

UGC Sponsored Minor Research Project (MRP)

EXECUTIVE SUMMARY

**Entrepreneurship Development Through Kudumbashree Programme
- A Study in Kerala**

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Introductions

To be able to lead a dignified life is a right, for every citizen. It is also a powerful instrument for poverty reduction and social cohesion. For attaining ideal economic growth of a country, it is essential to ensure that all men and women, in particular the poor and the vulnerable, should have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance. Changing Expectation of the quality of Growth and Development of a society, proportionate income distribution is considered as the major factor indicator of the quality of growth. Deteriorating income distribution is a worse indicator than slower growth combined with economic redistribution which do not favor to the poor of the society and does not promote sustainable economic development. The essential needs of vast numbers of people in developing countries for food, clothing, shelter, jobs - are not being met, and beyond their basic needs these people have legitimate aspirations for an improved quality of life. Sustainable development requires ability of resources to meet present and future needs of all and extending to all the opportunity to satisfy their aspirations for a better life.

Kudumbashree, which means prosperity of the family, is the name of the women oriented, community based, State Poverty Eradication Mission of Government of Kerala, launched on 17 May 1998 The mission aims at the empowerment of women, through forming self help groups and encouraging their entrepreneurial or other wide range of activities. It helps to improve the savings habit of women. It helps in the socio economic development of women. Women are considered to be better managers of resources. This project empowers poor and helps in entrepreneurship development in rural area. Kudumbashree project provide opportunities to work jointly and support common goal of improving the quality of life of poor through women entrepreneurship. It is a powerful tool for alleviating poverty through self employment of women. It brings the women together, and they do different types of income generating activities. The project is a viable alternative to achieve the objective of rural development and the communication development among members through entrepreneurship development.

Through the Kudumbashree project, the government can provide financial and other assistance to poor women, to start an entrepreneurship. Thus the government can productively use the human resources in economic development and thereby in poverty eradication. The project helps to create a confidence among the women. It helps to avoid the exploitation of women.

Kudumbashree has enabled some women with dormant entrepreneurial spirit in them to think differently and start venturing into some sustainable income generating activity and generate some employable opportunity for themselves and others belonging to their strata of life. In this context the researcher feels it necessary to make a study on the working of Kudumbashree project and its impact on its members.

The most scary unemployment problem is found to be at its peak in both in urban and rural areas of Kerala. The situation is worsened due to the lack of opportunities at lower levels of society. The government of Kerala with its own flag ship Kudumbashree programme has acclaimed wide appreciation not only within India but also abroad. Its main objective is to utilize unused women potential in the unorganized area and addressed it to the states of poverty eradication programme at the same time government can counter the problem of unemployment in economically lower segment of the rural Kerala. The study is intended to evaluate the role of Kudumbashree programmes development among, especially in the rural areas. It also helps to evaluate the impact of the programme as a seed bed entrepreneurship in the economically and socially marginalized segments of the Kerala economy, in the generation of income, employment and standard of living of rural poor women.

Research Methodology

Objectives: 1. To study the organization pattern and progress of the working of the kudumbasree programme. 2. To analyse the financial performance, viability and profitability of the micro enterprises commenced by the Kudumbashree members. 3. To evaluate the impact of the programme on the level of income and savings of members of Kudumbashree. 4. To assess the impact of the programme on employment generation and the consequent change in the living standards of members of Kudumbashree. 5. To suggests measures for making improvement in the working of Kudumbashree programme.

Review of Literature: The study reviewed 34 related literatures from national and international levels published research articles from printed journals and online Journals and various reports from various sources consisting of Kerala State Poverty Eradication, Kudumbashree Literature and government and NGO published materials

Research Methodology

Collection of data

The study of Kudumbashree project is descriptive in nature based on survey method. Both primary and secondary methods of data collection are used in the study to generate required information.

Primary Data

Primary data were collected from sample Kudumbashree members through personal interview schedule specially designed for the purpose. The sample size consists of 200 members.

Secondary Data

Secondary data were also widely used in the study. Secondary data were collected from the published records of the Kudumbashree mission Trivandrum Kudumbashree CDS, the updated information given in the internet by the Kerala government, various journals and news papers.

SELECTION OF SAMPLES

For the purpose of the study, the role of Kudumbashree in the entrepreneurial development of women, in the district of Pathanamthitta, Kertala was selected at random. Pathanamthitta district is divided into two revenue divisions and five taluks. The Revenue Divisions are: Thiruvalla and Adoor.

The six taluks are: Adoor, Kozhencherry, Ranni, Mallappally and Thiruvalla. The taluks again are divided into villages. Pathanamthitta has a total of sixty eight villages.

Sl. No.	Taluk	No. of Villages	Village Selected	No. of Respondents
1	Addor	15	Enathu	40
2	Ranni	11	Ayroor	40

3	Thiruvalla	12	Peringara	40
4	Kozhencherry	21	Elanthoor	40
5	Mallapally	9	Ezhumattor	40
	Total	68		200

All the five taluks were selected for drawing samples. From each taluk one village were selected at random by using lottery method. The selected vilaaages are ,enathu, Ayroor, Peringara, Elanthoor and Ezhumattoor. The list of functioning Kudumbashree groups were obtained from the office concerned with Kudumbashree project. From each panchayath 20% of Kudumbashrees were selected by using simple random technique. Thus twenty Kudumbashrees in each panchayath.

In each Kudumbashree project on an average there were 20 members. The membership varies from 15 – 30. From each selected Kudumbashree 20% of the members were selected by simple random technique. Thus the total number of members selected constitutes 200. The data was collected during the month of March and April 2010, by using structured interview schedule

Period of study

The period covers a period of 5 years from 2005-2010. The field survey was conducted during March and April 2010.

Tools of Analysis

For the purpose of analysis mathematical and statistical tools like percentages and averages have been employed, where ever necessary. Data have been presented in tables and charts. Each table is supplemented by appropriate analysis and explanation of the data and its significance.

Limitations of the Study

1) The whole findings of the study were drawn on the basis of the data supplemented by the respondents who do not keep proper records of their income and expenditure. Sufficient care has

been observed by way of incorporating adequate cross check in the interviewing schedule, it cannot be ruled out that their reporting based on memory may not be correct.

2) Due to time constraint it is not possible to have an in depth and detailed investigation.

Organization of Chapters

The study report has been presented in four chapters. The first chapter is the “introduction” deals with an introduction to the Kudumbashree project, statement of the problem, importance of the study, methodology, sample design, limitations of the study and chapterisation.

The second chapter entitled “History and Background of Kudumbashree Project” gives a historical background and review of the working of the Kudumbashree project.

The third chapter “Analysis of impact o Kudumbashree in entrepreneurial development among women” presents the impact of Kudumbashree project on women empowerment. The analysis involves the impact on income and standard of living of the Kudumbashree members.

The last chapter contains “summary, findings, suggestions, and conclusion”

Conclusion

Kudumbashree is always considered an important institution for the entrepreneurial development of women and improving the life of women in various economic and social components such as health, education, human rights, water and sanitation etc. However in reality it does not happen without any specific inputs or direction. Even if it happens, it is very slow. To make Kudumbashree a success, an elaborate planned field work has to be done. The saving mentality and credit worthiness of the people grow into a higher level in this system. Membership in Kudumbashree will also give members an opportunity to get in touch with banks to avail loans for undertaking income generation activities. The study can conclude that the Kudumbashree program has achieved women empowerment in the selected study area in large extent.

Principal Investigator Signature

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