

SDG 2030

**INSIGHTS FROM INDIA
FOR A SUSTAINABLE FUTURE**



EDITOR: DR. K K SOMASEKHARAN MA MPhil PH.D

**SDG 2030:
INSIGHTS FROM INDIA
FOR A SUSTAINABLE
FUTURE**

EDITOR

DR. K K SOMASEKHARAN M.A., M.Phil., PhD.



Gaveshana R&D Cell

SDG2030: Insights from India for a Sustainable Future

First published in 2026 January

Copyright © 2026 by GAVESHANA R&D CELL,

Published by

Gaveshana R&D Cell

Navajyothi College

Cherupuzha 670 511, Kannur, Kerala, India.

All rights reserved. No part of this book may be reproduced or transmitted in any form or by any means without written permission from GAVESHANA R&D Cell. The rights to digital publication of any of these articles are vested in the publisher.

Cover Design: Vaishnav C K

ISBN: 978-81-964390-8-8

₹450.00

For Private Circulation only

TABLE OF CONTENTS

Introduction.....	i
Chapter One.....	1
Chapter Two	9
Chapter Three	31
Chapter Four	47
Chapter Five.....	55
Chapter Six	70
Chapter Seven.....	103
Chapter Eight.....	112
Chapter Nine.....	127
Chapter Ten	144
Chapter Eleven.....	161
Chapter Twelve.....	176
Chapter Thirteen	185
Chapter Fourteen.....	194

INTRODUCTION

In 2015, 193 member countries of the United Nations (UN) adopted the 2030 Agenda for Sustainable Development, marking a historic global commitment to dignity, peace, and prosperity for both humanity and the planet. This landmark agenda outlines 17 Sustainable Development Goals (SDGs) with specific targets to be achieved by the year 2030. The agenda encompasses a wide range of action areas, including poverty eradication, sanitation, education, health, and economic development, while simultaneously addressing social equity and environmental sustainability. This edited volume is a modest attempt to offer meaningful insights toward building a sustainable future.

It gives me immense pleasure to present this edited book titled *SDG 2030: Insights from India for a Sustainable Future*. This volume is the outcome of a concerted academic effort to compile scholarly contributions that aim to enrich discourse and inspire action toward a sustainable and inclusive future.

The book consists of 14 chapters, each offering diverse perspectives and practical insights on sustainable development.

The first chapter, *How Informal India Hinders the Path to Meeting SDG 2030: An Exploratory Overview for Research*, emphasizes the critical role of social sector investment in development and encourages researchers to explore emerging and underexplored areas related to sustainability.

The second chapter elaborates on the transformative potential of Farmer Producer Organizations (FPOs) in reshaping the

agricultural landscape of rural India and emphasizes their role in promoting rural transformation and collective empowerment.

Chapter 3 analyses how digital technologies are transforming microfinance delivery and enhancing women's access to credit, while also exploring regional variations in adoption behaviour, financial management practices, and social norms that shape empowerment trajectories in Kerala and Tamil Nadu.

Chapter 4 illustrates how SDG 4 (Quality Education) can be achieved through the introduction of progressive educational policies such as the Four-Year Undergraduate Programme (FYUGP). This article offers a theoretical and critical examination of the key features and emerging concerns of the FYUGP in Arts and Science colleges in Kerala.

The fifth chapter explains the transition of women from economic dependence to financial independence through microfinance initiatives. The study proposes policy recommendations aimed at enhancing microfinance initiatives to secure wider and long-lasting benefits for women.

Chapter 6 examines the influence of green brand image, brand credibility, green packaging, eco- innovation, and consumer environmental awareness on green purchasing behaviour among working women professionals in Tamil Nadu. This study further analyses the confidence of women professionals in relation to their propensity to purchase green products.

In Chapter 7, the authors explore Chimamanda Ngozi Adichie's illuminating work *We Should All Be Feminists* as an influential text that resonates with the principles of SDG 5 (Gender Equality) and women's empowerment. The chapter

highlights how Adichie's text raises awareness of persistent gender inequalities and encourages a rethinking of social attitudes in ways that align with the broader goals of SDG 5.

Chapter 8 discusses various government-led initiatives such as the Atal Innovation Mission, Skill India Mission, and Startup India, and their alignment with NEP 2020 objectives to foster innovation, enhance skills, and promote youth employment in line with SDG 4 (Quality Education).

