

## Research Article

# From Poverty Eradication to Economic Empowerment: The Impact of the Kudumbashree Program on Women Entrepreneurs in Kerala

Gaurav Gupta<sup>1</sup>, Krishnan Chalil<sup>2</sup>

<sup>1</sup>UGC Research Fellow Department of Development Studies, Central University of South Bihar.

<sup>2</sup>Professor & Head Department of Development Central University of South Bihar.

DOI: <https://doi.org/10.24321/2349.2872.202301>

## I N F O

**E-mail Id:**

[gauravgupta@cusb.ac.in](mailto:gauravgupta@cusb.ac.in)

**Orcid Id:**

<https://orcid.org/0000-0003-4132-9702>

**How to cite this article:**

Gupta G. From Poverty Eradication to Economic Empowerment: The Impact of the Kudumbashree Program on Women Entrepreneurs in Kerala. *J Adv Res Humani Social Sci* 2023; 10(1): 1-7.

Date of Submission: 2023-02-16

Date of Acceptance: 2023-03-23

## A B S T R A C T

Economic development is greatly impacted by entrepreneurship, which drives job creation, fosters innovation, enhances living standards, fuels growth. Effective entrepreneurship Policy and the inclusion of women in entrepreneurship are crucial to maximising the impact of entrepreneurship on a country's economy. In this manner, the government launches various programmes to support entrepreneurial environments. In this regard, this study focuses on the role played by the Kudumbashree programme in fostering women's entrepreneurship in Kerala, India. The study aims to understand the contribution of Kudumbashree micro-enterprises to the development of women-owned businesses. The research uses secondary sources, including Kudumbashree's website, research findings, data, to analyse the program's impact on women's entrepreneurship. The Kudumbashree program, implemented by the Kerala State Poverty Eradication Mission aims to eradicate poverty and empower women. It features a three-tiered structure for its female community network and has earned recognition as the National Resource Organization under the National Rural Livelihoods Mission. The conclusion of the study highlights the significance of empowering women through entrepreneurship for economic development and notes that organisations such as Kudumbashree have the potential to make a crucial impact in supporting female entrepreneurs.

**Keywords:** Women, Kudumbashree Programme, Entrepreneurship Policy, Kerala State Poverty, Eradication Mission (SPEM)

## Introduction

Joseph Schumpeter, a renowned Austrian economist, was the first to introduce the term "entrepreneurship" into the economic discourse. Entrepreneurship, according

to Schumpeter, is the instigation of radical changes in firm practises and processes, such as the development of outstanding new goods, manufacturing techniques, organisational strategies. Through what he referred to

*Journal of Advanced Research in Humanities and Social Sciences (ISSN: 2349-2872)*

Copyright (c) 2023: Author(s). Published by Advanced Research Publications



as “creative destruction,” Schumpeter believed that entrepreneurship was the driving force behind economic progress (Harvey et al., 2010). His legacy continues to influence the world today, governments globally are actively promoting entrepreneurship.

Currently, entrepreneurship is a popular topic, with the current era being regarded as an age of entrepreneurship (Becker et al., 2012). The idea of entrepreneurship seems to inspire and capture the imagination of many, especially young individuals with a good education. The traditional belief held that entrepreneurs were born, not made. However, modern observations suggest that while some entrepreneurs may possess natural inclinations, many can be educated, trained, developed. The trial-and-error approach is not recommended, it is crucial to encourage more individuals to pursue entrepreneurship and provide them with the necessary training.

Entrepreneurs play a vital role in the economic growth of a country by utilising the factors of production to the fullest advantage of society, creating employment opportunities, promoting innovation, improving the standard of living, developing backward regions. As a result, the development of entrepreneurship is critical to the economic growth of a country (Sajjad et al., 2020). However, the history of entrepreneurship is tarnished by gender inequality, with male entrepreneurs far outpacing female entrepreneurs globally. This underlines the importance of equal opportunities and assistance for women in business.

The disparity between male and female entrepreneurs is a persistent issue in the field of entrepreneurship, it is rooted in a complex combination of societal, cultural, economic factors (Oecd and OECD 2021; Meunier et al. 2017). Societal norms and gender stereotypes often restrict women from pursuing entrepreneurial careers and receiving equal support, resources, opportunities. Women also face challenges in securing funding and investment, as investors tend to prefer male-led start-ups. Women tend to be more risk-averse and do not have the same level of access to networks and mentors as men (Nidheesh, 2009).

