



A STUDY ON WOMEN ENTREPRENEUR WITH SPECIAL REFERENCE TO KUDUMBASHREE

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ABSTRACT

Women are the basic unit of the society. They become even more important as a long-term solution to a sustainable livelihood. Women entrepreneurship through empowerment aims to create human resources within the productive sector and to sustain for the further development process. Kerala is only the state in India that has attained a remarkable status, fulfilling all the criterion of various social well-beings compared with some of the developed countries in the world, which is widely known as the 'Kerala model of development'. This achievement is reflected in the literacy level of women, salary or wage structure of employment, technical and professional services, equality of women at par with men. This political and socio-economic scenario within the state reinforces to redefine the consciousness about the poverty concept. In this sense, poverty is dynamically viewed as freedom of choice from a socioeconomic functioning than only the concern of income or money. Again, poverty reduction is not only a matter of an overall economic growth in a society, but also that is interconnected with various social aspects like women empowerment and women entrepreneurship. All these multidimensional approaches led the government to form a female community intended poverty reduction project in the state and resulted in the birth of "Kudumbashree". The mission has set up the self-help group (SHG) model of women empowerment to encourage a wide range of female entrepreneurial activities. Now, Kudumbashree has become one of the largest women's movements in Asia. The aim of this paper was to explore the activities and influence of Kudumbashree and the way it stimulates women empowerment as well as women entrepreneurship.

Keywords: Poverty Alleviation, Women Empowerment, Women entrepreneurs, Kudumbashree.

INTRODUCTION

Development of a nation cannot be separated from or viewed in isolation from the development of women who constitute half of the world population and who can certainly play a critical role in influencing the course of human history as well as shaping the destiny of mankind. Kudumbashree a poverty alleviation programme initiated by the government of India has taken a revolutionary form and is being transformed to women empowerment through entrepreneurial venture. Kudumbashree unit is venturing in to all field of business. Women collectively as a group with the support of government are overcoming the barriers to entrepreneurship and it's showing a record success. Kerala is considered as one of the most successful states from the point of poverty reduction in the country. The success is primarily due to public action in carrying out effective land reforms and providing all round social infrastructures, particularly education and health. Kudumbashree, a state government initiative of poverty eradication programme differs from conventional programmes in that it perceives poverty not just as the deprivation of money, but also as the deprivation of basic rights. The poor need to find a collective voice to claim these rights. This state-led approach focuses strongly on gender and



has been found to positively influence women's income opportunities and help empower women. Kerala is seeking to achieve a break in participatory poverty reduction through Kudumbashree, which is implemented by the State Poverty Eradication Mission through the local self-government institutions. All urban, local governments and village Panchayats have been included under Kudumbashree.

OBJECTIVES OF THE STUDY

1. To find out the innovations practiced by the women entrepreneurs in Kudumbashree.
2. To examine the socio-economic effectiveness of the programme on the families enrolled with Kudumbashree.
3. To critically analyze the various problems faced by the women entrepreneurs in Kudumbashree.

NEED AND SIGNIFICANCE OF THE STUDY

Even after rapid developments taking place throughout the world, women in our country, especially in the rural areas are always denied their due role in the socio economic life of the society and still remain the victims of neglect and discrimination. Till recently, many of the actions taken in favour of women are mostly welfare oriented ones rather than development oriented, and no constructive steps are taken for making women economically independent and socially vibrant. Women need to be provided with the opportunities to participate in financial activities and expand their social network to generate income and wealth, to make them self-reliant, economically stable that helps to generate female autonomy and solidarity. Educating women, providing them training and opportunities for employment and self-employment all has an added advantage of improving their familial role, enhancing their economic status and contribute towards the social wellbeing and overall development of the nation and its nationals. The socio economic development of a nation can be made rapid and holistic only when both men and women are able to contribute towards its growth and they are provided with equitable opportunities for a balanced development. The present study is based on Kudumbashree in Kerala which emphasises on women empowerment through community based programme to eradicate poverty and bring rural women to the forefront for their upliftment through entrepreneurial development.

METHODOLOGY OF STUDY

The present paper is a descriptive study based on secondary sources of data. The secondary data have been collected from various Books, Research Journals, Articles, Studies Kudumbashree Websites and Government Reports.

REVIEW OF LITERATURE

Vinod K Raju, & Dr. S.M. Chockalingam (2020), An evaluation of the performance of Kerala financial corporation in promoting micro, small and medium enterprises in the state of Kerala, India . This research analyzes the performance indicators of KFC in the promotion of MSMEs in the State of Kerala. Also recommend appropriate actions for upgrading the functions of Kerala Financial Corporation. To achieve the aforesaid objectives data were gathered from both primary and secondary sources.

