

Women Entrepreneurship through Kudumbashree: A Conceptual Framework

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Abstract

Women are the foundation of the family. The contribution of women in building the family and the society is immense. *Kudumbashree* is a women empowerment scheme launched by the Kerala government in 1998 as a part of the 9th People's Plan Campaign with the aim of poverty eradication and women empowerment. This program is being implemented under the State Poverty Eradication Mission (SPEM) of the Kerala government with the aim of eradicating poverty through women to families and thereby to society. For this purpose, several projects are being implemented through this mission. Hence, it is a need to understand the role of Kudumbashree in empowering women thereby eradication of poverty and the present paper is one such attempt which aimed to understand the role and comprehensive activities so far accomplished under the Kudumbashree Mission for women's entrepreneurship in Kerala state.

Keywords: Kudumbashree mission, Women, Entrepreneurship, Poverty Eradication, Gender equality

INTRODUCTION

In a developing nation like India, the women perform more roles. The development of women leads to the development of the family, and they are by their society. Women's societal role is indicated in their political, social, economic, and cultural backgrounds. The concept of women's development, as well as their entrepreneurship, are mutually connected. So, entrepreneurship and women's development are essential for the development of any country. The government of India and the state governments have implemented many poverty eradication programs through livelihoods that lead to income generation.

"Women and Entrepreneurship" is a thoughtful compilation of the most important previously released works that have impacted the topic of women's entrepreneurship. The entrepreneurship is a powerful force that has the potential to transform lives and uplift communities. The Kudumbashree initiative is a shining example of how entrepreneurship and community engagement can bring about positive socio-economic change in Kerala. The kudumbashree launched in 1998 by the Government of Kerala and to the collaboration with NABARD. The kudumbashree aims to eradicate poverty and empower women through a unique model of self-help groups and micro-enterprises.

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Globally, NGOs, national and municipal governments, and international development agencies have encouraged entrepreneurship as a means of empowering women and advancing gender-equal society. Against this (Venugopalan et al., 2021) examine how multi-actor involvement affects women's effective empowerment via a case study of the Kudumbashree program in the Kerala region of South India. This research looks at the outcomes of the Kudumbashree programmes attempts to empower women in the context of a multi-actor engagement framework that encourages social inclusion and capacity building as means of empowering women.

Kudumbashree was founded with the express purpose of eradicating poverty and empowering women. This is a collaborative initiative between the Kerala government and NABARD, carried out via Community Development Societies of Poor Women, who function as the local government's community arm. The project uses a variety of programs, rewards, and outreach initiatives to support female entrepreneurs. In order to solve issues impacting agriculture and provide women with economic empowerment, Kudumbashree has effectively encouraged rural women to explore business.

REVIEW OF LITERATURE

One of India's most important and well-known initiatives for women's empowerment, according to the report, is the Kudumbashree mission. For many of the women, it became a kind of helpline. The Kerala government is implementing a large-scale anti-poverty initiative with the goal of ending poverty and protecting the impoverished from severe hardship (Kumar & C. J., 2016).

Self-help group (SHG) membership has a positive impact on social and family empowerment. SHG has aided in obtaining funding and resources from several banks and post offices. SHGs assisted them in obtaining the resources offered by post offices and savings institutions. With the assistance of financing and training from the SHGs, the women affiliated with the groups launched their new ventures. In order to assist women in becoming self-sufficient, starting enterprises, and becoming social entrepreneurs, more entrepreneurship activities were implemented (Panackal et al., 2017c).

In the paper "A study on kudumbashree in Kerala" by Amith Kiran, Jayasree S, Suresh. A (2018) investigated the kudumbashree unit based on the village, municipality, and corporation on the geographical segmentation of three districts in Kerala, i.e., Ernakulam, Wayanad, and Pathanamthitta. From the study, they observed that Kudumbashree members of Pathanamthitta experience only 15% of them having jobs of their own other than this. The study concluded that the Kudumbashree members are in a condition that is mind-throbbing; they sustain their lives with facilities they make for themselves. The lifestyle of the members of Kudumbashree changed, and so did the conditions before they joined the Kudumbashree (Amrith et al., 2018).

One of the best examples of rural women rising via financial empowerment is Kudumbashree. Kudumbashree Mission Kerala is fostering an environment that is conducive to women starting their own businesses (V & Shareef, 2019).

