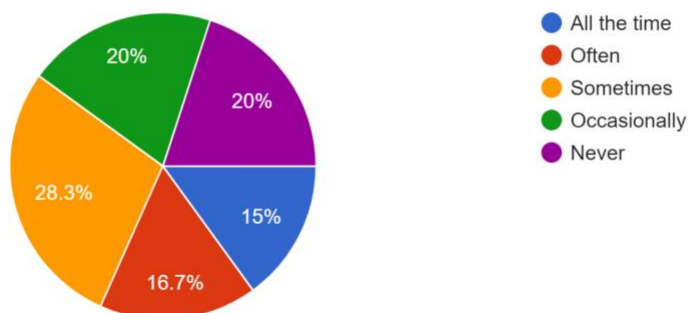
DO YOU VISIT ANY PROFESSIONALS FOR FINANCIAL ADVICES RELATED TO KUDUMBASHREE?

Responses	No. Of respondents	Percentage (%)
All the time	9	15
Often	10	16.7
Sometimes	17	28.3
Occasionally	12	20
Never	12	20
Total	60	

FIGURE 4.5

Do you visit any professionals for financial advises related to kudumbashree?

60 responses



INTERPRETATION

Majority of the sample size which was 28.3% sometimes visits the professionals for financial advices and then comes those who chose occasionally and never which was of 20 %.

TABLE 4.6

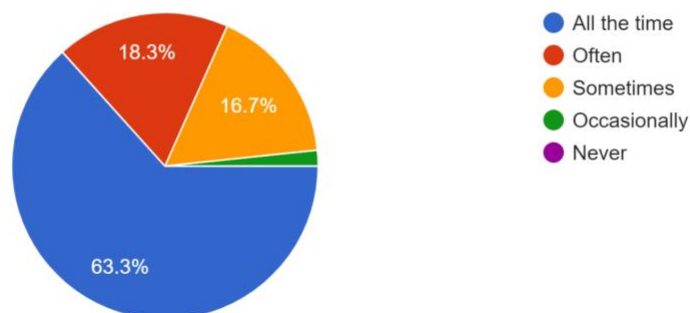
IS THERE A WELL MANAGEMENT OF FINANCE IN YOUR KUDUMBASHREE?

Responses	No. Of respondents	Percentage (%)
All the time	38	63.3
Often	11	18.3
Sometimes	10	16.7
Occasionally	1	1.7
Never	0	0
Total	60	

FIGURE 4.6

Is there a well management of finance in your kudumbashree?

60 responses



INTERPRETATION

More than half of the sample size which is 63.3 chose that they have a well financial management in their kudumbasrhees all the time and only a few which was 1.7% opted for occasionally.

TABLE 4.7

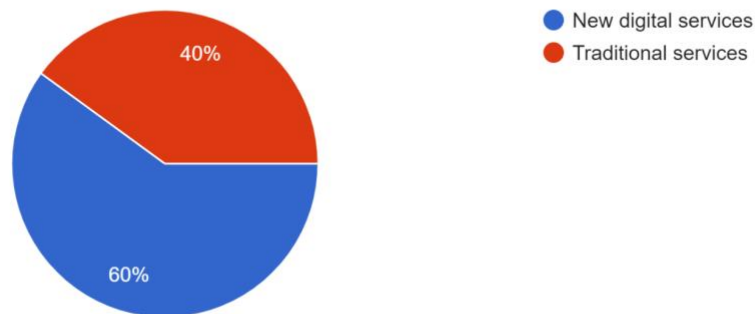
WHICH TYPE OF BANKING SERVICES ARE YOU CURRENTLY USING?

Responses	No. Of respondents	Percentage (%)
New digital services	36	60
Traditional services	24	40
Total	60	

FIGURE 4.7

Which type of banking services are you currently using?

