ENTREPRENEURSHIP DEVELOPMENT- A STUDY OF KUDUMBASREE UNITS IN VALAPAD PANCHAYATH OF THRISSUR DISTRICT

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Abstract
Kudumbasree units play a prominent role for the development of economy. Kudumbasree is a female oriented community based poverty reduction programme launched by the Government of Kerala. The aim of this mission is the empowerment of women through Self Help Groups and encouraging their entrepreneurial skills and activities. The objective of this paper is to examine the role of kudumbasree units in entrepreneurship development with special reference to Valapad panchayath of Thrissur district. The study is designed as descriptive one based on primary and secondary data. The study mainly focused on the various business activities done by the kudumbasree units in the selected area and the identification of entrepreneurial qualities of members of these units. The data have been analysed by using simple arithmetical and statistical tools. The study reveals that kudumbasree units have an important role in entrepreneurship development especially in rural areas. The entrepreneurial qualities of members like leadership quality, self-confidence and decision making power have increased after joining the kudumbasree units. The study also shows that kudumbasree units have a greater role in the socio-economic development of entrepreneurs especially women entrepreneurs in rural areas.

Keywords: Entrepreneurship qualities, Kudumbasree units, Women empowerment.

Introduction
Human beings satisfy their needs and wants by consuming goods and services. To produce goods and services some input factors are required. The major factors are land, labour, capital etc. However with the presence of these factors, goods or services
cannot be produced. Production shall take place only if the land, labour, and capital are brought together. The process of bringing together the various factors of production is very complicated. This involves risk and uncertainty. Majority of the people are reluctant to undertake risk and uncertainty involved in organising the factors of production. Only some people are willing and able to bear risks and uncertainty. They work hard to achieve success. Hence they occupy a unique place under the sun. They are entrepreneurs.

Entrepreneur is a person who organizes and manages a business undertaking and assumes the risk involved in it for the sake of profit. He thinks reasons and acts to convert idea into a venture and to create a value. In short, he is one who creates, develops and manages a business enterprise.

Empowerment of women has emerged as an important issue in our country. Women empowerment should be one of the primary goals of society. For moving forward, women need employment. Employment gives status and economic dependence to women leading to empowered women. Economic dependence can be attained by entering into industrial activities. But there are a large number of problems which the women entrepreneurs face today. Realizing the importance of women entrepreneurs, Government of India had taken a number of measures to assist them. With the objectives of poverty eradication and women empowerment, kudumbasree has been introduced in Kerala. Under this project, the women from poor families are identified. The poor women are organized into community-based organizations; they start and operate micro enterprises. They earn income through self-employment. Providing self-employment opportunities, skill up gradation training and infrastructural development through wage employment schemes are the preparing grounds for further development of successful micro enterprises. Kudumbasree is bent on giving necessary resource support and facilitate forward/backward linkages etc. to promote micro entrepreneurship among poor women. The successful functioning of micro enterprises provides economic independence to women leading to their own business. The present study makes an attempt to analyse the entrepreneurial development through kudumbasree units.

Review of Literature

There are several strands on literature on the role of kudumbasree units in entrepreneurship development and the empowerment of women. This section
focuses on the brief review of literature relevant to the present study.

Aswathy and C Athena (2014) carried out their study with the twin objectives of understanding the working of Neighbour Hood Groups (NHGs) and identifying the socio-economic status of the respondents. The study revealed that the socio economic status of women in Kavassery Panchayat has certainly improved by means of increase in income and savings, decreased debt and their status in and out of their family circumstances.

Minimol and Makesh (2012) critically evaluates the nature and extent of impact of participation in SHGs on rural women. Detailed analysis was conducted on the extent of various levels of empowerment i.e. personal, entrepreneurial, social, economic and financial empowerment achieved by the members through their participation in SHGs. It was found that SHGs act as a resource center for empowering women members, percolating the benefits to the society in general, it can come to a point where it becomes their choice whether to remain personally, economically and socially impoverished. It helps women to organise themselves into groups and undertake community based programmes to eradicate their deprivations.

Sathiabama (2010) identified that the members of SHGs are involved in micro entrepreneurship development that have paved the way for economic development and independence of particularly the rural women. This article primarily deals with empowerment of women through entrepreneurial development programmes especially among the women in rural areas. The study tries to bring to the attention that economic empowerment of women leads to development of family and community at large.

Dhanya and Sivakumar (2010) in their study examine the economic impact of micro finance beneficiaries. They studied whether the economic empowerment has resulted in the generation of a set of self-reliant women. The survey showed a positive impact of the development programme of Kudumbasree in Kerala. It was found that weekly meetings of SHG”s is not regular in some cases, so steps should be taken to conduct it regularly. Besides, proper selection of activist for the group is crucial for its survival and expansion, efforts should be made to identify the suitable activities based on resources, skills and markets.