The underrepresentation of women in entrepreneurship is also related to the broader issue of gender inequality in the labour force (Ozturkmen, 2021). Women are often still expected to take on the majority of caregiving responsibilities, which makes it harder for them to participate fully in the workforce, including in entrepreneurship. Additionally, women are less likely than men to have access to the same opportunities for education, training, career advancement, which limits their ability to develop the skills and experience needed to succeed as entrepreneurs (Oecd and OECD 2021).

Tackling the gender gap in entrepreneurship requires addressing these broader labour force inequalities and

creating a more supportive and inclusive environment for women entrepreneurs (Oecd and OECD 2019). This includes initiatives that provide women with access to resources, networks, mentorship, as well as efforts to promote gender diversity and reduce bias in the entrepreneurship ecosystem (Baqutayan, 2020).

Understanding this reality, the government of India and its constituent state governments have come forward with meaningful schemes to develop women’s entrepreneurship on a large scale. More openly, the government itself is coming forward to support and develop entrepreneurial talent among women. The “Kudumbashree” programme of Kerala is one of the finest examples of women’s entrepreneurship in India. In this backdrop, this paper looks into the role played by Kudumbashree in nurturing women’s entrepreneurship in Kerala.

### Objectives of the Study

The prime objective of the study is to understand the role played by Kudumbashree microenterprises in developing women’s enterprises. Specifically, the study looks at the fields and components of women’s entrepreneurship sponsored by Kudumbashree Mission.

### Methodology

The study uses secondary evidence to analyse the role played by Kudumbashree in nurturing women’s entrepreneurship. The resources of the Kudumbashree website and various research findings and data were extensively used to draft this paper.

### What is Kudumbashree?

The Kudumbashree Mission is an all-encompassing project in the Indian state of Kerala to alleviate poverty and encourage women’s economic independence. It was established in 1997 and is managed by the Kerala State Poverty Eradication Mission (SPEM) (Manoj, 2010). The Malayalam word “Kudumbashree” means “family prosperity,” which is an apt name for a ministry whose primary goal is to enhance individual households (Choudhury et al., 2021). Community Development Societies (CDS) are at the top of the neighborhood-level hierarchy of Area Development Societies (ADS) and Neighborhood Helping Groups (NHGs) (Nidheesh, 2009). This structure evolved from testing conducted in Alappuzha Municipality and Malappuram in the early 1990s.

Kudumbashree is a state-level programme in Kerala, India, that was launched with a mission-driven approach (Kudumbashree, 2021). Kasaragod, Kozhikode, Wayanad, Malappuram, Kollam, Palakkad, Alappuzha were the first seven districts to launch the programme after it was approved by the state government. The entire state was covered by the Kudumbashree community network

over the course of three phases beginning in 2000 and ending in 2002. (Kadiyala, 2011). As of March 2020, it consisted of about 45 million adult women and 287,723 Neighborhood Groups (NHGs), 19,489 Area Development Societies (ADSs), 1064 Community Development Societies (CDSs) (M.P. Jayesh and Shravan M.K., 2021). There is a limit of one membership per household, but otherwise any adult woman is welcome to join this, one of the largest women's networks in the world. The "Kudumbashree family," a protective structure that was established with the goals of eradicating poverty and empowering women, is a distinctive feature of the community network (Kumar & Jasheena, 2016).

### **Kudumbashree 'Enterprises'**

Early concepts of the Kudumbashree Mission emphasised a culture of entrepreneurship among its participants (Kumar & Rakhin, 2016). It has envisioned the expansion of firms in which members serve as owner, manager, employee. Kudumbashree has assisted enterprises primarily in four subsectors: production, services, trading, sales and marketing (Kadiyala, 2011). The enterprises within the four sub-sectors can be divided into five categories, such as food goods, clothes and accessories, handcrafted toiletries, handicrafts, café and catering services. The Kudumbashree includes both individual and group entrepreneurship programmes (Irshad & Juman, 2015; J. John, 2009). Group enterprises were designed as a means to increase women's acceptance and boost their self-assurance. Microbusinesses were likewise viewed as a suitable addition to the thrift and credit scheme (Jacob John, 2009). Enterprises may create income, which would boost thriftiness and performance overall (Reshmi V. C. and Dr. Rincy V. Mathew, 2019).