60 responses



INTERPRETATION

Among 60 respondents 36 of them use new digital services and 24 of still them use traditional services

TABLE 4.8

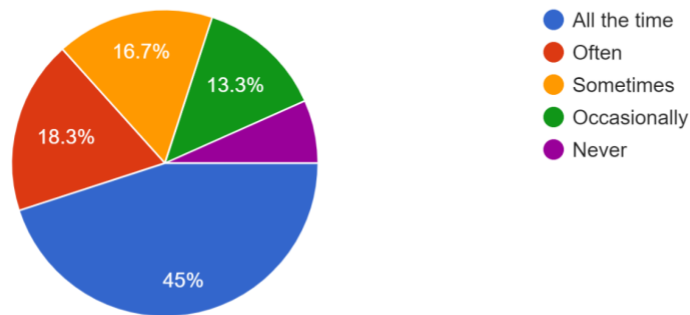
ARE YOU UPDATED WITH NEW FINANCIAL SERVICES LIKE ONLINE BANKING AND OTHER FACILITIES PROVIDED BY BANKS OR OTHER FINANCIAL INSTITUTIONS?

Responses	No. Of respondents	Percentage (%)
All the time	27	45
Often	11	18.3
Sometimes	10	16.7
Occasionally	8	13.3
Never	4	6.7
Total	60	

FIGURE 4.8

Are you updated with new financial services like online banking and other facilities provided by banks and other financial institutions?

60 responses



INTERPRETATION

From the sample size 45% of them are well updated with the new financial services provided by banks and other financial institutions. 18.3% of them are often updated with such services. only 6.7% of them are not yet updated with such services.

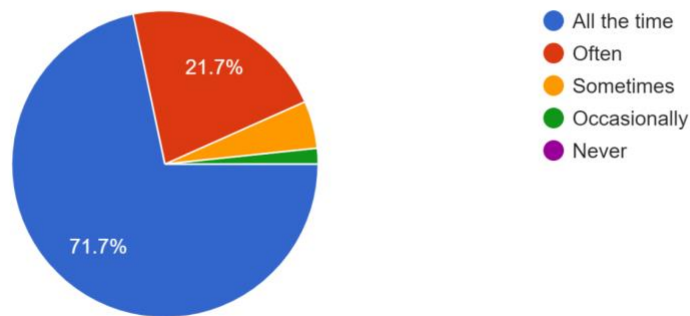
TABLE 4.9

DO ALL MEMBERS TIMELY PAY THRIFT?

Responses	No. Of respondents	Percentage (%)
All the time	43	71.7
Often	13	21.7
Sometimes	3	5
Occasionally	1	1.7
Never	0	0
Total	60	

FIGURE 4.9

Do all members timely pay thrift?
60 responses



INTERPRETATION

The above pie chart shows that more than half of the respondents which is 71.7% have a timely payment of thrift in their concerned kudumbarhees. Only 1.7 % chosen occasionally.

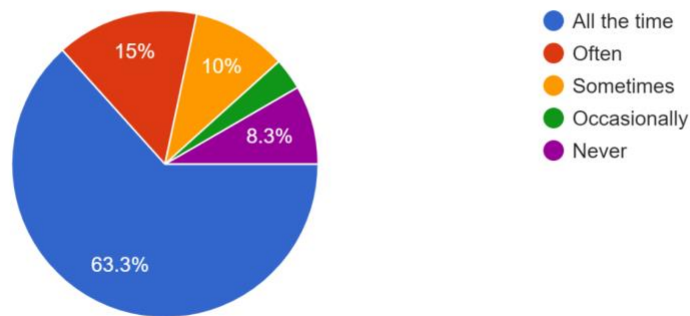
TABLE 4.10

ARE YOU PROVIDED WITH THRIFT LOAN?

Responses	No. Of respondents	Percentage (%)
All the time	38	63.3
Often	9	15
Sometimes	6	10
Occasionally	7	11.7
Never	0	0
Total	60	

FIGURE 4.10

Are you provided with thrift loan?
60 responses



INTERPRETATION

Among the sample collected 63.3 % of respondents are provided with thrift loan all the time followed by 15 % of them who are often provided with thrift loan.