Muhammed Sajjad and Sathyapriya (2019), had done an exploratory study on founders of start-ups at Kalamassery, Kerala to find out whether the entrepreneurs had undergone any entrepreneurship training before starting the enterprise and also during the start-up phase and whether such training had any impact on their start-up behavior.



Dr. Varsha Agarwal, Ujjawal Agrawal, Ajit Mk & Sohail Khan (2019), A study on challenges faced by SMEs in India. This research concentrates to study the concept, nature, and role of entrepreneurship and concept of SMEs in India and studied the challenges faced by Small Enterprises in India, compare the economic performance like investment, sources of borrowings, credit policy, profitability, share in export etc. of Small Enterprises. Also identify the effect of challenges on these Enterprises.

KUDUMBASHREE

Kudumbashree was conceived as a joint programme of the Government of Kerala and NABARD implemented through Community Development Societies (CDSs) of Poor Women, serving as the community wing of Local Governments. Kudumbashree is the poverty eradication and women empowerment programme implemented by the State Poverty Eradication Mission (SPEM) of the Government of Kerala. The name Kudumbashree in Malayalam language means 'prosperity of the family'. The name represents 'Kudumbashree Mission' or SPEM as well as the Kudumbashree Community Network.

What is commonly referred to as 'Kudumbashree' could mean either the Kudumbashree Community Network, or the Kudumbashree Mission, or both.

Kudumbashree was set up in 1997 following the recommendations of a three member Task Force appointed by the State government. Its formation was in the context of the devolution of powers to the Panchayat Raj Institutions (PRIs) in Kerala, and the Peoples' Plan Campaign, which attempted to draw up the Ninth Plan of the local governments from below through the PRIs. Kudumbashree has a three-tier structure for its women community network, with Neighbourhood Groups (NHGs) at the lowest level, Area Development Societies (ADS) at the middle level, and Community Development Societies (CDS) at the local government level. The community structure that Kudumbashree accepted is the one that evolved from the experiments in Alappuzha Municipality and Malappuram in early 1990s.

Kudumbashree community network was extended to cover the entire State in three phases during 2000-2002. The Kudumbashree network by 15th September 2021 had 2,94,436 NHGs affiliated to 19,489 ADSs and 1064 CDSs with a total membership of 45,85,677 women. Kudumbashree membership is open to all adult women, limited to one membership per family.

In 2011, the Ministry of Rural Development (MoRD), Government of India recognised Kudumbashree as the State Rural Livelihoods Mission (SRLM) under the National Rural Livelihoods Mission (NRLM). It is arguably one of the largest women's networks in the world. While the community network is formed around the central themes of poverty eradication and women empowerment, its main features include democratic leadership, and support structures formed from the 'Kudumbashree family'.

ENTREPRENEURIAL VENTURES BY KUDUMBASHREE

The following are the various entrepreneurial venture initiated by several Kudumbashree unit across Kerala:

ASHRAYA:

The first role of this programme is to identify the destitute and find out the various deprivations that they face in terms of food, health (chronic illness, fatal diseases), pension, education, drinking water, sanitation, employment, skills development and so on. The mission addresses these deprivations and tries to rehabilitate them.

YATRASHREE:

This programme aims at setting up a chain of hotels along the wayside of major roads of the state.



VIDYASHREE:

This programme provides computers for high schools to teach computer literacy in 14 districts across the state

KERASHREE:

This programme produces and looks into the marketing of branded coconut oil.

HARITHASHREE:

This programme identifies leasehold land and provides it to poor families who are ready to do farming, but do not have the land.

Clean Kerala:

Under this programme groups of women have been established to undertake collection and transportation of solid waste from households, marketplaces, hotels etc.

Micro Enterprises

Supporting and sustaining micro enterprises has always been a challenge for development administration. Problems of scale, capability, market and vulnerability do not offer easy solutions. In the recent past Kudumbasree has been attempting to analyze and resolve these problems specifically and jointly, both by increasing the interface with the LSG and the entrepreneur regarding existing programmes, and by bringing new strategies and new programmes that help converge resources and address arising issues proactively and creatively.

SCHEMES UNDER MICRO ENTERPRISES

RME Scheme

The success of centrally sponsored enterprise programme in the urban areas prompted the Mission to come up with similar enterprise programme in rural areas. The Rural Micro Enterprises (RME) Programme was initiated to help women to set-up Individual and Group enterprises. The minimum number of people required for a group enterprise being ten. Various activities like catering groups, traditional delicacies, paper products, super markets, direct marketing, various food products, goat rearing, dairy units, rabbit rearing, etc have been formed under the RME programme. Even traditional activities like Goat rearing and Dairy have been set-up under RME.