In Kerala, nearly 85% of women-owned group micro-enterprises are functioning under Kudumbashree. The project encourages and initiates women's empowerment and aims to ensure the financial empowerment of women through entrepreneurship. The Kudumbashree model has the potential to be replicated in developing countries, and officers from Africa and Asia have been trained to disseminate the knowledge gained in India and implement the same in their workplaces. The project encourages women to break free from the cycle of poverty and unemployment by increasing knowledge of chances for

financial success. The Kudumbashree model is the most successful in empowering women economically and promoting entrepreneurship among rural women (Shirur et al., 2020).

MAJOR OBJECTIVES

- To understand the organizational setup of the Kudumbashree Mission,
- To identify the role of the kudumbashree mission in women's entrepreneurial development,

CONCEPTUAL AND REVIEW APPROACH.

This paper uses a conceptual review approach. It consolidates literature and programme related facts and information available in the source material and explores the relationship between women's collective organisation, entrepreneurship and promotion of women's livelihood and empowerment. The purpose is not causal, but interpretive: the discussion draws on literature and programme design and points to mechanisms and institutional linkages that are suggested, but does not assert that participation in Kudumbashree necessarily leads to a certain level of empowerment.

The review is grouped into four interwoven themes. First, it looks at how the self-help groups and collective groups can facilitate access to resources and social support. Secondly, it analyzes the institutional framework of Kudumbashree and its linkage with local governance. Thirdly, it takes in account the programme's entrepreneurial activities such as micro enterprises, agriculture and animal husbandry. Lastly, it looks at the systems that help women develop the ability to participate and to remain in entrepreneurial careers, such as training, financial support, market connections, and enterprise facilitation.

KUDUMBASHREE PROGRAMME:

Kudumbasree was established in Kerala on May 17, 1998, to combat poverty through women's empowerment. The initial phase of Kudumbasree aimed to transform three key areas of women's empowerment: economic, social, and self-empowerment. Kudumbasree, also known as the Kerala State Poverty Eradication Mission, was established due to the decentralization of 'Janakiyasutranam,' a participatory development model introduced in Kerala in 1996. Kudumbasree has a three-tier governance structure to ensure greater participation, consisting of Neighbourhood Groups (NHGs) in lower level. The Area Development Societies (ADS) and the Community Development Societies (CDS) are in medium & highest level respectively (n.d.). All of these organizations operate within the jurisdiction of local bodies in Kerala. As Kudumbasree celebrates its silver jubilee, there are currently 3,16,860 NHGs, 19,470 ADSs, and 1,070 CDSs in the state. Kudumbasree currently has 46,16,837 members. Initially, Kudumbasree was established as a single-family membership organization, but it has since expanded to include multiple families through "auxiliary" groups. The General Bylaw of kudumbashree only permits one family member, and the member's lower age limit is 18. However, in the case of the Auxiliary group, there is no single membership for families like the kudumbashree NHG membership; any women with in the rage of 18-45 age are eligible to join the kudumbashree auxiliary group (www.kudumbashree.org).

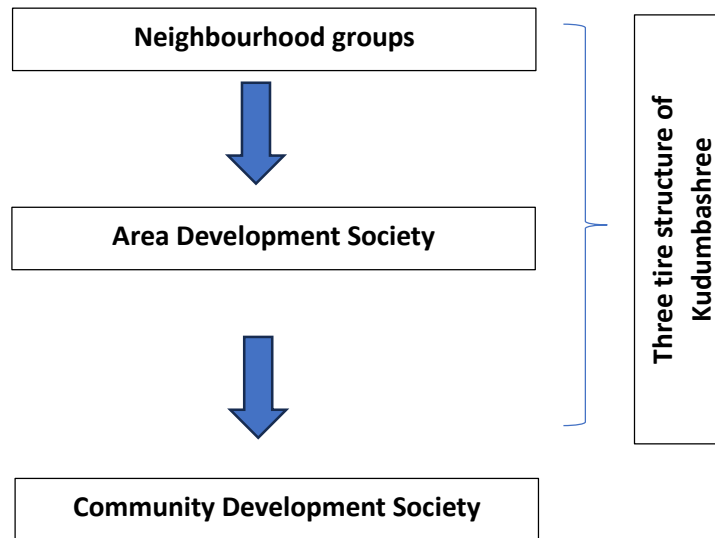


Figure 1: Three tire structure of Kudumbashree

Definition Of Entrepreneur

Entrepreneurs are driven innovators who are skilled at seeing and exploiting business possibilities. Often characterized by a strong sense of initiative and risk-taking, entrepreneurs embark on creating and managing their enterprises. They stand out as crucial global progress architects due to their capacity for original thought, landscape adaptation, and measured risk-taking.