In Chapter 9, the authors examine the impact of government policies on agricultural sustainability, drawing evidence from rural households in Kannur District, Kerala, with a focus on SDG 1 (No Poverty) and SDG 2 (Zero Hunger).

Chapter 10 evaluates the effectiveness of government initiatives such as the Jal Jeevan Mission, Jal Shakti Abhiyan, and Atal Bhujal Yojana, with particular emphasis on Jal Jeevan Mission activities in rural Palakkad, in alignment with SDG 6 (Clean Water and Sanitation).

Chapter 11 analyses the socio-economic and sustainable development impacts of Self-Help Group (SHG) participation on rural women in Kerala, corresponding to SDG 1 (No Poverty), SDG 5 (Gender Equality), and SDG 8 (Decent Work and Economic Growth).

In Chapter 12, the authors highlight the role of Big Data Analytics in Public Health from the perspective of SDG 3 (Good Health and Well-being). This chapter also critically evaluates the ethical and regulatory guidelines associated with Big Data Analytics (BDA) in public health applications.

Chapter 13 examines how literary works not only offer aesthetic value but also provide critical commentary on real-world challenges related to sustainable development. The author reads the renowned novel, *The Hungry Tide* by Amitav Ghosh, in line with SDG 6 (Clean Water and Sanitation).

The final chapter explores the influence of microfinance on women's empowerment, with a special focus on Kudumbashree, Kerala's flagship programme for women's empowerment and poverty alleviation. The chapter also identifies the challenges faced by beneficiaries in achieving independence, self-confidence, and entrepreneurship, thereby underscoring the importance of SDG 5 (Gender Equality).

I would like to wholeheartedly acknowledge the contributors to this edited volume for their valuable scholarly contributions. I extend my sincere gratitude to the Management of Navajyothi College for their constant support and encouragement. I also congratulate the entire Gaveshana (R&D) Team for their dedicated efforts in bringing out this publication in a time-bound manner.

Dr. K K Somasekharan M.A., M.Phil., PhD.

CHAPTER FOURTEEN

Impact of Microfinance on Women Empowerment with Special Reference to Kudumbashree

*Ms. Layana Lakshmanan

**Mrs. Archana P

1. Introduction

Women empowerment has emerged as a key focus area in the pursuit of sustainable and inclusive development. In recent years, microfinance has proven to be an effective instrument for enhancing women's economic and social empowerment, especially in rural and marginalized communities. By providing access to small-scale financial services such as credit, savings, and insurance, microfinance enables women to initiate or expand income-generating activities, participate economically, and improve their overall quality of life.

In India, the Kudumbashree Mission, launched by the Government of Kerala in 1998, stands as a notable example of integrating microfinance with a holistic approach to poverty alleviation and women empowerment. Kudumbashree follows a three-tier community-based organizational structure comprising Neighbourhood Groups (NHGs), Area Development Societies (ADS), and Community Development Societies (CDS). This decentralized framework not only promotes financial inclusion but also encourages leadership, entrepreneurship, and active civic participation among women.

The present study examines the impact of microfinance on women empowerment with special reference to Kudumbashree. It

analyzes how access to microfinance services has influenced women's economic independence, decision-making power, self-confidence, and participation in socio-political activities, while also identifying challenges faced by beneficiaries.

2. Objectives of the Study

1. To examine the role of Kudumbashree in empowering women through microfinance.
2. To identify challenges faced by women beneficiaries in accessing and utilizing microfinance services.
3. To assess the impact of Kudumbashree participation on women's autonomy, confidence, and entrepreneurial abilities.

3. Research Methodology

The study adopts a descriptive and analytical research design to assess the impact of microfinance on women empowerment in Kerala. Primary data were collected through structured questionnaires and interviews with Kudumbashree members, while secondary data were sourced from journals, reports, and official documents. A sample of 60 Kudumbashree members from Cherupuzha Grama Panchayath was selected using the convenience sampling technique.

4. Review of Literature

Karmakar (2008) emphasized that microfinance empowers women by providing collateral-free credit, enabling financial independence and improved decision-making capacity. Nair and Thomas (2010) highlighted Kudumbashree's role as a grassroots initiative that integrates thrift, credit, entrepreneurship,

and skill development, significantly enhancing women's participation in governance and income generation.