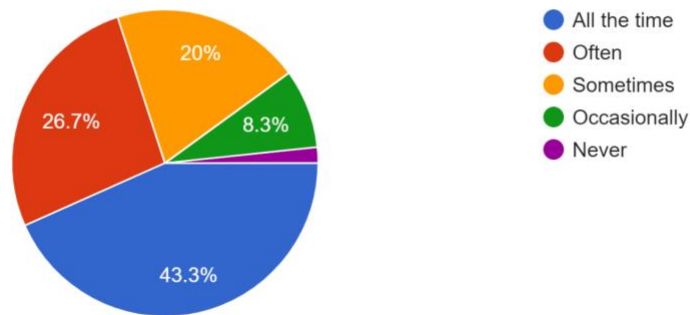
TABLE 4.11

DO ALL MEMBERS TAKE LOAN FROM KUDUMBASHREE?

Responses	No. Of respondents	Percentage (%)
All the time	26	43.3
Often	16	26.7
Sometimes	12	20
Occasionally	5	8.3
Never	1	1.7
Total	60	

FIGURE 4.11

Do every members take loan from kudumbashree?
60 responses



INTERPRETATION

The response from the sample shows that 43.3 % of the respondents take loan from kudumbasrhee all the time which is followed by 26.7 % who often take loans.

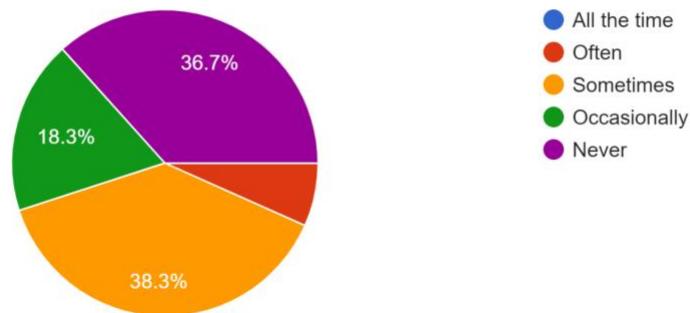
TABLE 4.12

IS THERE ANY CHANCE OF OCCURRING CONFLICT OF INTEREST AMONG MEMBERS OF YOUR KUDUMBASHREE?

Responses	No. Of respondents	Percentage (%)
All the time	0	0
Often	4	6.7
Sometimes	23	38.3
Occasionally	11	18.3
Never	22	36.7
Total	60	

FIGURE 4.12

Is there any chance of occurring conflict of interest among members of your kudumbashree?
60 responses



INTERPRETATION

As the sample says 23 respondents stated that there are chances of occurring conflicts of interest among members sometimes. Only 4 respondents stated the chances of conflicts of interest among members often.

TABLE 4.13

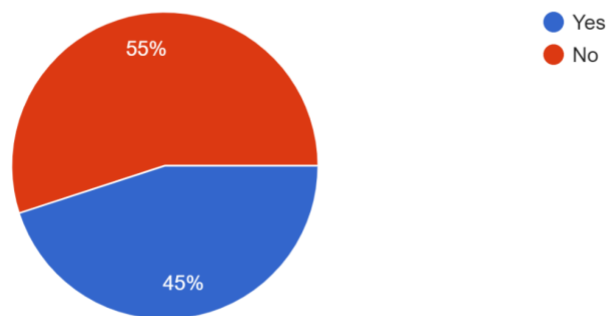
HAVE YOU EVER STARTED ANY ENTERPRISE WITH THE HELP OF KUDUMBASHREE?

Responses	No. Of respondents	Percentage (%)
Yes	27	45
No	33	55
Total	60	

FIGURE 4.13

Have you ever started any enterprise with the help of kudumbashree?

60 responses



INTERPRETATION

Among the sample size of 60 respondents, 33 of them have started some sort of enterprises with the help of kudumbasrhee and 27 of them have not yet started any such enterprises.