### **Kudumbashree National Resource Organization (KS-NRO)**

Kudumbashree was designated as the National Resource Organization under the National Rural Livelihoods Mission within the Ministry of Rural Development of the Government of India in 2013. (Shalini Venkatesh, 2019). As a National Resource Organization, Kudumbashree offers operational and technical assistance to state-level rural livelihood missions. Kudumbashree commenced operations in May 2013 and focuses on two primary areas: (1) convergence of Panchayat Raj institutions and community organisations; and (2) enterprise development. The objective of the Panchayat Raj Institutions and Community-Based Organizations Convergence Project is to empower disadvantaged communities by educating them about their rights, enabling their access to these rights, enhancing their participation in local governance (Devika & Thampi, 2007). The Enterprise Development initiative focuses on developing locally-based community enterprise support networks by employing Micro Enterprise

Consultants to assist disadvantaged individuals in launching and managing their own firms (Shalini Venkatesh, 2019).

### **KS-NRO Guiding Principles**

The guiding premise of KS-NRO is to develop local and state-level skills for the execution of large-scale projects. The NRO develops pilots in several states; partner states are expected to advance these initiatives based on the pilots' results (Reshmi V. C. and Dr. Rincy V. Mathew, 2019).

Four tenets of NRO's approach to the projects in partner states:

1. Developing proof of concept
2. Building local capacities
3. Mentoring
4. Professional support

### **Constructing Proof of Concept**

The National Resource Organization (NRO) uses the lessons learnt from the Kudumbashree programme to develop personalised plans for its partner states, taking into account the specific environment of the district, block, or gram panchayat. Through pilot initiatives, NRO and its partner SRLM are able to customise their strategy and methodologies to each specific setting (Shalini Venkatesh, 2019).

### **Building Local Capacities**

The National Reconnaissance Office prioritises the development of local resources in its partner states, based on the notion that locals have the best understanding of their areas and that a strong local presence will ensure the sustained success of project activities. In the Enterprises Project, micro enterprise consultants make up the local network, whereas the PRI-CBO Convergence Project establishes Local Resource Groups and Block Resource Groups.

### **Mentoring**

As mentors, select resource individuals from the Kudumbashree network are put in partner states. These experts have years of experience and have been thoroughly verified and trained for the programmes. These resource professionals remain on-site for a longer period of time and interact with the local cadre and communities. Master MECs are mentors in the Enterprises project and mentor resource persons in the PRI-CBO convergence project.

### **Professional Support**

The KS-NRO strategy comprises guaranteeing back-end support from certified and experienced specialists, mentors, local resource personnel. KS-NRO is staffed by Kudumbashree-trained experts from India's most elite educational institutions.

## Partnerships With Non-Governmental Organisations

Nine states have joined the NRO cooperation thus far: The following table illustrates the degree of cooperation in the given states.

### PRI-CBO and Enterprises Convergence

There are five states, including Jharkhand, Karnataka, Rajasthan, Maharashtra, Sikkim.

To obtain PRI-CBO convergence, two conditions must be met: The states of Odisha and Assam.

### For Businesses

Bihar and Gujarat are the states in question. As a result, NRO is working in seven states on the convergence and business initiative. Assam and Odisha are the only two states with a convergence project, whereas Bihar and Gujarat have enterprise projects. Both initiatives span five states.

### Project for Enterprises (MEC Project)

The primary objective of the Enterprises Project, also known as the MEC Project, is the development of local capabilities and a support system for community-based enterprise in the form of micro-enterprise consultants (MECs) for the promotion and development of micro-enterprises owned by poor people. The MECs in the project are local women and men who have received high-quality business management training and the support necessary to establish their own consulting firms promoting and supporting microenterprises (Reshmi VC and Dr. Rincy V Mathew, 2019).

### Kudumbashree Women Micro-Enterprises: Fundamentals and Practices

Kudumbashree's guiding philosophy is based on the notion that poverty is more than simply a low income, such as poor health, illiteracy, lack of social services, etc. Furthermore, it was envisioned that women-headed households are the hardest hit by poverty, so, any endeavour to reduce poverty must concentrate on improving the living conditions of women (Venugopalan et al., 2021). Women can be emancipated by providing them with employment options. All members are encouraged to launch "Micro Enterprises" utilising local resources and Mission-provided financial aid, training, handholding (Jacob John, 2009). Kudumbashree's model of microenterprise development practices contains three verticals (Amrit & Jayashree, 2018). Micro Enterprise Consultants (MECs), Entrepreneurship Development: Skill Building and Management Services, Enterprise Development: Technical and Financial Services.