Empowerment

Empowerment is a transformative process that provides individuals or communities with the tools, knowledge, and confidence to take control of their lives and make meaningful choices. It goes beyond mere access to resources, aiming to instill self-efficacy and autonomy. Empowerment is really about helping people and communities reach their most tremendous potential and significantly contribute to their development and the advancement of society.

MAJOR ENTREPRENEURIAL INITIATIVES UNDER KUDUMBASHREE

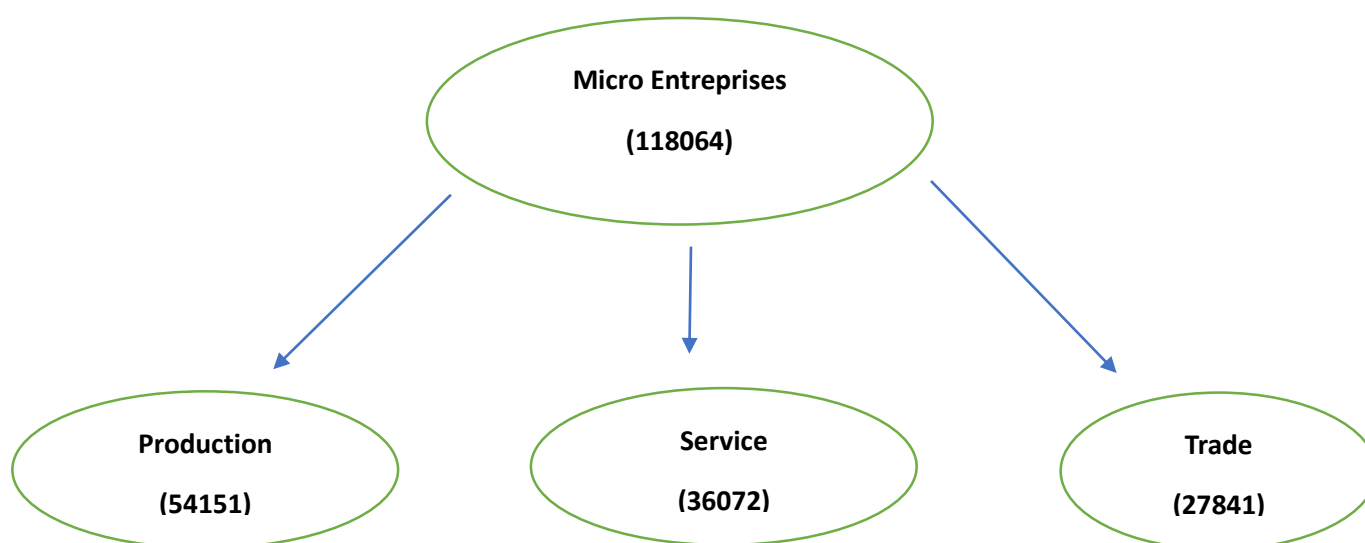
Kudumbashree is a livelihood-promoting mission that works as the role state livelihood mission. The livelihood can be classified in kudumbashree into three sectors: agricultural, animal husbandry (AH), and micro enterprises (ME). The agricultural sector focuses on agricultural activities through JLG. Poultry, cow, goat rearing, etc, are involved in the animal husbandry sector. The case of micro-enterprises involves individual and group enterprising units. Here, the group enterprises have a member limit of 3-10.

As per the current data of the Kudumbashree mission, 767913 women participate in livelihood programmes.

Sector	Area	Total unit	Total members
Micro-Enterprises (ME)	Individual ME	71,987	71,987
	Group ME	46,077	143,368
	Total	118,064	215355
Farm livelihood (FL)	JLG	83750	389849

	Biopharmacy	259	495
	Jaivika plant nursery	934	1267
	Total	84,943	391,611
Animal Husbandry	Livestock	51947	112005
	Poultry	23739	23739
	Goat rearing unit	13549	13549
	Cow rearing unit	3906	11654
	Total	41,194	160,947

Table 1 Entrepreneurship details under Kudumbashree



Three different subsector details in the ME are shown above. In the Production settings-54151, Service-36072, and trade fields, 27841 micro-enterprises are formed throughout the state(n.d.). Kudumbashree has covered the following enterprises during the past 25 years. It was the strength of women's empowerment.