Details of Scheme

Group Enterprise

- Project cost – INR 250000 or above
- Subsidy per group – INR 100000 (or 50% of the project cost whichever is less)
- Subsidy per individual – INR 10000 Individual enterprise
- Project cost – INR 50000 or above
- Subsidy – INR 7500 (or 50% of the project cost whichever is less)

YUVASHREE

The success of the Rural Micro Enterprises (RME) programme has encouraged Kudumbasree to come up with the 50K or Yuvashree programme to provide employment to educated youth in the State through micro enterprises.

THE OBJECTIVE OF THE PROGRAMME IS LISTED BELOW:

- To facilitate youth in securing sustainable employment opportunities.
- To foster economic development by creating jobs for the poor.
- To identify innovative areas to set up micro enterprises for the youths from BPL families



- To provide hand holding and escort services to the new generation entrepreneurs
The emphasis was on providing employment opportunities for the educated youth, hence 50K was restricted to educated youth (at least appeared in 10th examination) in the age group of 18-40. This programme also gave a chance to men from the Kudumbasree families to setup their enterprises. Individual and Group (minimum of 5) enterprises are set up under this programme; emphasis is given in setting up innovative enterprises.
The various steps followed for setting up enterprises were similar to the RME programme, but certain innovations were also added. The use of MEC (Micro Enterprise Consultants) for identifying entrepreneurs, project ideas, helping in preparing bankable project proposals and monitoring the projects has been found to be a successful experiment.

Innovation Fund / Technology Fund

Innovation fund was initiated for supporting innovative micro enterprise. The main objective is to cover initial risk. The maximum amount eligible should not exceed 50% of total project cost including subsidy plus innovation fund. Suitable innovative micro enterprise projects will be identified by Micro enterprise and Samagra teams in Districts and Head Office who will then submit proposals to the Head Office. Technology fund is planned to procure advanced and innovative technologies for setting up micro enterprises under Kudumbasree. The cost of technology includes the cost to develop a new technology, purchase of a technology from research organization, laboratory, and individuals, NGOs etc. The proposal from the District Mission Team will be scrutinized by a screening committee constituted for the purpose at State level. Project proposals for the procurement or development of technology for micro enterprises are drafted by the District Missions and submit the same to screening committee.

REVOLVING FUND

Revolving fund is meant for meeting urgent requirement of working capital. Enterprises are eligible for revolving fund @ 15% of the total project cost subject to a maximum of INR 35000 per group. One of the major issues faced by Micro Enterprise is the shortage of working capital due to delay in payments by wholesalers and departments. Kudumbasree succeeded in providing Revolving fund to units, which helped them in harnessing working capital for continuous production-supply.

Crisis Management Fund

Crisis management fund is meant for responding to an unpredictable negative event to prevent it from escalating into an even bigger problem related to Micro enterprise activities of Kudumbasree. The scheme has only recently become operational.

Kudumbasree adopts a four pronged approach towards crisis management:

1. Anticipate potential crisis situations and prepare for them
2. Provide accurate information during a crisis
3. React as quickly as possible to the situation
4. Long-term solutions

FINDINGS OF THE STUDY

1. In India, according to the latest reports women MSMEs have a share of around 18% in total so; we can state that MSMEs is the Open University for entrepreneurs, especially women.
2. Training programmes and self-employment opportunities for women's empowerment are provided by various MSMEs schemes.



3. The Micro enterprises under Kudumbashree units provide employment opportunity to around 45 lakhs of women in different fields.
4. Various Schemes which promote micro enterprises under Kudumbashree are designed to help educated youth find work, support female entrepreneurs and provide micro credit to cover the initial risk of setting up a business.
5. A successful implementation of Kudumbashree could have a significant impact on the economic development and women empowerment in Kerala.

CONCLUSION

Two decades ago Kerala was a state where women entrepreneurs from all sectors especially below poverty line sectors were absent. The Kudumbashree initiatives, even though started as a poverty alleviation programme turned to be fruitful entrepreneurial venture. The women in Kerala, especially married women were homemakers without any income on their own. The below poverty line family were struggling with the incoming only one person. More over women were confined to household activities only, whether they were educated or not. The Kudumbashree programme changed this situation women were able to work and earn income on their own and that too without compromising their family life. The standard of living increased tremendously women working together as groups were able to empower each other and in turn become successful.

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