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**ABSTRACT**

Finance has become a vital component of economic growth for both society and the nation's economy. For this reason, not only in developing and underdeveloped countries, but also in developed countries, a strong financial system is needed for long-term development. We will achieve equitable and balanced growth of the country by fostering financial inclusion. Financial inclusion refers to the timely provision of adequate financial services at an affordable cost to disadvantaged groups such as low-income people and others who lack access to even the most basic banking services. Financial inclusion is the process of making financial goods and services available to the poorest members of society at a fair rate. It is a distribution of financial services to poor people and low-income group at rational price.

*Keywords:* Kudumbashree, Financial Inclusion

**INTRODUCTION**

Kudumbashree is the state government of Kerala's flagship poverty-eradication initiative, which provides 2, 34,756 self-employment opportunities to women living below the poverty line and has substantially reduced poverty in the state. The Kudumbashree programme was introduced by the Kerala state Poverty Eradication Mission by organizing the needy, by establishing community-based networks of women below the poverty line, and by concentrating on self-help demands driven by available resources under the leadership of the local government. Numerous studies have concluded that women's social and economic empowerment has a major positive effect on poverty reduction and economic growth in the region.

Kerala was the first state in India to implement the microfinance programme known as "Kudumbashree" as part of the state's decentralization efforts, which began in 1998. It aims to put together disadvantaged women to form a grass-roots organization that will help them boost their economic security. Kudumbashree's key goal is to eliminate total poverty from the state through concerted community action led by Local Self Government. The Kudumbashree initiative has been active in meeting the basic needs of underprivileged women, resulting in a more dignified life and a brighter future for them.

**REVIEW OF LITERATURE**

Kudumbashree is Kerala's one-of-a-kind eradication mission. Many studies have been done on the position of kudumbashree in financial inclusion so far. The following are some of the most important reports on financial inclusion:

- Das (2017) in his paper, titled "Financial Inclusion through Kudumbashree Program," he attempts to comprehend financial inclusion and its effect on women, as well as the Kudumbashree programme and its support for financial inclusion. This research is primarily focused on the state of Kerala, which is ranked first in terms of financial inclusion, women empowerment initiatives, and other factors.
- Joseph (2017) The aim of this study is to better understand the process of implementing a financial inclusion drive for women in the district of Kottayam, Kerala, as well as to evaluate the efficacy of the programme in influencing the financial behaviour of women MNREGA beneficiaries.
- Dilip Ambarkhane (2016) in their report, they attempted to evaluate financial inclusion, evaluating the effect of different stakeholder programmes and agreeing on a potential course

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