### Micro Enterprise Consultants

The MECs are recruited from the community, trained, stationed locally to give for-fee handholding assistance

to existing and prospective entrepreneurs. There are 350 MECs located around the state, they offer a variety of services. Their primary services include: (i) identifying suitable business opportunities and beneficiaries; (ii) providing entrepreneurial orientation and training; (iii) developing business plans; (iv) facilitating credit links with financial and other institutions; (v) establishing enterprises and connecting them to markets; (vi) monitoring performance and providing advice; and (vii) bookkeeping and accounting.

### Development of Entrepreneurship Skills and Management Services

Under this aspect, Kudumbashree provides the following services: (i) Pre-General orientation in livelihoods for all new members of the NHG; (ii) General orientation on micro enterprises; (iii) entrepreneurial development programme training; (iv) skill training; (v) performance improvement training; (vi) accounting training and audit support by trained CRPs (KASS); and (vii) guidance and support from micro enterprise consultants.

### Enterprise Growth: Financial and Technical Services

The third part of Kudumbashree's microenterprise growth consists of the following: (i) Start-up Capital and Interest Subsidy; (ii) Funds for Technology, Upgrading, Innovation; (iii) Revolving Funds; (iv) Crisis Management Funds; Funds for Community Enterprises; (v) Marketing Assistance via monthly markets, house shops, fairs, bazaars; and (vi) Clustering and Networking

### Enterprise Types

Kudumbashree supports and manages big entrepreneurial programmes in the form of social start-ups, service providing to government departments, production, public services, etc. The following tables describe the many units within these categories and their primary functions.

Table I. Social Start Ups under Kudumbashree Mission

S.No.	Units	Activity
1	ABC Units	83 operational units, 4462 castrated dogs, pre-and post-operative care, humane dog catching
2	She Lodge, Pick and Drop and Food Cafe	3 She Lodges have been opened, 11 more are in the planning stages. About 30 women (10 each) managed a boarding and lodging facility that was welcoming to women

3	Geriatric Care Service Providers	For pre- and post-hospitalization care as well as help during hospitalisation, 100 caretakers are needed in each district. a fixed monthly income of Rs. 15,000 for pre- and post-hospitalization support as well as hospitalisation treatment
4	Rain Harvesting and Dug Well Recharging Units	Scaling up to use LSGs' budgetary provisions, 1076 units are being constructed

**Table 2.Kudumbashree enterprises Service Providers to Govt. Departments/ Public**

S.No.	Units	Activity
1	Kochi Metro Facilitation Service	First female metro operator, all services (ticketing, parking, customer facilitation, canteen, housekeeping etc). 780 women, including 23 trans women, will have jobs thanks to this extension, which will also include CIAL, the Kannur airport, refineries, shipyards, regional cancer centres, etc.
2	E-Seva Kendras	locates at transportation offices and offers the public all services connected to transportation offices
3	Facility Management Service Railway Station	240 women are currently engaged in the management of the waiting rooms with air conditioning at five major stations and the parking lots at 40 stations throughout Kerala
4	Facility Management Service Housing Keeping	offices such as the Spice Board, the RBI, Cochin Refineries, etc. Numerous women work in customer service, housekeeping, other fields
5	Tourist Amenity Centres, Canteens	provide management, housekeeping, dining services to government offices, the secretariat, the legislative complex, the MLA hostel, other locations

**Table 3.Kudumbashree Enterprise Suppliers to Govt. / Public**

S.No.	Units	Activity
1	Nutrimix-Food Supplement For Anganwadis	A wholesome food supplement is given to all Anganwadis in Kerala for kids between the ages of 6 months and 3 years old under the Take Home Ration Scheme (THRS). 3680 women are employed by 368 Micro Enterprise Units, which serve around 3000 Anganwadis
2	IT Enterprises	5 hardware units / 63 data processing units More than 2500 women are engaged, they work on IT projects for the government, such as data entry work for the Provident Fund Office, Voter List, Ration Card, RSBY operations, Disability Census, BPL Surveys
3	Apparel Parks	Throughout the State, 1413 Units are operational. Providing uniforms, overcoats, jackets for government departments such as Hantex, the lottery, DDU GKY, others. may provide services without a tender
4	Napkin Units	Supplying Medical Services Corporation and Schools through LSGDs

**Table 4.Production / Service Kudumbashree Enterprises addressing social needs**

S.No.	Units	Activity
1	Construction Units, Painting Units, Hollow Bricks Units	Many of these enterprises around the state employ women
2	Wellness Centres	Another industry where female entrepreneurs make investments and operate businesses
3	Organic Manure and Coir Pith, Mechanised Coir Unit	Supports manure use and organic farming

