

Awareness and Perception of Women Beneficiaries Towards the Extension Services of the Kerala State Women's Development Corporation (KSWDC)

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Abstract: *This study evaluates the awareness and perception of women beneficiaries regarding the extension services offered by the Kerala State Women's Development Corporation (KSWDC). As a key public agency promoting women's entrepreneurship and empowerment, KSWDC delivers financial aid, training, and welfare programs. Using primary data collected from various districts in Kerala, the study applies descriptive statistics and one-way ANOVA to assess variation in awareness and perception based on socio-economic factors. Results reveal that while beneficiaries are highly aware of loan objectives and express strong satisfaction with schemes for minorities and self-employment, awareness of monitoring mechanisms remains low. The analysis underscores the influence of demographic factors and suggests improvements in follow-up mechanisms to enhance overall program effectiveness.*

Keywords: Women Empowerment, KSWDC, Extension Services, Beneficiary Awareness, Microfinance

1. Introduction

The empowerment of women is a critical element in social and economic development. Institutions such as the Kerala State Women's Development Corporation (KSWDC) have been established to facilitate women's participation in entrepreneurship, employment, and community welfare through targeted financial and training programs. However, their success depends on how well beneficiaries are aware of and perceive the services provided. This study analyses the awareness and perception levels of women beneficiaries towards KSWDC's extension services, focusing on their experience with loan schemes, training programs, and institutional support mechanisms.

The study is significant because it provides evidence-based insights into how women in Kerala perceive and interact with publicly funded extension services. Understanding these dynamics is essential for improving the inclusivity and reach of state-led empowerment schemes.

2. Review of Literature

Women's awareness and perception are key to the success of government-led initiatives. Awareness enables women to access available resources, while perception shapes their motivation and sustained engagement with such programs. Prior Research shows that women's knowledge of government programs varies greatly depending on socioeconomic and demographic characteristics such as region, media exposure Sharma and Singh (2020).

2.1 Employment and Self-Help Programs

Vasanth Kumari (2011) examined the *Mahatma Gandhi* National Rural Employment Guarantee Scheme (MGNREGS) and found that it substantially improved women's access to employment and contributed to their

empowerment despite initial implementation challenges. Similarly, Kundu and Mukherjee (2011) studied women's participation in the Swarnajayanti Gram Swarozgar Yojana (SGSY) and observed improvements in social mobility and decision-making capacity among participants.

2.2 Microenterprise and SHG-Based Empowerment

Maharunisa Begam (2011) compared SHG members and non-members in Thanjavur, finding significant increases in income, savings, and assets among participants. Subramanyam (2012) emphasized the *SHG-Bank Linkage Program* as a successful model of financial inclusion, fostering both economic and social empowerment. Tasqurun Nessa et al. (2012) showed that participation in microcredit programs positively influenced all dimensions of empowerment, including self-confidence and autonomy.

2.3 Regional Case Studies

Kalyani and Seena (2012) reported that Kudumbashree initiatives in Kerala boosted economic independence, and enhanced community engagement among women from low-income households. Similarly, Vasanta Kumari (2012) highlighted the role of microbusinesses and promotional agencies in enhancing women's economic independence and self-esteem.

2.4 Program-Specific Evaluations

Basavaraju (2014) found that the Sthree Shakthi Program significantly uplifted women's socio-economic status, although policy gaps persisted. Vettoor (2015) observed that SHG participation improved social and personal empowerment, even if operational sustainability remained limited.

2.5 Perception and Institutional Trust

Verma and Gupta (2017) concluded that transparency and perceived fairness in government extension programs enhance women's participation, while bureaucratic inefficiency reduces engagement. Rani and Pillai (2019) noted that community-based awareness campaigns and SHGs improved knowledge of women-centric schemes, though access barriers persisted among marginalized groups.

2.6 Microfinance and Enterprise Development:

Win (2019) found that microfinance loans improved women's social and economic well-being in Myanmar, though advisory services remained underutilized. Kumar and Nandrajog (2021) reported that MUDRA loans increased income, savings, and financial independence among Indian women entrepreneurs. Agarwala, Maity, and Sahu (2022) further confirmed that MUDRA significantly enhanced the socio-economic standing of women entrepreneurs in tribal regions of West Bengal.