Sreeram and Vasantha (2012) noted that neighborhood-based microfinance initiatives strengthen social capital and leadership among women.

George (2016) observed improved access to healthcare, education, and savings among Kudumbashree participants, along with reduced dependency on moneylenders.

Sasidharan and Mathew (2015) identified Kudumbashree as a unique and effective model for poverty reduction and women empowerment in Kerala.

Kumar and Rani (2013) found that microfinance participation increased women's self-confidence, mobility, entrepreneurship, and involvement in household decision-making.

This study builds upon existing literature by offering a localized analysis of Kudumbashree, focusing on both economic and social dimensions of empowerment.

5. Theoretical Framework

5.1 Meaning and Importance of Women Empowerment

Women empowerment refers to the process of enhancing women's capacity to make independent decisions and participate equally in social, economic, political, and legal spheres. Empowered women gain access to education, employment, resources, and leadership roles, contributing to gender equality and societal progress. Women empowerment promotes gender equality, boosts economic development, improves education and health outcomes, and nurtures leadership and self-confidence. Economically empowered women invest more in their families

and communities, leading to poverty reduction and sustainable development.

5.2 Meaning and Functions of Microfinance

Microfinance involves providing financial services such as microloans, savings, insurance, and remittance facilities to low-income individuals who lack access to traditional banking. Its primary objective is to support marginalized groups, particularly women, in generating income and improving living standards. Key functions of microfinance include offering microcredit, promoting savings, providing micro-insurance, enhancing financial literacy, and encouraging group-based models like SHGs and JLGs that foster collective responsibility and empowerment.

5.3 Overview of Kudumbashree

Kudumbashree, meaning “prosperity of the family,” is Kerala’s flagship program for women empowerment and poverty eradication. It focuses on entrepreneurship, financial inclusion, skill development, and social development through a vast network of women-led groups. With millions of members, Kudumbashree has significantly improved women’s economic independence, leadership skills, and participation in local governance, making it one of Asia’s largest women empowerment networks.

5.4 Mission and Strategies of Kudumbashree

Kudumbashree aims to eradicate absolute poverty through community-led action and convergence of available resources. Its unique features include universal outreach and strong integration with local governance.

Key strategies include:

1. Formation of NHGs, ADS, and CDS for collective action
2. Thrift and credit operations functioning as a 24-hour community banking system
3. Skill development and entrepreneurship training
4. Promotion of micro-enterprises and sustainable livelihoods
5. Support for infrastructure development through self-help initiatives

5.5 Role of Kudumbashree in Women Empowerment through Microfinance

Kudumbashree empowers women through:

1. Formation of Self-Help Groups
2. Access to affordable microcredit
3. Capacity-building and leadership training
4. Promotion of income-generating activities
5. Social empowerment and community participation
6. Networking and support systems
7. Encouragement of eco-friendly enterprises
8. Integration of health and education initiatives

5.6 Challenges Faced by Women Beneficiaries

Women beneficiaries face several challenges, including:

1. Low levels of financial literacy
2. Social and cultural constraints
3. Limited access to information
4. Difficulty in loan repayment

5. Inadequate training and support
6. Pressure from debt obligations
7. Limited business opportunities
8. Geographical barriers in rural areas
9. Time constraints due to household responsibilities
10. Dependence on group dynamics within SHGs

6. Data Analysis & Interpretation

Table.1 Total Savings of the Respondents

The following table presents the distribution of total savings among the respondents, providing an overview of their financial capacity and saving patterns.

Total savings (In Rupees)	No.of respondents	Percentage
Below 10000	12	20
10000-20000	38	63.33
20000-50000	10	16.67
Total	60	100

Source: Primary Data

Interpretation: As per the table, 38 respondents (63.66 Percent) have total savings in the range of Rs.10, 000–Rs.20, 000, whereas 10 respondents (16.7 percent) fall within the Rs.20, 000–Rs.50, 000 savings range.

Table.2 Impact of Microfinance on Women Empowerment through Kudumbashree

The table illustrates the impact of microfinance on women empowerment as facilitated through Kudumbashree.

Impact	No.of respondents	Percentage
Very significant	10	16.6
Reasonably Significant	24	40
Moderately significant	22	36.6
Slightly significant	3	5
Not at all significant	1	1.66
Total	60	100

Source: Primary Data

Interpretation: From the table it is evident that the Impact of microfinance on women empowerment through Kudumbashree is reasonably significant (40 per cent).