TK Jose, Executive Director of Kudumbashree (2006) commented that Kudumbashree views Micro Enterprise Development as an opportunity for
providing gainful employment to the people below poverty line and thereby improving their income and living standard in setting up of Micro enterprises for the poor and enabling to take up livelihood activities Kudumbashree has developed its own methodology.

Kannan (et al) (2004) made an attempt to analyze the significance of informal women entrepreneurs in generating income for their families. The major findings of the study are women entrepreneurs depend upon the family for involvement in entrepreneurship. The major reason for involvement in informal trade is due to poverty in their families. In rural India, women turn to self-employment and entrepreneurship as a means of earning for livelihood.

Objectives
The broad objective of the study is to examine the role of Kudumbasree units in entrepreneurship development. The specific objectives of the study are as stated below:
1. To know the role of kudumbasree units in women entrepreneurship.
2. To know the different business activities undertaken by kudumbasree members.
3. To examine the socio-economic empowerment of women entrepreneurs.
4. To identify the issues related to women entrepreneurs.

Research Design and Methodology
The study is designed as a descriptive one mainly based on primary and secondary data.

Sources of data
The study is mainly based on primary data collected from 50 members of Kudumbasree units in Valapad panchayath of Thrissur District based on convenience sampling. The data have been collected by using structured interview schedule.
Secondary data relating to the study have been collected from the websites, books, journals and periodicals.

Tools for data analysis
The study uses simple statistical tools like ratios and percentage for analysing the data.

Data Analysis and Discussions
In this study an attempt is made to assess the role of kudumbasree units in entrepreneurship development. The sample size is 50 respondents selected from the Valappad panchayath in Thrissur District. The profile of the respondents of the study were examined using the variables like age group, educational status, reasons for joining kudumbasree units, mode of conducting the activity, type of income generating activity, reasons for taking the activity, skill development after joining the kudumbasree units, motivating factors for starting the business
activity and difficulties faced while starting the business. In this section an attempt is made to present the results of the analysis of data relating to-

Table 1.1
Age Wise Classification

<table>
<thead>
<tr>
<th>Age group</th>
<th>No of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>20-30</td>
<td>13</td>
<td>26</td>
</tr>
<tr>
<td>30-40</td>
<td>26</td>
<td>52</td>
</tr>
<tr>
<td>40-50</td>
<td>9</td>
<td>18</td>
</tr>
<tr>
<td>Above 50</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

Age wise classification provides the information that out of 50 respondents, 52% of the respondents i.e. 26 are belonging to the age group of 30-40. 26% of the respondents belonging to the age group of 20-30 and 18% of to the age group of 40-50 and remaining 4% of the respondents are in the age group of above 50.

Table 1.2
Educational Qualifications

<table>
<thead>
<tr>
<th>Qualification</th>
<th>No.of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary school</td>
<td>20</td>
<td>40</td>
</tr>
<tr>
<td>SSLC</td>
<td>11</td>
<td>22</td>
</tr>
<tr>
<td>Plus two</td>
<td>11</td>
<td>22</td>
</tr>
<tr>
<td>Degree</td>
<td>8</td>
<td>16</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 1.2 reveals that the educational qualifications of the respondents are very poor. 40% of the respondents are having education of primary school and 22% of the respondents are having SSLC and Plus Two as their educational qualification. Only 16% have qualified Degree.

Table 1.3
Reasons for Joining Kudumbasree Units

<table>
<thead>
<tr>
<th>Reason</th>
<th>No.of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Saving habit</td>
<td>9</td>
<td>18</td>
</tr>
<tr>
<td>Availability of credit</td>
<td>27</td>
<td>54</td>
</tr>
<tr>
<td>Self-employment</td>
<td>11</td>
<td>22</td>
</tr>
<tr>
<td>Motivation from others</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>100</td>
</tr>
</tbody>
</table>

Out of 50 respondents, 54% of the respondents joined kudumbasree units due to the availability of credit. 18% of the respondents opined to encourage saving habit and 22% of the respondents for self-employment. Only 6% of the respondents joined with a reason of motivation from others.
Table 1.4
Mode of Conducting the Activity

<table>
<thead>
<tr>
<th>Mode of conducting</th>
<th>No. of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group activity</td>
<td>45</td>
<td>90</td>
</tr>
<tr>
<td>Individual activity</td>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Table 1.4 reveals that majority of respondents prefer to undertake the business as a group activity rather than on individual basis.

Table 1.5
Type of Income Generating Activity

<table>
<thead>
<tr>
<th>Types</th>
<th>No. of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tailoring unit</td>
<td>25</td>
<td>50</td>
</tr>
<tr>
<td>Food processing unit</td>
<td>8</td>
<td>16</td>
</tr>
<tr>
<td>Goat rearing</td>
<td>12</td>
<td>24</td>
</tr>
<tr>
<td>Dairy farming</td>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

50% of the respondents were involved in the Tailoring and Stitching units. 24% were involved in Goat rearing, 16% in food processing units and 10% in dairy farming.