TABLE 4.14

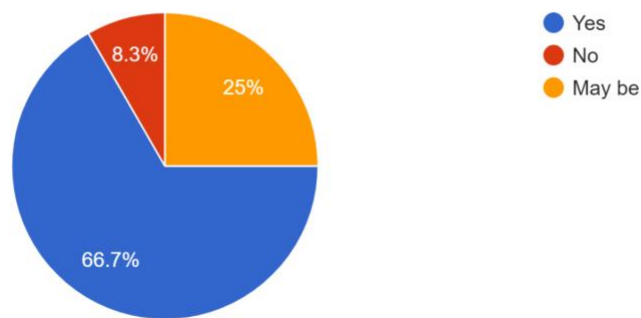
DO YOU GET ANY SUBSIDY FOR LINKAGE LOAN?

Responses	No. Of respondents	Percentage (%)
Yes	40	66.7
No	5	8.3
Maybe	15	25
Total	60	

FIGURE 4.14

Do you get any subsidy for linkage loan?

60 responses



INTERPRETATION

Among the sample size more than half of them which is 40 % is provided with subsidies for linkage loan. Among the rest 5 of them didn't get any such subsidies and 15 of them sometimes get such subsidies.

TABLE 4.15

HOW LINKAGE LOAN BENEFIT YOU?

Responses	No. Of respondents	Percentage (%)
Financial support	26	43.3
For starting new business	5	8.3
For social needs like housing, education etc..	15	25
In time of any sudden financial crisis	9	15
Others	5	8.3
Total	60	

FIGURE 4.15

How linkage loan benefit you?

60 responses



INTERPRETATION

The main benefit from loans by kudumbashrees is that of providing financial support. 43.3 % among the respondents opted for it. 25 % of them opted for social needs like housing education etc..

TABLE 4.16

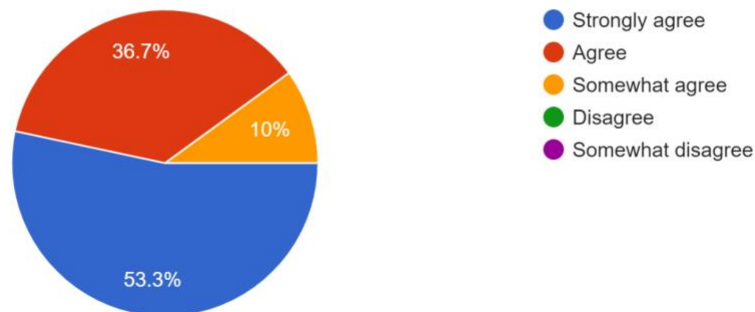
ARE YOU SATISFIED AS A KUDUMBASHREE MEMBER?

Responses	No. Of respondents	Percentage (%)
Strongly agree	32	53.3
Agree	22	36.7
Somewhat agree	6	10
Disagree	0	0
Somewhat disagree	0	0
Total	60	

FIGURE 4.16

Are you satisfied as a kudumbashree member?

60 responses



INTERPRETATION

From the 60 respondents more than half 53.3% of them are very much satisfied as a kudumbasree member and no respondent have negatively supported kudumbasreee.

CHAPTER : 5
FINDINGS, SUGGESTIONS AND CONCLUSIONS

5.1 FINDINGS

- Most of women from 18 years to 60 years of age started joining kudumbashree units.
- Both working and non working (home makers) women are engaged in kudumbashree units.
- The number of kudumbashree units in each panchayat is getting increased.
- There should be a minimum of 10 and maximum of 20 members in a kudumbashree.
- They often provide with thrift loans for those needed members.
- The members those who have taken thrift loans would pay back within 5 to 10 months.
- A member would be selected as secretary who is the one carrying out all financial matters of their kudumbashree.
- They are often provided with linkage loans which would help them to start new business units or industries.
- Many of them are not much aware about the new banking and financial facilities provided.
- Many of them are still using traditional banking services.
- Lack of education is a problem for women in some kudumbashrees.
- They have to pay back the loan within 3 to 5 years.
- Interest rate of each loan would depend upon the amount taken as loan.
- They are also provided with subsidies.
- Most of the members surveyed are satisfied with kudumbashree's.
- They all are Benefitted by kudumbashree in one or the other way.