The reviewed studies collectively underscore that awareness, accessibility, and institutional efficiency are vital to the success of women-centric schemes. Microfinance, SHGs, and entrepreneurship programs consistently demonstrate positive impacts on women's empowerment, though gaps remain in outreach, monitoring, and long-term sustainability. These findings justify examining the Kerala State Women's Development Corporation (KSWDC) as a case model for integrated empowerment strategies.

3.Objectives of the Study

To analyse the awareness and perception of women beneficiaries towards the extension services rendered by KSWDC.

4.Methodology

The researcher collected Primary data from a sample of 568 women beneficiaries across multiple districts of Kerala through structured questionnaires. The sample was selected using Proportionate Random Sampling Method. Responses were measured on a five-point Likert scale (1 = Very Low, 5 = Very High). Descriptive statistics and a one-way ANOVA were used to assess differences in awareness and perception across socio-economic variables, including age, residence, marital status, education, economic status, previous occupation, and enterprise type.

5.5. Analysis and Discussion

Analysis revealed that beneficiaries were most aware of the purpose of loan disbursement (Mean = 3.61) and least aware of monitoring mechanisms (Mean = 2.37). Loan schemes for minority communities (Mean = 4.18) and the Women Cell (Mean = 4.25) received the highest satisfaction scores, indicating KSWDC's effectiveness in promoting empowerment. Motivational factors such as fulfilling entrepreneurial dreams (Mean = 4.69) and

promoting entrepreneurial initiatives (Mean = 4.69) were major drivers of participation. Beneficiaries expressed satisfaction with interest rates (Mean = 3.60) but suggested improvements in monitoring and follow-up mechanisms.

5.1 Awareness of KSWDC Schemes

Analysis revealed moderate awareness across most components of KSWDC's self-employment schemes. The purpose of loan disbursement (Mean = 3.61) was rated highest, indicating that beneficiaries clearly understood the intended objectives. Conversely, monitoring mechanisms (Mean = 2.37) recorded the lowest awareness, implying insufficient follow-up and guidance.

Table 5.1: Descriptive Statistics on the Awareness towards KSWDC Self-Employment Schemes

Parameters	Mean
Entrepreneurial objectives of the scheme	3.29
Structure of the scheme	2.86
Functioning of the scheme	2.53
Types of loans under KSWDC	3.38
Purpose of the loan	3.61
Rate of interest of types of loans	3.17
Terms and conditions of repayment	3.04
Mechanism to monitor fund utilisation	2.37

Source: Computed from primary data

5.2 Services Rendered by KSWDC

Beneficiaries expressed strong satisfaction with financial and welfare initiatives. Loan Schemes for Minority Communities (Mean = 4.18) and Women Cell (Mean = 4.25) achieved the highest scores. Programs such as the Self-Employment Loan Scheme (Mean = 4.07) and Entrepreneurship Development Programme (Mean = 3.69) were also well perceived, confirming KSWDC's role in promoting entrepreneurship. However, initiatives like Integrated Skill Development for Tribal Women (Mean = 2.43) and Vanitha Mithra Hostel (Mean = 2.46) scored lower, signaling the need for targeted outreach.

Table 5.2: Descriptive statistics on the services rendered by KSWDC to its beneficiaries

Parameters	Mean
Loan Schemes for minority community	4.18
Microfinance scheme through SHG	3.93
Educational loan scheme	3.76
Self-employment loan scheme	4.07
SMILE Scheme (Support for marginalised individuals for livelihoods and enterprise)	3.55
Gender sensitization training programme	3.01
Women cell	4.25
Menstrual hygiene management/ She pad Project	3.93
Skilling of women in professional care giving	3.71
SHE toilet	2.92
Integrated skill development centre for tribal women	2.43
Entrepreneurship development programme	3.69
Resource Enhancement Academy for Career Heights	2.88
Skill development training scheme of national minorities development and finance corporation	3.55
Vanitha Mithra hostel	2.46

Source: Computed from primary data

5.3 Motivational Factors for Availing Loans

The strongest motivating factors were fulfilling entrepreneurial dreams (Mean = 4.69) and promoting entrepreneurial initiatives (Mean = 4.69), showing that self-reliance and ambition drive women's participation. Financial flexibility and low collateral requirements further encouraged engagement.