4	RO Plant / Packaged Drinking Water	The Kudumbashree has seized a fresh opportunity by supplying drinking water
5	Working Women Hostel, Children's Day Care Units	New emerging areas of investment
6	Kudumbashree Bus, Taxi, Auto Service	Many taxi services are managed by women as conductors and drivers
7	Cashew Processing Unit, Printing Units, Handicrafts	Women manage some industries and processing
8	Fried and Ready to Eat Food Items	Pakkavada, Cookies, Mixtures
9	Personal Care Products	Herbal face packs, shampoo, conditioner, hair products, as well as herbal soaps and dental care items
10	Flours / Masala / Pickles / Squash / Jam / Chutney Powder / Payasam Mix	red rice flakes, jam, variety pickles, payasam mix, soft beverages

### Local Enterprises Led by a CBO:

In addition to the aforementioned, Kudumbashree units operate a number of traditional women's enterprises, including pickle-and soap-making units, flour- and curry-powder units, with the assistance of MECs (Venugopalan et al., 2021).

### Analysis and Conclusion

It is evident from the preceding discussion that the Kudumbashree Mission is preparing the way for the emergence of an entrepreneurial culture among disadvantaged women.

Therefore, the conventional assumption that "entrepreneurs are born, not made" is no longer applicable in light of experiments like Kudumbashree. A detailed evaluation of the Kudumbashree units' actions leads to the conclusion that this system is applicable anywhere that specific conditions are met. Initially, the backing of the state government and municipal governments is an essential element of this plan. Second, the mentality of female members of society is crucial to the success of such an undertaking. Thirdly,

it is necessary to ensure the marketing of the goods and services created by these women's enterprises. Fourth, the attitude of society towards such initiatives is crucial to their success.

The experience of the Kerala Model demonstrates that fundamental literacy and capacity-building are the foundations of women's business success. Therefore, it is the responsibility of government and non-government agencies to provide women with basic literacy. Similarly, capacity training will be provided in the areas of bookkeeping and accounting. The MEC has a distinct function in this circumstance. Financial literacy and financial inclusion are a further crucial prerequisite. Without these facilitators, it is quite difficult for female entrepreneurs to submit proposals to financial authorities and acquire money through digital methods. Research and anecdotal evidence from Kerala indicate the success of Kudumbashree in a variety of microenterprises. Kudumbashree is an integral part of the local production and supply of goods and services to the government, corporate and autonomous organisations, social enterprises, etc.

In conclusion, the necessity of the hour is to empower women through business. Women's association through SHGs is one of the simplest ways to organise and train women in entrepreneurial strategy. Various government and quasi-government agencies can provide this assistance. In a world driven by entrepreneurialism based on skills, women cannot isolate themselves. They ought to come forward. In this regard, the Pradan Manthri Kaushal Vikas Yojana, the Mudra Loan Scheme, etc., are extremely beneficial. The vision and objective of state and local governments are essential factors in promoting women's entrepreneurship. Similarly, institutions such as Kudumbashree, which have been recognised as National Resource Organizations (KS-NRO) under the National Rural Livelihoods Mission (NRLM), can be utilised to successfully support female entrepreneurs across the nation. It is an irrefutable fact that a nation's growth and progress depend on entrepreneurship, as women are a fundamental component of society, efforts should be made to motivate and engage them in this process.

### References

1. Asoora K. The study on the performance of Kudumbashree-A microfinance programme in Kerala. *Sai Om Journal of Commerce & Management*. 2014; 1(9): 2347-7563.
2. Kalyani K, Seena PC. Socio-economic changes of women through Kudumbashree A study from Puthenvelikkara (Gp) of Kerala State, India. *International Research Journal of Social Sciences* 2012; 1(2): 1-7.
3. Khan MA, KM N. Kudumbashree as a Catalyst for Economic Empowerment of Rural Women through