5.2 SUGGESTIONS

- If the member elected as secretary is not much educated and is not aware about financial management then it is better for them to consult a financial advisor.
- Educate women about various financial and banking services and make them updated to new digital facilities.
- There should be a trustworthy communication among the members to avoid conflicts.
- They should be well updated to the new schemes and opportunities provided.
- Make sure that you pay back the loans taken within the specified period.
- Make relevant sessions to teach them regarding kudumbashrees and its activities.
- Provide financial support to those members who are in need.
- Make a better plan to use the fund raised from kudumbashree.
- Use the funds wisely and be trustworthy.
- Should ask each and every members about their opinion before reaching a conclusion.
- Record each and every transactions regularly.
- Analyse and go through the records once every year.
- Meet the officials for any additional supports. Be regular with the meetings and classes conducted by panchayats kudumbashree.
- Be an active and determinant member.

5.3 CONCLUSION

So far it can be understood that Kudumbashree has been a backbone for women those who need more support which is as financial or as any other means. Many women has started new enterprises and introduced new innovative ideas with the loans they received from kudumbashree. Kudumbashree provide loans without even pledging their belongings which also help them in many ways. Better financial management in kudumbashree is far more beneficial as every member can use funds in a better way.

Kudumbashree also acts as a poverty alleviation program as it provide financial support for those who need them. For non working women (home makers) they tend to involve much more in kudumbashree and related matters as a part of their jobs. Most of the women who have joined kudumbashree are satisfied in one or the other way.

QUESTIONNAIRE

1. Age.

- 15 – 25
- 25 – 35
- 35 – 45
- Above 45

2. Occupation.

- Student
- Private employed
- Government employed
- Self employed
- Others

3. Which is your block?

4. Which is your Panchayat?

5. How many kudumbashrees are there in your Panchayat?

- Less than 10
- 10 – 20
- 20 – 30
- Above 30

6. How many number of members are there in your kudumbashree?

- 10 – 15
- 15 – 20

7. Is there a chance of occurring conflict of interest among members of your kudumbashree?

- All the time
- Often
- Sometimes
- Occasionally
- Never

8. What is the amount of thrift collected in a week?

- 10 – 30
- 30 – 40
- 40 – 50
- Above 50

9. Do all members timely pay thrift?

- All the time
- Often
- Sometimes
- Occasionally
- Never

10. Are you provided with thrift loan?

- All the time
- Often
- Sometimes
- Occasionally
- Never

11. Number of months taken to pay back thrift loan.

- 6 months
- 7 months
- 10 months
- 1 year

12. What is the interest rate for thrift loan?

13. Do all members take loan from kudumbashree?

- All the time
- Often
- Sometimes
- Occasionally
- Never

14. How much amount do you get as linkage loan?

- 1 lakhs – 5 lakhs
- 5 lakhs – 10 lakhs
- 10 lakhs – 15 lakhs
- Above 15 lakhs

15. How many years would it take to pay back linkage loan?

- 2 – 3 years
- 3 – 4 years
- 4 – 5 years

16. What is the interest rate for linkage loan?

17. Do you get any subsidy for linkage loan?

- Yes
- No
- Maybe

18. How linkage loan benefit you?

- Financial support
- For starting new business
- For social needs like housing, education etc.
- In the time of any financial crisis
- Others

19. Have you started any enterprise with the help of kudumbashree?

- Yes
- No

20. How do you benefit from kudumbashree?

- Loan
- Amenities
- Self reliance

- Time pass
- Others

21. What is the average age of your kudumbashree members?

- 18 – 25
- 25 – 35
- 35 – 45
- 45 – 55

22. Which type of banking services are you currently using?

- New digital services
- Financial services

23. Are you updated with new financial services like online banking and other facilities provided by banks and other financial institutions?

- All the time
- Often
- Sometimes
- Occasionally
- Never

24. Who manages money related matters of your kudumbashree?

25. Is there a well management of finance in your kudumbashree?

- All the time
- Often
- Sometimes
- Occasionally
- Never

26. Do you visit any professionals for financial advises related to kudumbashree?

- All the time
- Often

- Sometimes
- Occasionally
- Never

27. Are you satisfied as a kudumbashree member?

- Strongly agree
- Agree
- Somewhat agree
- Disagree
- Strongly disagree

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THANK YOU