Table 5.3: Descriptive statistics on the factors motivating to obtain the loan from KSWDC

Parameters	Mean
Due to occupational urgency	3.92
Have a regular income stream	3.75
Fulfil the entrepreneurial dreams	4.69
Support the financial needs of the family	3.82
To have a decent position in the society	3.93
Personal acceptance in the peer group	3.47
For the further development of the business	4.24
Transparency of details of the scheme	3.25
Special emphasis on weaker sections of the society	3.15
Better alternative as a source of finance	4.34
Non-insistence on collateral securities	3.80
Scheme for promoting entrepreneurial initiatives	4.69
Availability of finance for secondary and further stages	4.16
Flexibility in the pattern of loan	3.92

Source: Computed from primary data

5.4 Operational Aspects of Loans

Respondents indicated satisfaction with interest rates (Mean = 3.60) and repayment terms but expressed concern over the monitoring of fund utilisation (Mean = 2.91), suggesting that while initial processes are smooth, post-loan supervision requires strengthening.

Table 5.4: Descriptive statistics on the operational details of loans obtained from KSWDC

Parameters	Mean
Easy initiation to avail the loan	3.43
Simple procedure for loan availability	3.37
Sufficiency of loan amount	3.19
Affordable rate of interest	3.60
Sufficiency of time for repayment	3.45
Satisfactory mechanism to monitor loan utilisation	2.91
Force to ensuring prompt repayment	3.28

Source: Computed from primary data

5.5 Monitoring and Institutional Support

Beneficiaries agreed that project evaluation (Mean = 3.81) and entrepreneurial fund utilisation (Mean = 3.75) were well-handled, but rated monitoring mechanisms (Mean = 2.23) and transparency (Mean = 2.93) below average, highlighting gaps in institutional follow-up and communication.

Table 5.5: Descriptive statistics on the monetary mechanism of loans granted by KSWDC

Parameters	Mean
Existence of an efficient monitoring mechanism to oversee the loan granted	2.23
KSWDC clearly evaluates the project proposal	3.81
KSWDC insist entrepreneurial utilization of funds	3.75
KSWDC ensures periodical inspection	3.15
KSWDC insist prompt repayment within the time schedule	3.38
KSWDC suggests ensuring financial discipline measures	3.42
Supportive attitude of the employees at KSWDC	3.59
Transparency in the loan operations	2.93

Source: Computed from primary data

6. Hypothesis Testing (ANOVA Results)

H_0 : There is no significant difference between the level of awareness and perception of women beneficiaries towards the extension services rendered by KSWDC and the socio-economic profile of women beneficiaries.

ANOVA results indicated significant differences in awareness and perception based on age, place of residence, economic status, education, occupation, and enterprise type. However, marital status showed no significant difference. This indicates that socio-demographic factors strongly influence how women perceive and benefit from KSWDC's extension services.

Age ($p = 0.000$): Beneficiaries aged 30–40 years displayed higher awareness.

Place of Residence ($p = 0.000$): Rural respondents exhibited significantly greater awareness than urban ones.

Economic Status ($p = 0.000$): Below Poverty Line (BPL) beneficiaries showed higher awareness and perception than APL respondents.

Education ($p = 0.000$): Education positively correlated with awareness and perception levels.

Occupation ($p = 0.000$): Prior work experience enhanced understanding of KSWDC services.

Nature of Enterprise ($p = 0.001$): Awareness varied significantly across enterprise types.

However, marital status ($p = 0.121$) showed no significant difference, implying that marital status does not influence awareness of KSWDC services.

Awareness differs significantly by age, education, economic status, nature of enterprise, earlier occupation and residence; rural women and graduates showed higher awareness levels

7. Findings

- 1) Beneficiaries were most aware of the purpose of loan disbursement and least aware of monitoring mechanisms.
- 2) Loan schemes for minorities and the Women Cell received the highest satisfaction scores.
- 3) The main motivational factors were entrepreneurial ambition and accessibility of financial support.
- 4) Interest rates and repayment terms were found to be reasonable.
- 5) Monitoring and transparency require improvement.
- 6) Age, residence, education, economic status, occupation, and enterprise type significantly influenced perception levels.

8. Conclusion

The study concludes that KSWDC has been successful in creating awareness and providing critical financial and institutional support to women entrepreneurs in Kerala. However, awareness levels still vary depending on demographic and economic factors. Strengthening the monitoring mechanism, ensuring transparency, and expanding outreach to marginalised groups would enhance the effectiveness of KSWDC's extension services. The findings underscore the need for capacity-building interventions and participatory monitoring systems to ensure long-term sustainability of women's empowerment initiatives.

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