- Self Help Groups in Kerala. *Journal of Business and Management* 2014; 16(9): 33-41.
4. Krishnan C. Role of Microfinance in Women Empowerment: A Study of Selected Experiments in Kerala. *The micro-FINANCE* 2009; 84.
  5. Krishnan DC. Microfinance for Financial Inclusion and Women Empowerment. *International Journal of Business Economics and Management Research* 2011; 2(9): 135-150.
  6. Mazumdar M, Ahmed M. Empowerment of Rural Woman Through entrepreneurship-An Overview. *International Research Journal of Interdisciplinary & Multidisciplinary Studies (IRJIMS)* 2015; 1(1): 165-172.
  7. Devi RU. An Evaluative Study on The Role of Self-Help Groups in Empowering Women in India 2013.
  8. Prakash S, Chandarsekar KS. SHGs and socio-economic empowerment: A descriptive analysis based on Kudumbashree project in Kerala. *International Journal of Business and Management Tomorrow* 2012; 2(2): 1-10.
  9. Sreeram V, Prasad SV, Lakshmi T. A study on entrepreneurial behaviour of Kudumbashree Neighbourhood Group (NHG) members in Kerala. *Indian Research Journal of Extension Education* 2015; 15(2): 123-126.
  10. Amrit KM, Jayashree S. A Study on Kudumbashree in Kerala. *International Journal of Pure and Applied Mathematics* 2018; 118. <https://www.researchgate.net/publication/333164090>
  11. Baqutayan SMS. Women Empowerment Is Needed To Boost Gender Equality In Malaysia. *Current Research Journal of Social Science* 2020; 3(1): 96–108.
  12. Choudhury P, Roy R, Munnangi A. Group Leasing Approach to Sustain Farming and Rural Livelihoods. *The Journey of Women Farmers in Kudumbashree Kerala. SSRN Electronic Journal* 2020; 1–15. <https://doi.org/10.2139/ssrn.3803698>
  13. Devika J, Thampi BV. Between 'empowerment' and 'liberation.' *Indian Journal of Gender Studies* 2007; 14(1): 33–60. <https://doi.org/10.1177/097152150601400103>
  14. Harvey M, Kiessling T, Moeller M. A view of entrepreneurship and innovation from the economist for all seasons. *Journal of Management History* 2010; 16(4): 527–531. <https://doi.org/10.1108/17511341011074004>
  15. Irshad MK, Juman BKM. A Study on the Micro Enterprises Promoted by Kudumbashree and their Marketing Strategies in Malappuram District. *Bonfring International Journal of Industrial Engineering and Management Science* 2015; 5(2): 78–82. <https://doi.org/10.9756/bijiems.8086>
  16. John J. Kudumbashree project A Poverty Eradication Programme in Kerala. *Planning Commission of India. GOI* 2009.
  17. Jacob J. A study on Kudumbashree project A Poverty Eradication Programme in Kerala Planning Commission of India Jacob John. Society 2009.
  18. Kadiyala S. Scaling UP Kudumbashree Collective Action for Poverty Alleviation and Women's Empowerment. *Journal of Gender, Agriculture and Food Security* 2011; 1(3): 1–22.
  19. Kudumbashree. Kudumbashree | What is Kudumbashree 2021. <https://www.kudumbashree.org/pages/171>
  20. Kumar A, Jasheena CJ. Kudumbashree: Promoting the self-help group model of empowerment through women entrepreneurship in Kerala - a study. Prabandhan. *Indian Journal of Management* 2016; 9(6): 20–34. <https://doi.org/10.17010/pijom/2016/v9i6/94959>
  21. Kumar A, Rakhin J. Kudumbashree Promoting the Self-Help Group Model of Empowerment Through Women Entrepreneurship in Kerala - A Study 2016. In Available at SSRN 2795415. <https://doi.org/10.2139/ssrn.2795415>
  22. Manoj PK. Prospects and problems of housing microfinance in india: Evidence from Bhavanashree project in Kerala State. *European Journal of Economics, Finance and Administrative Sciences* 2010; 19: 178–194.
  23. Jayesh MP, Shravan MK. How Is Kerala's Kudumbashree Model Helping Combat The Pandemic? <https://feminisminindia.com/2021/05/04/kerala-covid-19-kudumbashree-model/>
  24. Nidheesh KB. Study on the changing process of Kerala women through Kudumbashree in Kerala. *International NGO Journal* 2009; 4(8): 352-361.
  25. Ozturkmen G. Under Representation of Women in Labour Force, Comparatively Sweden and Turkey. *Current Research Journal of Social Sciences and Humanities* 2021; 4(1): 54–67. <https://doi.org/10.12944/crjssh.4.1.06>
  26. Reshmi VC, Rincy V. Influence of Kudumbashree on Micro-Enterprise Development with Special Reference To Entrepreneurship 2019.
  27. Venkatesh S. Kudumbashree scaling new heights A path breaking adventure in India and Africa. In *African Currents* 2019.
  28. Venugopalan M, Bastian BL, Viswanathan PK. The role of multi-actor engagement for women's empowerment and entrepreneurship Kerala, India. *Administrative Sciences* 2021; 11(1): <https://doi.org/10.3390/admsci11010031>