Table.3 Annual Loan Distribution

Table 3 shows the annual loan distribution, which reflects the amount of credit provided to beneficiaries each year.

Loan amount	No. of respondents	Percentage
Below 10000	12	20
10000-20000	38	63.33
20000-50000	10	16.67
Total	60	100

Source: Primary Data

Interpretation: the data indicates that, small to medium sized loans (up to 20000/-) are most prevalent, which may be a reflection of a need or preference for controllable, short term financial support. Just 16.67% of them have taken on more debt, which may indicate that they don't require huge loans or they don't need large credit amounts.

Table.4 Purpose for Taking Loan

The following table presents the various purposes for which the respondents have taken loans.

SDG 2030

Purpose of Loan	No. of Respondents	Percentage
Education purpose	20	33.33
Day to day expenditure	8	13.34
Repayment of loans	12	20
Health care	20	33.33
Total	60	100

Source: Primary Data

Interpretation: The data reveals that most respondents borrow for essential and unavoidable purposes such as healthcare and education. Additionally, a significant number rely on loans for daily expenses or to repay existing debts, indicating financial instability.

Table.5 Subsidy/Incentives Received from Bank

Table 5 presents the details of the subsidies or incentives received by the respondents from the bank.

Response	No.of Respondents	Percentage
Yes	60	100
No	0	0
Total	60	100

SDG 2030

Source: Primary Data

Interpretation: The data shows that all the Kudumbashree members received subsidy or incentives from the bank.

Table.6 Income Generating Activities

Table which highlights the different income-generating activities undertaken by the respondents.

Activity	No.of respondents	Percentage
Micro enterprise	16	40
Collective farming	20	50
Home shop	2	5
Dairy	2	5
Others	0	0
Total	40	100

Source: Primary data

Interpretation: It is clear from the above table that 50 per cent of the respondents earned income through collective farming.

Table.7. Other Benefits Received from Kudumbashree

The following table outlines the additional benefits received by the respondents through the Kudumbashree programme.

Particulars	No. of respondents	Percentage
Training and skill development	12	20
Marketing support	10	16.67
Networking opportunities	8	13.33
Financial literacy	25	41.67
Others	5	8.33
Total	40	100

Source: Primary Data

Interpretation: From the data given above it is clear that financial literacy (41.67%) and training and skill development (20%) are the most common benefits received through Kudumbashree.

Table.8 Challenges Faced by Women in Accessing Kudumbashree Microfinance

SDG 2030

The below table describes the challenges faced by women while accessing microfinance services through Kudumbashree.

Challenges	No.of Respondents	Percentage
Lack of awareness about schemes	18	30
Delay in loan processing	12	20
High interest rates or repayment pressure	10	16.67
Difficulty in documentation/ formalities	8	13.33
Limited decision-making power in households	12	20
Total	60	100

Source: Primary Data

Interpretation: According to the analysis, the biggest obstacles to women using Kudumbashree's microfinance services include decision-making limitations at the household level, administrative hold-ups, and a lack of information. Women can gain more from these programs if processes are made simpler, awareness is raised, and family or community-level assistance is provided.

Table.9 Role of Kudumbashree on Women Empowerment

Table examines the role of Kudumbashree in promoting women empowerment.

Particulars	Greatly improved	Moderately improved	Not improved	Total respondents
Freedom of choice	30	20	10	60
Self-assurance	35	18	7	60
Entrepreneurial spirit/skills	28	25	7	60

Source: Primary Data

Interpretation: The data shows that Kudumbashree has a significant role in women empowerment, especially in terms of increasing their self-assurance, decision-making freedom, and entrepreneurial skills. In all the three areas, the majority of recipients show moderate progress, underscoring the program's contribution to the advancement of economic independence and gender equality.

7 Findings

- Access to microfinance, which enables women to earn income through self-employment, small businesses, or group

enterprises, has been made possible to a large extent by Kudumbashree. Many women reported that this was the first time they had control over their own finances.

- Women's solidarity has increased as a result of their participation in Kudumbashree activities such as training sessions and neighbourhood group meetings. These activities have also encouraged women to express their opinions on matters related to their families and communities.

- Women who actively participated in Kudumbashree microfinance initiatives reported improved decision-making abilities at both the household and community levels.