Enterprise category	Number of ME
Janakeeya Hotel(JH)	1198
Haritha Karma Sena(HKS)	4428
Swanthanam	462
Nutrimix	241
Café Kudumbashree	288
Prathyasa ME	1268
Coastal ME	1145
Govt. College Canteen	75
SVEP	29882
Construction unit	228
Pravaasi Unit	3867
Others	74982

Table 2 Micro entrepreneunership details under kudumbashree

Janakeeya Hotel (JH)

To offer affordable meals to everyone in the context of the COVID-19 control campaign, the Kerala government established the "Janakeeya Hotel" community hotel system through each local body. Kudumbashree is entirely responsible for the scheme's functionality. Presently, 1198 JH in Kerala employs 5204 women members.

Haritha Karma Sena (HKS)

Haritha Karma Sena (HKS) is an initiative in Kerala that primarily focuses on environmental conservation and waste management. The Mission will collaborate with the Suchitwa Mission, Haritha Keralam Mission and also the company under Kerala Government named as Clean Kerala Company to create a garbage-free Kerala. The local bodies can choose the Haritha Karma Sena among the Kudumbashree members. HKS members will concentrate on making compost, growing organic food, renting out environmentally friendly equipment, managing waste disposal systems, and generating environmentally friendly materials. A total of 4428 micro-enterprises are founded in 1033 local bodies, and 33456 Kudumbashree members are a part of this initiative. For the collection of non-biodegradable waste, the HKS members would visit at least 250 homes per month. Based on the collection process will be by the user fee.

Swanthanam

Swanthanam results from the kudumbashree approach to solving contemporary societal development problems and exploring entrepreneurial opportunities. This service-based profession started as a micro-enterprise by the kudumbashree mission and Health Action by People (HAP), intending to provide employment and income to kudumbashree entrepreneurs and provide low-cost health care. Four hundred sixty-two kudumbashree women are participating in this attractive service sector in Kerala.

Nutrimix Consortium

With 241 Nutrimix units, Kudumbashree produces nutritional supplements for kids between six months and three years. All Anganwadi receive the product as a "Take Home Ration" project by ICDS. The initiative began in 2006 and is still going strong today. One thousand five hundred sixty-nine female entrepreneurs can sustainably support themselves thanks to the Kudumbashree project. The Nutrimix units generate a yearly revenue of approximately 130 crores. The project directly benefits more than 5.5 lakh children.

Construction unit

Kudumbashree members' construction activity training aims to improve women's abilities in construction-related fields and provide a steady source of income by offering skill training for various occupations in the sector. Currently, 498 kudumbashree women workers are engaged in the kudumbashree construction unit.

Kudumbashree promotes micro enterprises under its RME (Rural Micro Enterprises) and Yuvashree schemes.

RME (Rural Micro Enterprises): This program assists women-founded businesses, individual or collective. 3 to 10 people can be involved in the group enterprises.

Yuvashree: Individuals aged 18 to 45 comprise this category, including males and women who are part of the Kudumbashree family and started enterprises. The RME plan's subsidies are the same for individual and group enterprises within this scheme.

Financial Assistance and Supporting System to Micro Enterprises - Kudumbashree offers an assortment of financial assistance programs to micro-enterprises, including interest subsidies, start-up

funds, revolving funds, technology funds, technology upgrading funds, innovation funds, crisis management funds, second-dose help, and more.

Coastal Micro Enterprises & Prathyasha

The Coastal NHG members and their families can raise their living level through the Coastal Micro Enterprises. The Kudumbashree is offering capital subsidies to the beneficiaries of this initiative so they can launch micro-enterprises. Vulnerability Micro Enterprises, or Prathyasha, are microenterprises that cater to vulnerable populations. These categories include widows, victims, mothers of children with intellectual disabilities, the elderly, people with disabilities, and transgender people.