Table 1.6
Reasons for Taking Up The Activity

<table>
<thead>
<tr>
<th>Reasons</th>
<th>No. of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less risk</td>
<td>21</td>
<td>42</td>
</tr>
<tr>
<td>Less capital</td>
<td>11</td>
<td>22</td>
</tr>
<tr>
<td>Less skill</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>Others</td>
<td>8</td>
<td>16</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Table 1.6 reveals that 42% of the respondents opined the reason for taking up the activity as less risk, 22% due to less capital requirements for running business, 20% due to less skill required for running the activity and 16% due to other reasons like less training required, less socio-political involvement etc.

Table 1.7
Skill Developments after Joining the Kudumbasree Units

<table>
<thead>
<tr>
<th>Skills</th>
<th>Agree</th>
<th>Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-confidence improved</td>
<td>64</td>
<td>36</td>
</tr>
<tr>
<td>Communication skill increased</td>
<td>78</td>
<td>22</td>
</tr>
<tr>
<td>Decision making power improved</td>
<td>74</td>
<td>26</td>
</tr>
<tr>
<td>Ability to manage the risk increased</td>
<td>68</td>
<td>32</td>
</tr>
<tr>
<td>Courage to visit banks</td>
<td>84</td>
<td>16</td>
</tr>
<tr>
<td>Capacity to make financial dealings improved</td>
<td>76</td>
<td>24</td>
</tr>
<tr>
<td>Courage to express opinion in a group</td>
<td>94</td>
<td>6</td>
</tr>
<tr>
<td>Role in the family had improved</td>
<td>90</td>
<td>10</td>
</tr>
</tbody>
</table>
Table 1.7 reveals that majority of the respondents opined that various entrepreneurial skills have developed after joining the kudumbasree units. Their role in the family have improved. Self-confidence, decision making power, communication skill, ability to manage risk etc. have improved after joining the kudumbasree units. And their capacity to make financial dealings, courage to visit banks and to express opinion in a group has also improved.

### Table 1.8

<table>
<thead>
<tr>
<th>Motivating Factors for Starting Business</th>
<th>No. of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>For earning</td>
<td>27</td>
<td>54</td>
</tr>
<tr>
<td>Self-employment</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>Motivation from others</td>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td>To apply own ability and skill</td>
<td>6</td>
<td>12</td>
</tr>
<tr>
<td>Others</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Motivating factors for starting business is an important factor in entrepreneurship. 54% opined that the motivating factor for starting business is for earning income and to become independent, 20% for self-employment, 10% due to motivation from others 12% to apply own ability and skill and 4% due to other reasons.

### Table 1.9

<table>
<thead>
<tr>
<th>Difficulties</th>
<th>No. of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial</td>
<td>15</td>
<td>30</td>
</tr>
<tr>
<td>Psychological</td>
<td>17</td>
<td>34</td>
</tr>
<tr>
<td>Political</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Others</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>No difficulties</td>
<td>14</td>
<td>28</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>50</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

The table 1.9 provides the information that 34% of the respondents face psychological problems like family problems, mental stress etc. and 30% face financial problems while starting the business. 2% of the respondents have political problem. 6% of the respondents face other problems and 28% have no difficulties.

**Findings of the Study**

- Kudumbasree units play an important role in development of women entrepreneurship.
- Various entrepreneurial activities are undertaken by women in kudumbasree units.
- The performance and participation of women have increased through kudumbasree units.
- Majority of the respondents belongs to the age group of 30-40.
- Most of the respondents are less educated.
The main reason for joining kudumbasree units is for getting credit and for getting self-employment.

Majority of the respondents expressed their happiness in the development of their entrepreneurial skill.

Majority of the respondents states that their role in the family has increased.

Most of respondents are running business as a group activity.

A large number of respondents expressed the view that psychological problems and lack of financial assistance are the main problems faced by them.

**Recommendations**

- Members should concentrate their own performance for increasing productivity.
- Proper meeting is needed to follow up and to strengthen the members.
- There should be a continuous attempt to motivate and supervise the work of members.
- The government should provide entrepreneurial development programmes for kudumbasree members.
- Provide proper directions and guidelines to educate the members.
- Conduct group activities for increasing cooperation with all members.

More loans and financial assistance should be made available to kudumbasree members at reduced rate.

**Conclusion**

Kudumbasree plays a significant role in entrepreneurship development of our economy. It is clear from the study that after joining kudumbasree units the entrepreneurial skills of women have improved and the income level and standard of living of women increased. Their efficiency and performance and their role in the family also have improved. Entrepreneurial skills like self-confidence, decision making power, communication skill, ability to manage risk etc. have improved after joining the kudumbasree units. This study reveals that Kudumbasree units have a greater role in the socio-economic development of entrepreneurs especially women entrepreneurs in rural areas.

**References**


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