- Thirty percent of the women stated that their use of Kudumbashree services was limited due to a lack of awareness about the full range of financial services and initiatives offered by the organization. Delays in loan processing, approval, and disbursement were frequently reported. Prolonged waiting periods

8 Suggestions

- Organize regular training programs on digital banking, loan management, savings, and budgeting to improve women's financial understanding and money management skills. Structured entrepreneurship development programs focusing on marketing strategies, business planning, and e-commerce should also be provided to help women expand their enterprises.

- Utilize Self-Help Group (SHG) meetings, local leaders, and community radio to create greater awareness about the various microfinance schemes and services available under Kudumbashree.

- Introduce simplified procedures such as pre-filled forms, digital platforms, and loan application support centers to speed up documentation processes and reduce bureaucratic delays.

9 Conclusion

The study aimed to examine the challenges faced by beneficiaries, assess the impact of Kudumbashree on women's personal development in terms of autonomy, self-confidence, and entrepreneurship, and understand the overall role of microfinance in women's empowerment. The findings reveal a multidimensional impact, emphasizing Kudumbashree's pivotal role in improving the socioeconomic status of women across Kerala.

The study concludes that Kudumbashree has made a significant contribution to women's empowerment through microfinance by strengthening their financial independence, decision-making abilities, and entrepreneurial skills. However, challenges such as limited awareness, procedural delays, and restricted autonomy continue to hinder full participation. Kudumbashree's microfinance initiative serves as a powerful tool for women's empowerment by helping them overcome social and financial constraints. To realize its full potential, continuous efforts are required to address systemic challenges, improve financial literacy, and create a more supportive environment for women entrepreneurs. With sustained innovation and support, Kudumbashree can emerge as a model for inclusive development and grassroots empowerment both in India and globally.

References

1. <https://en.wikipedia.org/wiki/Kudumbashree>. The news minute. (2016, October 17). *Kudumbashree story: How Kerala women's grassroots scheme grew into a multi-crore project*. The News Minute. <https://www.thenewsminute.com/article/kudumbashree-story-how-kerala-womens-grassroots-scheme-grew-multi-crore-project-51420>.
2. <http://www.kudumbashree.org>
3. <http://www.sjsry.kudumbashree.org>
4. <http://lsgkerala.gov.in/en/kudumbashree>
5. Kothari, C. R. (2004). *Research Methodology: Methods and Techniques* (2nd ed.). New Age International (P) Limited.
6. <http://www.kudumbashree.org/pages/52>
7. <https://participedia.net/case/6312>
8. Swain, R. B., & Wallentin, F. Y. (2009). *Does microfinance empower women? Evidence from self-help groups in India*. *International Review of Applied Economics*, 23(5), 541–556. <https://doi.org/10.1080/02692170903007540>

Ms. Layana Lakshmanan** and *Mrs. Archana P** are Assistant Professors at the Department of Management Studies in Navajyothi College, Cherupuzha.

Email: layanalakshmanan1997@gmail.com

archanajiji19@gmail.com

SDG 2030: INSIGHTS FROM INDIA FOR A SUSTAINABLE FUTURE

As the world races toward the United Nations' 2030 deadline, India stands at a critical crossroads in the journey toward dignity, peace, and prosperity. *SDG 2030: Insights from India for a Sustainable Future* provides a powerful examination of the nation's pursuit of the 17 Sustainable Development Goals. Bridging the gap between academic research and practical action, this book is an essential guide for anyone looking to understand or contribute to an inclusive and sustainable tomorrow.

Dr. K. K. Somasekharan, the Principal of Navajyothi College, Cherupuzha, brings over 30 years of distinguished academic and administrative experience to this volume. Throughout his prolific career, he has served numerous prestigious higher education institutions across Kerala, contributing significantly to the state's academic landscape.

A scholar at heart, Dr. Somasekharan holds a PhD in Economics. His extensive research background is reflected in his numerous publications across reputed journals and books, focusing on socio-economic development. This volume, *SDG 2030: Insights from India for a Sustainable Future*, represents his continued commitment to fostering academic discourse and inspiring collective action toward a more inclusive and sustainable world.



Gaveshana R&D Cell Publications, Navajyothi College
Cherupuzha, Kannur www.njc.ac.in ISBN: 978-81-964390-8-8