TRAINING, CAPACITY BUILDING, AND ENTERPRISE FACILITATION

Kudumbashree is focusing on poverty alleviation by fostering micro-enterprise opportunities for women through its grassroot level community network. The organization offers various training programs, including general orientation, skill development, performance improvement, accounting, and bookkeeping, to potential beneficiaries. Through pre-general orientation Training (pre-GOT) and general orientation Training (GOT), kudumbashree community members are richly aware of various opportunities, which help them find the best entrepreneurial activity based on their local opportunities as per their aptitude and interest. The Enterprise Development Programme (EDP) envisages enhancing the trainees' knowledge and skills and making them better entrepreneurs. After these GOT and EDP training, the Kudumbashree mission provides a skill development course for each candidate interested in starting their enterprises based on their field of interest. The kudumbashree mission also set up a performance improvement program (PIP) for the development of ongoing enterprises.

DISCUSSION

The paper reviewed the literature to gain a sense of the Kudumbashree programme as more than an SHP credit-linked programme. It is unique because of its collective organization, local institutional embeddedness, and a wide-ranging livelihood support system. This mix provides several entry points for women who might not have easy access to formal finance, training, or enterprise systems.

The entrepreneurship programme also has a portfolio of examples to illustrate the context. Women are not restricted to a particular sector or enterprise model of their economic activities. There are various paths into livelihood activities, including agriculture, livestock, food services, waste management, nutrition-related production, construction, and other micro-enterprises. This diversity is also pertinent to rural areas, where local markets, skills, and household domestic duties determine the viability of enterprises.

The studies included in the source material highlight mostly positive relationships between SHG participation, access to finance, training, entrepreneurship, and empowerment. Kumar and C. J. Literature from previous years (2016) refers to Kudumbashree as the 'biggest anti-poverty' programme, and literature from 2017 indicates an association between participation in SHGs and access to resources, as well as the creation of new businesses. V and Shareef (2019) recognize Kudumbashree's efforts to develop an environment that supports women's entrepreneurship, and Shirur et al. (2020) underline its role in economic empowerment and rural entrepreneurship.

Conceptually, it is suggested that the programme scale should be read carefully at the same time. These measures, which reflect the number of groups, enterprises, or women's participation, do not, in themselves, measure the empowerment of individual participants. Profitability, continuity, control over income, decision-making, workload, and social recognition are issues that need to be empirically evaluated

separately from enterprise profitability. The distinction is especially significant for future research on the Women's Entrepreneurship Initiative of Kudumbashree, as it will be helpful in further studies.

Implications for Research and Programme Strengthening

- Enterprise support should be viewed as an ongoing process spanning opportunity identification, enterprise start-up, enterprise management, enterprise market access, and enterprise sustainability, rather than solely on participation.
- Women's empowerment should be measured by programme reach and individual outcomes. An overall measure requires measures of income, control over resources, decision-making, confidence, social participation, and institutional engagement.
- Training should continue to be closely linked to local livelihood opportunities and the needs of women entrepreneurs. All of the following technical skills, bookkeeping, financial literacy, digital skills, and market knowledge may be taken together.
- Financial assistance will be more effective when combined with mentoring, enterprise support, and market access. Having access to credit is not enough to guarantee enterprise continuity.
- Market linkages should continue to be a priority, as access to viable market prices is at the heart of the sustainability of women's business enterprises.
- There is a need to explore the role of grassroots facilitators, such as Micro Enterprise Consultants, in greater detail and to consider their impact on enterprise survival, problem-solving, and access to institutional resources.

CONCLUSION

Kudumbashree is a unique institutional platform, which integrates women's institutional organization and livelihoods promotion and institutionalization of business. It is structured in three levels, incorporating the role of neighbours and community institutions, engaging local government and a livelihood portfolio that includes micro-enterprises, agriculture and animal husbandry. Financial support, training, market support and enterprise facilitation are added to these.

The conceptual review confirms that women entrepreneurship is not simply in terms of the number of businesses, but also in relation to interrelated mechanisms. Collective organisation can improve access to information and resources; Training can improve entrepreneurial skills; Financial assistance can impact entry barriers; and Market and institutional support can impact business continuity. These combine to provide women with more scope to be more involved in economic life.

But results of entrepreneurship and empowerment are varying from women to women and place to place. Helping to promote empowerment should not, in other words, be equated to participating in the programme. Empirical research is needed to address the ways in which women gain control, and to understand how far they can advance, across the dimensions of resources, agency, enterprise and social and institutional decision-making processes. In the context of this conceptual paper, Kudumbashree is best seen as a platform of institutions that develops conditions and possibilities for such processes to take place.

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